

ACRE MEETINGS WEDNESDAY OCTOBER 17, 2012

BOARD MEETING AT 10 A.M.

1. All Elected Officers were in attendance. Only 2 of the 9 other Board Members were present. The legal advisor was present. There was a quorum.
2. President Wainscott opened the meeting and requested a motion for the approval of the minutes for September 9, 2012 meetings, and for the Treasure's report from Sept 19 to Oct 17. Robert McCulley made motion to approve both Minutes and Treasurer's report. Tim Cook Seconded. The Motion was carried.
3. Health Committee Chairman Francis Bradley
 - a. Francis thanked everyone for their prayers and calls
 - b. He brought up a brochure he had received stating that veterans who served during certain periods were entitle to Long Term care. This applies to their spouses also. He is going to research it further.
 - c. He brought up the Couple who had experienced a \$775 ambulance bill when the wife was moved from St Francis on Park to a Rehab. Cigna had finally recognized the ambulance bill as In Network and paid \$400. The problem was that our member had already sent the full payment, now he is trying to get the ambulance company to refund his payment.
 - d. In Feb a member's spouse was treated as an outpatient. Cigna has asked for an EOB from Medicare. The fact is Medicare does not pay any costs for Outpatient treatments under Medicare Part A.
 - e. He advised the Board of an article in the October 2012 AARP Bulletin advising people to be careful that some hospitals were not Admitting patients but listing on the papers that the person was only "Being Observed". This can cost a lot of money to our members. Medicare will pick up the first 20 days of skilled nursing care in a rehab facility but only if the patient has spent at least 3 full days in the hospital as an admitted patient. Otherwise the patient will be responsible for the entire Rehab bill. That article will be posted on Acre's Website. A member present had just experienced this same thing.
 - f. Advised that Mercer the company that advises the City is suggesting combing Basic and Premier in 2014 and having a new Health Savings Plan as the second plan.
 - g. Francis advised of the Preventive Health Coverage from Cigna, and the Convenience Care Clinics and Pharmacies where active/retired members could get immunizations and which Cigna would pay for. They are posted on the ACRE website.
 - h. The quarterly Primary/Preferred Drug list from Caremark was posted for October 2012 on the website. Everyone needs to check it to make certain the drugs they are taking are still covered, or are the same price.
 - i. We were advised of the remaining 3 dates that the City was offering flu shots
 - j. It was mentioned if any retired MPD was getting calls from the MPA's insurance carrier American Income Life, they were under no obligation to meet these agents who are trying to sell additional coverage.
 - k. Gertie Ryan has been hired by the City as Benefits Operations Manager for Health, Wellness, and Benefits with her first day being November 5, 2012. Everyone was glad to hear this
 - l. Memphis Hearing Aid & Audiology is currently the only local In Network Hearing Aid Company recognized by Cigna. Kenya Holmes was at the meeting and verified this.
 - m. Everyone was advised if they signed an affidavit indicating they smoked last year, and then the only way the Surcharge could be removed was by the member paying for a lab test proving they were not smoking and having the test sent to the City Benefits. They would also

have to have a new notarized affidavit indicating they no longer smoke. Pearl in an email on this subject stated there would be random testing to be certain no one was smoking that had filled out an affidavit as such.

4. President Wainscott for Frank Hester. He advised Frank had his surgery but had to return to the doctor today.
 - a. He did present the Nominating Committee Choice for Officers. President Mike Lee, Vice President Richard McBryde, Secretary John Johnson, Treasurer Jim Nichols, Public Relations Tim Cook and Sgt-At-Arms Welborn Marr. The Board accepted the list unanimously.
 - b. He also advised that the City Credit Union was going to have Christmas luncheon for the retirees on December 19, 2012 at 11 a.m.
 - c. President Wainscott stated the office of President would be turned over to the new President at the December 19, 2012 meeting.
5. Jim Nichols Treasurer
 - a. Current balance all accounts \$24,567.13 with \$7,000 of that for legal fund, \$4,723.70 CD, \$5.00 in saving account [to keep it open] and \$12,838.43 in Checking. We received \$1785.45 and had expenses of \$1418.14.
 - b. Mike Lee proposed that gifts cards be given to the ladies at the MPA and MFFA who do so much for us during the year. The President agreed and stated he felt they should be for \$50. Tim Cook made a motion to do the 4 gift cards, seconded by Jim Nichols approved by the board.
6. Clyde Keenan
 - a. He still has not heard of anyone who is disabled getting an Audit packet
 - b. He advised that State Law was changed several years ago concerning pain killers and the AMA is putting pressure on Doctor's to control the issuance of long term pain killers. We have already had a member this week who was called by his doctor's office and told they were going to cut his monthly pain medicines in half and he was going to have to go to a pain management clinic.
7. Mike Lee Secretary
 - a. Advised the Board that Mercer the advisors to the City had made drastic proposals for the Health care plan for 2014. That we were going to have to vigilant and work with the other locals for our protection. Several pages in the report were dedicated to showing how other Government, City and National plans cut coverage to Retirees, change % paid. Mercer is advocating combing the Basic and Premier Plans and creating a new Health Savings Account Plan. They are also suggesting 15 to 20% raises in premiums in addition to the raise needed to get to the 70/30 split.
8. Tim Cook Public Relations
 - a. Advised there were now 400 ACRE members on email.
 - b. Advised he was sending out a Newsletter prior to the elections November 21st and anyone wanting an article needed to get it to him by Friday October 19th.

