



GSRA Makes Presence Known at Capitol

Against a backdrop of good weather, the 8th *GSRA Day at the Capitol* activities began earlier than usual as a result of settling on the specific time to meet with new Governor Brian Kemp for a picture. An enthusiastic group of GSRA members met in the Coverdale Legislative Office Building at 9:00 a.m. to hear an orientation about the activities of the day, where members were reminded about GSRA's goals and objectives and provided helpful advice about member

interactions with legislators and their staffs.

As usual, GSRA staff and volunteers had organized the bags for delivering information about GSRA's legislative goals and objectives, plus a "gift" of a GSRA emblazoned portable power pack and the usual GSRA pens, pads, etc. After the bags were distributed to the group, GSRA members fanned out on Capitol Hill with bags in hand to visit with Legislators and/or their staffs and deliver the

bags. In the meantime, a Resolution declaring February 6th as *GSRA Day* was presented in the State Senate by Senator Rhett of Cobb County. Lt. Governor Duncan also invited GSRA President Jim Sommerville to address the State Senate. A similar resolution was presented in the State House by Representative Tommy Benton.



Lt Governor Geoff Duncan and Senator Michael Rhett with GSRA President Jim Sommerville and GSRA South Fulton local chapter President Barbara Heard with Senate Resolution declaring GSRA Day

After the bag delivery and lunch, some GSRA members enjoyed catching up with other members. Others attended the Senate Retirement Committee meeting during the afternoon.

GSRA Leadership were busy as well during the day. GSRA representatives met with Governor Kemp's Policy Advisor for Retirement Systems, with the State of Georgia's Chief Financial Officer and with Senator Jack Hill, Chairman of the Senate Appropriations Committee, to discuss reinstating COLAs for Employees Retirement System (ERS) retirees. In addition, GSRA President Jim Sommerville addressed both the House and Senate Retirement Committees regarding that same topic.

By 5:00 pm, GSRA members convened, along with sister organization GPHSA members, at the Empire Room

in the Floyd Towers for the main attraction -- the *GSRA-GPHSA Legislative Reception*. Amid a setting of finger foods and beverages and a packed room, GSRA members had the opportunity of visiting with their Legislators where, in addition to social discourse, they had the opportunity to discuss the GSRA goals for approving a COLA for ERS retirees.

The highlight of the evening was the presenting of each organization's awards to those persons deemed to have best enabled and/or supported the goals and objectives of the respective organization. GPHSA, which annually presents its *Friend of Children* awards to a Legislator and a citizen, this year presented their awards to Representative Terry England and media personality Clark Howard. Representative England, Chairman of the House Appropriations Committee, was recognized for, among other things, his stewardship of the state's resources and revenues in support of K-12 education and a salary structure for Georgia's child welfare staff that keeps workloads consistent with national standards and aids in recruitment and retention of staff to protect Georgia's child victims of abuse and neglect. Clark Howard was recognized for his outstanding efforts and support of News/Talk WSB and Georgia DFCS teaming up to provide *Clark's Christmas Kids Gift Drive*, which has provided gifts to children in foster care across the state for the last 28 years.



Well known media personality Clark Howard addresses the crowd after his GPHSA *Friend of Children* award presentation

GSRA presented its *Legislative Service Award* to Speaker of the House, the Honorable David Ralston. Speaker Ralston

was recognized for his efforts in guiding the House through perilous times, for his history of reaching across the aisle to gain consensus, and for his support of creating the State Health Benefit Plan Consumer Advisory Council. Upon accepting the award, Speaker Ralston commented that he considered the State to have a covenant with employees and that he and Representative England have had discussions on how the State can meet its promises and commitments to employees and retirees.



GSRA President Jim Sommerville presents Speaker of the House David Ralston with GSRA's Legislative Service Award

2019 GSRA Day at the Capitol and GSRA-GPHSA Legislative Reception once again provided great opportunities for GSRA members to interact with and inform the elected officials who have such an impact on state retirees and their families. The fact that both events were well-attended by enthusiastic and knowledgeable members bodes well for our continued efforts to advocate for state employees and retirees. See the [PowerPoint of pictures](#) from the full day of events.

The GSRA Board would like to thank our friends at GPHSA for their continued partnership with the reception event. Also, the board would like to especially thank Janis Tidwell for her excellent leadership of these events on the GSRA side since 2013. Janis, who is taking a well-deserved retirement from shepherding these events, has gone above and beyond in ensuring their success and viability over the past seven years.

Thank You!

To our annual partners for helping with the
GSRA-GPHSA Legislative Reception

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Session Half Over – COLAs Still an Uphill Battle

As of Feb. 24, the General Assembly (GA) had completed 20 days, exactly one-half of a session. To date, several bills of varying degrees of interest, all positive, were moving. There did not appear to be a bill negatively affecting ERS retirees, although HB 109 by House Retirement Committee chair Tommy Benton would impact new TRS retirees in ways believed

detrimental by teacher organizations. But as Chairman Benton has repeatedly stressed, the bill still retains a defined benefit plan, not a defined contribution or a hybrid plan like GSEPS.

