

## GSRA Meets with Key Members of Governor Kemp's Staff

By Chuck Freedman, Jim Sommerville and Beverly Littlefield

On August 22nd, President Beverly Littlefield, Past President Jim Sommerville, GSRA Legislative Liaison Chuck Freedman, and Legislative Representative Chuck Clay met personally with key members of Governor Kemp's staff. Those key members were Brad Bohannon, Director of Government Affairs and Policy, Tyler Eck, Senate Legislative Liaison and Policy advisor, and Jessica Johnson, Director of the Education Division (includes state retirement systems) in the Governor's Office of Planning and Budget. This very important meeting resulted from a discussion Jim Sommerville had with Governor Kemp while both were attending a recent function. This meeting also came at a very critical time in the FY 2023 amended Budget and FY 2024 Budget development processes.

The meeting was very productive and provided us the opportunity to present our case for the immediate need to restore the annual 3% COLA. We provided several potential avenues for funding the 3% COLA while still maintaining the financial integrity and stability of the ERS Trust Fund.

In addition, we shared our concerns about the formula developed by the ERS for determining the amount, if any, of the COLA to be awarded. We indicated that based on our analysis of the formula criteria and methodology, it is highly likely to yield an annual COLA of 1% or less for a number of years. We noted and expressed our appreciation that Governor Kemp increased the Actuarially Determined Employer Contribution rate (ADEC) last year to provide 150 million dollars per year to "prefund" the COLA. However, the formula developed by ERS does not take that specific funding into account and therefore would appear counter in most years to Governor Kemp's intentions to work to restore meaningful COLAs.

Governor Kemp's staff expressed appreciation for the opportunity to exchange ideas on how to address the COLA issue. Mr. Bohannon stated that Governor Kemp had charged them with bringing back ideas on how to address the COLA issue and that this meeting was very helpful and productive in meeting the Governor's charge.

All parties agreed to maintain communications between the Governor's Office and GSRA on this issue as they progress through the budget development process. Following up after the meeting, the Governor's staff reiterated that they believed that it was a very productive meeting: They look forward to taking GSRA's thoughts and perspectives on the 3% COLA with them as they continue their policy and budget development phase this time of year and they look forward to continuing to look at ways that they might be able to make adjustments or changes if possible.

In conclusion, GSRA is most appreciative that the Governor's staff scheduled this meeting early enough in the state's budget planning cycle that there may yet be sufficient *uncommitted* anticipated revenue to fund our COLA in the coming fiscal year. This is critical because, while GSRA is grateful for the ERS Board's action in awarding the 1.5% COLA for this fiscal year, the effect of the board adopting as policy a "profit sharing" formula that determines the COLA percentage, once again, reinforces our assertion that any substantive help for restoring our annual 3% COLA must come first from the Governor's office, followed by ratification by the General Assembly. This is where we will be focusing our energies. We remain cautiously optimistic about the outcome. We shall see.

**ALERT! ALERT! ALERT!**  
**2022 GSRA Annual Meeting**

The GSRA Annual Meeting is right around the Corner. Everyone who plans to attend needs to reserve a hotel room at Lake Blackshear Resort at Veteran’s State Park by September 1, 2022, or you may not get a room at the resort, let alone at our special reduced rate. Call Lake Blackshear Resort to make your reservation. The telephone # is 1-229-276-1004 or 1-800-459-1230. The block of remaining rooms will be released on September 2 if reservations have not been made.

Click here: [Hotel Reservations](#)

Also, to avoid an increase in registration fee from \$35.00 to \$40.00, and to insure that you have something to eat at our lunch buffet, go online and register for the Annual Meeting on the GSRA website.

Click here: [Annual Meeting Registration](#)

**Procrastination time is over! Do this now!**

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## **State Health Benefit Plan – CY 2023**

The Board of Community Health met on August 11, 2022, and approved the CY 2023 premiums and benefit structure for the State Health Benefit Plan. The GOOD NEWS is that there are very few changes. The List of NO Changes is as follows:

No change in Premium rate changes for active members;

No change in Premium rate changes for retired members;

No change in Benefits (Deductibles, Co-Insurance, Co-pays, or Maximums);

No change in Vendors: Anthem, UnitedHealthcare, or Kaiser.

