



Vol. LII—No. 4

SERVING OVER 405,000 MEMBERS

October 2026

Mental Health & Kids

A 2022 national study by California State University, Fullerton on the adolescent brain of 11,235 children aged 9-13, the largest long-term study of children's brain development ever conducted in the U.S., is important to every parent and grandparent. The Centers for Disease Control and Prevention (CDC) also studied data and trends for youth. Here are a few highlights of those studies.

According to recent CDC findings, almost 40% of high school students reported sadness or hopelessness, and 20% seriously considered attempting suicide. Research shows two of the most powerful ways to restore and rebuild adolescent mental health are exposure to the outdoors and the arts.

Sports are directly correlated with higher self-esteem and academic success, and are a vital form of mental health support, providing safe spaces, supportive adults, and structured opportunities for youth to thrive.

Many life lessons can be learned from playing a team sport. You train and work hard, you learn to win and, more importantly, learn to lose. So many life lessons, and kids are off the screen. ●

The RSA & the New Administration

BY DAVID G. BRONNER

During the next 30+ days, the nation will focus on the midterm elections concerning our government in Washington, D.C., and Alabamians will also focus on our next Alabama leaders.

Your RSA staff has no Democrat or Republican political objectives, other than trying to protect member pensions and health insurance programs for members. Over my tenure, we have worked with both Democrat and Republican governors and have withstood attacks from BOTH parties.

Hopefully, there will be no ATTACK again, which was usual over numerous governors in the past, on your pension program, due to past reforms and investment results. Most employees seem happy with the pension program, except for retirees who feel a COLA (cost-of-living adjustment) is justified. A COLA requires a new source of permanent revenue. If and when our leaders want to raise revenue by having a lottery or other tax increase, that is the opportunity to include a COLA, for your political support in passing the new revenue.

Unlike the pension program, health insurance funding for the foreseeable future will be extremely difficult. RSA projections for 2028 health insurance are costing a couple of hundred million more. Clearly, health insurance is a national problem that no one wants to face. So the problem is being pushed onto the state leaders to do the best they can, while the federal government cuts existing funding for public health programs by the "Big Beautiful Bill."

[YELLOWHAMMERNEWS.COM](https://yellowhammernews.com) stated: the ETF Chairman is already in budget talks with incoming Tuberville team: Chairman says, "I don't think it will be just business as usual." I have no idea what that means, DO YOU?

The RSA Teachers' Retirement System (TRS) Board and staff do NOT control the hospitals, drug companies, medical doctors, nor your utilization, yet we must work together with the new governor and the legislature to retain these benefits. Again, ask those who ask for your vote: Will you continue to protect my pension and health insurance program? ●

Silver Lakes: Four Courses, Endless Challenges

[RTJGOLF.COM](https://rtjgolf.com)

Relax amid the natural beauty of Northeast Alabama, where the Appalachian foothills meet the tranquil waters of Lee's Lake. Silver Lakes features some of the most unique and aptly named courses on the Robert Trent Jones Golf Trail, with all 36 greens featuring beautiful, lightning-fast Champion Ultradwarf

putting surfaces.

The **Backbreaker**, **Heartbreaker**, **Mindbreaker**, and **Short Course** offer a remarkable variety of golf, with each layout delivering its own distinct challenge and scenic character.

The **Backbreaker** lives up to its name with wide fairways, demanding greens,

and spectacular views of the surrounding foothills. The **Heartbreaker** offers a memorable mix of challenging and creative golf holes, culminating in a dramatic final three holes defined by elevation changes and sweeping views of Lee's Lake.

The **Mindbreaker** is an unforgettable

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Employer Health Costs Are Expected to Spike in 2027

BY REED ABELSON, *THE NEW YORK TIMES*

Large and small employers are bracing for what looks to be the sharpest increase in healthcare costs in more than two decades. The cost per worker is projected to go up an average of 11 percent next year, or somewhat lower if workers' insurance benefits are reduced, according to a U.S. survey released [in September].

The employers' final costs, after they make changes to health plans, are still expected to increase about 8 percent next year, the steepest since 2003, according to Marsh, the benefits consultant formerly known as Mercer.

More than a third of the 1,800 employers surveyed said they anticipated that costs would rise at least 10 percent after making cuts.

"This year was a rough year, and next year looks like it will be even rougher," said Beth Umland, director of employer research for health and benefits at Marsh, in an interview. . . .

The cost of providing coverage to

employees is becoming an existential business issue, said Mike Pasterick, an executive at the insurance broker Aon, which issued its own projection last month. Aon estimated employers' costs would rise 9.5 percent next year, pushing the average cost per employee above \$19,000 if no changes are made. "This is impacting the companies in a very material way," he said.

The upshot is that about 160 million people under 65 who rely on employers for health insurance will again confront higher costs and shoulder more of the burden. More and more, workers are facing year-over-year increases that further stress household budgets already dealing with the growing expenses of groceries and gasoline. . . .

