

## DCH Announces to Advisory Council a Small Premium Increase for Some SHBP Members in 2018

The Department of Community Health held its second annual meeting of the State Health Benefit Plan Customer Advisory Council on July 26, 2017. Lisa Marie Shekel, Deputy Commissioner, and Jeffery Rickman, Chief of the SHBP, welcomed eleven members of the Council. Rickman presented SHBP statistics, stated that the SHBP 2018 options and plan designs will remain the same as 2017, 2018 premiums will increase (ON AVERAGE) by 3.7%<sup>1</sup>, and that changes will be implemented for new PBM and Wellness vendors. Plan designs and premium amounts will be presented to the Board of Community Health for approval on August 10, 2017.

In the 2016 Legislative Session, Representative Debbie Buckner and others introduced HR 1382, which was adopted by the House of Representatives. The resolution resolved that the DCH create and seek the counsel of a State Health Benefit Plan Customer Advisory Council. DCH established a Council and held the second annual meeting on July 26<sup>th</sup>. Ten members representing active and retired state employees and active and retired educators were present at the meeting. Lisa Marie Shekel, Deputy Commissioner, opened the meeting by thanking the members for their participation and advice. Shekel introduced Rickman, Chief of the SHBP, for presenting information about the SHBP and status of 2018 changes for the SHBP.

Rickman first provided the SHBP enrollment distribution of active and retired members by age groups, as shown in the tables on the following page.