In addition:

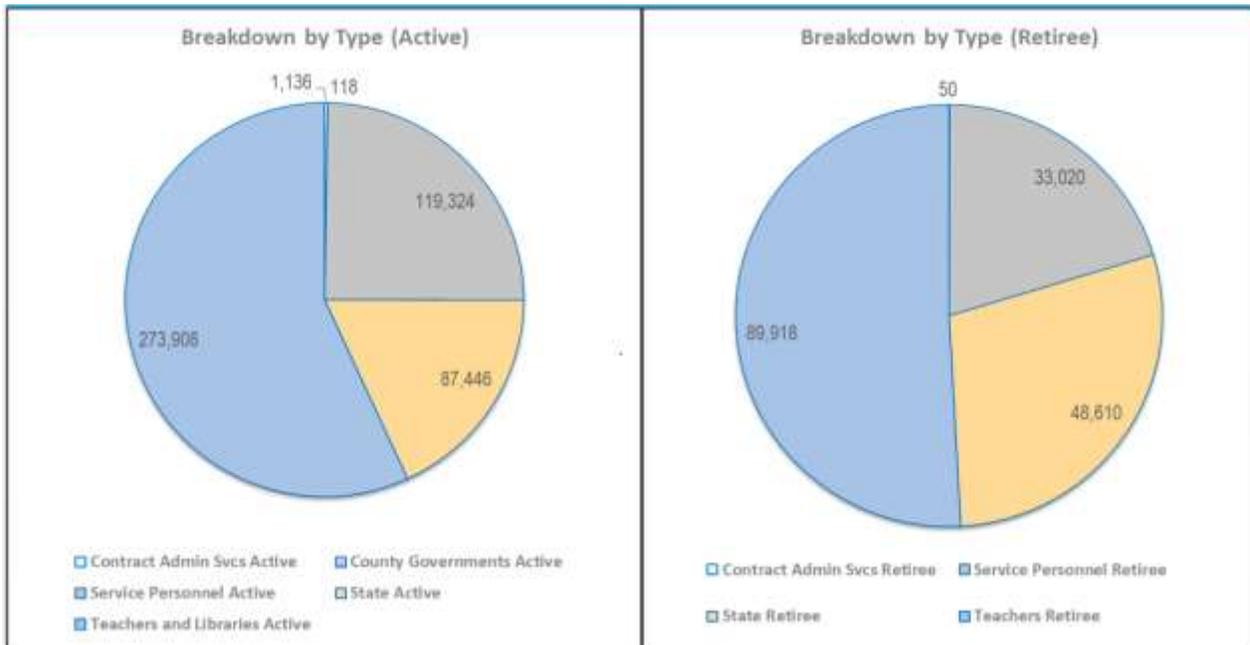
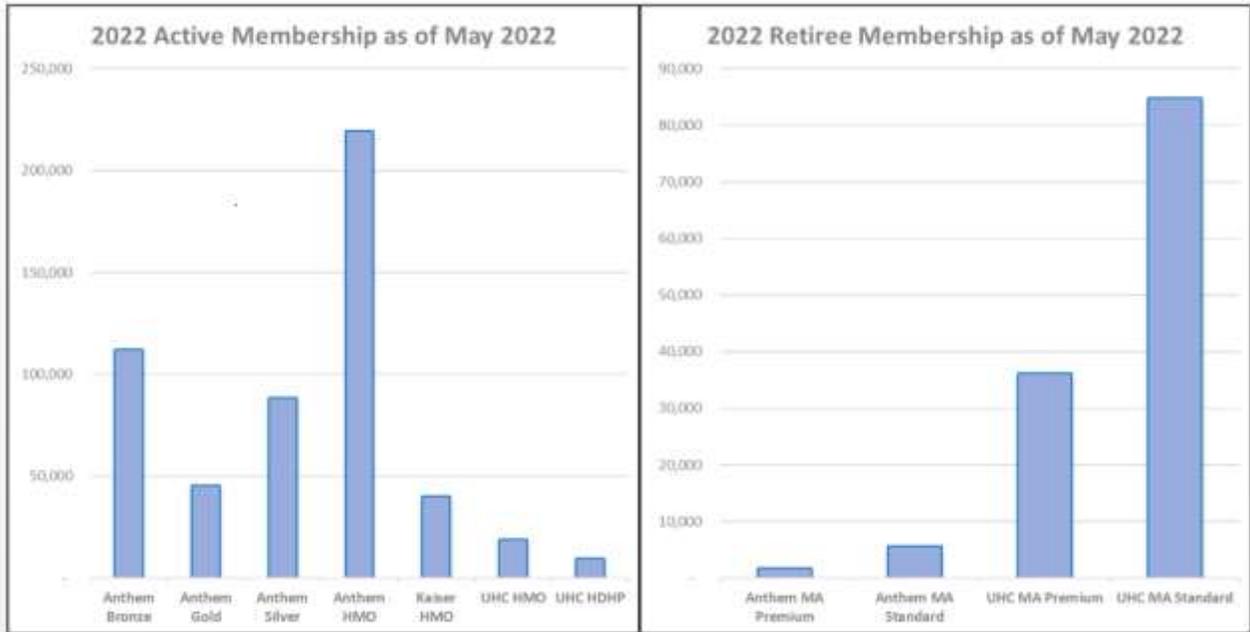
- CVS will continue as the pharmacy benefit manager for non-Medicare Options.
- Sharecare will continue to manage the “wellness” benefits for non-Medicare Options.
- Kaiser will manage a wellness benefit for its members.
- SHBP will also continue--for under age 65 members--its weight-loss benefit, increase its disease management programs for diabetes and hypertension, and seek to increase member involvement in wellness benefits.

