

ACRE Executive Board Meeting Minutes July 18, 2012

President Wainscott: Opened meeting began to request reports

VP Gary James

Brought up needed change of August meeting from the 15th to the 22nd. Motion by Jim Nichols to make change in meeting date seconded by Tim Cook. Board approved change.

Insurance Chairman Francis Bradley

- a. Advised of the ambulance problem a member had wherein his wife was moved by ambulance from St. Francis to the Methodist Rehab on Union. The bill was \$775, Francis told the member he needed to hold off on paying it, but he went ahead and paid the bill. Our insurance Cigna only covers emergency moves. He only had Medicare Part A which does not cover this move that comes under Medicare Part b. For Cigna to pay the bill it has to be notified by the Hospital and get prior authorization before the move or they will not pay.
- b. Discussed By pack Mask O2 plan still the same but it comes from Centrix now not Mid-South Medical.
- c. Member went to Hospital Emergency Room was treated and released. Now getting calls from a Collection Agency. Member told Cigna is a poor payer and does not pay on time and the Hospital was speeding up the process by turning it over to a collection agency.
- d. Member has a Pacemaker and gets checked out 2 times a year. He goes to Dr. Office but does not see the Doctor or the Nurse but sees an employee of the company that makes the pacemaker to see that it is performing as it should. The Doctor is making member pay the \$40 copay required by Cigna on the Premier Plan.

Legal Advisor Clyde Keenan

- a. Discussed the Proposed Disabled Retiree Pension Audit. Advised he was writing a letter to the Mayor, CAO, Pension board members, City Council Members, and the Director of H.R. pointing out why we felt some of the procedure was flawed.
- b. Line of Duty Disability [LOD] only options were to put person back to work or continue pension and there are no positions in the City for anyone over 65, there are no positions for anyone over 66 to be re-employed. What the City is doing is an Abuse of the System
- c. Heart, Hypertension, and Lung Disabled [hhl] There is no cure for these diseases, why make these people go through the expense of showing they had heart disease etc.
- d. Ordinary Disability the City does have the right to see what they are making at other jobs if they have them and can adjust their pensions.
- e. Mike Lee made motion Clyde prepare a letter to the CAO and copy the other people. Richard McBryde seconded and the entire Board voted Yes for this action
- f. Finally Clyde was thanked by Mike Lee for making all the Retiree Firearms training sessions and talking about ACRE and upcoming issues. The Board agreed and appreciated Clyde's efforts.

Pension Dan Melancon

- a. Pension is 75.88% funded with a 24.22% unfunded liability.
- b. Pension Board is supposed to be a separate entity and self-governed, but they appear to be reluctant to counter the Administration and are rubber stamping the issues. He will keep an eye on this in the future.

Treasurer Jim Nichols

- a. Presented motion his Monthly Budget report be approved which was seconded by Bob McCulley. Board approved.
- b. Advised all present of the reality that ACRE did not have the money to go to court for any ACRE member who gets audited. Clyde did say if they are ACRE members he would discuss their options only and advise them of which way they need to go. Clyde would like to view any paperwork prior to it being sent to the City.

Public Relations/Webmaster Tim Cook

- a. There are now 325 email accounts. If he sends out an email and a member's account gives him 3 returns for non-delivery they are moved to a non-active list until they provide him with a good email address.
- b. He is updating the website as often as needed for information from the various Chairmen's or Legal Advisor. He is constantly planning more site development and execution procedures.
- c. Currently he is sending out 10 to 20 membership cards a week as dues are received. He feels there is a good chance he will get an additional 700 renewals or new members before the year is over at the current rate.
- d. The Newsletter is on hold at this point because several Committee Reports are pending, dealing with October's Open Enrollment, are the Healthcare Rates going up and if so how much and any other critical information.
- e. If anyone has an article for the Newsletter he asked that it be sent to acrememphis@gmail.com in word format so he can manipulate it to fit in the space allotted in the mail out.

President Wainscott adjourned the meeting until after lunch.

ACRE General Meeting Minutes July 18, 2012

President Wainscott Opened the Meeting

Chaplain Jimmy Smith Prayed and led the Pledge of Allegiance

Francis Bradley advised the membership of the Ambulance situation, that if you only had Cigna and had to be transferred to another hospital [non-emergency] then Cigna must have prior authorization for them to even consider paying the bill. This applies to those with just Medicare A also because Medicare B will pay for Ambulance transfer. So be certain if you or your wife is fixing to be moved from say St. Francis to a Rehab unit that Prior Authorization has been obtained by the hospital and get that person's name date and time. He also advised some folks were having their bills turned over to collection agencies. He reminded everyone it was their responsibility to watch these bills and how they are handled.

Clyde Keenan Legal Advisor advised the membership of the upcoming Audit of Disable Pensioners. He advised the Board had decided to send the Administration, Council, and Pension Board outlining our position. He reminded the people if they are ACRE Members he would be happy to discuss the issues with them prior to their filling out the paperwork and sending it in.

Dan Melancon Pension there is \$1.895 Billion in the Pension Fund down \$102 million from last month. Fully funded would be \$2.5 billion so we are funded at 75.88%.

Jim Nichols Treasurer Received this month \$1094.90 in dues. Expenses \$1130.20. Legal Fund has \$6,000, checking account has \$10,720. We have a \$4712 CD total funds available are \$21,444.70.

Mike Lee Secretary Advised of meetings we were attending and invited folks to the July 30 City Council Healthcare Oversight committee which Francis Bradley and Mike Lee were voting members. Advised we were constantly meeting with the City and the Active Members Labor groups to stay on top of issues the City were attempting to change. Any information would immediately be sent out via email and posted on the web page.

Tim Cook Public Relations/Webmaster Advised the membership there were 325 email members. If he gets 3 unable to delivery returns on an email it is moved into the inactive file until the member updates their email. Stated he constantly removes old information and place new information. He advised the Newsletter would be late since there was so much undecided information from the City the Chairman of the other committees are trying to get the best data before the letter goes out since in October another Open Enrollment begins. We will try to include all the information you would need to make the proper decisions.

President Wainscott asked if anyone else had anything else. He then advised the August meeting would be moved from August 15 the 3rd Wednesday to August 22nd the 4 Wednesday for one time since the School Board had other meetings at this point on the 15th. He then adjourned the meeting until Wednesday August 22, 2012.

Motion By: _____ Seconded By: _____ Approved: _____