GSRA 2017 Annual Meeting

October 16-17

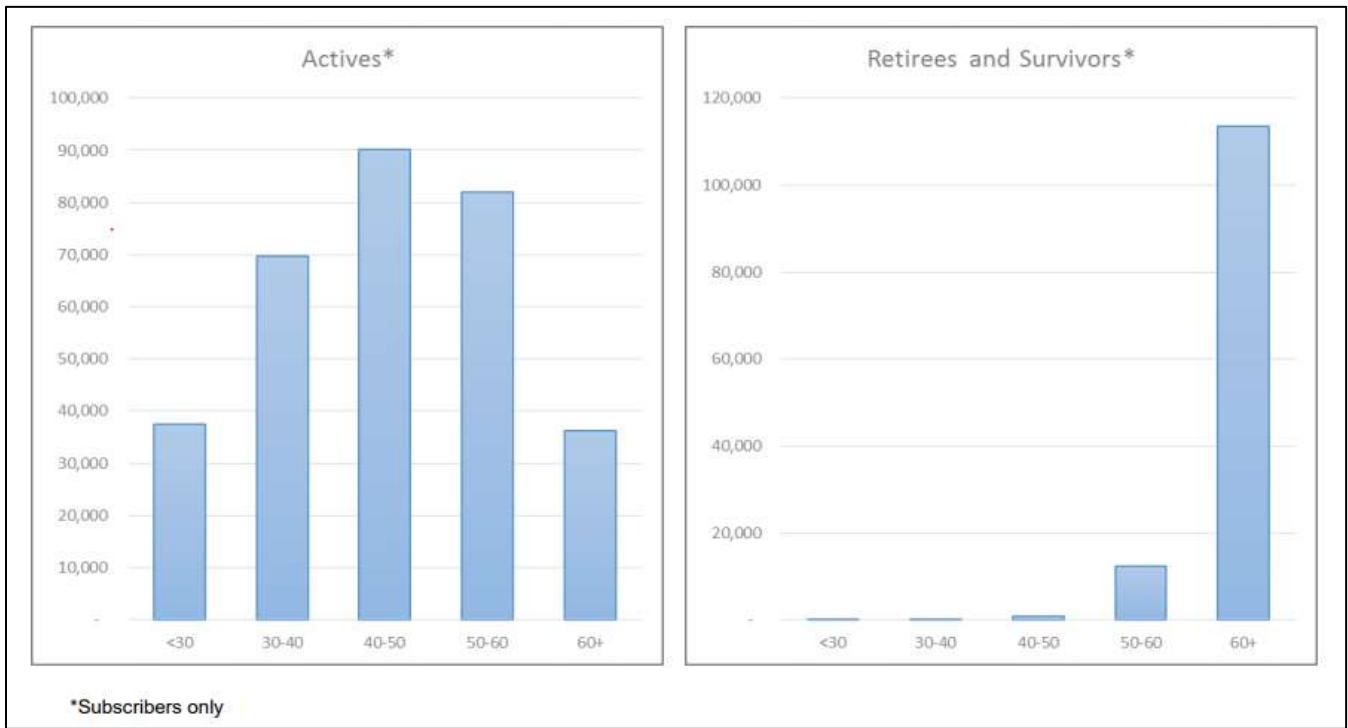
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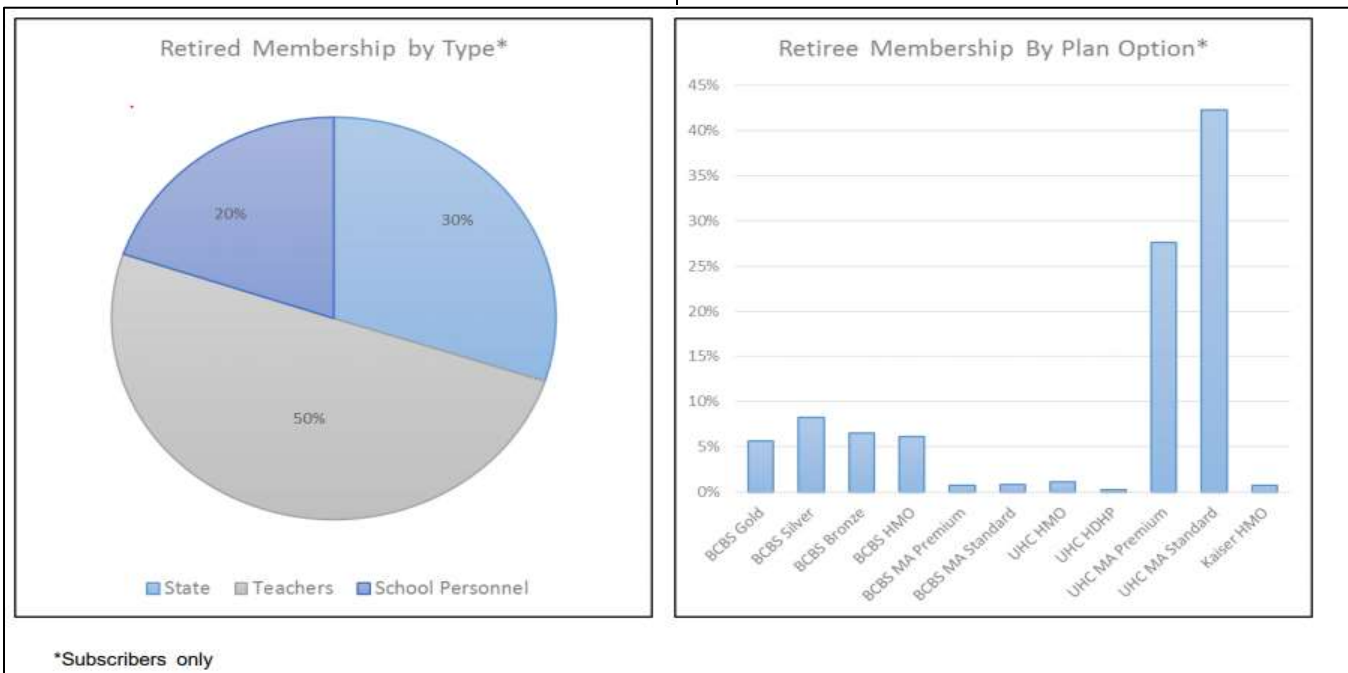


<sup>1</sup>Although premium will increase in total by 3.7%, the percentage increase will vary by option and enrollment tier.



Rickman also provided the enrollment distribution of retirees by state, teachers, and school personnel along with the options chosen by the retired members. As shown in the charts, teachers comprise 50%, school service personnel

comprise 30% and state retirees represent 20% of the total retired members (not including dependents). The most prevalent option chosen by retirees is the UHC Standard at around 42% of all retirees.



Rickman reported that the “Third Party Administrator” vendors—BCBS, UHC, and Kaiser—will continue to provide services in 2018, and the SHBP plan designs will not change. There will be no changes to copays, co-insurance, or deductibles.