Meeting was adjourned until the General Meeting at 12 Noon.

General Meeting at 12 noon Oct 17, 2012

President Wainscott called the meeting to order.

Vice President Gary James offered prayer and led in the Pledge of Allegiance

Melissa Brown with Methodist and assigned to the new Clinic at Benefits invited everyone to utilize the services and gave a brief overview of what can and cannot be done there. There is no x ray available, nor heart treatments.

Matthew Tomek Secretary Treasurer for the MFFA was introduced and welcomed.

President Wainscott asked Mike Lee to present those nominated for ACRE office to the membership. Lee read off the 6 names as stated in the morning session. He then asked were there any other nominations that anyone wanted to make. No one raised any issues nor made any further nominations. The membership was advised that they had to be present at the November 21st meeting to be able to vote on the list of candidates.

Insurance Chairman Francis Bradley discussed the issues he brought up in the Board meeting, Hearing Aid In Network, Tobacco Surcharge-how to remove, City flu shots, Clinics Cigna approved for immunizations, that outpatient treatment is not covered by Medicare Part A and must go to Cigna, Ambulance pre-authorization from Cigna for moves from hospital to rehab, Veterans and their spouse might be entitled to long term care depending on when they served. Advised the membership that Gertie Ryan was going to be with City Benefits.

New items: On Wellness Check Ups with no other issues you should not be required to pay copay, one member was getting several years refund on this issue. Discussed an AARP article in the October Bulletin for everyone to be sure they are admitted to the Hospital and not just carried "for Observation". For Medicare to pay for Rehab you must be admitted to the hospital for 3 full days. If you are carried as Observation, then you would have to pay the entire Rehab bill since Medicare would pay nothing. Advised members that CVS would give you 3 months supply of RXs at the same price as ordering from Caremark through mail.

Member Clyde Bowen was present and as a notary offered to notarize any papers that any member needed today.

Legal Advisor Clyde Keenan advised members that Doctors were obligated to make certain pain medications were not overprescribed. Advised that one of our members in long term pain was called this week by his doctor's office and told his RX was being cut in half and that the patient was going to have to go to a Pain Management Specialist for future help. He also advised that any medication you are prescribed Caremark can call the Doctor and request another medication or generic, but if the Doctor states the medication he has prescribed is what he wants you the patient on, then Caremark has to allow it.

Pension Report: Dan Melancon was absent but he had talked to Tim Cook who gave the following report there was over \$1.9 billion in the pension and everything was alright at this point.

Jim Nichols Treasurer Report he advised the same report he had given earlier at the Board meeting.

Tim Cook Public Relations he advised everyone to go to the ACRE website and look at the vast amount of updated data, which could be of benefit to them. He also advised that there were now 400 members on the ACRE email list. If you wanted on the list email him, if you want your information available to other members tell him that also.

He then advised everyone that the City of Memphis Credit Union was going to conduct the Annual Christmas Party for ACRE on December 19, 2012 at 11:00 a.m. Wednesday. No one had to bring anything all would be furnished.

At 1 pm President Wainscott adjourned the meeting until November 21st.

Secretary Lee had to remain until 2 pm while Kenya Holmes the Cigna Representative helped several of our members with issues. The building was then checked for trash and the lights turned off and the door locked.

Motion to Approve By:

Seconded By:

Approved Yes No