

Late Breaking News: The House Government Affairs Committee approved the Amendments to S.B. 346 on March 10th. See the article on page 2 for a description of the bill. The next step is to schedule through the Rules Committee consideration by the entire House. GSRA thanks Senator McKoon and Representative Brockway.

2014 GSRA Day at the Capitol – Third Time’s the Charm!

After unprecedented winter weather forced the rescheduling of 2014 *GSRA Day at the Capitol* and the *GSRA – GPHSA Legislative Reception* not once, but two times, both events finally proceeded successfully on February 26th. GSRA members from around the state met at the State Capitol during the day and at the Empire Room that evening to visit with their own legislators and provide all legislators with information related to GSRA and to state active and retired employees’ and educators’ concerns.

The day started with members convening at the Coverdell Legislative Office Building on Capitol Hill. There, more than 55 members worked together to ready GSRA materials for distribution to legislators. Then, in local chapter groups and individually, members spread out across Capitol Hill to deliver the materials and interact with legislators and their staffs. In addition to reminding them of the Legislative Reception that evening, the focus of member communications to legislators was on asking them to support amending SB 346 (provides for more member input and transparency for formulating SHBP plans and policies) and COLAs for ERS retirees.



Members get ready to distribute GSRA materials to legislators

After members had visited all the legislators, they had time to grab lunch and visit with friends, or sit in on the House or Senate legislative sessions, which were both in full swing. In fact, the House session lasted until well after 6:00 that evening. Later in the afternoon, members made their way over to the Empire Room at the West Floyd Tower to begin preparations for the *GSRA – GPHSA Legislative Reception* from 5:00 – 7:00.



Senator Fran Millar addresses the crowd after accepting his 2013 Senate Legislator of the Year award

The reception festivities kicked off with an array of finger foods and beverages, while GSRA and GPHSA members and legislators had the opportunity to socialize and discuss issues of importance to all parties. At 6:00, GSRA and GPHSA held their awards presentations. GPHSA awarded its *GPHSA Friends of Children* award to Margaret Bowen, Managing Member of the Development Companies of BSG Development, LLC and retired state employee and GSRA member. GSRA immediate past President Bill Tomlinson served as Master of Ceremonies for GSRA and awarded a *Legislator of the Year* award to two deserving legislators, Senator Fran Millar and Representative Stacey Abrams, both of whom provided

invaluable support for state retirees during the year. Senator Millar, who was honored for his work and support of retirees as Chair of the Senate Retirement Committee, accepted his *Legislator of the Year* award and thanked GSRA members for the honor. Due to the house being in late session, Representative Abrams was unable to attend the reception and accept her *Legislator of the Year* award for her very vocal concern and support of retirees and her public stance that promises made to retirees must be kept. Representative Abrams' Constituent Services Assistant, Genny Castillo, accepted the award on her behalf.

Despite two unusual weather setbacks, the 2014 *GSRA Day at the Capitol* and *GSRA – GPHSA Legislative Reception* events ultimately prevailed on the third try and both were deemed highly successful by those who participated.

Janis Tidwell, Events Organizer, and Donna Buffum, GSRA Administrative Assistant worked tirelessly and performed brilliantly in bringing “staying the course” for the great benefit of our organization. They are due limitless thanks from all members.

SB 346, As Amended – Strengthens SHBP Transparency

GSRA, the Professional Association of Georgia Educators, and the Georgia Retired Educators Association have joined together in a common goal to improve the transparency in decisions regarding the State Health Benefit Plan. We believe that transparency will provide for better decision-making, more equitable treatment of active and retired members, and assist the state as an employer in hiring and retaining high-performing employees to conduct State's services and meet educational goals. It will also enable better communication among the department, the board, and SHBP members.

Current Georgia law establishing the Board of Community Health grants authority for the board to act on multiple and diverse health related issues for which policies and regulations must be adopted. Several of the broad areas, such as public health, require advisory committees of experts to advise the Department of Community Health and the Board of Community Health before adopting policies and regulations affecting many Georgia citizens. However, for their responsibilities governing the State Health Benefit Plan which affect the lives of about 630,000 active and retired state employees and educators, the Board and the Department exercise their broad powers without receiving any advice and consultation from affected members.

S.B. 346, authored by Senator Josh McKoon and passed by the Georgia Senate, has been assigned to the House Governmental Affairs Committee. Representative Buzz Brockway has agreed to sponsor and Senator McKoon has agreed for the bill to be amended to:

- a. **Provide that two members of the Board of Community Health shall be active participants of the TRS and ERS health plan (one from each system; one actively employed, one retired), following the expiration of the existing DCH Board members' terms.**
- b. **Create a State Health Benefit Plan Customer Advisory Council to the Board of Community Health for the State Health Benefit Plan: 12 members (7 TRS, 5 ERS, and at least 5 of which shall be retired members participating in the health benefit plan), with no travel expenses to the state for meeting. It will consult with DCH commissioner on health plan design, alternatives, and assist in educating active and retired employees of retirement systems on plan.**

There are only a few days left in the 2014 General Session. If S.B. 346 is approved by both houses of the General Assembly, the legislators need to hear from many voices. Please make time for contacting your legislators to request approval of the amended S.B. 346.

