



New Health and Dental Rates

2017 health and dental insurance rates will go into effect December 31, 2016 for your January 2017 coverage. The new health and dental deductions will affect your December 2016 net benefit amount. Payment advices can be viewed from your Retiree Account Access at <https://secure.ers.ga.gov> or through your bank account. For more information about premium rates, please visit <http://team.georgia.gov/my-benefits/>.

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Tax Information

Federal Withholding Changes

Generally, pension and annuity payments are subject to federal income tax withholding. Each year in January, ERSGA updates its systems' withholding tables to reflect the latest IRS guidance. These changes may impact your 2017 monthly net payment amounts.

Please access your payment advices either on the ERSGA [website](#) or through your bank account. This may also be a good time to review your tax withholding levels for 2017.

Retirement Income Exclusion (GA Residents Only)

Taxpayers who are 62 or older, or permanently and totally disabled regardless of age, may be eligible for a retirement income adjustment on their **Georgia tax return**. Retirement income includes:

- Income from pensions and annuities
- Interest income
- Dividend income
- Net income from rental property
- Capital gains income
- Income from royalties

Please contact the Georgia Department of Revenue for more information on claiming the exclusion.

2016 Tax Documents – 1099s

If you received pension payments, a lump sum refund, or a death benefit during calendar year 2016, the payments are reported to the Internal Revenue Service. Individual retirees and beneficiaries will receive a Form 1099 (Form 1099-R for Qualified Plans and 1099-MISC for Non-Qualified Plans). Some retirees may receive more than one of the above listed forms if they received more than one type of payment, e.g., a payment as a beneficiary of another member's benefit and monthly benefit payments from their own retirement.

The 1099 shows the total amount of pension payments for the calendar year, as well as total federal and state income tax withheld. This document is necessary when filing your income tax returns. All 1099s will be mailed on or before January 31, 2017. The form will also be available through your *Retiree Account Access* at <https://secure.ers.ga.gov>.

When you receive your documents, **please review them carefully**. If you have any questions regarding your 1099, please contact Wendy Brown at wendy.brown@ers.ga.gov or call our office at 404-350-6300 or 1-800-805-4609 (outside metro Atlanta area). *Note: ERSGA does not give tax advice. For questions about your taxes, please consult an accountant.*

State Holidays

New Year's Day	January 1 - observed on Monday, January 2
State Holiday	January 19 - observed on Friday, November 24
MLK, Jr. Birthday	Monday, January 16
Washington's Birthday	February 20 - observed on Tuesday, December 26
State Holiday	April 26 - observed on Monday, April 24
Memorial Day	Monday, May 29
Independence Day	Tuesday, July 4
Labor Day	Monday, September 4
Columbus Day	Monday, October 9
Veterans Day	November 11 - observed on Friday, November 10
Thanksgiving Day	Thursday, November 23
Christmas Day	Monday, December 25



Updating Your Beneficiaries

Pension

When you retired, you selected a form of pension payment. If you selected a monthly benefit that continues to your beneficiary after your death, there are only a few specific circumstances under which you may be able to change that beneficiary and have your new beneficiary receive a monthly pension upon your death. This information can be found as follows:

At www.ers.ga.gov:

- Use the navigation panel on the left side of the screen and select the pension plan under which you retired (ERS, PSERS, etc.).
- Use the right navigation panel to choose *forms & publications*.
- On your plan's *forms & publications* page, you will find a *Retirement Options Information Chart*, which outlines the circumstances under which you may change your primary beneficiary(ies), and if you can change your form of pension. The notes at the bottom of the page provide detail about special situations that allow you to make such changes.

This information is also available on the second page of our Retiree Change of Beneficiary Form. If you have questions regarding your circumstances, call our office at 404-350-6300 or 1-800-805-4609 (outside metro Atlanta area), and one of our Customer Care Representatives will be happy to help you. As a Retiree, you cannot change your beneficiary(ies) directly on our website; you will need to send us your changes in writing.

Group Term Life Insurance (GTLI)

If you are covered under GTLI, you can update or change your beneficiaries at any time. You will need to do this in writing. Please complete the *Retiree Change of Beneficiary Form* (found under your Plan in Forms and Publications on our website), and mail it to us.

As a Retiree, you cannot change your beneficiary(ies) directly on our website. If you are not sure who you elected as your beneficiary(ies), you can view your selection online (account access) or contact us. It is important that we have your most current beneficiary information on file.

