



*Season's Greetings
And Best Wishes for 2017!*

GSRA Celebrates Ten Years!

GSRA just hit a very important milestone, one to be recognized and celebrated by GSRA members. December 17th marks the tenth anniversary of the decision to form an organization of retirees that would be come to be named the Georgia State Retirees Association (GSRA). Its history and growth are quite remarkable considering how the organization started and how it came to fruition.

A small group of State retirees began meeting on December 13, 2006 to discuss the State's intent to "treat its state retirees respectfully" as it wrestles with how to handle an expected multibillion-dollar price tag in the coming years for health care benefits. As the organizational meetings progressed so did the more concrete idea of developing a formal non-profit association focused on providing education, advocacy, and exchange of information and expertise regarding retirement and health insurance to state retirees.

This article has several purposes, one of which is to recognize and personally thank those who had the foresight and vision for the organization as it exists today, as well as the persistence to help us attain our current status. It also provides a bit of history as we look back to our beginnings and celebrate this milestone. This snapshot in time provides an image of what starting small really means and what we can do if we have the determination and resolve needed to set as well as to accomplish realistic goals. We should also

see this as a testament to those of us who sometimes wonder what GSRA has done, or more specifically what GSRA has done for "Me." It should also be an incentive for more members to become proactive and help GSRA realize our goals. As an organization of volunteers, we have come a long way from the 1,100 retirees indicating an interest in an association on January 4, 2007 to our current membership of 4500.

The original group who conceived GSRA was comprised of the following individuals (with the departments they worked for/retired from in parentheses): Barry Smith; (Audits); George Askew (DOT); Harvey Nation (DHR); BJ Bennett (Merit System); Randy Powers (OPB); Jerry Crockett (OPB); Terry Gandy (OPB); Ronnie Mesimer (Audits); Bill Tomlinson (LBO); Claude Vickers (State Auditor).

At the January 4, 2007 meeting, a Steering Committee was approved, with initial officers consisting of Claude Vickers (President), Bill Tomlinson (Vice President), BJ Bennett (Secretary) and Ronnie Mesimer (Treasurer). The Steering Committee and several other members – Harvey Nation, Harold Grindle, Barry Smith, Luther Lewis, Jerry Newsome, Chuck Freedman and Art Finley-- met two times each month until July 2007 to develop by-laws, seek non-profit status with the Secretary of State and Internal Revenue Service, and develop a process to allow persons to "sign-up"

as a member. GSRA Committee chairs began an immediate legislative presence, completed a GSRA website, began communicating through a GSRA Newsletter, and began a process to solicit membership.

By July 2007, the GSRA Board turned its attention to the issue of COLAs for retirees of the Employees Retirement System. In June of that year, the Board of Trustees voted to award the COLA of 1.5% for July 2007. This date is the last date that 1.5% COLA was awarded to retirees—although a lower COLA was awarded during 2008 and was the last COLA awarded. GSRA worked diligently to solicit COLAs during the intervening years and was successful at obtaining a modest one-time retirement benefit amount in 2016.

The all-volunteer GSRA Board and Committees have diligently worked the past ten years for the benefit of GSRA members, with successes coming only with the help and support of the membership. We invite you to help us celebrate the Tenth Anniversary of GSRA, and you can do this best by:

- Being active in your local chapter
- Participating in membership drives and individually signing up three new members
- Staying informed about GSRA Goals and Objectives, as well as pending legislation
- Getting to know and contacting your legislator(s) personally
- Participating in GSRA Day at the Capitol on February 1, 2017
- Responding to GSRA Alerts and Action Watches

You, the members, *are* GSRA and we celebrate this anniversary, and what GSRA has accomplished to date and what GSRA will accomplish in the future, with all of you. Thank you for your continuing membership and support of GSRA! We look forward to the challenges of 2017 and the next ten years and, with your help, at least doubling our membership and strengthening our visibility and influence on behalf of state retirees.

GSRA Day at the Capitol GSRA-GPHSA Legislative Reception

February 1, 2017

State Capitol/West Floyd Tower

Join us in Atlanta and make your voice heard!

