

## **Legislative Session Almost Complete; Small COLA still Funded; Two \$500 Across-the-Board Bonuses to be Funded**

*By Chuck Freedman*

The 2023 session is almost complete as of March 27. The Governor and General Assembly have so far declined to add the funding necessary to increase the amount of COLAs that were prefunded last year. As a reminder, ERS has projected that the present funding will provide for COLAs averaging only about 1%, with amounts varying year-to-year depending on parameters established by the ERS formula. However, both the amended FY 2023 and the FY 2024 budgets include close to \$27 million for one-time adjustments. GSRA advocated for these funds to provide each retiree a \$500 bonus in each of the current fiscal year and next fiscal year. We understand that will be the case. The timing will be determined by the ERS board on April 20.

For context in the awarding of these bonuses, the state has accrued \$6.6 billion in surplus. Revenues for February were 8.7% greater than February 2022, and year-to-date revenues are up 5.9% over the same period in FY 2022. The state has allocated from this bounty a substantial portion for large, well-deserved raises for employees, and for income and property tax refunds. But peanuts for us. Again.

Thanks to your participation, we have had a persuasive story to tell regarding the restoration of our COLAs. To have the greatest impact informing legislators of the results of our recent survey of retirees' economic conditions, our assistant lobbyist Deupree Yancey composed an eye catching one-page summary flyer. On March 7, the day following "crossover day," Sen. Nan Orrock and Rep. Debbie Buckner arranged to have this flyer placed on the desks of every legislator. As reported on Facebook and our website, Senators Orrock and Hickman among others championed COLAs for us, with Sen. Orrock taking to the well to do so. Sen. Orrock referred to our summary information.

Bills affecting us that have passed both houses include the following:

- HB 285 raises to 10% the percentage of our pension fund that can be placed in "alternative" investments. As reported last month, GSRA is guardedly optimistic that such investments may succeed in the future in generating more revenue for our pension fund. Our position is based on reports of ERS earnings/returns since it first began making alternative investments.
- HB 317 would allow beneficiaries of retirees' state group life insurance policies to assign some of their anticipated benefits to pay for the insureds' funeral services.

Bills that have passed one house include:

- SB 20 would set adequacy standards for health insurance networks plans and provide various restrictions on "surprise billing" for medical services.
- SB 76 would cap SHBP's co pays for insulin at \$35 for a 30-day supply and \$105 for a 90-day supply.

There are other bills that have crossed but do not have as much impact on us. We will publish a complete report in next month's edition.

## GSRA Presents 2022 Legislative Service Awards

By Chuck Freedman

On March 15, GSRA was privileged to honor Speaker Jon Burns with its 2022 Legislative Service Award for a House member. We chose to honor the then-House Majority Leader Burns for his diligent work behind the scenes to support retired state employees, most notably in facilitating the inclusion of \$150 million in the FY '23 budget to prefund COLAs. Speaker Burns and his family live in northern Effingham County between the Ogeechee and Savannah Rivers, where his grandparents settled in the 1900s. Burns, an attorney, and his family have long been involved in the agricultural and timber industries.

March 29 not only was the last day of the 2023 Legislative session, it was also the day when GSRA was finally able to catch up with Senator Billy Hickman to present him with our Legislative Service Award for 2022. The busy Senator first came to the legislature in 2020, was re-elected in 2022 and was appointed to the chamber's Retirement Committee. It was then that he quickly distinguished himself as a committee member with a keen interest in retirement-related matters and as an ally. It is for his work on behalf of state retirees that we chose him as our Senate honoree in 2022. Professionally, Senator Hickman is a Certified Public Accountant and principal member of his firm in Statesboro, where he and his family reside. He is licensed and certified in the practice of forensic accounting. An alumnus of Georgia Southern University, Senator Hickman is active in the Statesboro/Bulloch County community and surrounding area, serving on the boards and advisory councils of a number of civic, academic and charitable organizations.