**Open Enrollment and Retiree Option Change Period will be October 17, 2022 - November 17, 2022.**

The SHPB will again conduct in-person meetings for members and also will have virtual meetings to answer members' questions. Retirees will receive a

CY 2023 booklet on the plan benefit, and the dates and website information along with the CY 2023 benefit booklet on the Plan benefits.

SHBP Executive Director, Louise Amis, provided the following enrollment information.



If you **do not want** to make any change in your benefit option, you are not required to make any entry into the SHBP enrollment system. However, if after evaluating the best option for you – considering both

**Medicare Advantage members:** *If you decide to change your option, please make sure that you are making the change according to SHBP instructions. It is very easy to make the wrong selection and cancel your coverage. Executive Director Amis reported that over 700 members dropped their SHBP coverage in 2022 when 500 of these did not intend to drop coverage. In addition, members sometime make changes after seeing television or print advertising featuring celebrity spokespersons who are promoting other Medicare products. If you do choose to change medical coverage to a “non-SHBP” option, you will lose your SHBP coverage and will not be able to re-enter the system during a future enrollment period. Do your homework and proceed with caution!*

Also, members are urged to make sure that the SHBP is notified one month **BEFORE their 65<sup>th</sup> birthday** that they have enrolled in Medicare Parts A & B. Medicare Part A covers in-patient hospitalization, skilled nursing care, hospice care and home healthcare and is provided at the age of 65. Medicare Participation in a Medicare Advantage

cost at the point of medical services, premiums and the contracted providers—you want to make a change you should follow the directions in the booklet that you will receive closer to October 17, 2022.

Plan further requires enrollment in and premium payment for Medicare Part B, which covers physician service, outpatient care, preventative services, etc. Proof of enrollment is required. Upon enrollment in Medicare you will receive the Notice of Creditable Coverage. This serves as proof of your Medicare coverage when you first become eligible for Medicare. Always retain a copy of your annual Notice of Coverage. Help with notifying the SHBP of Medicare enrollment can be found on the website (<https://shbp.georgia.gov/retirees-0/turning-age-65>).

FYI, the SHBP contracts for the Medicare Advantage programs are contractual between the SHBP and Anthem or UnitedHealthcare. These vendors then contract with Medicare to provide the Medicare Advantage Plans. When there is an error, it can take several months to correct and the member MAY BE without coverage or pay a much higher premium during this time. **SO BE CAREFUL and DON'T WAIT UNTIL THE LAST MINUTE to notify the SHBP of your enrollment in Medicare.**

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## GSRA Participates in Medicare Advantage Roundtable Discussion with US Representative Buddy Carter

On August 15, Savannah Coastal Chapter President Allan Hill represented GSRA at a roundtable discussion of Medicare Advantage Plans with US Rep. Earl “Buddy” Carter of the first district. The other panel members included former Savannah Mayor Eddie DeLoach, Chatham County Commissioner Helen Stone, Paula Krieissler, Executive Director of Healthy Savannah, Dr. Nacondus Gamble, Optometrist, and Beth Thornton, Director of Insurance Management at Candler Hospital. Our very own Chuck Clay did a great job moderating the roundtable. Hill

presented the data compiled by GSRA as part of our MA survey in June.

The roundtable, hosted by Impact Public Affairs for their client, the Better Medicare Alliance (<https://bettermedicarealliance.org/>) focused on the impact of Medicare Advantage Plans on its stakeholders – beneficiaries, providers, local governments, and non-profits. They will be hosting several other roundtable meetings with US legislators, and GSRA may well be invited to participate again.



## Top of Mind: Sustaining a Mature Organization

By Beverly Littlefield

This time of year finds us entering the final stages of preparing for our Annual Meeting and we are delighted to be gathering in person this year after our long, pandemic-induced pause. An important part of these preparations involves recruiting candidates for Board officer positions and at-large members, as terms come to an end. Sometimes when long-time volunteers also decide to move on after many years of service, we also are scouting for people to serve on the Board's Policy and Operations (P&O) Committee to provide special expertise that GSRA needs.