Social Security Cost-of-living –Medicare Premium Rates – 2017

On October 18, 2016, the Social Security Administration announced that the cost-of-living adjustment (COLA) for Social Security benefits will be 0.3 percent for 2017. A comparison of ten years of COLAs awarded by the SS Administration is shown in the chart below.

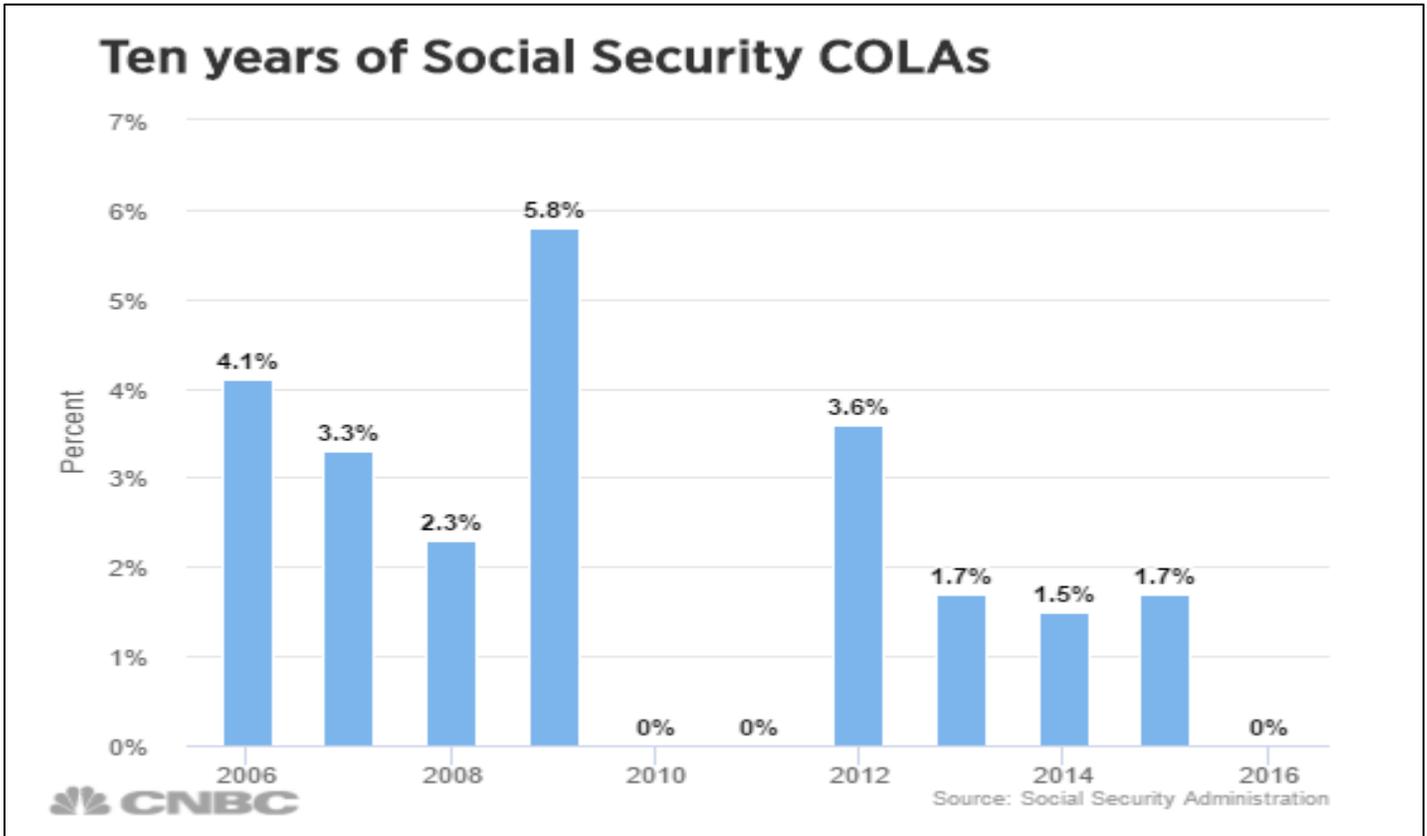
Federal law includes a “hold harmless” provision that SS benefits cannot decrease, therefore, seniors who have their Medicare Part B premium deducted from the SS benefit will receive the same dollar amount of SS benefit during 2017 as received in 2016. However, the “hold harmless” provision works to increase the Medicare Part B premium

by \$4 or \$5 dollars or to around \$109.00 in 2017. About 70% of SS beneficiaries have the Medicare Part B premium deducted and will pay the \$109 Part B premium during 2017.