Presenting the award to Speaker Burns were President Elect Robert Riddle, President Beverly Littlefield, GSRA Assistant Lobbyist Deupree Yancey, and Legislative Liaison Chuck Freedman. GSRA's Lobbyist Chuck Clay took the picture.



Presenting the award to Senator Hickman were President Beverly Littlefield and Legislative Liaison Chuck Freedman. Photo by GSRA Assistant Lobbyist Deupree Yancey.

## Save the Dates for the GSRA Annual Meeting

By Allan Hill

Last year in October, GSRA gathered for its Annual Meeting surrounded by nature at beautiful Lake Blackshear. This year in October, GSRA will gather at a revitalized, thriving downtown in Columbus on October 9-10, 2023. We will meet at the Historic Iron Works on the banks of the Chattahoochee River, a short block from Broadway, the heart of downtown. This year our host hotel is the Columbus Marriott, which is offering GSRA special rates of \$179 a night including breakfast for all people staying in the room.

Following an afternoon of speakers and workshops on Monday, GSRA will host an Opening Reception with hors d'oeuvres, music and a cash bar – a perfect time to renew long-time friendships and make new ones. After the reception, you can stroll down Broadway to find any number of restaurants, everything from Scruffy Murphy's Pub, the Loft, Mario's Italian, and Samurai Japanese, to the Ride On Smoothie Bar, Iron Bank Coffee and Freeze Frame Yogurt.

So, SAVE THE DATES: October 9-10, 2023. We will be announcing workshops and speakers in the coming months. If you have suggestions for topics you wish to have covered, we'll be glad to consider them. You can submit them to our event planner Ms. Laura Pike at [events@mygsra.com](mailto:events@mygsra.com). Details on registration and hotels will be forthcoming. See you there!

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## Pension Deduction Raffle-Your Chance to WIN \$100!

By Allan Hill

Time is running out on your chance to win \$100 in the GSRA Pension Deduction Raffle. Every member enrolled in Pension Deduction as of April 10, 2023, is automatically entered in the Raffle. Five names will be randomly selected for a \$100 prize each. Since the campaign started, over 80 members have either joined via Pension Deduction or switched over.

If you've not yet entered, you still have time. Complete the [Pension Deduction Authorization Form](#) and submit it to GSRA prior to April 10, 2023. You can scan the Pension Deduction Form and email it to [help@mygsra.com](mailto:help@mygsra.com), take a picture of the form and text it to (706) 224-2143 or mail to GSRA at PO Box 6308, Elberton, GA 30635. Help GSRA maintain financial stability and give yourself a chance to win \$100 at the same time.

Five names will be picked at random and each name picked will win \$100. Winners of the raffle will be announced in the April newsletter distributed at the end of April, as well as posted on the [GSRA Facebook page](#) and on [www.mygsra.com](http://www.mygsra.com).

### Find your Georgia Legislators

Use this link to easily determine your current state legislators by entering your address.

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## Top of Mind: Great Expectations

By Beverly Littlefield

In studying the results of our recent member survey about the impact of not receiving a Cost of Living Adjustment (COLA), or “raise”, for many years, several things jumped out at me.

The majority of respondents, a combined 74%, would be considered members of either the “Silent” or “Baby Boom” generations, ranging in age from 66 years upward. The demographic decades that define these generations differ among many authors and experts, but not by much, and we find that we share many of the same values and expectations.

Among other things, our parents valued education, hard work and a respect for authority and they passed those values on to us. We Boomers have demonstrated a strong work ethic and believed then, as now, in the value of hard work, taking pride in our work accomplishments, as we should. Characteristically we also have been optimistic about our futures, with the expectation that we would be financially secure in our retirement years.

Nowhere better than in the workplace can generational differences be observed. As many of us Boomers can attest, with all of our confidence, ambition, individualism and independence, learning to work with our more-senior colleagues, mostly our supervisors, sometimes presented conflicts because of differences in values and attitudes about *how* work gets done and about the world in general. Most of us adapted, or matured, though, and advanced in our careers with the State, despite the challenges, to arrive at the much-desired event of retirement. We arrived at this point in life, for the most part, still optimistic about our futures.

