

MINUTES MAY 16, 2012 ACRE BOARD MEETING AT 10 AM

- 1. Insurance Chair Francis Bradley was absent so his co-chair Mike Lee presented his request that an attorney be contacted to review the surcharges for legality and the potential for a future legal challenge. Discussion was conducted, Treasurer Nichols was absent but had sent an email to Public Relations Cook asking that any movement on this issue be held until he and Secretary Lee could meet with the Mayor and attempt to come to some agreement. Tim Cook made a motion that this item be tabled until the June 20th meeting. Dan Melancon seconded this and it was tabled.**
- 2. Co-Chair Lee advised the over 65 with no Medicare was still causing a lot of our members problems with their bills. Director Robinson and Pearl Gibson had met with the Cigna stressing this had to be repaired.**
- 3. Dan Melancon Pension Committee said there was \$1.997 Billion in the pension fund. He also advised that the City was going to outsource the checking up on those on Line of Duty, and Ordinary Disability pensions.**
- 4. Secretary Lee mentioned that he wanted us to try and get from the Photo Lab of MPD the photos of Jim Kellum, Jim Sinclair and Clara Lester to go on our officers' page on the website. He will contact them and try to obtain those photos.**
- 5. Legal Advisor Clyde Keenan advised that there is no case law on surcharges, and it is not regulated by Tennessee State Law. Many issues would have to be checked prior to any movement due to the extreme costs involved.**
- 6. Tim Cook advised the website was working well; he was building the email database. We needed to consider a membership drive in the near future to reach more of our retirees.**
- 7. Lunch room was being remodeled so Board adjourned until 12 noon.**

MINUTES MAY 16, 2012 ACRE GENERAL MEETING AT 12 NOON

President Wainscott welcomed the membership and called for Prayer and the Pledge of Allegiance.

- 1. Mike Lee gave the Insurance Report for Francis Bradley which was the same as presented to the Board earlier.**
- 2. Kenya Holmes made the meeting and confirmed that the problem with those over 65 without Medicare was still a problem and the company was trying to get it repaired**
- 3. The issue of Ambulance bills was brought up. You or a loved one are in an In Network Hospital and they need to move you to Rehabilitation Unit at another location. For that Ambulance bill to be paid the In Network Hospital MUST call Cigna and get a Pre-Authorization to move the patient. Otherwise Cigna will not pay the bill. Kenya stated she would work with us and try to help anyone in this situation, but we all need to remember this is our spouse had to be moved or even ourselves.**
- 4. Kenya stated if you send her an email, please put a contact telephone number in it. Her Company does not want her inadvertently violating Federal HIPPA laws by answering an email with critical data or identifying data. Emails do go to the wrong folks at times**

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and other things happen. She assured the membership she would contact them at the telephone number left in the email.

5. Kenya Holmes recommended that YOU NOT pay the deductible to a doctor but let the bill go through its natural order, from doctor to Medicare to Cigna or from Doctor straight to Cigna [for those w/o Medicare]. What happens is the deductible fails to be credited correctly, example you see two or three doctors and their bills come to Cigna, one doctor will not get the whole deductible, so you end up not getting full credit for you deductible.
6. If you do not have Medicare then the deductible will not be waived.
7. The Pension Report was made by M. Lee
8. Clyde Keenan had nothing to report and no one had any questions for him.
9. Tim Cook again went over the Web Page and how members could contact officers and get questions to them. He advised that sometimes they may get an answer back from him and not the officer they questioned and that was because some of the membership officers did not have emails so he got all their emails. He assured them he would run the issue by that Officer for their answer.

Meeting was adjourned until next month June 20th.

Submitted by Secretary of ACRE Mike Lee June 20, 2012

Motion to Approve Minutes by Tim Cook

Seconded by Dan Melancon

Carried Yes