Medicare Part B. premium for the remaining roughly 30 percent of beneficiaries will be \$134.00 for 2017, a 10 percent increase from the 2016 premium of \$121.80. Because of the “hold harmless” provision covering the other 70 percent of beneficiaries, premiums for the remaining 30 percent must cover most of the increase in Medicare costs for 2017 for all beneficiaries. This 30 percent of Medicare

Part B beneficiaries who are not subject to the “hold harmless” provision include beneficiaries who do not receive Social Security benefits, those who enroll in Part B for the first time in 2017, those who are directly billed for their Part B premium, those who are dually eligible for

Medicaid and have their premium paid by state Medicaid agencies, and those who pay an income-related premium. The Department of Health and Human Services (HHS) will work with Congress as it explores budget-neutral solutions to challenges created by the “hold harmless” provision.



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Centers for Medicare and Medicaid Services (CMS) also announced that the annual deductible for all Medicare Part B beneficiaries will be \$183 in 2017 (compared to \$166 in 2016). Premiums and deductibles for Medicare Advantage and prescription drug plans are already finalized and are unaffected by this announcement. These deductibles

and changes affect persons who are enrolled in original Medicare, but not those who are enrolled in the Medicare Advantage Plans offered through the State Health Benefit Plan with UnitedHealthcare or Blue Cross Blue Shield.

Since 2007, beneficiaries with higher incomes have paid higher Medicare Part B monthly premiums. These income-related monthly premium rates affect roughly five percent of people with Medicare. The total Medicare Part B premiums for high income beneficiaries for 2017 are shown in the table below:

Beneficiaries who file an individual tax return with income:	Beneficiaries who file a joint tax return with income:	Income-related monthly adjustment amount	Total monthly premium amount
Less than or equal to \$85,000	Less than or equal to \$170,000	\$0.00	\$134.00
Greater than \$85,000 and less than or equal to \$107,000	Greater than \$170,000 and less than or equal to \$214,000	53.50	187.50
Greater than \$107,000 and less than or equal to \$160,000	Greater than \$214,000 and less than or equal to \$320,000	133.90	267.90
Greater than \$160,000 and less than or equal to \$214,000	Greater than \$320,000 and less than or equal to \$428,000	214.30	348.30
Greater than \$214,000	Greater than \$428,000	294.60	428.60

In addition to premium adjustments added to the base rate for those beneficiaries paying \$134.00 for Part B, premium adjustments are also added to the amount for Part D, Prescription drugs.



Kip's View: Tis the Season!

It's that time of year again! Time to welcome the holiday seasons, to be thankful for family and friends, and to prepare for the coming year! I wish you all a Merry Christmas, Season's Greetings, Happy Holidays, and Happy New Year early!

Amidst all the glad tidings, the decking the halls, the making of lists and in the silent nights, I hope that you will consider doing a few things to make our future a little brighter and merrier!

For our success in the coming year it will be important for us to contact our local legislators and

thank them for their efforts to award us a one-time adjustment to our retirement benefits of up to \$900.00 in 2016, our first adjustment since January of 2009 or eight years now! Also, thank them for maintaining our health insurance at essentially the same level.

Then we need to gear up for the next session that begins in January 2017. Shortly, you will receive GSRA's 2017 Goals and Objectives and we have also provided them in this newsletter. As you will see, we have a very bold agenda to award current employees and teachers a 3% raise, to maintain current health insurance benefits, and to strengthen the ERS

Retirement fund, maintain our current investment strategies and safeguards, and award ERS retirees a 1% COLA pre-funded so as not to further strain the retirement fund. Finally, we ask for legislative affirmation that the ERS Board has the authority to include a fraction of a percentage point in the ADEC (Actuarially Defined Employer Contribution) rate necessary to improve the funded liability ratio of the ERS retirement fund.