Regardless of any generational differences, a common interest that bound many of us together as state employees, was a desire for job security, the opportunity for upward mobility and a shot at anchoring ourselves and our families in America’s middle class. Underlying these aspirations was the promise of financial security in retirement. While our compensation was not on a par with private sector workers, we believed our defined-benefit pension, including cost of living adjustments, should make possible not only financial security in our retirement years, but an active and healthy lifestyle as well.

An overwhelming majority of people reported that not receiving regular COLAs over the years has had a negative impact on their personal standards of living (86%), lifestyles (80%) and financial situations (94%). Most (91%) have reduced spending in general, and specifically mention making cutbacks in



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buying certain food items (70%), some citing experiencing food insecurity or deprivation. This places these retirees among the 5.2 million senior Americans, or almost 6.8% of all senior adults, who are experiencing food deprivation.

Many (41%) face transportation challenges, as they cannot afford routine auto maintenance or more critical repairs. The overall expense associated with transportation also impacts many retirees who care for family members. About one-third of our respondents report taking on additional financial obligations to provide family care, without the aid or benefit of additional income. The unpaid care that these members provide is included in an estimated \$600 Billion input to our country's economy. This is *more than all other paid caregiving* in the United States. So, states like Georgia benefit financially from the "in-kind" care families provide, because the state is not funding those programs. And, when state retirees are among the family caregivers, they are doubly disadvantaged by the essential inadequacy of their retirement incomes to meet their own needs. Their situations are further eroded by the expenses they take on out of a sense of duty to care for their dependent family members.

Many resilient retirees have made these and other sacrifices in order to preserve their basic living situations. Forty-three per cent reported going back to work, to augment their retirement incomes, make ends meet, and to be able to continue to "live indoors, eat regularly, and keep the lights on." These are the bare bone minimums of daily survival. There are no frills for many of our members. Retirement is supposed to be a time of personal renewal, pursuit of interests and enjoyment of life. These results and the other findings do not describe a generally adequate, enjoyable or "secure retirement" for many state retirees.

We've shared our findings and your stories with legislators and policy makers and will continue to do so. It is clear that bringing about the changes in fiscal and retirement policies that we seek will require us to keep this information front and center in our ongoing interactions with legislators and policy makers. One exposure clearly is not enough to serve as the impetus to restoration of the annual, compounding COLA.

Once the legislative session concludes for this year, your Board and Legislative Team will take a beat to catch our breath. Thanks to the Team for all their hard work on behalf of all of us. But we have much yet to do.

We have promised the legislative and executive leadership that after our brief respite, we'll be getting back in touch with them sooner rather than later. We urge you to contact your legislators as they return to their home districts, to keep the message front and center: State retirees have fulfilled our commitments to the citizens of Georgia through our service. We expect the State to take decisive action and fulfill its commitment to us.

You may find all the results from the COLA Impact Survey, including newly-added illustrative charts, on the GSRA Website at –

[GSRA MEMBERS SPEAK OUT ON NEW ECONOMIC HARDSHIPS THEY ARE FACING](#)

and [ERS COLA Impact Survey Power Point presentation](#)

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## IMPORTANT ANNOUNCEMENT

The Department of Administrative Services (DoAS) has contracted with Alight Solutions LLC to manage verification of dependent coverage for Dental and Vision insurance coverages. Alight Solutions is sending letters to enrollees, including retirees, to give advance notice of the need to have available certain personal information and documents. Some of you may have already received a notice. They will be used as part of the periodic dependent re-verification process. A cutoff date for submission has not yet been announced.

Alight Solutions is verified as an agent of DoAS. This is a legitimate inquiry and not a scam. Failure to respond to requests for information could result in loss of coverage/benefits.