The pressure by hospitals and doctors to charge employers even more is likely to intensify with looming cuts to government plans like Medicaid, the federal-state program for low-income

individuals. Hospital groups are already seeing an increase in the number of patients who don't have insurance or can't pay their bills, and many are expected to charge employers more to help make up for lost revenue.

Many employees are already being asked to pay significantly more of their medical bills. Workers are paying an average of 10 percent more in out-of-pocket costs in 2026 — some \$2,167 — than they were last year, Aon estimated.

These kinds of increases are not sustainable, said Rosa Novo, the benefits administrator for Miami-Dade County Public Schools, which covers about 45,000 employees and their families. "It's become really, really difficult, extremely difficult," she said. The bulk of the system's costs are for hospital care, she said, but among the fastest-growing expenses are pharmacy costs. . . . ●

A Cancer Pill \$480,000 A Year

BY REBECCA ROBBINS, *THE NEW YORK TIMES*

Revolution Medicines set a sticker price of about \$480,000 a year, or \$663 a tablet, for its new pancreatic cancer drug — a cost that would have once been unthinkable high.

Today, such prices are routine for cancer drugs.

One cutting-edge CAR-T therapy now goes for \$600,000 for a one-time infusion. A competitor, given the same way, is listed at \$550,000. A daily pill for gastrointestinal cancer has a sticker price of \$520,000 a year. A twice-daily pill for leukemia? It's \$430,000 a year.

In 2024 alone, nine cancer drugs were approved and then introduced with sticker prices above \$400,000 annually, according to a tally by the Institute for Clinical and Economic Review, which evaluates the value of medicines.

That these prices have become commonplace would have been hard to imagine two decades ago, when even the prospect of a \$100,000-a-year cancer drug evoked fierce criticism. . . . ●

Silver Lakes: Four Courses, Endless Challenges

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collection of shorter, elusive holes winding through a peaceful sanctuary of woods, water, and wetlands. For a more relaxed experience, the **Short Course** follows the shoreline of Lee's Lake, combining enjoyable golf with stunning views in a beautiful setting.

At Silver Lakes, every round offers a different perspective—and a new reason to come back. ●

Alabama Success Story

Alabama Department of Rehabilitation Services: One Department. One Mission.

At some point in our lives, we, or someone we know, will experience a disability. Whether we are born with a condition that can cause developmental delays or physical challenges, or we acquire a debilitating injury playing sports or on the job, or we begin to lose mobility, hearing, or vision as we age; disabilities are a naturally occurring part of life.

However, disability does not define an individual or prevent them from thriving and achieving independence.

The Alabama Department of Rehabilitation Services (ADRS) was created by the Alabama Legislature in 1994 to consolidate services for Alabamians with disabilities. The department houses many programs with one mission: to enable Alabama's children and adults with disabilities to reach their maximum potential.

Alabama's Early Intervention System (AEIS) coordinates services for infants and toddlers with developmental delays or a medical diagnosis that may lead to delays. Early intervention trains parents to help their children reach developmental milestones within the routines of their daily lives in their homes and communities.

Children's Rehabilitation Service (CRS) focuses on children and youth with special healthcare needs. The program provides a host of evaluation and specialty clinics bringing together a team of pediatricians, nurses, assorted therapists, audiologists, and social workers to meet each child's unique needs. Recently, CRS expanded services to reach rural communities with a new state-of-the-art mobile audiology unit and additional telehealth virtual services. The program also expanded its NICU follow-up clinics and autism diagnostic services.

Vocational Rehabilitation Service (VRS), ADRS's largest division, provides teens and adults with specialized employment, training, and education-related services and supports employers by helping them gain and retain qualified employees with disabilities. Specialized services may

include evaluation and assessment, blind and deaf services, educational support, assistive technology, on-the-job training, adaptive driving, counseling and guidance, job placement, job retention, and business services.

The vocational rehabilitation system is the only program dedicated to creating



employment access and opportunity for this specific population. As a core partner in the state's workforce plan and member of the Alabama Workforce Board, ADRS ensures that Alabamians with disabilities are included in strategies to strengthen the state's workforce and overall labor participation rate.

The State of Alabama Independent Living (SAIL) program serves individuals with significant disabilities. SAIL enables

Alabamians to remain in their homes rather than entering nursing care. This offers improved quality of life for the individual and family and costs less than full-time care in a residential setting. Services may include personal care, medical supplies, assistive technology, and home modification.