Your charge is to:

1. To contact your local legislators and thank them for what they've done in the past especially last year by either sending them a seasons greeting card or e-mail;
2. Read over and become familiar with GSRA's 2017 Goals and Objectives;
3. Make plans to attend our Legislative Day at the Capitol on February 1, 2017 and our Legislative Reception that evening in conjunction with our sister organization GPHSA, where we will present our Legislative Service Award for the past year;

4. If you don't know who your local chapter legislative contact person is, contact one of your chapter officers to find out and tell them which legislators you've called and what they said so this information can be relayed to our Legislative Committee Chairman. Chuck Freedman. This will insure that your efforts and our efforts will be coordinated.
5. Ask to ride with others or offer to take others with you to the GSRA Legislative Day activities at the Capitol so that our efforts this year will be visually supported.

This year presents our best chance to improve conditions for present employees and retirees who work or have worked to provide the best services possible to the people of Georgia. The GSRA Board and I look forward to working with you and your local members to make this chance a reality.

Kip

Local Chapter News

Georgia Retired Educators (GRE)

The GRE chapter of GSRA held its annual holiday breakfast on Monday, December 12, with about 20 folks attending. An update from the proceedings follows:

1. GRE has a meeting room reserved at the Dept. of Education for our group as a "landing place" throughout the GSRA Day at the Capitol. Our good friend, Kenneth Mason, a State Board of Education member, has reserved that for us.
2. We hope to meet with the State School Superintendent and Human Resources Director to receive permission to provide the Faithful Service Award Certificates to current DOE members at their periodic recognition ceremonies. Of course, if we get the details of that worked out, we will MAKE DOUBLY SURE that they receive a "Welcome to GSRA" packet of information at the same time.
3. We distributed the recent GSRA Newsletter and Day at the Capitol registration form so that people could get the

date on their calendars, and several members have already committed to being at all events again this coming year.

4. Ray Bouchillon and Janie Smith, who both represented the chapter at the GSRA Annual Meeting in Macon, gave reports of the sessions they attended, and shared the new GSRA brochure which gives a special mention about the GRE chapter in the listing of current chapters.
5. Members were reminded to make sure GRE has the most current information on their state senators and representatives.

GRE's next meeting is scheduled for Monday, January 16, 2017.

Golden Isles

The Golden Isles local chapter held a meeting December 8, 2016 at the First United Methodist Church of Brunswick. This luncheon meeting featured a low country boil with

fresh shrimp, sausage, corn and potatoes and accompanying salads, slaws and desserts prepared by members.

The meeting was specifically held as a celebratory sendoff for member and new House District 179 State Representative Don Hogan. President Barry Cooper made a few housekeeping announcements, urged members to attend GSRA Day at the Capitol, contact their legislators and respond to GSRA Action Alerts and watches, then turned the meeting over for enjoying the delicious lunch and socializing between members.



Golden Isles members enjoy lunch at December 8 meeting

GSRA 2017-2018 Goals and Objectives

GSRAs specific outcomes for the current legislative session are:

1. Achievement of a **3%** across the board pay raise for all active state employees and teachers.
2. Maintenance of SHBP benefits at the current level with minimal increased cost (both premiums and out of pocket expenses).
3. Enhancement of the ERS Retirement Fund by:
 - a. Providing **\$536 million** of state funds (\$825 million total including federal matching funds) in the **FY 2017 Supplemental Budget** to raise the ERS funded liability from 74% to 79%, a 5% increase.
 - b. Providing **\$75 million** of state funds (\$115 million total including federal matching funds) in the **FY 2018 Budget** for a cost of living adjustment for ERS retirees of 1%.
 - c. Seeking legislative affirmation that the ERS Board is authorized to add annually a percentage of a minimum of **.45%** to the ADEC (Actuarially Determined Employer Contribution) to help pay down the unfunded liability of the ERS retirement fund.
4. That the General Assembly add no additional speculative or alternative private investment options to the current list of authorized ERS investments and retain existing investment statutory safeguards. A good benchmark would be to use current law for investing until at least 10 years of investment data are available to determine the success of alternative investments.



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Y0114_17_28916_1 09/08/2016

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

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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.

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