Legislative Black Caucus Listens to SHBP Members Concerns

GSRA Legislative Liaisons Chuck Freedman and John Keys testified before the Legislative Black Caucus Hearing on Wednesday, March 5, 2014, about the State Health Benefit changes that were implemented on January 1,

2014. Representative Winfred Dukes had scheduled the Hearing on the “State of Our Health Insurance” for the purpose to explore and discuss possible solutions to the problems being experienced by teachers, state employees

and retirees who are insured by the SHBP. Representative Dukes invited Department of Community Health Commissioner Clyde Reese, representatives of the Georgia Budget and Policy Institute (GBPI), Georgia Association of Educators (GAE), Georgia Retired Educators Association (GREA), Georgia State Retirees Association (GSRA), Professional Association of Georgia Educators (PAGE), and Teachers Rally Against Georgia Insurance Changes (TRAGIC) to present comments.

Representative Dukes cogently outlined the SHBP issues that indicate he clearly understands the issues facing members of the SHBP. Following the Representative's comments, Tim Sweeney from the GBPI provided an overview of issues during the last several years affecting the SHBP. Spokespersons from the Grassroots TRAGIC Group, GSRA, GREA, and PAGE presented comments about the problems being experienced by the members.



Patti Morrison, Rep. Dee Dawkins-Haigler, Chuck Freedman, Cathy Abney Clark, Rep. Winfred Dukes, Carolyn Akridge, Mitchell Silvers.

Carolyn Akridge from the Oglethorpe School System represented TRAGIC and presented individual member problems and overall perceptions of the administration of the plan. Her comments were well received by the Caucus, including her responses to questions.

Chuck Freedman representing GSRA demonstrated the increased costs that the members have experienced over the last four years, provided the Caucus with a summary of members' problems showing the impact of the increased out-of-pocket costs, changes in the prescription drug formulary, how requiring a restart of alternative treatments instead of accepting already approved therapies are affecting both the health and finances of members.

Freedman and GSRA member John Keys asked the Caucus to support an amendment to SB 346 to require that SHBP members be included in the Board of Community Health and that a SHBP Customary Advisory Council be created.

Charlie Roberts representing GREA and Sean Devetter representing PAGE presented additional comments about the cost impact of the CY 2014 changes on members of the SHBP. Mitchell Silvers from the TRAGIC group spoke to the Caucus about the SHBP's lack of coverage for residential treatments.

The testimonies from SHBP's members' organizations all demonstrated the great inconveniences and challenges to members' health based on dramatically increased costs and difficulties in obtaining coverage, treatment plans' and medications' approvals and other health services.

Commissioner Clyde Reese commented that in implementing the changes on January 1st, the department had a goal to improve the financial condition of the SHBP—to improve the reserves. He further stated that although the plan ended FY 2013 with over \$200 million in reserves, there was a time only a few years ago that the reserves had decreased to only 2 days cash (around \$30-\$40 million). The administration of the plan was bid and three vendors selected to administer the self-insured plan designed by the department and approved by the Board of Community Health. Those vendors are Blue Cross Blue Shield, Express Scripts, and Healthways and were projected to save over \$200 million in costs. He further stated that the department and Board heard the voices of the members and added the office copays that will be implemented on March 14, 2014 retroactively to January 1st. When questioned about additional changes in 2014, the Commissioner commented that re-opening enrollment or additional changes will not be pursued in 2014 because of the disruption. The Commissioner stated that the DCH staff was in active discussions about SHBP changes, such as HMO and HDHP, to be recommended in 2015. When Representative Dukes questioned the Commissioner about the percentage of the SHBP that members were paying, the Commissioner responded that the employer/member split was about 75%/25% of required premiums to administer the plan and pay claims.

GSRA representatives would have liked to have seen more Caucus members at the Hearing, but the Caucus members who attended were sympathetic to the comments. Representative Pam Stephenson and Caucus chair Dee Dawkins-Haigler made insightful comments.

GSRA Day on Display



Local Chapter Highlight – Southwest Georgia



Chapter President Bob Pollock and Chapter Secretary/Membership Chair Frances Barry (third from left) are shown with two of their local legislators, Senator Freddie Powell Sims and Representative Ed Rynders

Meeting Schedule	The chapter meets quarterly – second Thursday in January, April, July and October
Meeting Location	Golden Corral Restaurant, 2524 Archwood Drive, Albany, Ga
Counties Covered	Baker, Ben Hill, Calhoun, Colquitt, Clay, Crisp, Dougherty, Decatur, Early, Grady, Lee, Miller, Mitchell, Randolph, Seminole, Sumter, Terrell, Tift, Webster, Worth, Wilcox
Members From	DHR, DNR, DOL, DOC, DPS
Membership	237
Chapter's Highlights last six months	-Daniel Reich, Secret Service Agent, presented a program on identity theft. -Dougherty County Probate Judge Nancy Stephenson discussed wills and estate planning. -Registered pharmacist Dr. Charlie Rouse "The Medicine Man" discussed pharmaceutical drugs and natural supplements.
Chapter's 2014 Goals	Increase SW Georgia chapter membership and meeting attendance.
Chapter's next program or fun event	Update from area General Assembly members on the 2014 session

Thank You to GSRA Members, Partners and Sponsors!