As reported last month, new Governor Kemp did not include funds for any kind of ERS adjustment in his budget report. This is particularly irksome as revenues

are projected to continue to surpass previous record highs, and all manner of other employees, retirees, and programs are being funded while our COLAs are not. Beyond that, money is pouring into the state's rainy day fund. While many legislators in both parties and in both houses have expressed sympathy for us, it seems unlikely that the General Assembly will initiate funding for a full COLA. We believe that another "one-time non-compounding" adjustment will be granted, but we do not know definitely that it will nor for how much.

Here are the most relevant bills so far:

- SB 26 by Sen. Ligon would allow members of the state's defined contribution plan to buy equivalent credit in the state's defined benefit plan. This bill was initiated last year by GSRA members and obtained support from the ERS. It passed the Senate but was held hostage by the House. Sen. Ligon is trying again this year.
- SB 55 by Sen. Hufstetler is discussed in the article about the ERS board meeting.
- HB 391 has been drafted by GSRA and introduced by Chairman Benton. This bill would have the ERS provide ERS members' contact information to GSRA "and other similarly situated entities" upon request. GSRA has worked hard, albeit unsuccessfully, since it was founded to obtain ERS members' contact

information so that we can reach out to the 46,000 retirees who have not yet joined GSRA and increase our membership. HB 391 has been read twice.

- On the no surprise billing front, both houses are introducing bills to curtail (good) but taking diametrically opposing methods to accomplish it. HB 84 by House Insurance Committee Chair Richard Smith is virtually identical to last year's HB 678 which requires providers *when asked* to inform consumers of contact information for other providers who might possibly provide services to the consumers, and whether various service providers are within the consumers' insurance networks. Initial providers must also disclose contact information and the anticipated fees for secondary providers along with nonbinding estimates of the costs for the consumers' services. The committee has heard this bill twice. HB 84 is generally supported by insurance companies and opposed by physicians and other providers.
- SB 56 by Sen. Hufstetler also requires similar disclosure as HB 84. It also prohibits surprise - - or "balance" -- billing directly by providing a method for compensating out of network providers. SB 56 is generally supported by physicians and other providers but opposed by insurance companies. It was passed out of the Senate Insurance Committee on Feb 21.

Members Answer the Call to Attend ERS Board Meeting

Responding to an appeal by GSRA, more than 45 GSRA members answered the call and attended the ERS board meeting on Feb. 21. Chairman Lonice Barrett opened the meeting by reporting that former member Shawn Ryan had been appointed by Gov. Kemp to head the Technical College System and would be replaced on the board by Mr. Ryan's successor as DOAS commissioner. Executive Director Jim Potvin then presented his secretary's report which can be seen at <https://www.ers.ga.gov/sites/main/files/file->

[attachments/boardagenda.pdf](#). He reported that SB 55, to allow ERS members to use their Peach State Reserves 401k and/or 457 plan money to purchase increase monthly income from the ERS pension plan, had passed out of the Senate. He also briefly mentioned other legislation.

Potvin next presented an analysis of the pension fund status at present and under different scenarios -- including changing investment rates of return, employer contribution

levels, and alternative benefit adjustments -- [which you can see here.](#)

Chairman Barrett then noted the attendance of and welcomed the many ERS retirees and invited GSRA President Jim Sommerville to make a statement. Jim describes that statement in this month's *Jim's View*. Barrett thanked Sommerville for his moving statement and said that the board will do its dead level best to help us. A retiree now himself, he noted that the board has much work to do between now and the ERS annual meeting on April 18, during which the board will decide on whether or not to grant benefit adjustments and how much those will be.

Board Member Frank Thach reminded attendees that the law which authorizes the board to grant COLAs authorizes a COLA only if the necessary appropriations/funds are available to maintain the actuarial soundness of the System.

Sommerville replied that the TRS has the same funding ratio as ERS and still pays COLAs. When called upon, the General Assembly has always provided the funds requested (by both retirement systems), including more than \$600 million for TRS ADEC over the last two years and the coming year. We (ERS retirees) need ERS to ask for funds for ERS COLAs. Sommerville noted that the stable employer contribution rates of the last several years have been maintained on the backs of retirees; further, the Department of Audits recently reported an ERS opinion that the single most impactful liability control measure has been the withholding of COLAs from retirees.

The struggle to get COLAs reinstated continues, but GSRA members' responsiveness in heeding the call to show up in numbers at the ERS Board meeting definitely helps our cause and we thank you!



Jim's View: We ask the ERS Board to be an advocate for ERS members and restore COLAs

I was invited to address the ERS Board at its recent meeting. Following is the transcript of my remarks.

Good morning. I want to thank Chairman Barrett for this opportunity to address the Board. My name is Jim Sommerville and I am President of the Georgia State Retirees Association. I retired in 2010 from the Environmental Protection Division.

