



Newsletter

Vol. 13, Number 11

www.MyGSRA.com

November 2019

GSRA Wishes You and Yours a Wonderful Holiday Season!

Much for Which to be Thankful

November is a month for giving thanks:

First and foremost, I want to thank those GSRA members and their family members who are veterans. The sacrifices you made in order to serve this nation and to protect the liberties and freedoms that we enjoy every day in America are gratefully appreciated.

I want to thank everyone who attended our annual meeting in October. I hope that you found that your time was well spent attending the meeting. We are always looking for ways in which we can improve the annual meeting, so if you did not fill out the evaluation form before you left the meeting, you can still provide feedback on your experiences at the meeting at help@mygsra.com.

I want to thank the members of the GSRA Board for their time and service. Your willingness to volunteer your time and talents to GSRA is very much appreciated. I can assure you that the GSRA Board has worked and continues to work very diligently to ensure that our organization is an effective, efficient and productive organization. We have come a long way as an organization in large part because of your efforts.

I want to thank all of you for your support of GSRA. Your support is vital to our efforts to protect our hard earned benefits and to have the annual across the board cost of living adjustments restored as soon as possible.

I want to thank the members of the Employees Retirement System (ERS) Board for their service on the ERS Board. While I may not always agree with their actions and decisions, I am grateful that the ERS is being operated in a financially sound manner.

On a personal note, I am thankful for all of your support of my leadership of GSRA. Your ability to have a comfortable and dignified retirement with all of the retirement benefits that you worked hard to earn and that were promised to you by the State of Georgia is very important to me. I thank you for allowing me to continue to lead GSRA in 2020.

I hope everyone had a happy Thanksgiving and wish everyone a Merry Christmas and happy holidays!

Jim

***GSRA Day at the Capitol
and
Legislation Reception***

**Wednesday
February 5, 2020**

Reheis, ERS Board Member Retires

At the beginning of the October ERS Board Meeting, Board member Harold Reheis announced that it was his last Board meeting and that he was retiring and moving to Florida.

As many of you know, in addition to his time on the ERS Board, Mr. Reheis' service to the State of Georgia included a long career with the Georgia Environmental Protection Division (EPD). Under his leadership as EPD Director major gains were made in the quality of the air we breathe, the water we drink, and in the water quality of the streams

and lakes in Georgia. We are thankful and grateful to Mr. Reheis for his dedicated career of service to the citizens of Georgia.

As GSRA President Jim Sommerville says, "On a personal note, I have known Mr. Reheis since the first day (April 10, 1978) that I started my career with EPD. I was privileged throughout most of my career to have worked with and for Mr. Reheis. While he expected excellence from everyone who worked in EPD, his leadership style made working for EPD very enjoyable. I learned a lot about leadership and management by observing the manner in which Mr. Reheis managed EPD.

So, while I will miss visiting with my friend at the ERS Board meetings, I want to wish Mr. Reheis a long and healthy retirement in sunny Florida. It is well deserved. He will be missed.

I also invite him to become a member of GSRA."

Correction

The October Newsletter incorrectly indicated Chuck Freedman gave the legislative update at the Annual Meeting. Chuck Clay, GSRA's Legislative Liaison, actually provided that presentation. GSRA apologizes for the mistake.

2020 Medicare Parts A & B Premiums and Deductibles

On November 8, 2019, the Centers for Medicare & Medicaid Services (CMS) released the 2020 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs.

Medicare Part B Premiums/Deductibles

Medicare Part B covers physician services, outpatient hospital services, certain home health services, durable medical equipment, and certain other medical and health services not covered by Medicare Part A.

Each year the Medicare premiums, deductibles, and copayment rates are adjusted according to the Social Security Act. For 2020, the Medicare Part B monthly premiums and the annual deductible are higher than the 2019 amounts. The standard monthly premium for Medicare Part B enrollees will be \$144.60 for 2020, an increase of \$9.10 from \$135.50 in 2019. The annual deductible for all Medicare Part B beneficiaries is \$198 in 2020, an increase of \$13 from the annual deductible of \$185 in 2019.

The increase in the Part B premiums and deductible is largely due to rising spending on physician-administered drugs. These higher costs have a ripple effect and result in higher Part B premiums and deductible.

Medicare Part B Income-Related Monthly Adjustment Amounts

Since 2007, a beneficiary's Part B monthly premium is based on his or her income. These income-related monthly adjustment amounts (IRMAA) affect roughly 7 percent of people with Medicare Part B. The 2020 Part B total premiums for high income beneficiaries are shown in the following table:

Beneficiaries who file individual tax returns with income:	Beneficiaries who file joint tax returns with income:	Income-related monthly adjustment amount	Total monthly premium amount
Less than or equal to \$87,000	Less than or equal to \$174,000	\$0.00	\$144.60
Greater than \$87,000 and less than or equal to \$109,000	Greater than \$174,000 and less than or equal to \$218,000	57.80	202.40
Greater than \$109,000 and less than or equal to \$136,000	Greater than \$218,000 and less than or equal to \$272,000	144.60	289.20
Greater than \$136,000 and less than or equal to \$163,000	Greater than \$272,000 and less than or equal to \$326,000	231.40	376.00
Greater than \$163,000 and less than \$500,000	Greater than \$326,000 and less than \$750,000	318.10	462.70
Greater than or equal to \$500,000	Greater than or equal to \$750,000	347.00	491.60

Premiums for high-income beneficiaries who are married and lived with their spouse at any time during the taxable year, but file a separate return, are as follows:

Beneficiaries who are married and lived with their spouses at any time during the year, but who file separate tax returns from their spouses:	Income-related monthly adjustment amount	Total monthly premium amount
Less than or equal to \$87,000	\$0.00	\$144.60
Greater than \$87,000 and less than \$413,000	318.10	462.70
Greater than or equal to \$413,000	347.00	491.60

Although there were increases in various deductibles, for the most part, the deductibles do not affect State Health Benefit Plan retirees.

For more information on the 2020 Medicare Parts A and B premiums and deductibles (CMS-8071-N, CMS-8072-N, CMS-8073-N), please visit:

CMS-8071-N: <https://www.federalregister.gov/documents/2019/11/13/2019-24441/medicare-program-cy-2020-inpatient-hospital-deductible-and-hospital-and-extended-care-services>

CMS-8072-N: <https://www.federalregister.gov/documents/2019/11/13/2019-24439/medicare-program-cy-2020-part-a-premiums-for-the-uninsured-aged-and-for-certain-disabled-individuals>

CMS-8073-N: <https://www.federalregister.gov/documents/2019/11/13/2019-24440/medicare-program-medicare-part-b-monthly-actuarial-rates-premium-rates-and-annual-deductible>

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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](#)

GSRA Needs You!

As an organization run by volunteers, GSRA depends on its members to staff the various committees that do the work of the organization. The following GSRA committees would love to hear from you if you are interested in serving as a committee member:

- Communications
- Education/Marketing
- Legislative
- Annual Meeting
- Membership
- Legislative Day

For more information or to express your interest in a committee assignment contact help@mygsra.com.



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