GaBreeze/Peach State Reserves

At www.gabreeze.ga.gov:

- Log in to your account
- Under *Highlights for You*
 - Click the *Show More* button
 - Choose *Select a Beneficiary* to change or update your beneficiaries



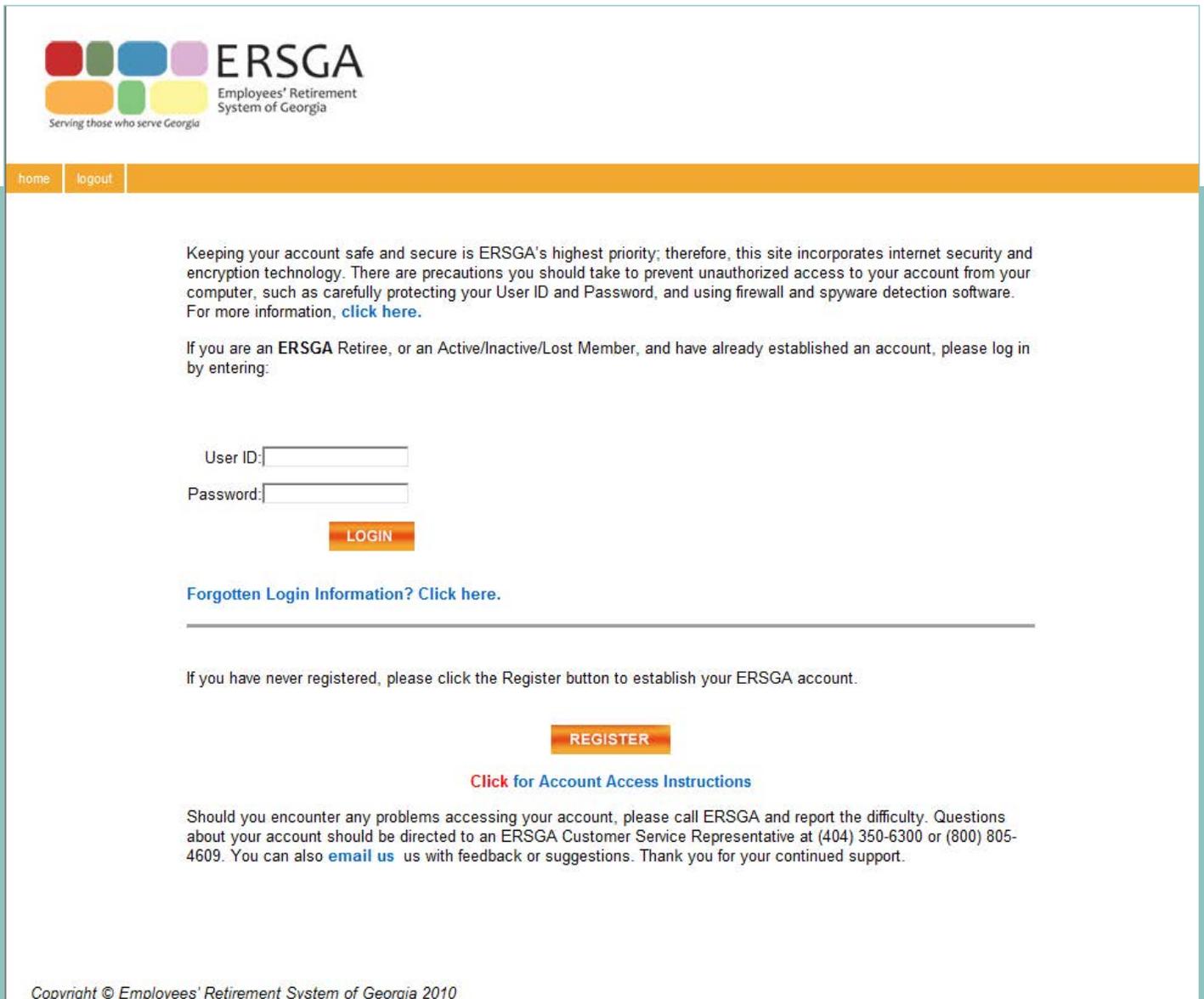
Online Tools for Retirees

Did you know you can review and manage your monthly pension through our secure self-service website?

