

## Session Ends Okay for ERS Retirees

This article was modified from the original to correct paragraph three regarding language in the Appropriations Act Tracking sheet.

After several years of trying, GSRA was finally able to get a bill passed to allow employees who were erroneously placed in the ERS defined contribution plan to buy into the ERS regular defined benefit plan. The defined benefit plan provides a much higher benefit than can be sustained by the defined contribution plan which is an IRA with no employer match. GSRA member Paul Medders initiated the effort with Sen. William Ligon who authored at least two bills over the years. SB 26 made it through the Senate last year and through House committee earlier this year. With a concerted last minute push from GSRA Legislative Liaison Chuck Clay and others, new Rules Committee Chair and former GSRA legislative service award recipient Richard Smith moved SB 26 through to the House floor where it passed in the session's last few days.

Unfortunately, we had no such luck in the Senate with our HB 821 by Rep. Steven Sainz. HB 821 would have removed the prohibitions against COLAs for GSEPS, JRS and LRS retirees. We were unable to pry HB 821 loose from Senate Rules.

Somewhat surprisingly, especially since the ERS board had already voted not to grant COLAs for FY '21, the appropriations act tracking sheet again includes language urging the board "to consider a benefit adjustment for retired state employees in accordance with sound actuarial principles." In general, the final appropriations act has less severe cuts in it than earlier versions, but it will still result in a cutback of state services.

GSRA is delighted that we finally got a bill passed that prohibits surprise medical billing. According to *Georgia Health News*, "House Bill 888, which passed both chambers, addresses surprise billing that occurs after elective surgery or emergency care, when the facility itself is in the patient's insurance network but the ER physician, anesthesiologist, radiologist or pathologist is not." Unfortunately, HB 888 does not apply to those covered by large, self-insured employers. Other bills including SB 303 and HB 789 passed to require insurers and providers to provide more coverage and cost information to consumers so that diligent consumers could avoid surprise bills with research.

The General Assembly also approved several bills to regulate the operation of pharmaceutical benefit managers. The intent of these bills is to lower the consumers' costs of medications. SB 313, HB 918 and HB 947 all passed to regulate various other aspects of pharmaceutical benefit management.

SB 294 passed to allow TRS to invest up to 5% of its portfolio in alternative investments, the same as for ERS. Thankfully, HB 830 which would increase the permissible investment amount to 10% did not pass.

SB 176 by Senate Retirement Committee chairman Black with bipartisan support would require agencies employing or contracting for the services of retirees to pay both the employee and employer contribution for the retirees to their retirement systems. This is a bad bill for retirees needing or wanting to work. This is because by increasing agencies' costs of employing retirees by 22%+ to 26%+ would make it less likely for agencies to hire retirees, and most probably reduce the amount of money which agencies would pay those retirees they would hire. Unfortunately, SB 176 picked up too much steam too soon for GSRA to block.

There were several bills ranging from dubious value to dangerous or costly which fortunately did not pass.

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## Changes to 2020 Annual Meeting Format

Due to the ongoing uncertainty surrounding Covid-19, the GSRA Board decided to cancel the 2020 in-person Annual Meeting. The meeting was scheduled for October 19-20, 2020, at the Anderson Center in Macon.

In making the final decision, the Board felt it could not put the membership of GSRA, the most vulnerable population for the virus, at risk by holding such a large gathering. Additionally, as of June 11, the Anderson Center had put such limits on the number of people who could gather in their meeting rooms that precluded the possibility of having the workshops that have been such an integral part of past Annual Meetings.

According to the GSRA by-laws, the Association must hold an Annual Meeting, so the Annual Meeting Committee

is currently working to arrange a meeting in such a way to fulfill the requirement of the by-laws. We are considering having the Board members and our usual speakers from SHBP, ERS, OPB, and others either hold a virtual meeting or record a meeting for distribution to the membership. We are also working to develop a mechanism for members to be able to vote on any issues requiring membership approval. One way or another, GSRA will have a 2020 Annual Meeting that the membership will be able to observe and also be able to vote.

Look for further updates in future newsletters as decisions are made and the final meeting format is refined.



## Jim's View: Help us Keep GSRA Effective

While the pandemic and its negative impact on Georgia's economy derailed our efforts this year to attain our goal of having a cost of living adjustment (COLA) approved by the ERS Board, we do have a number of legislative achievements this year of which to be proud. Some of our legislative achievements are discussed elsewhere in the newsletter.

These legislative accomplishments were due in large part to the outstanding work of our Legislative Affairs Committee. I want to applaud committee chair Chuck Freedman and the members of his committee for their hard work and dedication to the goals and objectives of the GSRA. I wish I could clone Chuck. We need more leaders like him.

It is through dedicated volunteers like those on the Legislative Affairs Committee that GSRA is able to be an effective advocate for retired and active state employees. Can we as an organization improve and become an even

more effective advocate for you? Yes we can, but we need your help to become a more diversified and effective organization. We need you to step forward and become more active in GSRA. Consider becoming an officer of your local GSRA chapter, a volunteer on one of our board committees (go to [www.mygsra.com](http://www.mygsra.com) to see our committees), or throw your hat in the ring for State President (we need one for 2021).

A volunteer organization can become stagnant and stale if the same people are running the organization year after year. Fortunately that has not happened yet to GSRA, and we cannot let that happen.