Rickman further reported that the 2018 premiums for under age 65 members will be increased by approximately 3.7% on average, although the dollar increase will vary by option and enrollment tier. Medicare Advantage options will not change in 2018, and the “Standard” option premiums for 2018 will be the same as in 2017; however, the premium for the MA “Premium” option will be increased, but not specified as to the dollar amount or percentage.

DCH will change the vendor managing the “prescription drug benefit” beginning January 1, 2018. CVSHealth will replace Express Scripts and provide the prescription drug

benefit for all members enrolled in the HRA, HMO, and HDHP plan options. The MA options are insured contracts and the Rx benefits are managed entirely by the vendors—UHC or BCBS. When asked about conversion issues, Rickman stated that DCH was working with the current and new vendors to minimize any service disruption.

Sharecare has purchased Healthways, the vendor for managing the wellness benefit for the SHBP. Sharecare will implement technological improvements in the management of the program. Rickman also stated that DCH continues to work with Sharecare to finalize the wellness incentive for 2018.

Shekel concluded the meeting with thanks and the announcement that the final recommendations will be submitted to the Board of Community Health for approval on August 10, 2017.

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## 2017 Annual Meeting Shaping Up

The GSRA 2017 Annual Meeting Planning Committee is hard at work putting the final touches on this year’s Annual Meeting. GSRA is excited to be offering this year’s meeting in a new location and venue, the Columbus Convention and Trade Center in Columbus, Georgia. The planning committee is also excited about the lineup of speakers and workshops scheduled, all around the theme of *GSRA – Working Together for the Benefit of All*.

Keeping with the tradition of hosting the Annual Meeting at venues around the state in non-election years, this year’s meeting in Columbus not only provides an interesting and scenic new location, but also provides an opportunity for members who may not have attended the Annual Meeting before to come. This year’s venue, the Columbus Convention and Trade Center is located in the historic Iron Works on the banks of the Chattahoochee on Columbus’ River Walk.

Over the course of the two day event, members will have the opportunity to attend three different

workshops, choosing from the nine workshops being offered. Sessions include topics such as getting healthy, money management, GSRA membership benefits, estate planning, social security, tour of the Springer Opera House, and more.

In addition, GSRA has arranged for a full slate of General Session speakers to educate and update members on issues of vital interest to state employees, both active and retired, regarding our retirement benefits and issues which impact us as citizens of Georgia. We’ll hear about the implications from the 2017 Legislative Session from the GSRA Legislative Liaison, Chuck Clay, get the status of the important legislation introduced to deal with surprise medical billing from Representative Richard Smith, hear from the Commissioner of DCH, Frank Berry and the Chief of the State Health Benefit Plan, Jeff Rickman, and from Lonice Barrett, Board Chairman of ERS and Jim Potvin, Executive Director of ERS. We’ll also get the benefit of insight from the Deal administration through

Teresa MacCartney, CFO and Director of OPB, and the legislature, through representatives from the House and Senate Appropriations Committees, regarding the future issues and outlook for the State of Georgia.

Members will also have the opportunity to visit with vendors of interest to retirees throughout the event and, as always, will be able to cast tickets for a chance on a number of fabulous door prizes.

Every GSRA event is an opportunity to demonstrate to state leadership that our members remain passionately interested, not just in their promised retirement benefits, but also in the efficient running of Georgia government and provisioning of state services to all Georgians. Please make your plans to join with other GSRA members and take advantage of this opportunity for education and fellowship. The official announcement went out recently and provides all the details you need to register for the Annual Meeting and find convenient lodging. You can also find the announcement on the GSRA website at [www.mygsra.com](http://www.mygsra.com).

### One-Time Adjustments in August

According to the ERS website, the one-time adjustment that ERS retirees will receive this year is expected to be dated 8/3/17.

Those retirees whose benefits are direct-deposited will also have the one-time benefit direct deposited. Checks for retirees who have not authorized direct deposit will be mailed.



