

## Decision 2014 – Electing Georgia’s Leaders!

Featuring Gov. Nathan Dean and State Sen. Jason Carter

October 6 – 7

Anderson Conference Center

Macon, Georgia

[Detail Information/Register](#)

## GSRA 2014 Election, Legislative and Policy Update

As part of its advocacy and education role, GSRA actively follows elections for State of Georgia government, and this election year is no exception. GSRA is monitoring elections of significant interest to our membership, including the 2014 gubernatorial election. GSRA is also cranking up its efforts related to the upcoming 2015 session of the General Assembly.

It all starts with the theme of our Annual Meeting (*Decision 2014 – Electing Georgia’s Leaders*), that includes a presentation from the candidates for Governor on Tuesday, October 7.

- All three candidates have been invited and given broad topics we want to see covered by them. Governor Nathan Deal and Senator Jason Carter have accepted and will be with us on Tuesday. Our invitation letter included the topics as follows:
  - Funding for ERS and TRS to include “cost of living” adjustments for ERS members,
  - Including formal input of plan members into State Health Benefit Plan design and related costs,
  - Hiring and retention of State Employees for the improvement of state services, and

- Potential tax reform impact on state revenues, various population groups, businesses and economic growth.
- Prior to the Annual Meeting, we will send the candidates more detailed questions—jointly written with education associations—to let the candidates know that retirees in our state stand united as one in common efforts – and that all of us expect answers to these questions.
- When the detailed questions are given in advance of the meeting, we’ll summarize and include in the post-meeting newsletter so that GSRA members and all other interested groups and individuals will see what each candidate has to say in depth to our queries.

The involvement of the entire membership of this association is vital to getting our concerns considered and addressed by state decision makers – both the Governor and the members of the General Assembly. We’re moving boldly to refine and strengthen our efforts at both the grassroots and Atlanta levels. High visibility and contact by our members, such as participation in the Annual Meeting and GSRA Day at the Capitol, is critical to supporting these efforts.

GSRA is continuing its policy of working with partner organizations where we have common interests. We had great success at the last legislative session working jointly with members of education-related groups, especially the Professional Association of Georgia Educators (PAGE), as well as our friends in the Georgia Professional Human Services Association, and Georgia Retired Educators Association. By strengthening our relationships with these organizations, we present a unified voice to legislative committees and leadership at the Capitol.

For example, we worked for legislation affecting both active and retired state employees and educators in the 2014 legislative session. The bill formalized an advisory process that would have included representation on the Board of Community Health and created an advisory council to improve transparency and lead to better decisions regarding State Health Benefit Plan benefits. We were jointly visible at committee meetings, and in the offices of legislators and almost reached a portion of our goal. ,

We also learned some valuable lessons at the 2014 session: (1) the need to strengthen our grass-roots training at the Local Chapter level in “the do’s and don’ts of legislative contact work,” and (2) the need for full-time representation on behalf of the association at the Capitol during sessions and in legislative interim periods. These lessons led us to conclude that we need a legislative liaison function to keep us posted on what is going on and to call us to make our voices heard at key moments in the legislative process. If this is not done, we leave the work of monitoring, reporting and training solely to retiree volunteers who, honestly, have just so much energy and time to devote to this task.

We will keep you apprised of activities in both these areas, but meanwhile, continue to support your GSRA in its efforts to serve you in the political arena – we *all know what happens if we don’t get and stay active!*

## GSRA Benefits Provided Through AMBA

### Did You Know?

Your GSRA membership makes you eligible for many benefits that are offered through a contract with Association Members Benefit Advisors (AMBA). Go to the [GSRA Benefit items](#) to read much more about the availability and contact information to “try out” the benefit or discount. Don’t wait! Visit today and “sign-up.”

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WELCOME GSRA MEMBER

Welcome to myAMBAbenefits! Your association has teamed up with Association Member Benefits Advisors (AMBA) to make member only benefits available to you. You will find many insurance related benefits available at special group rates along with numerous merchant discounts that your association has selected for you. Please take a moment to review your benefits. If you are currently not a member, please visit <http://www.mygsra.com/> to join.

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GSRA

**Want to Travel?**

- a. Special offers are available on fantastic cruises, resorts and escorted tour vacations.
- b. Over 5,500 educational tours in all 50 states and 10 countries through Road Scholar.
- c. Unique space available vacation, and resort program exclusively for current and retired government employees

through the Government Employee Travel Opportunities.