Our founders established the Policy and Operations Committee, because they understood that no Board comes fully endowed with all the knowledge and skills required to maintain the organization and foster accomplishment of its goals. P&O members are key in supporting Communications, Membership Development/Chapter Support and Information Technology/Social Media Management. We soon will need to identify successors and/or back-up resource people in each of these areas due in part to turnover, but also because of the need for additional support and "bench depth" for key functions.

Identifying a diverse and representative group of people who are willing and able to commit their time and talents has become increasingly challenging, especially in light of the world in which we all have been living for the last few years. We've all emerged from the pandemic a bit changed. Several years of reduced social contact have taken their toll.

Perhaps as befits an organization that is of, by and for retirees, GSRA itself has "matured". At 16 years in, we have grown from the core group of founders in 2006 to more than 5,000 members. Before the pandemic, we had 12 chapters around the state meeting regularly, comprising local networks of members. But the COVID-forced hiatus in meetings has impacted chapter activity significantly.

You probably know that our Board adopted Zoom technology early on so that we could continue to meet during the pandemic and we've tried to keep you up-to-date on our activities. For a variety of reasons, however, many chapters did not find meeting virtually/remotely to be a desirable or workable solution. Even chapters whose members did manage to stay connected through email and telephone calls are struggling to come back together.

Consider Newton's First Law of Motion in physics. I never took physics but this I understand: Objects at rest tend to remain at rest. This resting state is called inertia. The second part of the Law, also paraphrased, is that objects in motion tend to stay in motion. Unhindered, they tend to keep moving at the same rate and in the same direction, until something slows and eventually stops them. They have reached a fully resting state, where they remain. Inertia. The momentum that had been building before the pandemic to establish new chapters and to revitalize existing ones has now devolved into a state of inertia, despite everyone's best efforts to counteract the outside influences over which we've had no control.

I have no doubt that had we not experienced the challenges of just living through a pandemic, much less keeping GSRA's lights on and doors open, we would be in a much different and stronger position. Our challenge today is to find a way to overcome inertia and regain our momentum. Our Strategic Plan commits to "Grow(ing) the organization's impact through strong membership and participation." This is one of our two major strategic objectives and the work starts at the member and chapter level.

Chapters are vital to our organization as you, the members, are the very hearts and souls, faces and voices of GSRA: You are our ambassadors to prospective members, state leaders, and to the public. Our membership is why we exist.

Having a strong Board is important, but continuous growth in membership and the involvement and support of members are just as vital to our long-term success. A strong member base and chapter network contributes future leadership to a build a strong Board. However without the involvement of members and chapters, even the strongest, most capable Board cannot continue to move the organization forward.

Some prospective members have been concerned about not living close to Atlanta because of the logistics and expense of travel to attend meetings. Our current Board has agreed that continuing to meet virtually at least some months only makes sense, to minimize travel time and expenses for those who may come from the four corners of the state. But we also value the times that we're able to be in the same room, so going forward, those of us who can

will meet in person occasionally, with others joining by Zoom. Living in Metro Atlanta is *not* essential for Board/P&O membership.

One of the greatest benefits of Board/P&O participation is that the people themselves are just outstanding individuals. During our work lives most of us worked in “siloes” agencies. And, our state agencies still create siloes for employees. There is little reason during our working years for an administrator in the state Aging Services Division to work with a GDOT engineer, a DNR Environmental Protection administrator and the (then)

administrator of the State Merit System, and yet that is a snapshot of our current Board. I’m so glad I’ve had the opportunity to get to know and work with people from all over the state and from so many different state agencies and disciplines whom I would never have met otherwise.

So here’s the Big Ask: If you have an interest in becoming active in Board/P&O affairs, please let us know. If you have questions/concerns, let us know that, too.

Please contact me at [brlittlefield1@yahoo.com](mailto:brlittlefield1@yahoo.com) or Sadie Rogers at [s1872@bellsouth.net](mailto:s1872@bellsouth.net). Send either or both of us a note and we will set up a time to talk.



### Donate to GSRA Legal Fund

GSRA’s Legal Fund was established as a dedicated legal fund in the event that leadership, on behalf of its members, ever has to retain legal counsel. The fund will be used to cover all appropriate legal fees related to ensuring that retiree benefits are not reduced or eliminated.

Every donation makes a difference. For more information and to donate to this fund click on the link below.

[GSRA Legal Fund](#)

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APCU partners with Member 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 Shavon Ramon, a Managing Associate with Member 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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