The last time I spoke before this Board I talked about how the lack of an across the board cost of living adjustment has adversely impacted retired state employees. The retired state employees' purchasing power continues to erode, causing additional unnecessary hardships on our members. We need your help!!

We have developed some ideas on how the state could fund the cost of an annual 3 % across the board COLA. We shared those ideas with Mr. Potvin who provided us with some very good feedback. We have also shared our ideas with representatives England and Benton, senators Ligon and Hill, Chief Financial Officer Greg Dozier, and Governor Kemp's policy advisor for retirement systems, Grant Thomas, among others. They all said that the state needs to honor its promises and commitments to its employees. The legislators that we spoke with reminded us that the State Code provides authorization to the ERS Board to grant post-

retirement benefit adjustments to ensure that the retirees' purchasing power is not diminished. The legislators also said that it is very difficult for them to add sufficient funds to the Governor's proposed budget to fund COLAs for retired state employees. They said you need to start with the Governor's Office. We need your help to do that.

We ask that the ERS Board join GSRA as an advocate for its members. Prior to 2009, the actuaries included a 1.5% semi-annual cost of living adjustment in its calculations of the ADEC. We need the actuaries to resume including a 1.5% semi-annual cost of living adjustment in their ADEC calculations. You and only you can restore the dignified and comfortable retirement that members of ERS were promised by the State of Georgia. You and only you can make that happen. We implore you to do so.

The State Auditor recently published his audit of the retirement systems. In that audit, he discussed the lack of consistency and fairness between ERS and TRS. There are many similar jobs and job responsibilities in both systems. However, the person in the ERS does not enjoy the same protection against diminishing purchasing power as the person in TRS enjoys because ERS has not granted COLAs in ten years while TRS has continued to grant 3% COLAs.

The TRS contains both state employees (University system) and local school board employees while the ERS contains 100% state employees. Why is the state treating

non state retirees better than it treats its own retired employees. All that we are asking is to be treated by the state consistent with how they treat TRS. You should want the same for your members. We need you to be our advocate. Speaker of the House David Ralston said earlier this month that he considered the state to have a covenant with its state employees. We have lived up to our part of the covenant, it is time for the state to live up to its part. We need you to advocate on our behalf. Thank you for your service on this Board. You have a tough job. It is difficult to serve two

masters, especially when one is very powerful, controls the money, and the decision making process.

As you prepare to make decisions affecting the lives of thousands of people, many of them are our most vulnerable citizens, I ask that you prayerfully consider the words of your motto- “serving those that served Georgia”, and of your mission statement “to promote a dignified retirement for our members and retirees” when you are making those decisions.

Thank you

Thanks from Janis Tidwell, GSRA Day Chair

Dear Members:

Since this is my last year as GSRA Day Chair, I would be remiss if I did not thank all of the volunteers who over the years have made each *GSRA Day at the Capitol* a success. When I first began working with the Legislative Team in late 2013, I was apprehensive at first, but I considered it an opportunity, a privilege and a challenge. All of these have proven to be true, plus much more. “Snowmageddon” 2014 proved to be especially daunting with scheduling, or rescheduling, three times, but we finally made it happen on the third try.

Over the past few years, I have learned so much and gained valuable knowledge from other members and my mentors. The friends I have made are countless. The landscape of volunteers has changed some throughout the years, but many have remained constant and faithful from the beginning. To each of you, whether you are new to GSRA or whether you have volunteered for years, I extend my deepest appreciation for the work you have done and that I hope you continue to do. GSRA Day could NOT happen if it were not for the members and our partner association, GPHSA, who make this very important day possible, as well as our sponsors who have been invaluable. If you are a member and not actively involved, I encourage you to get involved, either with your local chapter and/or on a committee. There’s a place for everyone! I especially extend my gratitude to the GSRA founders who saw the need for this association and who took the initiative to make this organization a reality.

When opportunity knocks, open the door. The time comes when one should move aside a little and let others enter the door of opportunity. Now is that time for me. It has been a fun, challenging, rewarding experience and at times a bit stressful, but I wouldn’t change anything.

Thank you for what you do for GSRA and for allowing me to be a part of this wonderful organization. I hope to continue working with GSRA in some capacity as we work toward achieving our mutual goals. It has been a privilege and an honor.

Warmest Regards,
Janis S, Tidwell

Department of Audits and Accounts Releases a Report on TRS Funding Concerns

The Department of Audits and Accounts (DOAA) has conducted a special examination of the Teacher Retirement System (TRS) and the Optional Retirement Plan (ORP) and recently released its report. Findings include serious problems with contributions to TRS by the University System of Georgia. See the DOAA website for the report, www.audits.ga.gov.

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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
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APCU serves State and Federal workers, retirees and their families in Georgia. Visit APCU's exhibitor table at GSRA. For more information, visit apcu.com, or call us at (404) 718-4773 or Toll-free at (800) 849-8431.



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 Sharon 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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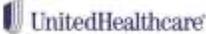
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