- d. Hotel Discounts at La Quinta and Wyndham Hotel Group (Wyndham Garden, Wingate, Ramada, Days Inn and others).
- e. Discounts on Car Rental at Avis, Budget, and Hertz

**Emergency air ambulance availability—especially when you travel in North and Central America and the Caribbean?**

- f. You can eliminate that \$8,000 to \$50,000 air ambulance cost by enrolling in the Medical Air Services Association (MASA) benefit. It assures you the security of quick transportation (air or land) to the nearest facility that can treat your illness or condition, escort transportation for spouse, companion, or minor children, and organ retrieval should you require an organ transplant. Air transportation world-wide when planned travel destination informed is covered.

**Need Dental, Vision, Long-Term Care at a reasonable monthly cost?**

- g. Dental Insurance is underwritten by Ameritas Life Insurance Corporation and allows you to use any dentist you choose, but a network dentist will discount the fee 20-30%

- h. Vision Care through the Vision Service Plan (VSP) gives access to a nationwide network of ophthalmologists and optometrists and use of a VSP network will provide an eye exam with a \$15 copay



- i. Long-Term Care Insurance will give “peace of mind” about the financial burdens of custodial care if you need care at home or in an assisted living or nursing home facility

**Need new electronics?**

- j. Discounts on many items at Apple
- k. Discounts on many items at Dell

**Is there a catch?**

No, there is no catch. AMBA and GSRA entered into a contractual arrangement for AMBA to provide these services. Periodically, GSRA will provide AMBA with the names and addresses of the members so that AMBA can send you information. You are not subjected to unwanted solicitation or subject to further release of your contact information. When you receive information from AMBA on behalf of GSRA or receive a call and you are not interested in receiving benefit information, you can call AMBA and ask AMBA to discontinue letting you know about your GSRA benefit program. Check out the benefits and the GSRA website! You can save more when using these benefits than your GSRA membership fee.

### SHBP Rates Will Not Increase for Many in 2015

Under a plan approved by the Dept. of Community Health board on August 14, SHBP premiums for many will not increase in 2015. Look for full details in the September Newsletter.

### Gubernatorial Candidates Confirmed for the Annual Meeting!

Governor Nathan Deal and State Senator Jason Carter have both agreed to participate in the GSRA 2014 Annual Meeting. Governor Deal and Senator Carter will each appear separately during the Candidate's Forum on October 7<sup>th</sup>, Tuesday afternoon, and respond to the same set of questions submitted to them previously by GSRA and partner education organizations.

This is your best opportunity to hear these candidates address topics of critical interest to state employee and educator retirees!

## SHBP Financial Report for FY 2014

GSRA requested and received the Department of Community Health's financial reports for the State Health Benefit Plan for FY 2014. Additional analysis will be provided in a later newsletter; however, one can conclude that: (1) average member premiums were increased in 2014 although by transferring all members to the "bronze" option for CY 2014, those members who remained in the "bronze" option paid a lesser premium than in CY 2013; (2) claim payments were

substantially reduced again for FY 2014 following a substantial decrease in FY 2013 also; (3) premium payments (contract rates), which are primarily for the Medicare Advantage Plan, are substantially increased in FY 2014 partially as a result of a greater number of retirees attaining age 65; (4) administrative expense is substantially increased. FY 2012, FY 2013, and FY 2014 amounts supplied by DCH are compared below.

### SHBP Financial Reports – FY 2012, FY 2013, and FY 2014

	FY 2012	FY 2013	FY 2014	Change FY 13 over FY 12	Change FY 14 over FY 13
<b>Revenue</b>	\$2,988,575,040	\$3,082,599,522	\$3,158,008,270	\$ 94,024,482	\$ 75,408,748
<b>Expense</b>					
Claim Payments	2,730,884,230	2,507,207,629	2,354,246,446	(223,676,601)	(152,961,183)
Premium Payments	179,036,961	195,001,860	249,201,234	15,964,899	54,199,374
Administrative Expense	140,634,230	142,596,431	183,935,737	1,962,201	41,339,306
<b>Total Expense</b>	3,050,555,421	2,844,805,920	2,787,383,417	(205,749,501)	(57,422,503)
<b>Net Revenue</b>	<b>\$ (61,980,381)</b>	<b>\$ 237,793,602</b>	<b>\$ 370,624,853</b>	<b>\$ 299,773,983</b>	<b>\$132,831,251</b>
<b>Total Fund Balance (Net Assets)</b>	\$ (189,752,968)	\$ 48,047,635	\$ 418,672,488		



## Local Chapter Highlight – Valdosta Area



Officers are Treas. James Camon, Founding Pres. Lamar Cole, Pres. Sally Mason, Vice-Pres. Ray Josey and Sec. John Swiderski

The Valdosta Area Local Chapter holds the distinction of being the first GSRA Local Chapter chartered. The group was formed in 2008 and celebrated its sixth anniversary earlier this year.