## Kip's View: Working Together for the Benefit of All

This is the theme of our Annual Meeting to be held this October 16<sup>th</sup> and 17<sup>th</sup> in Columbus, Georgia. It's not only our theme for our Annual Meeting but it is the theme that has governed our actions in our meetings with state officials throughout this year, as we have worked on issues related to improving our health care and retirement benefits. We have worked with state officials, other organizations and associations for the benefit of all retirees. Through these interactions it has become apparent that all of us are trying to make the best decisions possible given limited resources, and this year has been a very positive year in terms of state finances. The state has had a good year in terms of revenues coming into the state budget. In relation to other states that face current budget deficits, Georgia revenues and surplus have grown. Hopefully, this will bode well for our interests in the upcoming session.

GSRA is acutely aware of the widening annual benefit gap between different state retiree groups, and we are asking

the Governor and the State legislature to address this issue, because the ERS Board cannot solve this problem alone. It is our request that the Governor include funds in the state's FY2019 Budget to provide funds for a cost of living increase for ERS retirees in some amount, recognizing that a 3% COLA will only keep the current disparity difference in the annual benefit amount from growing larger.

As was reported in our April Newsletter, the annual benefit amount for people who retired in 2008 is 25% more for TRS retirees as compared to ERS retirees due to a 3% COLA being awarded annually and added to the base benefit amount each year for TRS. With funding in the FY 2019 budget for retirees, this trend would be slowed.

This will be the third year in a row that Georgia's economy has grown, and is the perfect time to address this issue. Please plan to attend our Annual Meeting in Columbus. I look forward to seeing you there!

Kip

## Springer Opera House Tour



Among the other concurrent sessions being offered day one of the 2017 Annual Meeting, the Springer Opera House tour is one that many members won't want to miss!

The Springer Opera House opened February 21, 1871, and was soon known as the finest theater between New York and New Orleans. Today, it is one of only seven theaters nationwide designated a National Historic Landmark.

An easy walk from the Annual Meeting venue, members who register for the tour will meet in the lobby of the Columbus Convention and Trade Center immediately after the General Session on day one at 3:15 pm and proceed to the theater. You can register for the tour of the historic theater, limited to groups of 40, when you register for the Annual Meeting. Price of the tour is \$5.00, payable at the door of the opera house.

## June New Members

Name	County	Name	County
Brenda Bowden	Meriwether	Sandra Hester	Laurens
Paul Hester	Laurens	Sylvia Sellars	Rockdale
		Edith Weaver	Walton
		Constance Wooden-Smith	Gwinnett

## How Can We Help?

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



The screenshot displays the GSRA website interface. On the left is a navigation menu with 'GSRA' at the top and options for 'BENEFITS', 'TRAVEL', 'ELECTRONICS', and 'LIFE STYLE'. The main content area features two promotional sections. The first is titled 'TRAVEL Orlando Employee Discounts' and offers up to 35% off on Orlando vacations, including hotels, vacation homes, and theme park tickets. It provides a phone number (877.413.3557) and a website ([www.OrlandoEmployeeDiscounts.com](http://www.OrlandoEmployeeDiscounts.com)) with the discount code 'AMBA'. The second section is 'AMBA TravelPerx', which offers vacation packages for association members, including cruises, resorts, and escorted tours. It lists various destinations like the Caribbean, Mexico, Panama Canal, Europe, Alaska, South America, and Asia. A bulleted list highlights that cruises are priced extremely low, there are numerous ports to choose from, and members should plan their getaway today. At the bottom of the screenshot, a text box instructs users to visit [www.myambabenefits.info/association/gsra/benefits/1](http://www.myambabenefits.info/association/gsra/benefits/1) to see their benefits.

## Enroll in Pension Deduction

If you receive a retirement benefit from the Employees Retirement System, keep your GSRA membership current the convenient way. Consider having your GSRA dues deducted from your monthly benefit.

It's easy! Go to [www.mygsra.com](http://www.mygsra.com) (Select Join US, Benefits, and Pension Deduction form.) Complete the Authorization, complete your "pension ID number" and mail as instructed on the form.

You never have to worry about renewing your membership again and GSRA benefits by keeping our membership current!





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## Endorsed 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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\*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.

UnitedHealthcare Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 877-246-8190 (TTY: 711). 注意：如果您使用繁體中文，您可以免費獲得協助服務。請致電：877-246-4190 (TTY: 711) H2001\_160930\_141057 S9NU31264

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