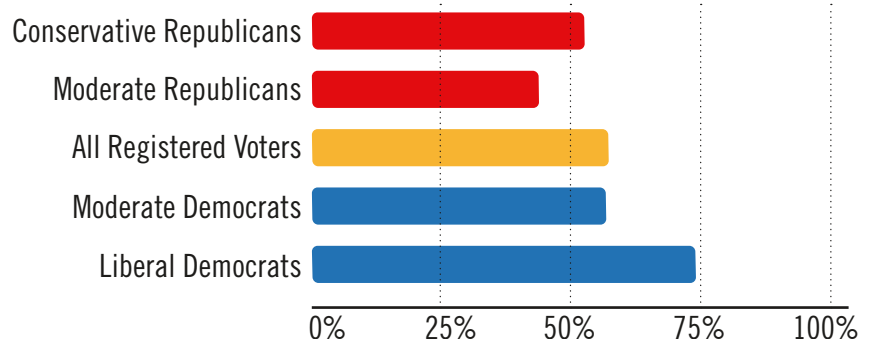
ADRS is also the lead agency for Traumatic Brain Injury (TBI) service coordination. This year, with the support of the governor and the Veterans Steering Committee of the Alabama Legislature, the department is opening five TBI Centers across the state to serve veterans, members of the National Guard, and others recovering from the long-term effects of traumatic brain injury. This program expansion is the first of its kind and will continue to demonstrate Alabama's commitment to military service members.

Please visit rehab.alabama.gov to find an office near you and to connect individuals and families with these valuable services.

This is a series of articles about Alabama Success Stories. Please let us know if you have a similar success story you would like to share with the RSA membership. You may contact us at communication.correspondences@rsa-al.gov.

A Majority of Voters Oppose New Data Centers in their Local Area

Percent that strongly or somewhat oppose



Source: Yale Program on Climate Change Communication / George Mason University Center for Climate Change Communication
Jesse Nichols / Grist

Plan Ahead for the Holidays at RSA's Outstanding Hotels, Spas, and RTJ Golf



Member Hotel
Discounts Webpage

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ENJOY YOUR FALL/WINTER A Special Deal FOR RSA MEMBERS

The Battle House, A Renaissance Hotel \$129

- October 4-6, 15-20, 29-31
- November 1-3, 6-12, 15-18, 21-25, 27-30
- December 1-6, 8-10, 13-16, 20-22, 26-29

The Battle House RSA Spa Package \$244

- October N/A due to Renovation
- November N/A due to Renovation
- December 1-3, 8-10, 14-17, 20-22 (Subject to change based on renovation schedule)

Riverview Plaza \$119

- October 3-5, 14-16, 29-31
- November 1-4, 8-9, 14-16, 22-24, 29-30
- December 5-6, 13-17, 19-21, 26-30

Grand Hotel \$137 (plus a 15% resort fee)

- October 4-5, 18-19, 25-26 • November 9-11, 29-30
- December 6-7, 14-16

Grand Hotel RSA Golf Package \$209 (plus a 15% resort fee)

- October 4-5, 18-19, 25-26 • November 9-11, 29-30
- December 6-7, 14-16

Grand Hotel RSA Spa Package \$285 (plus a 15% resort fee)

- October 4-5, 18-19, 25-26 • November 9-11, 29-30
- December 6-7, 14-16

Renaissance Shoals \$119

- October 14-15, 18-19, 25-26
- November 1-2, 8-9, 15-16, 22-26
- December 6-7, 20-30

Renaissance Shoals RSA Spa Package \$229

- October 14-15, 18-19, 25-26
- November 1-2, 8-9, 15-16, 22-26
- December 6-7, 20-30

Renaissance Ross Bridge* \$129 (plus a 15% resort fee)

- October 4, 11-13, 21, 25-26
- November 1-2, 5, 8-9, 12, 15-16, 22-26, 29-30
- December 1, 13-17, 20, 27-31

Renaissance Ross Bridge* RSA Spa Package \$260 (plus a 15% resort fee)

- October 21, 26 • November 30 • December 13-14

Auburn/Opelika Marriott Resort* \$119 (plus a 10% resort fee)

- October 7-8, 11-12, 30-31
- November 8-9, 22-23, 29-30
- December 6-7, 15-16, 20-21

Auburn/Opelika Marriott Resort* RSA Spa Package \$234 (plus a 10% resort fee)

- October 7-8, 11-12, 30-31
- November 8-9, 22-23, 29-30
- December 6-7, 15-16, 20-21

Prattville Marriott \$109

- October 4, 6, 11-12, 15-17, 25, 30-31
- November 1, 8-9, 15-19, 22-24, 29-30
- December 6, 20-31

Renaissance Montgomery \$129

- October 15-16, 28-31
- November 1-2, 5, 18-19, 23-24
- December 1-2, 5, 18-19, 23-24

Renaissance Montgomery RSA Spa Package \$244

- October 15-16, 28-31
- November 1-2, 5, 18-19, 23-24
- December 1-2, 5, 18-19, 23-24

Rates available the 1st of the month and are not applicable to groups.

Corporate/Promotional Code: R2A
on www.rsa-al.gov
Book Online and Save RSA \$9.

*Visit Member Discounts page for details.

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TRS and ERS Board Members Sworn in at September Meetings

TRS Board of Control Chair Ricky Whaley administers the Oath of Office to (L to R): Anita Gibson, Vice Chair and Retired, No. 2; and Jason Davidson, Superintendent.



Deputy Director for Administration Jo Moore administers the Oath of Office to (L to R): David J. Harer, ERS Board of Control Vice Chair Pro Tempore and Active City Employee; and Derrick T. Turner Sr., Active State, No. 1. ●



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