

Employees' Retirement System of Georgia

RETIREE Newsletter



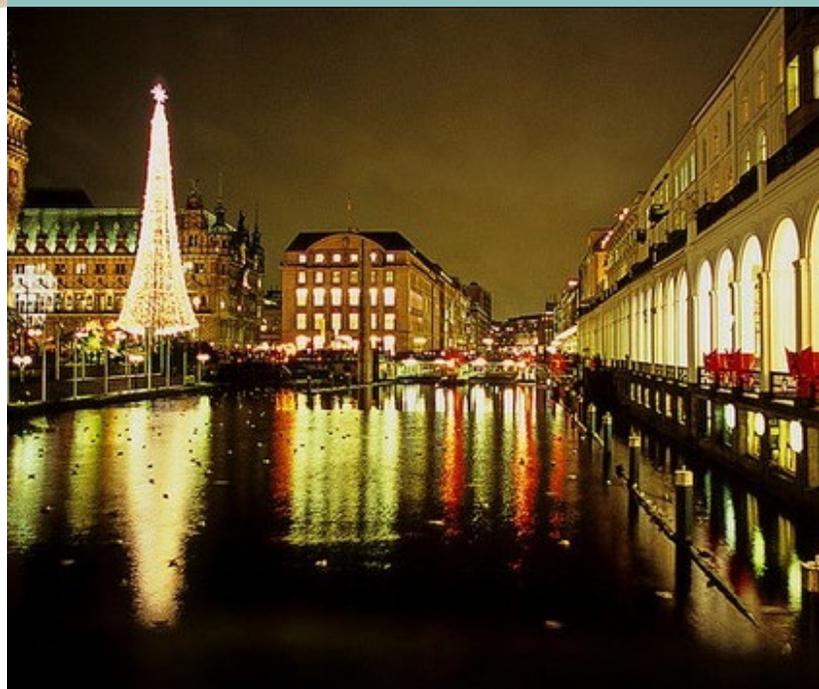
Tax Reporting

If you received pension payments, a lump sum refund, or a death benefit during calendar year 2014, the payments are reported to the Internal Revenue Service, individual retirees, and beneficiaries on a Form 1099 (Form 1099-R for Qualified Plans and 1099-MISC for Non-Qualified Plans). 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 30, 2015. The form will also be available through your Retiree Account Access at www.ers.ga.gov.

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Important Information

Tax Rate Changes

Due to annual inflation adjustments, each year the Internal Revenue Service updates the federal income tax tables to reflect the new income tax rates. These new rates will affect the amount of federal tax withheld from your January 2015 pension payment, if applicable. Please access your payment advice under *Account Access* (<https://secure.ers.ga.gov>) or through your bank account. State of Georgia tax rates have not changed for a number of years, and we have not received notification of a change for 2015.



2015 Benefit Payments

Retirement benefits are payable on the last business day of each month. If you use direct deposit, your benefits will be deposited on the last business day of each month. If you receive benefit payments through the mail, your check will be mailed on the last business day of each month.

Month-of-Death Payments

In 2012, we made changes relating to retiree month-of-death payments. As a retiree (or a beneficiary of a retiree) receiving a monthly pension benefit, the final month's payment due upon your death is paid to YOU, not to your beneficiary.

If you use direct deposit, once the final monthly payment has been deposited, we consider that and all monthly payments due to you have been paid. If you receive a check for your benefit payments, the final monthly check will be payable to your Estate. If you do not have an Estate and if the final payment is less than \$10,000, we will make your final payment to your living spouse, children, parents, or siblings (in that order).

Please make sure your beneficiaries are aware that your final monthly benefit is payable to YOU (or to your Estate) and not to your beneficiaries.

New Health and Dental Rates

2015 Health and Dental Insurance rates will go into effect December 31, 2014 for your January 2015 coverage. The new health and dental deductions will affect your December 2014 net benefit amount. Payment advices can be viewed from *Retiree Account Access* at (<https://secure.ers.ga.gov>) or through your bank account.



Use registration code @oQMY+py=V

You spoke! And we listened.

ERSGA (in partnership with GTA) is pleased to present

MORE

MY OFFICIAL REWARDS EXPERIENCE

a program offering ERSGA retirees *discounts and incentives* for travel, entertainment, shopping, recreation, and other areas tailored to *your* interests.

You can only access the program by logging in to your secure ERSGA account at <https://secure.ers.ga.gov> and clicking the  link. Log in and begin saving now!



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) 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 ERSGA website interface. At the top left is the ERSGA logo with the tagline "Employees' Retirement System of Georgia" and "Serving those who serve Georgia". Below the logo is a navigation bar with "home" and "logout" links. The main content area contains a security notice, a login prompt, and a login form with fields for "User ID:" and "Password:", followed by a "LOGIN" button. Below the login form is a link for "Forgotten Login Information? Click here." and a "REGISTER" button. At the bottom, there is a link for "Click for Account Access Instructions" and a footer with copyright information.

home | logout

Keeping your account safe and secure is ERSGA'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 ERSGA 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 ERSGA account.

REGISTER

[Click for Account Access Instructions](#)

Should you encounter any problems accessing your account, please call ERSGA and report the difficulty. Questions about your account should be directed to an ERSGA 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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Tips and Useful Information

Winter Weather Travel Safety

The holidays are here, and many of us will be loading up the car and taking off to visit family and friends. With many areas of the country already experiencing low temperatures and snow, there are things you can do to help ensure safe and happy holidays for you and your family while traveling in winter conditions.

Driving in freezing temperatures

- Make sure tires are properly inflated
- Keep your gas tank at least half full
- Don't use cruise control on slippery surfaces
- Check your battery

Long-distance winter travel

- Get plenty of rest before driving – don't drive tired
- Watch weather reports
- Make sure your mobile phone is charged at all times
- Pack warm clothes, blankets, food, water, and medication in your car

For more tips, including driving in snow and ice and what to do if snowbound in your car, visit the AAA exchange (<http://exchange.aaa.com/safety/roadway-safety/winter-driving-tips/>)

These tips courtesy of AAA.

Resource for Retirees

The Governor's Office of Consumer Protection designed the Consumer Ed website as a comprehensive resource to help you make wise decisions – whether you're buying a car, applying for credit, or trying to manage your money. Check out the Consumer Ed (<http://consumered.com>) website today!



P E A C E L O V E J O Y



Wishing you a world of happiness this holiday season and throughout the coming year