Meeting Schedule	Quarterly
Meeting Location	MaMa June's Restaurant 3286 Inner Perimeter Road Valdosta
Counties Covered	Berrien, Brooks, Cook, Echols, Lanier and Lowndes
Members From	We have members from a wide range of state agencies, including District Health, Public Health, Mental Health, DFCS, Child Support, Dept. of Labor, Dept. of Transportation, Georgia State Patrol, Dept. of Corrections, Dept. of Education, Judicial System, Dept. of Vocational Rehab, Dept. of Youth Services
Membership	125
Chapter's Highlights last six months	At our January meeting, we had an agent from the Secret Service share very important and informative information on identity theft; In April, Representative Ellis Black presented highlights from the Legislative Session of 2014; And at our July Meeting we enjoyed fellowship with one another and a good meal.
Chapter's 2014 Goals	Increase Membership and keep members informed and updated on issues of health insurance and retirement benefits.
Chapter's next event	Encourage members to attend Annual Conference in Macon in October 2014.

**July New Members**

Name	County	Name	County	Name	County
Nancy Atkins	Dekalb	Cheryl Johnson	Walton	Sybil Sligh	Gwinnett
Jocelyn Brownlow	Walton	David Kelley	Oconee	Vicki Stoner	Whitfield
Roy Davenport	(Florida)	Kathy Long	Camden	Jeanette Taylor	Thomas
Fred Griggs	(Florida)	Paula Miles	Clarke	Kathy Ward	Coweta
Patrice Hightower	Peach	James Patton	(Florida)		

**Membership Dues Deduction – ERS**

GSRA is working with the Employees Retirement System to implement deductions for the GSRA membership fee – that is \$1.67 per month—from the retirement benefit for those individuals who “sign-up” for deductions. In the next couple of months, we will send you a form and explain in more detail the process for “signing-up” and having the amount deducted from your retirement benefit. Because of the administrative cost of handling the deduction, ERS has asked us to “sign-up” about 1,200 members for deductions. The process will help you and GSRA. It will save you the hassle of receiving multiple emails (statements) about renewal and a postage stamp if you mail your check. It will also save GSRA administrative expense on postage and staff time for sending statements, opening returned mailed and depositing checks. We expect the ERS deductions will be available by the end of 2014 – but we’ll give you more information later.

**Volunteers Requested**

**GSRA Needs Volunteers!** We have created an ad hoc committee to develop methods to increase GSRA membership. Among the ideas that have been submitted is to improve the timeliness of posting news to the GSRA Facebook page. We are looking for three individuals who are interested in helping to post to the GSRA page and respond to members’ questions on a regular basis. The time required for any one of the individuals is limited – but together the volunteers can help the GSRA Facebook page to be more timely with important news. If you are interested, email [Help@mygsra.com](mailto:Help@mygsra.com). Tell us about your skills in Facebook, how you think Facebook helps members, and what you did before you retired. **VOLUNTER TODAY!!!!!!**

**Questions/Help with Anything GSRA**

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

**GSRA Day at the Capitol** is scheduled for February 4, 2015. Mark this date on your calendar and stay tuned for detailed information coming out later this year.

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**Endorsed GSRA Benefits**

The Georgia State Retirees Association (GSRA) makes many member only benefits available to its members. GSRA endorses the following member benefits:

- Long Term Care / Home Health Care Policy
- Life Insurance
- Medical Air Services Association (MASA)
- Travel Discounts
- Car Rental Discounts
- Tax-Deferred Annuity
- Cancer Treatment Policy
- Medicare Supplement Insurance
- Identity Theft Protection
- Hotel Discounts
- Computer Discounts

Review your benefits at: [www.myAMBAbenefits.info/gsra](http://www.myAMBAbenefits.info/gsra)



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