So I urge you to consider taking a leadership role in GSRA and contact us at [Help@gsra.com](mailto:Help@gsra.com) if you are interested.

Be safe, stay healthy and follow the CDC guidelines

Jim

## Local Chapter News

### Macon/Middle Georgia

The Macon/Middle Georgia chapter met via conference call on June 4th. President Clay Teague called the meeting to order for the 19 members who participated in the call. Members greeted each other and expressed how much they missed seeing each other. After old and new business was addressed, the chapter heard a presentation from Central GA CASA. CASA stands for Court Appointed Special Advocates. Megan Anderson, the Development and Outreach Coordinator for Central GA CASA, presented a delightful presentation to the members. The presentation included

training requirements, the duties, and how members could get involved and become an advocate for children. The meeting closed with a reminder to continue to send out membership applications and congratulation cards to newly retired ERS retirees so that we can continue to grow our membership. The next meeting will be held via conference call on September 10, 2020 at 10:30. Next meeting information will be posted on [www.myGSRA.com](http://www.myGSRA.com) website and will be emailed to all chapter members.

If you would like to join this chapter, send an email to [melissabelk@maconmiddlegeorgiagsra.com](mailto:melissabelk@maconmiddlegeorgiagsra.com).

## Get to Know Your GSRA Organization Members

In an effort to provide membership more information about the various GSRA Board and Operating Committee members who perform the ongoing work of the organization, we will feature one or more board and/or committee members in the newsletter each month. This month, Melissa Belk-Teague, Membership Chair of the Macon/Middle Georgia Local Chapter and At-Large Board Member, is featured.



**Melissa Belk-Teague, Macon/  
Middle Georgia Local Chapter  
Membership Chair**

Melissa Belk-Teague is a welcome addition to the GSRA Board. She joined GSRA in September 2018 prior to retiring.

Upon retirement, she helped to establish a new chapter for the Macon/Middle Georgia area in June of 2019. She has worked hard to recruit new members and reached out to the old members to revitalize interest in chapter meetings for Middle Georgia. Melissa was not satisfied with just recruiting in Macon. She has extended membership to Bibb, Baldwin, Crawford, Jones, Houston, Peach, Monroe, Putnam, Twiggs, and Wilkinson counties. She is currently

serving a second term as the membership chairman for the Macon Middle Georgia Chapter.

Because of her enthusiasm and drive to help GSRA, she was elected as an At-Large Board member for the GSRA Board at the Annual Meeting in October 2019, and she is currently serving a two-year term.

Melissa retired from DFCS with 30 years of service in the Office of Family Independence. She started her career at Bibb County DFCS as a case manager in 1990 and quickly was recognized as a bright star of the future. She served as a subject matter expert for the agency for many years. While at Bibb County (17 years), she was promoted to supervisor, trainer, and then administrator. Her talents and global views

caught the attention of the agency and she was then promoted to Regional Manager, where she managed 11 middle Georgia counties. After about seven years as Regional Manager, she was promoted to a statewide manager of the OFI Call Center and then statewide Director of Quality Control. The agency then called on her a few more times before she retired and promoted her to Quality Management Director and her final assignment as Assistant Division Director for DFCS in the Office of Family Independence.

Mrs. Belk-Teague received a congressional nomination to attend the Air Force Academy in 1981. However, she

chose to pursue her college degree in Georgia instead and is an '87 graduate of Georgia College and State University. She has a BA in Marketing and a minor in Chemistry.

She is an active member of Alpha Kappa Alpha Sorority INC and attends Beulahland Bible Church, where she is active in the Nursing Home Ministry and Women's Ministry. She is also a member of Bibb County DFCS retirement group.

Melissa feels that serving God and being a mom are her greatest joys in life. She is a newlywed and married to Clayton Teague.

## Medicare Insulin Co-Pays for 2021

**(Note:** Most over age-65 GSRA members are enrolled in one of the State Health Benefit Plan Medicare Advantage options. The following information is provided as an early announcement of the change that will most likely be made in your Medicare Advantage plan to become effective January 2021.)

Medical coverage for insulin in 2021 is being expanded. This change is an acknowledgement that one in every three Medicare beneficiaries has diabetes, and over 3.3 million Medicare beneficiaries use one or more of the common forms of insulin. (Centers for Medicare and Medicaid Services (CMS), 3/11/2020.)

If you, or someone you know, is a Medicare beneficiary living with diabetes, a new benefit available in 2021, the Part D "Senior Savings Model," may help save significantly on the out-of-pocket (OOP) costs of getting insulin supplies. The coverage will be available either as part of standalone Part D policies or as part of Medicare Advantage, or "enhanced" plans with drug coverage.

For the year 2019, beneficiaries paid just over \$1,140 (OOP) for their year's supply of insulin. With a \$35 per month ceiling on costs, beneficiaries could experience much lower costs. A predictable co-pay will result in easier access to more affordable medications and an overall improvement in quality of life.

The following pharmaceutical manufacturers are participating in the Model for calendar year 2021:

- Eli Lilly and Company
- Novo Nordisk, Inc. and Novo Nordisk Pharma, Inc.
- Sanofi-Aventis U.S. LLC

This information is provided so that our members can be aware of developments that may affect new coverages provided through either traditional Medicare or the State Health Benefit Plan.





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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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