



GSRA 2022 Annual Meeting October 3-4 Lake Blackshear Resort

Register for Annual Meeting. For on-line reservations, go to the website <http://www.lakeblackshearresort.com/>. In the upper right-hand corner click on the orange box: Lowest Rate Guaranteed BOOK ONLINE. Enter arrival date and select number of room nights. Enter Group ID: **394467**. Click on Check Now: Click on Book Now and complete required information to make reservations. For telephone reservations, call 800-459-1230 and ask for group block # **394467**.

ERS Board Superficially Reviews GSRA Nominees before Reappointing Incumbent Board Member

By Chuck Freedman

In its June 16th meeting, the ERS board of trustees voted to reappoint Frank Thach to another term on the board. Mr. Thach, a retired state employee and an inactive GSRA member, has served five years on the board, and his current four-year term is expiring. GSRA appreciates the fine work Mr. Thach has performed as trustee. However, GSRA believes that ERS retirees' interests and concerns would be better served by any of six active, exceptionally qualified GSRA members who GSRA nominated.

The selection of Mr. Thach's successor was the first vote on an eligible trustee since passage of Act 217. Act 217 applies to the two (of seven) trustees who are elected by the remainder of the sitting trustees. The act provides that "... the [ERS board of] trustees ... shall review and consider any individuals nominated by any organization of state retirees consisting of at least 1,000 members ..." became effective in July 2021. Having worked so hard to get this law passed, GSRA felt a duty to our members and all ERS retirees to

exercise our statutory privilege to nominate well-qualified individuals who would be able to knowledgeably represent ERS retirees and our retirement priorities. Although time to prepare was limited, Chuck Freedman led a thorough search for suitable candidates. GSRA President Beverly Littlefield submitted the names and brief descriptions of their qualifications of six nominees to ERS board chair Eli Niepoky on May 27.

GSRA anticipated that ERS would contact at least one of the nominees to request further information or for an interview. But through June 13, we confirmed that none of our nominees had been contacted by ERS. At that point, GSRA issued an action alert (See [https://gsra.memberclicks.net/assets/documents/GSRA%20ACTION%20ALERT%207%20for%20web CF BL.pdf](https://gsra.memberclicks.net/assets/documents/GSRA%20ACTION%20ALERT%207%20for%20web%20CF%20BL.pdf)) for our members to respectfully request ERS board members to review all six nominees and to vote for one. We are gratified by the responses of our members.

After close of business on June 14, none of GSRA's nominees had yet been contacted. That night, President Littlefield emailed Chair Niepoky with the following request and observation:

"If time or other limitations have not permitted an adequate opportunity for review and consideration as required by the new law, I request that the Trustees postpone the vote for a new board member as currently scheduled for the June 16th meeting. I request that instead the board defer the election until the August meeting and use the interim period to vet GSRA's nominees.

GSRA takes very seriously the matter of board service and direct representation of our mutual constituents, Georgia retirees and employees. We see this as an opportunity to create greater diversity among the Trustees in a number of areas. We further believe that the effectiveness of the board will be strengthened by the election of a Trustee whose background and experience would complement the current board composition and enhance policy development and decision-making going forward."

The board met on June 16. At that meeting, Chair Niepoky announced that she had received a slate of candidates from GSRA and that she formed an *ad hoc* committee with fellow trustee Homer Bryson to review the candidates. She reported that they were strong candidates but that she and Mr. Bryson felt they had a stronger "internal" candidate in Mr. Thach. She described his background briefly, including that he is a

member of GSRA. The board unanimously approved Mr. Thach for reappointment.

House Ret. Committee Chair John Carson Meets with GSRA Legislative Leaders

On June 20, Retirement Committee Chair John Carson met with GSRA President Beverly Littlefield, Lobbyist Chuck Clay, Past President Jim Sommerville, and Legislative Committee Chair Chuck Freedman. The meeting was very cordial, with Rep. Carson being fully attentive as GSRA laid out its legislative goals for 2023. Rep. Carson provided the delegation insights that we were not aware of but will guide us in accomplishing many of our goals this coming session.

With Rep. Carson being so accessible and helpful to GSRA his first two years as Retirement Committee Chair - even being awarded GSRA's Legislative Service award for 2021 - GSRA is very hopeful that Speaker Ralston will reappoint him Retirement Committee chair for 2023-24.

