

Improved SHBP Transparency Legislation (SB 346 CS) Did Not Pass

As reported in GSRA's March newsletter, GSRA had proposed a bill to improve Department of Community Health (DCH) planning, decision-making, and communications with plan members during the 2014 session. The bill would do this by requiring that one member of the DCH board be an educator and one member be a state employee, with one being active and one being retired. It would also establish a twelve-member customer advisory council also composed of active and retired employees and educators, to be nominated by human resources functions and by state organizations of at least 1,000 members. The bill would require DCH to send proposed changes to the council for comments before implementing them or sending them to the DCH board. It would also require the board to give the council chair an opportunity to present its comments to the board before the board would take any action.

At the time of the March newsletter, GSRA had been stonewalled by the Governor's Office – even though two of Governor Deal's floor leaders were supportive of the bill -- from getting a bill introduced early enough to be passed in time to cross over to the opposite house (General Assembly rules require such action occur before the 31st day of a session). To keep our bill alive, Sen. Josh McKoon had agreed to substitute our bill for his bill, SB 346, which required that one member of the DCH board be a health plan member. SB 346 had already passed the Senate and crossed to the House. During this time and subsequently, GSRA legislative liaisons John Keys, Chuck Freedman and Bill Tomlinson worked closely with our coalition partners Georgia Professional Human Services Association (GPHSA), Professional Association of Georgia Educators (PAGE), Georgia Department of Transportation Engineers Association (GDOTEA) and Georgia Retired Educators Association (GREA) to continuously solicit support from legislators and have the Legislative Counsel draft final versions of our substitutes.

When approached, the chair and vice-chair of the House Governmental Affairs Committee – Representatives Amy Carter and Buzz Brockway – were most supportive of scheduling SB 346 for a quick hearing. Rep. Brockway agreed to “carry” the bill in the House. On March 10, with Sen. McKoon articulately describing the substitute and responding to Committee members' questions, the General Government subcommittee unanimously passed the substitute bill out and the whole committee unanimously recommended the bill for do pass. At that point GSRA and our coalition were feeling pretty good, but really went to work. This included sending out another action alert to GSRA members.

The next stop for SB 346 CS was the House Rules Committee, chaired by Rep. John Meadows. Rep. Meadows was awarded GSRA's second ever Legislator of the Year award in recognition of his heroic efforts to continuously block the “dead peasants” bill that would use ERS pension fund money to buy life insurance on active and retired employees with the state as the beneficiary. Unfortunately, Rep. Meadows, who has been very supportive of GSRA issues, lined up on the opposing side and refused to take up SB 346 in the Rules Committee – a requirement for the bill to go to the House floor for a vote.

Down but not out, the coalition had to change strategy again. This time we chose HB 913, which was in the Senate Health and Human Services (HHS) Committee. The advantage of using a house bill was that when the bill would cross back to the House it would bypass the Rules Committee and go directly to the floor for an “agree-disagree” vote. However, the HHS Committee met early the next morning, and the Committee's Chair, Sen. Renee Unterman, chose to replace HB 913's original content with a bill to privatize foster care. In the meantime, on March 17, the Atlanta Journal-Constitution published a very favorable front page article by reporter James Salzer.

With only two legislative days left, GSRA and Sen. McKoon found another house bill that had potential for

amendment. HB 511 had been authored by Katie Dempsey, another of the Governor's floor leaders to authorize DCH to undertake a pilot study of bariatric surgery (gastric bypass). Sen. McKoon filed his amendment, and we waited into the night for HB 511 to be called up. While we were waiting, Sen. McKoon was informed that the Governor would veto HB 511 if it passed with the GSRA amendment. Concurrently, lobbyists who were supporting the original HB 511 requested that we ask Sen. McKoon to withdraw his amendment. Sen. McKoon said he believed the Governor would veto the bill and that since we wanted the original HB 511 passed we agreed that he should withdraw the amendment. But with a few hours left on the 39th day plus the full 40th day, Sen. McKoon stated that he would look for another vehicle. If he could not find one, he vowed to work with us to pass a bill in the 2015 session.

