

Happy New Year!

**Join us at *GSRA Day at the Capitol* and *GSRA/GPHSA Legislative Reception*
February 6, 2019
Capitol Hill, Atlanta**

[Information and Registration](#)

GSRA Legislative Team Cautiously Optimistic About Upcoming Session

Our GSRA legislative team has been busy the past month. President Jim Sommerville, former President Kip Mann, and Legislative Committee Chair Chuck Freedman made valuable contacts at the Athens Legislative Biennial Conference (see article below). Other informal contacts with legislators and leadership staff have been made by many, including Legislative Liaison Chuck Clay and Legislative Committee Vice-Chair Joseph Drolet. While no specific commitments have been made, most contacts were more positive than in past years.

Obviously our number one legislative goal remains obtaining a full 3% COLA. A positive occurrence is that Sen. Jack Hill, chair of the Senate Appropriations Committee, just opined that state revenues will grow at over 7% in FY 2019, plenty of growth to fund the needs of retirees and active employees.

On the health care front, we are encouraged to hear that there will be at least one more effort this session to pass a bill to protect insured patients from surprise medical bills. On the other hand, the new governor seems determined to pass a bill to lower the income tax rate yet again. GSRA will take the position that we will not oppose such legislation as long as it is accompanied with a pledge to prefund COLAs

far into the future. Our complete legislative goals were presented in last month's newsletter.

Only a few bills have been pre-filed, and none of those affect retirees or other seniors. It goes without saying that there will major changes under the "Gold Dome" this year. Governor, Lt. Governor, Secretary of State, and numerous legislative seats will all be filled by new people. The Senate Majority Leader (Bill Cowsert - Repub. Athens) was replaced by Sen Mike Dugan (Repub. Carrollton). House Rules Chairman, John Meadows, recently succumbed to cancer and will have to be replaced, as will House Retirement Committee Chairman Paul Battles, who chose not to run.

And Georgia Democrats have, again, become a real opposition, having picked up a number of seats in the metro area. While not a majority in either House or Senate, they can no longer be ignored when discussing issues of significance. In short, nobody knows exactly what to expect come January 14, but change is certain.

As to growth in state revenues, Chuck Clay attended Gov. Deal's last meeting with his economic advisory commission, and they all confirmed the growth figures as set out above. The 7% includes 2% for inflation, but this is

still solid growth. This will translate into some \$800 million for the Supplemental Budget. \$500 million of this will go to QBE and Medicaid. The new Governor-Elect has said that he wants to use part of the remainder for teacher raises, school security, and some form of tax cut. Having said all this, this is still the best chance we have had to ask for a COLA, and the money is there to do it. The only question is whether or not our political leaders have the will to do what they know is fair and right.

Incoming President Somerville and your entire leadership team have been in ongoing contact with ERS, legislative leaders and even the Governor-Elect. We are

waiting to hear from his office about a meeting promised to us for the purpose of discussing the COLA issue. Clearly, it would be a huge benefit if we could get the new governor to put our request into his supplemental budget proposal.

Finally, homework for all -- the 200th verse, same as the first. Contact your legislators before the Legislative Session, thank those who have helped us in the past, yet politely but firmly make our case for the COLA we so richly deserve now. To this end, we hope that we will see many of you at the Capitol on GSRA day on February 6, 2019, to help make our case. Happy New Year to all!

GSRA Represents at This Year's Biennial Institute in Athens

Annually, the leadership of the Georgia General Assembly in conjunction with the Carl Vinson Institute of Government at the University of Georgia provides the Biennial Institute for Georgia Legislators. The Biennial Institute serves as both an orientation to the legislative process for new legislators, as well as a source of policy sessions of interest for all legislators and is a great venue for GSRA leadership and policy makers to meet both old legislative friends and new legislators.

Chuck Freedman, GSRA's Legislative Committee Chair, and Jim Sommerville, GSRA's President for 2019, recently represented GSRA at the Biennial Institute for Legislators held December 9-11. The two manned a booth that was located across from the auditorium where most of the sessions were held. While at the institute, Freedman and Sommerville were able to meet several new legislators, talk with some returning legislators, and make some important

new connections with key members of the incoming administration.

The two GSRA representatives updated our friends in the General Assembly on GSRA's plan to fund the restoration of an annual 3% across the board COLA, and provided copies of our goals and objectives to several new legislators, including one of Governor-Elect Kemp's floor leaders.

In addition to making our association known to new legislators, Freedman and Sommerville received some positive feedback and helpful advice from those that they shared our goals and objectives with during the institute.

GSRA's attendance at this event is just one part of our strategy to be aggressive and take every opportunity to state our case for the restoration of the 3% COLA and for our other legislative goals for this upcoming session.

GSRA Day Governor's Photo Op Note

GSRA's annual photo opportunity with the Governor is always wholly dependent on the Governor's scheduling that day. We have been told by the Governor's Office staff that we will not have an answer to our request for a photo in the 9:00 to 9:30 am timeframe until after January 14th, which is later than we usually know. Once we hear, we will post that information on our website and Facebook page.



Steve's View: Much Accomplished in 2018 with Your Help!

The end of 2018 seems like a good time to look back over the year and give some thought to the coming year. Thank you to the many GSRA members who participated in our joint efforts in 2018 and those planning to do so in 2019!