On our secure site, <https://secure.ers.ga.gov>, you can:

- View your payment information, including deductions for taxes and insurance
- View your 1099R(s) or 1099-misc for tax filing
- View and update your tax withholding
- View or change your direct deposit information
- View your beneficiary information, including the pension option you elected at retirement
- Update your personal contact information, including your home address

Visit www.ers.ga.gov and click on the *Account Access* button to register or log in to your account.



The screenshot shows the ERS GA website interface. At the top left is the ERS GA logo with the tagline "Employees' Retirement System of Georgia" and "Serving those who serve Georgia". Below the logo are navigation links for "home" and "logout". The main content area contains a security notice, a login prompt, and input fields for "User ID:" and "Password:". Below these fields is an orange "LOGIN" button. A link for "Forgotten Login Information? Click here." is provided. Below a horizontal line, there is a prompt to register and an orange "REGISTER" button. At the bottom, there is a link for "Click for Account Access Instructions" and a footer with copyright information for 2010.

ERSGA
Employees' Retirement System of Georgia
Serving those who serve Georgia

[home](#) [logout](#)

Keeping your account safe and secure is ERS GA's highest priority; therefore, this site incorporates internet security and encryption technology. There are precautions you should take to prevent unauthorized access to your account from your computer, such as carefully protecting your User ID and Password, and using firewall and spyware detection software. For more information, [click here](#).

If you are an ERS GA Retiree, or an Active/Inactive/Lost Member, and have already established an account, please log in by entering:

User ID:

Password:

LOGIN

[Forgotten Login Information? Click here.](#)

If you have never registered, please click the Register button to establish your ERS GA account.

REGISTER

[Click for Account Access Instructions](#)

Should you encounter any problems accessing your account, please call ERS GA and report the difficulty. Questions about your account should be directed to an ERS GA Customer Service Representative at (404) 350-6300 or (800) 805-4609. You can also [email us](#) with feedback or suggestions. Thank you for your continued support.

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Single Sign On

Retirees can now easily access their GaBreeze account by clicking on a link on the dashboard in their secure ERSGA Account. There is no longer a need to re-enter member username and password information once on the GaBreeze website.

Welcome to the Self-Service Desktop

Welcome to the ERSGA Self-Service Desktop. The goal of this site is to allow you to view and update your account anytime, from anywhere. We encourage you to view your account often and update it with changes or new information. Accurate information helps ensure you receive an accurate benefit in a timely manner.

We must have your correct mailing address on file at all times. If your address changes, please click on the Update Home Address link to update your address.

You may view detailed information and instructions by clicking on the question mark icon located on the screen.

View/Update Profile Information

This section contains the personal information (name, address, payment information, payment history, retirement plan summary, etc.) we currently have on file for you.

View Payment Information

This section allows you to view your payment details, along with your federal and state tax information.

Update Direct Deposit Information

This section allows you to enroll, view and maintain your Direct Deposit Information.

View 1099R

This section allows you to view all prior year 1099R's on file with ERSGA.

View Benefit Verification

This section allows you to view and print a certified benefit verification letter detailing your monthly retirement benefit payment.

View Beneficiary Information

This section allows you to view your beneficiaries. ERSGA law requires that the beneficiary designation on file at the time of the death of a member on file with ERSGA, a settlement will be made with the Estate.

Update Tax Information

This section allows you to view and update Federal and State Withholding Information.

View Rehired Retiree Employment Data

This section allows you to view current/ prior calendar year reported rehired retiree information.

Change ERSGA Record

This option is only available if you are enrolled in more than one ERSGA plan and are receiving a payment from ERSGA, and wish to view this information.

GaBreeze

Use this link to access GaBreeze for Flexible benefits and Peach State Reserve.



There's a Lot of Future After Retirement

Retirement is a life-altering event. It's the beginning of the next chapter and changes how you live life. Your paycheck from your employer ends and you begin living on your retirement funds.

Even if you are receiving a monthly retiree pension payment from ERSGA, you should not be on autopilot regarding your financial planning. There are many other aspects of retirement planning to consider, such as Social Security, retirement savings (401(k)s, 457s, IRAs, etc), and health insurance.

Hopefully, you have many years to enjoy retirement. Each new year provides an opportunity to revise your financial plan based on market performance, new tax laws, insurance options, new goals, and changing life events. You should review strategies for preserving your financial resources to get the most from returns.