Day 40 came and went without other bills to use as a vehicle being found. In the late afternoon, Sen. Vincent Fort tried to attach our bill to HB 511, but Lt. Gov. Cagle ruled the attempt not germane. Afterwards, Sen. McKoon reiterated his promise to work with us to get our bill passed in 2015.

Although GSRA was unable to get the bill passed, we made numerous allies. In addition to Sen. McKoon, Rep. Brockway and Rep. Carter, we thank many others for their support. These include but are not limited to Rep. Debbie Buckner, Rep. Tommy Benton, Rep. Terry England, Rep. Winfred Dukes, Rep. Pam Stephenson, Rep. Mary Margaret Oliver, Rep. Alan Powell, Rep. Bruce Williamson, Rep. Stacey Abrams, Rep. Brooks Coleman, Rep. Scott Holcomb, Rep. Butch Parrish, Rep. Bill Hitchens, Sen. Fran Millar, Sen. Steve Henson, Sen. Steve Thompson, and Sen. Jack Hill.

Much of the support by legislative members is due to the great response by GSRA members to the action alerts and watches that were distributed during this period. Those who wrote and/or called their legislators demonstrated again what could be accomplished.

All should know that this story is not over. Members will be kept informed through future newsletters, action watches and action alerts about strategies and actions to accomplish more transparency in the State Health Benefit Plan decisions.

ERS Board of Trustees Meet April 17, 2014

Annual Meeting – 10:00 a.m.

The 2014 Annual Meeting of the Board of Trustees of the Employees Retirement System (and all other retirement systems managed by ERS) is scheduled to be held at 10:00 a.m.—“Two Northside 75, Atlanta.” The meeting is open to the public. Although the meeting agenda is not yet published, the Board has historically considered “cost-of-living” increases at the Annual Meeting.

GSRA President Requests Benefit Adjustment

GSRA President Vickers submitted a request to the ERS Board of Trustees to award all retirees an increase in benefits to offset some of the reduced purchasing power that retirees have experienced over the last five years. The Consumer Price Index (CPI) Calculator shows that retirees have suffered an 8.6% decrease in purchasing power since January 2009. In addition, the premiums and out-of-pocket costs for retiree medical coverage provided by the State Health Benefit Plan have ballooned over this same period. These facts show how all retirees are suffering with the loss in purchasing power, but

especially those retirees whose benefit is below the median¹.

GSRA requested that the Board begin to restore some of the lost purchasing power. Recognizing that funds are limited, the trust fund has a lower funded percentage than desirable and the Governor and General Assembly approved an FY 2015 increase of 3.5%--up to almost 22%--in the state contribution rate, the request for adjustment on July 1, 2014 is extremely moderate. GSRA requests that all retirees receive an adjustment but that the retirees at and below the median benefit amount receive a greater percentage or amount than the retirees whose benefit is greater than the median, and that the adjustment recognize the service years that the retiree dedicated to the State.

¹ The median is the statistical number that falls at mid-range (50%) for the entire group. For example, the median represents the benefit amount where half of the retirees receive less and half of the retirees receive more than the amount.

PRELIMINARY REVIEW INDICATES SESSION ENDS RATHER BENIGNLY FOR RETIREES

Of course, GSRA was disappointed that our bill to promote transparency in SHBP decisions failed to pass. Other than that, first indications are that no bills disastrous for retirees were in play this session. A further analysis will be published next newsletter. The only bills that directly impacted retirees were HB 511, HB 761, and HB 764. SR 415 and SB 350 are also summarized

- HB 511 authorizes a two-year efficacy study of bariatric surgery for SHBP members. Bariatric treatment was covered in some SHBP options until a few years ago when coverage was discontinued in all options. As discussed in the lead article, the GSRA-built coalition backed off using HB 511 as a vehicle to pass our DCH transparency bill after the Governor threatened to veto it. HB 511 subsequently passed and has been submitted to Governor Deal for action.
- HB 761 in effect links retirement system pension fund reporting to Governmental Accounting Standards Board (GASB) current standards. This is necessary for retirement systems to comply with recently implemented GASB standards.
- HB 764 mandates a change in 401(k) contributions for state employees hired after July 1, 2014. Currently, employees are automatically enrolled in the 401(k) contribution at 1% of salary; however, persons employed after July 1, 2014, will be automatically enrolled at 5% of their salary. The

employees can decrease and or eliminate their contribution by notification.

