



RETIREE NEWSLETTER

Produced for retired members of The General Retirement System for Employees of Jefferson County Winter 2026

How to Read Your 1099-R

As a GRS retiree or beneficiary, you may receive a 1099-R form mailed no later than January 31st. The 1099-R issued by GRS is used to report distributions from GRS.

Box 1: This is the gross benefit you received from GRS.

Box 2a: This is the taxable portion of your GRS benefit as calculated by GRS. GRS uses the Simplified General Rule to calculate the taxable amount.

Box 4: This is the federal income tax withheld by GRS in 2024.

Box 5: This is the nontaxable portion of your GRS benefit as calculated by GRS. GRS uses the Simplified General Rule to calculate the taxable amount.

Box 7: This is the type of distribution you are receiving.

You may wish to consult a professional tax advisor or obtain additional information from the IRS by visiting a local IRS office, on the web at www.irs.gov, or by calling 1-800-829-1040.

1099-Rs will be mailed no later than January 31, 2026. If you need another copy of your 1099-R, you may get a copy in MemberDirect or request a reprint from our office by calling (205) 784-4530.

1 Gross distribution		2a Taxable amount	
2b Taxable amount not determined		3 Capital gain (included in box 2a)	
Total distribution			
4 Federal income tax withheld		5 Employee contributions/Designated Roth contributions or insurance premiums	
PAYER'S name, address, ZIP/postal code, country & phone no. General Retirement System Suite 430 Courthouse 716 Richard Arrington Jr. Blvd N. Birmingham, AL 35203			
PAYER'S TIN 63-0595995		6 Net unrealized appreciation in employer's securities	
7 Distrib. code(s)	IRA/SEP/SIMPLE	8 Other	9a Your percentage of total distribution
			%
9b Total employee contributions		10 Amount allocable to IRR within 5 years	
11 1st year of desig. Roth contrib.			
12 FATCA filing requirement		13 Date of payment	
14 State tax withheld		15 State/Payer's state no.	
16 State distribution			
RECIPIENT'S name, address, ZIP/postal code & country CORRECTED <input type="checkbox"/>			
RECIPIENT'S TIN		Account number (see instructions)	
17 Local tax withheld	18 Name of locality	19 Local distribution	
Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc. Copy B			Form 1099-R 2025
<small>Report this income on your federal tax return. If this form shows federal income tax withheld in box 4, attach this copy to your return. This information is being furnished to the IRS. OMB No. 1545-0119 Department of the Treasury - Internal Revenue Service</small>			

Direct Deposit Changes

If you make any changes to the account for your monthly Direct Deposit you need to notify us by the 5th of the month for the change to be effective for the month. You can get a Direct Deposit form on our website, www.grsal.net or you can make the change in MemberDirect.

Stay in Touch with GRS

When you move, don't forget to let us know your new address. Even if you get your benefit check deposited directly into your bank account, GRS may need to contact you with important information. Your benefits may be suspended if your mail is returned to GRS, so make sure you keep your address up to date.

Pension Board

- Robert Field, Chairman
- Scott Crain, Member 2
- Connie Harris, Member 3
- Billy Morace, Member 4
- Travis Hulsey, Member 5



GENERAL RETIREMENT SYSTEM

We are trying to locate the following members. If you know one of the individuals below, please ask them to contact our office.

- | | |
|-------------------------|--------------------------|
| Karla Antoinette Louisy | Austin Michael Tarassoli |
| Junetta Shunta Prince | Antuan Dewayne Morgan |
| Joshua T Russell | Larence Anthony Parker |
| Ashley Brooke Jackson | Cayme Renee Yeager |
| Devvon Pettway | Michael Frederick |
| Cameron Robinson | Ramon Xavier Clark |
| Bryan Maiden | Kathleen Kizzard |
| Tanena Watson-Parker | Sylisia Alexis Hill |
| Sauceda Dancy | Daisha A. Hill |
| Renalldo Kelly | |

Contacting GRS

We are available Monday through Friday, 8:00 a.m.—4:30 p.m. Our number is (205) 784-4530. You can also email us at questions@grsal.net or visit us on the web at www.grsal.net.

2026 Direct Deposit Payment Schedule

- Thursday, January 22, 2026
- Monday, February 23, 2026
- Monday, March 23, 2026
- Wednesday, April 22, 2026
- Friday, May 22, 2026
- Monday, June 22, 2026
- Wednesday, July 22, 2026
- Monday, August 24, 2026
- Tuesday, September 22, 2026
- Thursday, October 22, 2026
- Monday, November 23, 2026
- Tuesday, December 22, 2026

Information from Human Resources

With respect to your retirement benefits, you and/or your eligible dependent spouse will automatically be removed from the County’s BCBS Health plan on the 1st day of the month in which you and/or your spouse turn 65 and become Medicare eligible. For example, if your birthday is February 28 your coverage will end on February 1. If your spouse is not 65 at the time you become Medicare eligible, they will be enrolled as the primary account holder along with any remaining eligible dependents. Dependent children will remain covered through the end of the month in which they turn 26 and will also be removed automatically.

If you and/or your dependent spouse become Medicare eligible prior to reaching age 65 or your dependent child becomes Medicare eligible prior to reaching age 26, it is your responsibility to report this information to Jefferson County Commission HR Benefits team by emailing Benefits@jccal.org at the earliest date of notification from the Social Security Administration. It is also your responsibility to inform Benefits in order to certify your disabled/incapacitated dependents who are age 26 or older.

Please note that if you are also enrolled in the dental and/or vision plan(s), coverage will not end automatically at the same time the BCBS Health plan ends. If you would like to terminate dental and/or vision coverages, please call the HR Benefits team at (205) 325-5249, Option 4 or email Benefits@jccal.org. It is important to note that if you terminate your dental and/or vision coverages, you cannot re-enroll at a later date.

If you experience a Qualifying Life Event, be sure to contact the Benefits Team within 30 days of the event. Also, if you need to terminate any of your current coverages, contact the Benefits Team at benefits@jccal.org or call 205-325-5249, Option 4, but please note we will need your request to terminate coverage in writing.

Lastly, retirees do not participate in the annual Open Enrollment. Benefits will rollover into the new fiscal year automatically.