If you have retirement assets in addition to your ERSGA monthly pension plan, you should:

- Pay attention to required minimum distributions (RMD). RMDs are generally minimum amounts a retirement plan account owner must withdraw annually starting at 70½ years of age or retirement year, whichever is later. *Note: This does not apply to the ERSGA account for which you are receiving a monthly pension payment.*
- Review your financial plan yearly to ensure beneficiaries are up to date. Assets with a designated beneficiary, such as life insurance, annuities, IRA accounts, and employer plans are not controlled by the will.
- Meet with your financial advisor to discuss basic maintenance, including asset allocation, risk tolerance, special circumstances, etc.
- Look for tax efficiencies. For example, the timing of certain transactions can make them more beneficial and save you taxes.

There are no fail-safe guarantees for everything; however, with some ongoing planning and awareness, you can make the most of what you have.

We wish you a happy and financially secure retirement in the years to come!

Benefit Verification Letters

There are times you may be required to provide proof of income for things such as a new credit card or a loan. You can now use our online system at <https://secure.ers.ga.gov> to instantly create a Benefit Verification Letter. Log on to your account using *Account Access* and select *View Benefit Verification* (near the bottom of the page). This will create a PDF you can view or print using Adobe Reader.

View Payment Information

This section allows you to view your payment details, along with your federal and state tax information.

Update Direct Deposit Information

This section allows you to enroll, view and maintain your Direct Deposit Information.

View 1099R

This section allows you to view all prior year 1099R's on file with ERSGA.

View Benefit Verification

This section allows you to view and print a certified benefit verification letter detailing your monthly retirement benefit payment.

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GaBreeze

Use this link

Marriage after Retirement

Congratulations! You've just gotten married. And now you're wondering whether your ERSGA monthly benefit can continue to your new spouse after your death.

The answer is...maybe. It will depend on your ERSGA retirement plan, whether you were married at retirement, the option you chose at retirement, and how long ago you were married. Here are some general guidelines:

Retired from the **Employees' Retirement System (ERS)**

- Not married at retirement and elected the Maximum Plan benefit:
You can elect an optional form of benefit with your spouse as your primary beneficiary **within six months of your marriage**. Contact ERSGA within six months of your marriage.
- Not married at retirement and elected an Optional benefit at retirement:
You can cancel your original option and elect an optional form of benefit with your spouse as your primary beneficiary.
- Married at retirement and you elected an optional allowance at retirement with your spouse as your primary beneficiary, and you are subsequently divorced from that spouse:
You can cancel your election of an optional benefit and, after being married for one year to your new spouse (or upon the birth of a child with your new spouse), you can elect to re-establish your optional form of benefit with your new spouse as your primary beneficiary.
- Married at retirement and you elected an optional allowance at retirement with your spouse as your primary beneficiary, and your spouse predeceases you:
After one year of marriage to your new spouse (or upon the birth of a child with your new spouse), you can re-elect your optional form of benefit with your new spouse as your primary beneficiary.

Retired from the **Public School Employees Retirement System (PSERS)**

- Not married at retirement:
You can elect an optional form with your spouse as your primary beneficiary **within six months of your marriage**. Contact ERSGA within six months of your marriage.
- Married at retirement:
No change to your optional form selection is allowed after your first retirement payment.

Retired from the **Judicial Retirement System (JRS)**

- You became a member of JRS prior to 7/2012 but did not have Spousal Coverage at retirement:
You **cannot** elect spousal coverage after retirement.
- You became a member of JRS prior to 7/2012 and have Spousal Coverage:
You can change your beneficiary by contacting ERSGA.
- You became a member of JRS after 6/2012, were not married at retirement, and you did not elect an optional benefit at retirement :
You can elect an optional form of benefit with your new spouse as your primary beneficiary **within six months of your marriage**. Contact ERSGA within six months of your marriage.
- You became a member of JRS after 6/2012, were married at retirement, and you elected an optional form of payment at retirement with your spouse as your primary beneficiary:
You can elect an optional form of benefit with your new spouse as your primary beneficiary (if you were divorced from your spouse at retirement, you must first cancel your original optional form election in order to elect an optional form with your new spouse as your primary beneficiary)

Retired from the **Legislative Retirement System (LRS):**

No change to your optional form selection is allowed after your first retirement payment.