- SR 415 outlines a proposed constitutional amendment that will be included on the general ballot in November 2014. If approved by voters, the constitutional amendment will prohibit the General Assembly from increasing the highest income tax rate, which is currently at 6%. Although no citizen is anxious to pay more income tax, an arbitrary limitation on taxes fails to recognize that changes in socioeconomic situations result in differing needs in Georgia populations. Therefore, if new needs require additional funding, an arbitrary tax limitation may cause severe cuts in other needs, such as education, health, or public safety.
- SB 350 (and several other house bills that were used as vehicles for the language in SB 350) would have comprehensively privatized foster care and other child protective services. Our colleagues Georgia Professional Human Services Association had severe reservations as to the effectiveness of SB 350's provisions and advocated a more cautious approach. Fortunately, the Governor sympathized. Neither SB 350 nor any of the vehicles passed, and the Governor has created a committee to oversee a pilot study and to review the results.

GSRA Security Concious – Password Security

Identity theft is frequently in the news. GSRA is concious of the theft threat and encourages you to protect all of your passwords used to access various technology tools. At the time you join GSRA, the software assigns a password and sends you the information via the email that you entered. You have the option to change the password at any time by “logging-in” and selecting “My Profile” under “Our Members.” If you forget the password, use the link on the website “Forgotten your password?” You will be prompted by your email address and your password will be sent to you. In order to protect yourself, do not share your password or forward the email showing your password to anyone.

Local Chapter News

Tri-County

The Tri-County local chapter enjoyed dinner and a show on March 13, 2014. Forty-eight members were present and savored a light meal, followed by a delightful talk by Cathy Lee Phillips, author and motivational speaker. Cathy speaks to church, educational, business, civic, and other audiences to teach that God is always with us and that life is wonderful even during times of pain. Though she never saw herself as a speaker, she has grown to love it. Her speaking and writing show her genuine love of people, her down-home humor, combined with very unique life experiences. She has authored six books, which were available for sale to attendees after the program.



Tri-County President Judith Railey, Cathy Lee Phillips, and Vice-President Pinson Garrett

GSRA Night at the Gwinnett Braves

Shop all day and watch baseball at night! The Northeast Metro Local Chapter is hosting the “**GSRA Night at the Gwinnett Braves**” again this year on **Friday, May 2nd**, and **ALL** GSRA members are invited. **If you live out of the area, plan a weekend trip with your family!**

The Gwinnett Braves are the triple A affiliate of the Atlanta Braves. All of the Braves top prospects play in Gwinnett, just before they play in Atlanta. Some of the past superstars that we have seen include Freddie Freeman, Jason Heywood, Craig Kimbrel, Kris Medlen, and many, many more.

This year is no different. Several of the Braves organization’s top prospects will be playing in Gwinnett again this year like Christian Bethancourt, the number 2 ranked prospect in the Braves organization, as well as other top prospects like J. R. Graham, Tommy LaStella, Ian Thomas, Edward Salcedo, Todd Cunningham, Cody Martin, and Aaron Northcraft.

