

President Wainscott opened the meeting at 10 a.m.

Minutes from November 2012 meeting motion to approve R. McBryde, 2<sup>nd</sup> by Tim Cook Approved

Minutes from December 5, 2012 Special Meeting motion to approve Tim Cook, 2<sup>nd</sup> by Francis Bradley Approved

Treasurer's Report Nov 21 to Dec 19, 2012 Motion to approve Robert McCulley, 2<sup>nd</sup> by Tim Cook Approved

1. Insurance Chairman Francis Bradley report
  - a. Discussed Deductibles and Copay and read Summary Plan Description which states Deductible for City Plan waived when City is secondary, but that did not apply to Medicare Deductibles or Copays
  - b. Those come under the coordination of benefits and involve the City paying its fair share, so in most cases it is paid.
  - c. Medicare Increases for 2013 are Part A Premium No Change, Part A Deductible \$28 increase to \$1184, Part B premium up \$5 to \$104.90, Part B deductible up \$7 to \$147. COLA for SS 1.7% increase average \$19 per month for most.
  - d. Wanted everyone to know if you have cataract surgery you are entitled to a free pair of glasses, he had one in one year and the other eye in another year and was entitled to 2 pair of glasses.
  - e. Robert McCulley who is on Medicare as a primary went to the Little Clinic in the Kroger Store on Highway 70 to get the Shingle shot. The nurse told him he would have to go to the pharmacy to get the medicine for \$259 and they would give the injection. This is going to be brought up at the next Healthcare meeting, because a City Employee not on Medicare can get the shot at no charge on the Cigna Plan.
  - f. He also mentioned we need to encourage folks to use the Clinic on Union Extended.
2. Pension Chairman Dan Melancon was out of town during the last pension board meeting but Richard McBryde made the meeting. Mr. Johnson made the presentation and year to date the fund is up.
3. Treasurer Nichols had board members sign thank you cards.
  - a. He asked for additional funds for gifts and Tim Cook made motion for additional \$200, seconded by Richard McBryde.
  - b. He stated our funds were doing well, that we are solvent.
4. Secretary Lee
  - a. Asked that a motion be made to set guidelines for Newsletters to follow the quarterly Healthcare Oversight Committee meetings so our membership would get critical data within 2 weeks of those meetings. This does not preclude the Public Relations Officer from sending out any emergency notifications when critical suddenly come up, or membership solicitation newsletters. Motion made by Bob McCulley, 2<sup>nd</sup> by Richard McBryde and carried by board.
  - b. Board was advised that the first letter had gone out from the City to the Disabled Retirees advising them of the audit and the name of the company making that Audit. Both he and Legal Advisor Keenan learned that this is apparently going to be random selection, but we have no idea of the criteria used for the selection.
  - c. Lee asked that the minutes reflect out thanks and gratitude for the honorable service that both President Wainscott and Vice President James have given in the last 5 years.
5. Public Relations Officer Tim Cook
  - a. Advised the office computer had crashed, but he has it repaired.
  - b. Advised he has now set it up different with each officer having their own log in.
  - c. Advised there are about 350 active email accounts, when asked about the difference in the membership list and his email list, he stated if the member did not request to be on his list they did not get on it, and if the member changed their email and failed to notify him and he got Returned Undeliverable" then their accounts were closed until he got the new email and request.

Meeting adjourned until General Meeting

President Wainscott opened the Annual Christmas meeting and had Chaplain Jimmy Smith do the opening prayer and the Pledge to our flag.

Today the City of Memphis Credit Union was providing lunch for the ACRE members and guests and our meeting was moved from 12 noon to 11 a.m.

Public Relations Officer Tim Cook was called up and he asked for a moment of silence to remember the MPD Officer Lang's family and the families of those who lost their lives in New Town CT.

Following that the new officers for 2013 and 2014 were introduced: Mike Lee President, Richard McBryde Vice-President, John Johnson Secretary, Jim Nichols Treasurer, Tim Cook Public Relations, and Welborn Marr Sgt-At-Arms. Although Jim Nichols and Tim Cook were in their offices already this was their first election by the members to those offices.

Tim then called Earl Wainscott up and presented him a plaque from the membership thanking him for all his service to ACRE in many offices and wishing him well.

Tim then called up Gary James Vice President and presented him a plaque thanking him for his service. Both men thanked the membership and assured they would be around to help when needed.

The Credit Union Employees on sight were thanked for coming this year and preparing our meal.

Guests were introduced:

Director Quintin Robinson of Human Resources thanked ACRE for its help in getting information to the retirees and getting problems to Benefits to enable the retirees to get the best help. One member brought up he was being charged in error for tobacco surcharge. Secretary Lee asked the member to meet him and give him all the information which would be sent to benefits to get the problem addressed.

Pearl Gibson was introduced and the membership was advised that Friday December 21, 2012 was her last day due to retirement. Secretary Lee commented that Pearl was always helpful to the Board and would answer any problems we asked in a timely manner. The members were told she would be missed.

Gertie Ryan was reintroduced to the membership in her new role as the new Benefits Manager. She stated she was looking forward to working with all of us. Secretary Lee then advised that Gertie was in a different role now and could not individually talk to all the retirees like she did with United Healthcare. He then requested that the members try to get their problems solved with the Benefits Specialists. If they could not get service then they were to call one of the ACRE officers Francis Bradley, Jim Nichols, Mike Lee, or any they chose and we would prepare an email outlining the problem encountered. They were advised that we could not nor would we discuss any HIPPA issues e.g. going into Medical condition or Medical procedures. Neither Cigna nor the City, nor the ACRE officers could discuss this. But we can outline payment problems , or lack of.

Kenya Holmes and her supervisor were then introduced.

Betty Baggett the Wellness Coordinator for the City was introduced. The members were told the City was looking into waiving Green Fees for City Golf Courses for Active and Retirees as a method of providing a good way to get exercise. Director Robinson stated they were taking a survey to see who would use this method for wellness and he would send the web site link for a survey. He was told it would be put out.

President Wainscott then called President-Elect Lee up and presented him the Gavel. He said it came to him when he took the office and he was passing it to President Lee and hoped this would continue in the future.

We then had prayer for the meal and those in attendance enjoy a well prepared holiday meal.

Once again we were fortunate to have the MPD's Peace Makers perform. These men gave an outstanding and entertaining program that was enjoyed by everyone.

At the conclusion Treasurer Nichols closed the meeting with a prayer wishing all a safe and happy holiday.

Secretary Lee and Treasure Nichols both attempted to obtain an accurate count of those in attendance this year since a lot of folks did not sign in. The official estimate was 180 members, and guests.

It was a wonderful Holiday gathering and a great way to thank the outgoing officers and wish the oncoming officers good luck.

Motion to Accept Minutes By: Robert McCulley

2<sup>nd</sup> Motion By: Dan Melancon

Approved by Board: Yes