Cordial and Productive Meeting with DCH/SHBP Staff

By Beverly Littlefield

The last Friday in June found BJ Bennett, Chuck Freedman, Chuck Clay and Beverly Littlefield in the heart of downtown Atlanta for a meeting with Department of Community Health State Health Benefits Plan Executive Director, Louis Amis, and Cathy Craven, Deputy Executive Director. We had not had an opportunity to meet with SHBP staff since late last summer and had requested the meeting for an opportunity to learn what changes we may anticipate for the upcoming 2023 plan year.

We briefly shared the results of the survey we conducted recently among GSRA members who are Medicare

Advantage Plan enrollees. The survey focused on the experience of MAP enrollees, specifically in managing prescription drug co-pays and out-of-pocket expenses, compared to the results of a Kaiser Family Foundation survey conducted in 2021. We'll share more details of those results at another time, but an important take-away is that while many members are satisfied with their coverages, a not-insignificant number also experience problems with these expenses. Our intention in sharing these data with DCH/SHBP is to inform them of areas of plan benefits and

coverages which possibly could be improved to yield better overall health outcomes for members.

Also on the topic of customer experiences and support, Ms. Bennett requested, and Mr. Amis provided clarification of qualification and benefits/premiums for retirees' Medicare Advantage Plan (MAP) coverage:

Policy: Effective January 1, 2012, the Board of Health established a new premium subsidy policy for retirees. This change in policy **does not affect anyone who retired before 1/1/12 or if the member had at least 5 years of state/school service as of 1/1/12.** The revised policy took effect on January 1, 2017 and reduced the premium subsidy amount for all **new retirees with fewer than 30 years of service.** The amount of subsidy is prorated for each year of service between 10 and 30 years for new retirees. Therefore, the SHBP premium effective in 2017 for **under age 65 retirees** with 10 to 29 years of service is greater than the amount the retiree paid as an active employee.

Mr. Amis responded that when a retiree reaches age 65—regardless of the years of service—that retiree is included in the Medicare Advantage Options at the same rate available for all other retirees. He emphasized that “Yes”, at age 65, the retiree who has maintained coverage with SHBP will be eligible to enroll in the Medicare Advantage Options that are available under the SHBP.

We asked about the availability of including Kaiser's Medicare Advantage Plan in the SHBP options. Amis explained that current contractual agreements with UnitedHealth Care and Anthem preclude offering an additional MAP product at this time. However, Kaiser will be extending their coverage area to include the Athens area in 2023.

Mr. Amis did not anticipate significant increases in premium rates for 2023 or at least any changes that would significantly impact what members will pay. The same providers (vendors) will remain for 2023. Although during CY 2020 SHBP plan costs declined due to decreased/postponed usage of benefits for optional and well-care during the COVID pandemic, usage of medical benefits and costs have rebounded in 2021 and 2022. He noted particularly that out-patient visits have returned to pre-pandemic levels.

Ms. Bennett observed that members need more help from SHBP with navigating problems with coverage, especially during the period of transitioning from active to retirement status. Mr. Amis and Ms. Craven both spoke to the increased focus being given to preparing active

members, and employers, for the transition to retirement and for improving customer response in general. Ms. Craven noted that the single most complicating factor to errors in coverage for retirees is when DCH/SHBP does not receive timely documentation of Medicare Part B coverage when turning age 65. Failure to provide the date of Medicare Part B coverage creates errors between the SHBP, US Medicare service, and Anthem/UHC. It causes an automatic default to the retiree unsubsidized rate for Non-Map options. The SHBP website (<https://shbp.georgia.gov/retirees-0/turning-age-65>) instructs how/when you can respond about the Medicare Part B eligibility.

DCH contracts enrollment and premium management/administration and member enrollment customer service to ADP, who then subcontracts billing to Health Equity. Health Equity is responsible for sending monthly/quarterly bills for premiums for those members who do not have deductions. The billing process includes members on approved leave without pay, retirees who do not have sufficient benefits to pay the SHBP premium, or who are in transition between active and retiree status. Solving enrollment and coverage problems is complicated by the number of entities involved in the process, which, if Medicare Part B enrollment also is involved, will add the Social Security Administration to the equation. Further hampering member support was the closure of virtually all local Social Security offices during the last several years due to the COVID pandemic. DCH is working to renew and strengthen its partnership with the SSA.

