



**GENERAL
RETIREMENT
SYSTEM**

RETIREE NEWSLETTER

Produced for retired members of The General Retirement System for Employees of Jefferson County Winter 2023

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 2022.

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, 2023. 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.

Copy B — 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.		Form 1099-R 2022 Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.		OMB No. 1545-0119	
		12 FATCA filing requirement <input type="checkbox"/>		13 Date of payment	
Account number (see instructions)				CORRECTED (if checked) <input type="checkbox"/>	
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			RECIPIENT'S TIN		
RECIPIENT'S name, address, ZIP/postal code & country					
1 Gross distribution \$		2a Taxable amount \$		2b Taxable amount not determined Total distribution <input type="checkbox"/>	
3 Capital gain (included in box 2a) \$		4 Federal income tax withheld \$		5 Employee contribs./Desig. Roth contribs./ins. prem. \$	
6 Net unrealized appreciation in employer's securities \$		7 Distrib. code(s) IRA/SEP/SIMPLE <input type="checkbox"/>		8 Other <input type="checkbox"/> %	
9a Percentage total distrib. %		9b Total employee contributions \$		10 Amount allocable to IRR within 5 years \$	
14 State tax withheld \$		15 State/Payer's state no. \$		16 State distribution \$	
17 Local tax withheld \$		18 Name of locality \$		19 Local distribution \$	
Form 1099-R Department of the Treasury - Internal Revenue Service This information is being furnished to the IRS.					

Information from Human Resources

With respect to your retirement health insurance benefits, you and your dependent spouse, if applicable, will automatically be removed from the County's BCBS health plan on the 1st day of the month in which you and your spouse turn 65 and become Medicare eligible. For example, if your birthday is February 28 your last day of coverage will be January 31. 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, and will receive a new BCBS health insurance card. Eligible dependent children will remain covered through the end of the month in which they turn 26 and will also be removed automatically at the end of the month. The General Retirement System office will be notified of any premium changes. If you or your dependent spouse become Medicare eligible due to disability 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 (SSA). You and your dependents must enroll in Medicare fully immediately and your County BCBS health insurance must end. If you have previously received notification from SSA but have not notified JCC HR, you must do so by close of business on Tuesday, January 31, 2023. Please note, if you are also enrolled in the dental and/or vision plans, coverage will not end automatically at the same time your BCBS health insurance ends. However, 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 the dental and/or vision coverages, you cannot re-enroll at a later date.



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.

Marlee Elena Bell	Andrina Denea Lando
Markell Jones	Christopher Finley
Kevin Blaylock	Milton Levon Burton
Adam Thomas Ennis	Joshua Caleb Adams
William David McKoy	Xavier Purdue
Fredrick Carson	Jernesia Melton
Ivory Price	Lenora Davis
Cynthia Chandler	Rodney Franklin, Jr.
Anthony Thomas	Leander Collins
Timothy Payne	Julian Smith
Ramon Murrell	Kaleb Wilson
Paula Thomas	Raymonda Rice
Samuel Serio	Ta'Leisha Williams
William Mitchell	Daryl Merchant
Sean Roberson	Korda Mullins
William Darden III	Jamey Wood
Iva Robinson	Cassandra Woods
Franjesco Haire	Jaline Thomas

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.

2023 Direct Deposit Payment Schedule

Monday, January 23, 2023
Wednesday, February 22, 2023
Wednesday, March 22, 2023
Monday, April 24, 2023
Monday, May 22, 2023
Thursday, June 22, 2023
Monday, July 24, 2023
Tuesday, August 22, 2023
Friday, September 22, 2023
Monday, October 23, 2023
Wednesday, November 22, 2023
Friday, December 22, 2023

Pension Board

Robert Field, Chairman
Robert Nolen, Member 2
Connie Harris, Member 3
Billy Morace, Member 4
Travis Hulsey, Member 5

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.

Contacting GRS

We are available Monday through Friday, 8:00 a.m.—4:30 p.m by appointment. 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.