Contact ERSGA to update your beneficiary designations and for more information on options you may have for providing a monthly benefit for your new spouse.

CyberSecurity: Ransomware

What is Ransomware?

While most viruses will hide in the shadows, ransomware will boldly proclaim its existence and demand money if you ever want to see your precious files again. Ransomware is a particular kind of malicious software infecting your computer and holding your data for “ransom.” The software encrypts and blocks access to all your personal files on your computer; your information has been stolen and will only be retrieved once you pay a ransom.



Most users will learn they have been infected when they get a message telling them their computer files have been encrypted and they must pay a ransom in order to ‘unlock’ or ‘release’ the files from ransom. Generally, the amount of the ransom is somewhere between \$25 and \$500. Many times there is a time limit on paying the ransom. Once that limit has expired, the amount of the ransom increases. For example, \$250 due within 24 hours will change to \$500 after the initial period has expired.

Another tactic often used is a phone call to the victim informing them of a virus on their computer. The caller will be very insistent that you let them take over your computer to remove the virus. Once they have control of your computer, you cannot access your personal files until you pay a ransom.

The good news is criminals will almost always release all of the victim’s files. Unfortunately, this just funds the criminal activity, but most personal files are too valuable or important to the victim to not pay the ransom.

An Ounce of Prevention

Avoiding these kinds of attacks is very similar to avoiding any kind of virus or malicious software on your computer. Prevention is the best cure. Don’t open emails (especially attachments) from people you don’t know. If you receive an attachment from someone you do know, but weren’t expecting an attachment, don’t open it. Your friend may have been infected, and the virus is using their contacts to spread it to other users.

Be suspicious of phone calls from unknown callers and never allow an unknown caller to access or control your computer. Never provide personal information or payment to such callers. A legitimate company such as Microsoft will not call and ask for personal information or access to your computer. They may become very insistent, but it’s okay to end the phone call.

The Importance of Backups

Having good backup is a great defense against ransomware. Backup your computer daily; however, ensure your computer hasn’t been infected prior to backup. That way, you can simply restore your files back to the version prior to the ransomware infection.

A Good Defense

Even being a cautious internet user and having a good backup system may not prevent an attack; it is essential to have a quality antivirus program. Most computers these days come with some type of anti-virus software pre-installed. These programs are usually subscription-based with a free trial period. It is almost always worth investing in the subscription after the trial period, as products are constantly updated to protect against the latest threats.

What would YOU like to see on our website?

ERSGA wants our website to be a valuable tool for our members and retirees. If you have suggestions for new content or making things easier to find, please send them to us. We want to hear from you!

Send suggestions to: jamie.jones@ers.ga.gov

Did You Know You Get **MORE** at Retirement?

ERSGA (in partnership with the Georgia Technology Authority) is pleased to present **MORE** - My Official Rewards Experience. This program offers ERSGA retirees discounts and incentives for shopping, travel, entertainment, dining, recreation, and other areas tailored to your interests.

Some facts about the **MORE** offering:

- **MORE** is being offered free of charge – it is free for registered retirees to use and save money.
- **MORE** does not use any ERSGA funds – your retirement funds are not being used to offer **MORE**.
- **MORE** is not a replacement for COLA and/or other offerings from GSRA, etc.
- **MORE** can be tailored to your needs – you can refer local businesses to participate.
- You can setup Alerts & Favorites in **MORE** to focus only on discounts & incentives you are interested in.

If you have not already registered to take advantage of all **MORE** has to offer, click the **MORE** link on the ERSGA homepage and start saving today!

Attention Georgia State Retirees!



The **Georgia State Retirees Association** is an organization established and maintained by state retirees for state retirees. We advocate for you and keep you thoroughly informed about any changes or impacts to your benefits from a state retiree perspective through our:

- Monthly Newsletter
- Media Sites
- Annual Meeting
- Legislative Liaison Team
- Action Alerts
- GSRA Day at the Capitol
- Local Chapters

Join your fellow retirees and help us help you

Website: www.myGSRA.com
 Facebook: [Georgia State Retirees Association](https://www.facebook.com/GeorgiaStateRetireesAssociation)
 Phone: 770-312-2799

Sudoku Puzzle

6			1	8	2		3	
	2			4			9	
8		3			5	4		
5		4	6	7			9	
	3						5	
7			8		3	1		2
		1	7			9		6
	8			3			2	
3		2	9		4			5