GSRA would like to thank all the association members and local chapters from across the state who answered the call to come to Atlanta and make 2014 *GSRA Day at the Capitol* and the *GSRA – GPHSA Legislative Reception* successful. GSRA also wants to say a big “Thank You” to our partners, the Georgia Professional Human Services Association, and our sponsors of the 2014 *GSRA – GPHSA Legislative Reception*, Atlanta Postal Credit Union (GSRA Annual Partner), Georgia United Credit Union, BCBS of Georgia – Medicare Advantage Plans, and AMBA.

We couldn't have done it without you!

A Fable for Our Times

A mouse looked through the crack in the wall to see the farmer and his wife open a package.

What food might this contain?' the mouse wondered. He was devastated to discover it was a mousetrap.

Retreating to the farmyard, the mouse proclaimed the warning. There is a mousetrap in the house! There is a mousetrap in the house!

The chicken clucked and scratched, raised her head and said, 'Mr. Mouse, I can tell this is a grave concern to you, but it is of no consequence to me. I cannot be bothered by it.'

The mouse turned to the pig and told him, 'There is a mousetrap in the house! There is a mousetrap in the house!'

The pig sympathized, but said, 'I am so very sorry, Mr. Mouse, but there is nothing I can do about it but pray. Be assured you are in my prayers.'

The mouse turned to the cow and said, 'There is a mousetrap in the house! There is a mousetrap in the house!'

The cow said, 'Wow, Mr. Mouse. I'm sorry for you, but it's no skin off my nose.'

So, the mouse returned to the house, head down and dejected, to face the farmer's mousetrap alone.

That very night a sound was heard throughout the house like the sound of a mousetrap catching its prey.

The farmer's wife rushed to see what was caught. In the darkness, she did not see it was a venomous snake whose tail the trap had caught. The snake bit the farmer's wife.

The farmer rushed her to the hospital, and she returned home with a fever.

Everyone knows you treat a fever with fresh chicken soup, so the farmer took his hatchet to the farmyard for the soup's main ingredient.

But his wife's sickness continued, so friends and neighbors came to sit with her around the clock.

To feed them, the farmer butchered the pig. The farmer's wife did not get well. She died.

So many people came for her funeral, the farmer had the cow slaughtered to provide enough meat for all of them.

The mouse looked upon it all from his crack in the wall with great sadness.

So, the next time you hear someone is facing a problem and think it doesn't concern you, remember ---- when one of us is threatened, we are all at risk.

We are all involved in this journey called life. We must keep an eye out for one another and make an extra effort to encourage one another.

New Members in February

Name	County	Name	County	Name	County
Judith Allen	Carroll	Jeffrey Griffith	Wayne	Bernadine Riquelme	Gwinnett
Dean Bragg	Hall	Theresa Headen	Dekalb		
Jessie Daniels	Randolph	Ted Jackson	Dekalb		
Bobby Daniels	Carroll	Deborah Johnson	Glynn		
Frances Ellington	Dawson	Leanne Lemmond	Fulton		
Hilda Fields	Chatham	Donald McCarty, Jr.	Gwinnett		

WE ARE ROLLING OUT THE WELCOME MAT...

As Georgia's oldest credit union, APCU has served members and their families worldwide since 1925. Now, we're rolling out the "Welcome" mat to employees, retirees and family members of any agency, department, college or university, working for the State of Georgia.

Are you looking for an economical, safe and secure partner, who is dedicated to helping you realize your family's financial goals? APCU offers exceptional service, low fees, and some of the best deposit and loan rates you will find in the country. Join us and see why there simply isn't any reason to do business anywhere else.

For more information, contact:

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Or, visit us online at www.apcu.com for more information about our great services now available to you and your family.



**MAKE THE MOST
OF THIS TIME.**

WE'LL HELP YOU MAKE THE MOST OF YOUR RETIREMENT.

Georgia United is committed to helping you develop and maintain healthy financial habits. That's why we're always available with advice on how you can save more and enjoy a worry-free retirement.

PERSONALIZED SERVICE | EVERYDAY VALUE



Enjoy more of your retirement!
Give us a call or stop by our branch to find out how we can help.

Questions About/Help with Anything GSRA

If you have questions about or need help with anything related to GSRA, contact help@mygsra.com or call 770-312-2799.

Does GSRA Have Your Correct Contact Information?

Please be sure to update your **email address** with GSRA when it changes. Simply log in to www.mygsra.com using your old email address and password; select "Our Members" and "My Profile", and then change your information using the "edit" feature.

If your **mailing address** changes, and you do not use a computer, please notify us of your new address by sending a card or letter to the address at the bottom of this page.