Moving to other issues, Mr. Freedman asked if DCH is amenable to receiving nominations from GSRA for appointees to the SHBP Advisory Council, as authorized by a House Resolution in a previous legislative session. Mr. Amis indicated that they would welcome our nominations, noting that a meeting of the Advisory Council is anticipated before the State Board of Community Health meeting on August 11, 2022, at which time 2023 benefits, vendors and premiums will be submitted for approval. We will identify and submit appropriate candidates for consideration as soon as possible.

Mr. Clay asked about any plans for the issuance of a Request for Proposals for the SHBP. Mr. Amis anticipated the RFP/contracts—an 18-month evaluation and implementation process—will be implemented on January 1, 2025. Mr. Amis stated that there are several policy issues to be approved regarding the number and product structure to be evaluated and implemented. He stated that their goal is to be sensitive to the products most desired by the members.

Other information we learned:

- The Retiree Option Change Period will be the last 2 weeks of October plus the 1st week in November, with any changes to become effective January 1, 2023.
- SHBP plans to resume in-person open enrollment meetings this fall (2022), before the beginning of the enrollment phase.
- The contract dispute between WellStar and United Health Care has been resolved and coverages should resume effective July 1, 2022.
- Some progress noted in resolving the dispute between Northside and Anthem.
- Issue of SHBP members inadvertently disenrolling during the enrollment period, because of responding to marketing for different plans. The marketers use questionable methods to solicit members to change coverage, which

leads to automatic termination of their benefits/coverage through SHBP. This is very difficult to reverse and resolve.

- All contracts contain a “continuation of care” provision, about which more information is coming. This provision is designed to assure ongoing access to in-network level benefits for services rendered by certain out-of-network providers for a definite period of time following the termination of an agreement. It is intended to avoid disruption and ensure continuity of care for covered persons being treated for a serious medical condition.

In addition to the exchange of information, DCH provided GSRA with an information sheet to be shared with members, which is included in this issue below. GSRA appreciated the opportunity to meet with DCH/SHBP leadership and looks forward to a continuing productive relationship.

Scenic Beauty and Fun Await Us in Middle Georgia

By Allan Hill

In the 25 years I worked for DFCS, travelling up and down I-75 from and to Atlanta, I passed through Cordele innumerable times. Yet, I never realized the beauty that lay just 8 miles to the west of this small, middle Georgia city 65 miles south of Macon.

Cordele was a frequent stop for gas, snacks, and bathroom breaks, but I never considered it a destination. That is, until the GSRA Annual Meeting Committee made a site visit to Lake Blackshear Resort at Georgia Veterans State Park. Driving through the park, I turned into the entrance of the Resort and an absolutely gorgeous scene unfolded as Lake Blackshear stretched away for over 20 miles. Halfway between the mountains and the beach, it captures the scenic beauty of central Georgia that makes our State so unique, varied and wonderful.

Lake Blackshear is a man-made lake, created in 1925 when the Crisp County Power Commission constructed a hydro-electric dam on the Flint River. Five different Georgia counties border the approximately 95 miles of shoreline of the 8500-acre lake. It was named for General David Blackshear, who fought in both the Revolutionary War and the War of 1812.

Georgia Veterans State Park was established in 1946 as a memorial to U.S. Veterans. The 1300 acre-state park features a museum with aircraft, artillery, weapons, uniforms and other memorabilia from the Revolutionary War to the present. It also features an 18-hole golf course, a disc golf course, 82 campsites with hook-ups, a nature trail, and the SAM Shortline Railroad, which runs from the park to Plains.



Lake Blackshear Resort is located within the Park on the shores of the lake. It is a full-service resort with a lodge, villas, cabins, Cordelia's Restaurant, the Cypress Grill, and a marina with boats for rent. The villas have eight individual guest rooms, each with a screened porch or patio. A great place for a group to stay together with the privacy of your own room.

Cordele, the county seat of Crisp County, is a city of about 12,000 people. Incorporated in 1888 at the juncture of two major railroads, one running east-west, and the other north-south. It was named after Cordelia Hawkins, daughter of the President of one of the railroads. It is known as the Watermelon Capital of the World. Famous people from Cordele include Jody Powell, President Jimmy Carter's

Press Secretary; Tree Rollins, former Atlanta Hawk; and Joe Williams, jazz singer with Count Basie and "Grandpa Al" on the *Cosby Show*.