The discounted ticket price for our group will be \$12 per seat. The cut off to receive all of the checks, so we can purchase the tickets early is April 21st. Make your

check payable to Ernest Melton. He will consolidate the order for tickets and write one check. Include the following information:

Your name (the name on the tickets at the Will Call window):

Number of tickets you wish to purchase:

Total amount of your check (\$12 per ticket):

Phone number you can be reached (in case of problems):

Special Accommodations (handicap or wheelchair access for example):

The Mall of Georgia is joining in with us this year and will provide “Style Passes” to everyone who attends the G-Braves game with us on May 2nd. Participants will receive a complimentary Style Pass filled with special offers from Mall of Georgia retailers, savings valued at over \$300. Spend time at the Mall of Georgia and enjoy the ballgame that night. Stay the night in one of the convenient hotels (located in walking distance to the mall and less than one mile from the G-Braves stadium). The Mall of Georgia has

long been recognized as the largest shopping destination in the southeast. Since opening in 1999, it has expanded to include 5 department store anchors and over 225 retailers, in a shopping and entertainment complex like no other.

In addition to being able to shop categories like women's, men's and children's apparel and jewelry, The Mall of Georgia offers Regal Cinema 20 and IMAX, plus an indoor children's play area and outdoor children's fountain. They also have five full-service restaurants, including The Cheesecake Factory and P.F. Chang's China Bistro, and a large food court to satisfy any appetite. For more information about the mall visit mallofgeorgia.com or follow them on Facebook/MallofGeorgia and Twitter@ShopMallofGA.

Also, we still have members who are not too old to party. Saturday, May 3rd the Tin Lizzy's Cantina will be

hosting Cinco de Mayo outside at The Village Amphitheatre. The celebration will feature live band performances and food and drink specials.

At the game we will sit together, close to the field. The games are VERY family oriented and offer fun for everyone, so bring your spouse, grandchildren, friends, and neighbors. The more the merrier for a fun night out. If you want more information about the stadium, directions, parking, etc., please visit the G-Braves website. It is: www.gwinnettbraves.com and contains a lot of really great information.

If you have any questions, please call Ernie Melton at 770-963-0561.

Come see the Atlanta Braves super stars ... just before they become super stars!

New Members in March

Name	County	Name	County	Name	County
Betty Anderson	Glynn	Kathleen Jayson	Dekalb	James Simpson	Polk
Allen Argroves	Meriwether	Thomas Jones	Ware	Gail Smith	Cobb
Rebecca Bickers	Henry	James Norman	Gordon	Jerry Thurman	Gilmer
Thomas Burdette, Jr.	Fulton	Madge Owens	Fulton	Lanetia Weaver	Glynn
Bobby Casey	Meriwether	Earl Ray	Washington	Gail Woods	Muscogee
Debbie Casey	Meriwether	Patricia Salter	Gwinnett		
Llewellyn Humphry	Whitfield	Jo Anne Scott	Fayette		



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.

Local Chapter Highlight – Southern Crescent



Treasurer Donna Sheain, Secretary Cynthia Livingston, Chuck Freedman, President Mary Ann Schaapman, Vice-President Bob Chatham and Co-Membership Chair Deborah Belcher. Not pictured is Co-Membership Chair Susan Perry

Meeting Schedule	Every 3-4 months, depending on the availability of the library
Meeting Location	Fayette County Public Library - Community Meeting Room, 1821 Heritage Parkway, Fayetteville, GA 30214
Counties Covered	Fayette, Coweta, Spalding and Henry Counties
Members From	GTA, GBI, Labor, DOD, OPB, and most other agencies, as well as some educators
Membership	We send invitations to all GSRA members in Fayette, Coweta, Spalding and Henry Counties. There are about 400 on the list
Chapter's Highlights last six months	12 new members. Members from our chapter attended DCH/BCBS meetings and distributed over 100 GSRA brochures. Two members attended the reception for General Assembly members and helped distribute information during GSRA Day at the Capitol.
Chapter's 2014 Goals	Increase membership and provide helpful information to our members
Chapter's next program or fun event	Our next meeting is scheduled for April 17, 2014 at 10:00 a.m. Speaker will be Detective Josh Shelton, Fayette County Sheriff's Office, regarding fraud and identity theft.

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:
Matt Baum
Membership Development Coordinator
404-684-8056
mbaum@apcu.com

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.