One year ago, we anticipated what might lie ahead for state retirees. As the year progressed, we saw a small increase in the "13th check" paid to retirees, with 2 two percent increases approved by the ERS Board, limited to the first \$30,000 of benefits, or \$600 – paid out in August with another one to be paid in February 2019. With the governor's budget recommending no increase for retirees, we are fortunate that we had some level of support from key legislators and the ERS Board. We believe GSRA turnout at the capitol was impressive and GSRA being invited to address the ERS Board in March 2018 made a difference. The *Atlanta Journal & Constitution* ran an important article about the plight of state retiree benefits not keeping pace with inflation due to the lack of Cost of Living Adjustments (COLAs) in April -look for another article soon.

This fall we saw the proposed triple digit percentage increase of premiums for the Medicare advantage plan offered by one vendor and another offer a plan premium for \$0 - unusual to say the least. With GSRA's and other advocacy groups' involvement, the DCH Board's decision to approve a proposed triple digit increase was reversed. Again, GSRA member involvement made a difference!

The fall election resulted in a very thin margin of victory for the Governor-elect with the outcome in

question for a brief time – a result not seen in Georgia in a long time. The election marks the beginning of a new gubernatorial term, one in which we should soon learn whether there is any change in position or attitude toward retiree earned benefits. Will we see our new Governor continue along the path followed by the last two governors over the last 12 years to decrease the value of retiree benefits or will we see a change of course that begins to repair some of the damage done over this era? We should soon get some idea of which course is chosen. Fortunately, incoming GSRA President Jim Sommerville is already in touch with the transition team for the Governor-elect and hopes to have an opportunity to express GSRA's ideas for retiree benefits before the next legislative session begins.

Continued GSRA involvement in advocating for retiree benefits is essential – perhaps now more than ever, as a new administration is formed which could be in place for the next four or eight years. Will we see another four or eight years of erosion of state retiree benefits or will we see the trend start to change toward retirees maintaining some of their purchasing power? Time will tell. Your continued involvement on your own and in concert with your fellow retirees through GSRA is essential. Let us all hope we start to see the reversal of the harmful trend that has negatively affected us all. Best wishes to all for a healthy and happy 2019!

Steve

Did You Know?

January 1, 2019 is the first date on which ERS members hired under the Georgia State Employee Pension & Savings Plan (GSEPS) could retire if eligible. GSEPS is the state's newest retirement plan, covering employees hired after January 1, 2009 and comprising a Defined Benefit Pension Plan and a 401(k) Plan with a matching employer contribution.

Local Chapter News

East Metro

The East Metro chapter met December 12 at the Covington First Baptist Church, with 39 members and guests attending. Lunch was provided, with Teresa Belcher and Sharon Whitaker preparing the food.

The guest speaker, Megan Voght, Program Manager for the Aging and Disability Resource Connection, provided a wealth of information regarding various programs available and funding sources. She distributed informational pamphlets, sheets and contact information.

After Ms. Voght’s presentation, David Allen, Treasurer, gave a summary of the audit he and Larry Ricks performed on the State GSRA financial status, David Taylor, President, reviewed past GSRA accomplishments and emphasized the need for continued recruitment to increase our membership numbers and Janis Tidwell gave an overview of the February 6 GSRA Day at the Capitol and the GSRA/GPHSA Legislative Reception and stressed the importance of attending one or both events.

A highlight of the meeting was having three new members join.



East Metro members convene for December meeting

SW Georgia

On December 13th members of the SW Georgia chapter met at the Golden Corral restaurant in Albany. Senator Freddie Powell Sims updated the membership on the recent special legislative session and the upcoming 2019 legislative session. Other discussion topics included: In coming Governor Kemp, SW Georgia’s recovery from Hurricane Michael, COLAs and the State Health Benefit Program. The program ended with Senator Sims responding to questions from the members.



Senator Sims addresses SW Georgia members

Don't Forget to Order Your GSRA Polo Shirt by January 6th!

[Order Online](#)

[Print Form to Order by Mail](#)

Anthem 

Take a new look at an old friend

Choose an Anthem Medicare Advantage plan.



Anthem Blue Cross and Blue Shield is the trade name of Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. Independent licensee of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.

Y0114_18_32445_J 09/01/2017 74123GASENABS



LIVE LIFE, UNINTERRUPTED.

Keep living your way. You can, with these benefits and discounts from GSRA & AMBA:

- Dental
- Vision
- Long-Term Care
- Cancer / Heart / Stroke
- Cancer Treatment
- Medicare Supplement
- Life Insurance
- Emergency Medical Transportation
- Hearing Benefits
- Pet Insurance
- Discounts on Travel & more!

Learn more: 1-800-258-7041
myambabenefits.info/gsra



YOU ARE OUR PRIORITY

OUR MEMBERS FORM THE FOUNDATION OF THE COMMUNITIES THEY SERVE.




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 Sharen 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

APCU
 Atlanta Postal Credit Union
 A Division of Service

SERVING U.S. Postal Service Employees • State & Federal Employees in GA • Retirees & Their Families Members

This credit union is federally insured by the National Credit Union Administration.

SHBP RETIREES, OUR ADVANTAGE IS YOUR SATISFACTION.



Medicare Advantage Plans from UnitedHealthcare®

UnitedHealthcare® Medicare Advantage plans achieve over 97% satisfaction* with SHBP retirees.

UnitedHealthcare continues to be a proud sponsor of the GSRA Annual Meeting for 2018.



*2015 UnitedHealthcare Customer Experience Survey scores for Group Medicare Advantage plan members. Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

IR_BPPL40219 BPPL40219