The GSRA Annual Meeting is coming on October 3rd and 4th. If you like to golf, boat, camp, eat well and enjoy the camaraderie of long-time friends, the Annual Meeting is the place to be. Come early, stay late, and enjoy the amenities at Lake Blackshear Resort and Georgia Veterans State Park. See you there.

For more information about the resort go to <https://www.lakeblackshearresort.com/>. You can also find information at <https://gastateparks.org/GeorgiaVeterans>.

Cola Reminder

- The 1.5% COLA, the first in 14 years, will be paid in full effective with the July 2022 retirement benefit.
- Any COLAs awarded in subsequent years will compound annually.
- There will be one payment in full per year, when awarded, instead of two.
- If you have questions or concerns, contact the Employees Retirement System at 404-350-6300.

Wishing our members and their families a happy and safe
4th of July!



A note with important reminders to our State Health Benefit Plan (SHBP) retirees:

Thank you for the dedicated service you provided during your tenure. You and your work made a tremendous impact in your community, and the entire state of Georgia owes you a debt of gratitude.

We would like to take the opportunity to share a few **important reminders** regarding your enrollment in an SHBP Medicare Advantage (MA) Plan Option.



- **Please do not** enroll in a third party (non-SHBP) Medicare Advantage Plan, Medicare Part D Plan or Medicare Supplement, or you **will lose eligibility for SHBP Medicare Advantage coverage and be automatically enrolled in an unsubsidized active Commercial Plan Option.** If this happens, you will be responsible for the entire costs of coverage, which is **substantially higher** than your current premium. Please do not unenroll in your SHBP Medicare Advantage Plan option; you may not be able to reenroll.



- **Provide Your Medicare Part B to SHBP**
You must continue to pay your Medicare Part B premiums to remain in the SHBP Medicare Advantage Plan. You may provide your Medicare Part B information to SHBP by contacting SHBP Member Services at 1-800-610-1863 or visiting the SHBP Enrollment Portal (mySHBPga.adp.com). To add your Medicare Part B information to the SHBP Enrollment Portal, you must first log in, then:
 1. Select Manage under Manage Information
 2. Then select Edit next to your name or your Dependent's name
 3. Select Edit on the Review Info page to enter Medicare Part B information
 4. Click Save to submit your Medicare Part B information



- **Keep Your Contact Information Up-to-Date**
To avoid missing important mail from SHBP, please keep your **physical address** and your **email address** current and up-to-date. Contact SHBP Member Services at 1-800-610-1863 or visit the SHBP Enrollment Portal (mySHBPga.adp.com) should this information change.



- **Make Changes to Your SHBP Coverage**
As a Retiree, you may reduce your coverage tier(s) at any time, meaning you may remove yourself or your covered dependents at any time. However, dependents cannot be added to your coverage unless you experience an applicable Qualifying Event and declare the event by the deadline (in most cases, within 31 days of the Qualifying Event).

If you discontinue your and/or your dependents coverage, you and/or your dependents are no longer eligible to participate in the SHBP unless you return to work with an SHBP Employing Entity in a benefits eligible position.



- **How to Review or Make Changes to Your SHBP Coverage**
To review or make changes, you may:
 1. Visit the SHBP Enrollment Portal at mySHBPga.adp.com, or
 2. Contact SHBP Member Services at 1-800-610-1863.



- **You May Receive a Bill From SHBP**
There are a few instances in which Retirees will be billed directly by SHBP for their premiums; this means your SHBP premium will not be deducted from your annuity (i.e., retirement check). If you have questions regarding payment, please contact SHBP Member Services at 1-800-610-1863. **Failure to pay the invoice will result in termination of coverage with no right to reinstatement unless you return to work in a benefits eligible position with an SHBP Employing Entity.**



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THE FOUNDATION

OF THE COMMUNITIES THEY SERVE.

Since 1926, we've guided ourselves on helping members build a solid financial foundation for their own families.

We're not salespeople, we're solutions people. That's why nobody can serve our members like we can.

APCU serves State and Federal workers, retirees and their families in Georgia. Visit APCU's exhibit table at GSRA. For more information, visit apcu.com, or call us at (404) 768-4125 or toll-free at (800) 847-9431.



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 Shanté 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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*2017 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.
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