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## Local Chapter News

### Columbus

Chapter President Gloria Coker reports that their local chapter met on February 13 at B Merrell's Restaurant in Columbus. Special guests were GSRA President Beverly Littlefield & President-Elect Robert Riddle, who took time out of their busy schedules to attend, speak briefly and took questions from members. Eighteen local chapter members were present. Everyone enjoyed getting back together again and especially hearing from Beverly and Robert. Thank you so much! For more information on the West Georgia/Columbus Chapter of the Georgia State Retirees Association, send e-mail to [GSRAColumbus@gmail.com](mailto:GSRAColumbus@gmail.com)



Above: Columbus chapter members listen to GSRA President Beverly Littlefield

Right: Left to right Beverly Littlefield, Gloria Coker, Judy Bryson, Robert Riddle and Cindy Tharp.



## Macon-Middle Georgia Chapter

Twenty-two members attended in person and an additional twenty-one members participated via Zoom, according to Melissa Belk-Teague. Senate President Pro Tempore John Kennedy of Macon and Senator Rick Williams from Milledgeville, Chair of the Retirement Committee, were the guest speakers. Both Senators were supportive of GSRA members receiving a COLA and getting the benefits they were promised.

Senator Williams suggested that we continue to work with Jim Potvin at ERS as well as other members of the Legislature.



Above left: State Senator Rick Williams (standing) with some of the Chapter members in attendance.



Above right: State Senator John Kennedy.

Right: Macon-Middle Georgia Chapter members listen to Senator John Kennedy



The chapter had several new members to attend this meeting and even had a few people sign up for pension deduction.

The chapter recently lost one of our dedicated members, Mr. Edwin Greenway. Chapter President Clayton Teague acknowledged it was sad that Mr. Greenway was absent and held a moment of silence in his honor. Teague was happy about having both a virtual and face to face meeting happening simultaneously.

Membership Director Melissa Belk-Teague said the chapter is determined to continue to grow their numbers and to meet the needs of their chapter members. The Macon Middle Ga Chapter covers nine counties in the Middle Georgia area, but all are welcome. Their next meeting is June 10th. For more information on the Macon/Middle Georgia Chapter of the Georgia State Retirees Association, send e-mail to Melissa Belk at: [melissabelk@maconmiddlegeorgiagsra.com](mailto:melissabelk@maconmiddlegeorgiagsra.com).

## Welcome new members!

FEBRUARY			
Name	County	Name	County
Laurence Breslow	Chatham	Shirley Hughey	DeKalb
Wendy Brown	Hart	Harry Jeffries, Jr.	Montgomery
Michael Casper	Hall	Daniel Jewell	Walker
Joseph Coker	Gwinnett	Will Lambert	DeKalb
Mary Eason	Coweta	Willie Mason	Laurens
Tyrone Edwards	Muscogee	Clifford Meeks	Coweta
Dorothy Gibbons	Jefferson	Mark Morris	Bibb
Derrick Gilbert	Baldwin	Hugh Pearson	Out of State
Karen Hayes	Cobb	Pennie Pinkerton	Habersham
Don Henderson	Ware	Michael Taylor	Washington
Teresa Holloway	Spalding	Bertie Tillotson	Baldwin
Darlene Hubbard	Wilkinson	Julian Webb	Cherokee
		Larry Vaughn	Effingham







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APCU serves State and Federal workers, retirees and their families in Georgia. Visit APCU's exhibitor table at GSRA. For more information, visit [apcu.com](http://apcu.com), or call us at (404) 768-4126 or Toll-free at (800) 849-8431.



APCU partners with Members Wealth Management, a financial services program, to help our members with financial planning, investments, insurance, as well as retirement and estate planning strategies.

APCU has invited Shavon Roman, a Managing Associate with Members Wealth Management, to offer a great workshop, "Money Talk 101," at GSRA. This seminar is designed to facilitate conversations around financial milestones for retirees.

Topics will include:

- ★ The importance of setting financial goals
- ★ Understanding your current financial position
- ★ Preparing for a successful retirement
- ★ Income tax considerations
- ★ What your loved ones need to know



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