



# ACRE Newsletter

<http://www.acrememphis.org>

Association of  
City Retired Employees

Volume 2, Issue 6

November 2015

## A Message from Our President

Fellow Retirees,

This has been the toughest 3 years of my life trying to get an elected group of representatives to understand the harm being done to those who were loyal to the City of Memphis for so many years. Every effort was made to point out the inherent dangers and every effort was completely rejected. A Socratic Law often called "Iron Law of Destiny" states all actions have consequences and produce specific results. Whatever decision made becomes the cause and the effect is the results you reap.

Now the leaders are scrambling to plug the leaking dike and can't grasp what is really happening. When on the day you retire you automatically lose your health insurance and possibly 50% or more of your pension, the younger men and women are going to look elsewhere for security. The City won't even admit these employees need social security at least to shore up these whimsical 401's which are flying in the market up and down.

I am already hearing horror stories from some of our members who are Pre 65 and are seeing there is no real help for their families with subsidies. Francis Bradley has more on this in his article.

Switching gears, I want to take the time to wish all of you a Happy Thanksgiving, a Merry Christmas, and a Great New Year. Other Board Members in this Newsletter will let you know about upcoming events.

I particularly want to thank all those labor groups that stood shoulder to shoulder with the retirees even as they fought for their own active members.

There are good folks out there.

Some of those who have been hostile to we retirees will now be facing the task of looking elsewhere for work, but I don't rejoice in that fact. They also have families who now are going to be hurt. One does reap what they sow!

I hope the new Mayor Elect Jim Strickland will hear the cries of those wronged, see the games that were played with all the numbers and truly look for the waste and hidden monies and then make those needed changes and not just follow what outsiders sitting on their golden parachutes feel the less fortunate can live on.

God Bless all of you, pray for the sick, for those who have lost a loved one and for those who are living with constant worry over these various changes.

*Mike Lee, President*

## Vice President's Message

I am inviting all our members to attend our next Meeting. The Pre65's need to attend to get the latest information on their Health Care. Let's be aware that Open Enrollment ends in November. See you on Wednesday November 18, 2015 at 10:00 am at the SCS Auditorium. Also don't forget about our Luncheon at our December General Meeting.

I am asking each member to continue to check with other retirees that are not members and to encourage them to join.

If you have any questions, comments, or ideas you may contact me at my ACRE email address:

[vice.president@acrememphis.org](mailto:vice.president@acrememphis.org) or  
leave me a message at the ACRE Office at (901) 525-2615.

*Richard McBryde, Vice President*

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## ACRE Officers:

- President: Mike Lee
- V. President: Richard McBryde
- Secretary: John Johnson
- Treasurer: Jim Nichols
- Chaplain: Jimmy Smith
- Public Relations: Tim Cook
- Sgt At Arms: Darrell White
- Legal Advisor: Clyde Keenan
- Healthcare: Francis Bradley
- Pensions: Dan Melancon
- Healthcare: Francis Bradley
- Healthcare: Don Lewis
- Membership: Doug Sanders
- Legislative: Bob McCulley
- Benevolence: George Harris
- Set-up: Gary James
- Webmaster: Tim Cook



# Pre-65 Healthcare Information

Attention Pre-65 Retirees: The ACRE Board approved giving the Pre 65 an option with GoHealth which is not an Insurance Company, but offers what we all believe is a more user friendly Website GoHealth.com/ACRE, plus if you get confused you can call (866) 307-7950 and talk with a GoHealth Advisor to help explain items you may be unsure of.

This applies to all our Pre 65 Retirees regardless of the State you live in. This is strictly an alternative marketplace to shop. Essentially this is a private health insurance ex-

change available to our Members. There are no discounts for being a Member of ACRE, just hopefully peace of mind.

For those of you who decided to stay in the City Plan and Pay 100%, remember if you find other more affordable health insurance or something else you would rather have, you only have until November 30, 2015 to “de-enroll” from the City’s Plans or your first check in December will have the new higher 100% premium taken out.

*Francis Bradley,  
Healthcare Chairman*

# Healthcare Information for Military Retirees

Any Pre-65 Retiree who served and retired from any U.S. Military Branch and currently has TriCare Standard Insurance should contact Bob McCulley for important information regarding a Healthcare Supplemental Policy. This policy is offered by the Reserve Officer’s Association. After meeting both the TriCare and ROA deductibles, TriCare and ROA will

cover 100% of the medical costs. The premium for the ROA policy is less than \$10.00 per month per Member. Anyone interested in discussing this Healthcare Policy should contact me by eMail at [RWMcCulley@yahoo.com](mailto:RWMcCulley@yahoo.com) or by telephone at (901) 496-8140.

*Bob McCulley, Legislative Committee*

# ACRE Monthly Meetings

The *ACRE Monthly General Meetings* are scheduled for the 3rd Wednesday of the month with a start time of 10:00 am. We were having scheduling difficulties with SCS concerning conflicting times and trouble with our Members being able to make the 11:00 am Meeting time, however we are happy to inform everyone of the new time and hopefully this will accommodate SCS, as well as our Members. This is not to say that in the future we will not encounter more scheduling changes, but for now we are okay.

Of course the December General Meeting will be 16th and our normal Christmas Meeting where the CMECU shows their appreciation and serves our Members lunch. You can check the ACRE Online Calendar for any changes. **Remember 10:00 am !!! And we hope to see you there.**

*Gary James, Set-up Chairman*

## Abridged Treasurer’s Report

The first 10 months of 2015 showed us with \$16,670 budgeted for our operating expenses were \$1,251.61; was actually spent, leaving us \$1,621.97 in the black. However, if we have to go into our Legal Fund for litigation against the City of Memphis, we could deplete our funds very quickly. So, please keep paying your ACRE Dues and if you can add a little more for our Legal Fund, please do so.

If anyone has any information on a retiree in the hospital or who has recently died, please notify the ACRE Office so we can help make sure the *widow/widower* gets everything they are entitled too. The ACRE Office phone number is (901) 525-2615 and is answered 24/7 by an elected Officer of ACRE unless we are in a Meeting or helping another member, in which case you will be called back as soon as possible!

*Jim Nichols, Treasurer*



# Membership Chairman's Comments

Please keep your Membership Dues up-to-date. Several Members are NOT up-to-date at this time and these members have been notified at least two times. If you do not keep it up-to-date and your membership expires more than 30 days, you can be removed from the rolls; thus you will not get any future Newsletters or eMails. If you are not going to renew, please give ACRE the courtesy by contacting us by eMail or by phone at (901) 525-2615. The information provided in Newsletters, Mail

and eMail comes at a cost. Please continue your support. If you are an up-to-date Member, we hope to see you at the December 16th Luncheon provided by the City of Memphis Employees Credit Union. .

If you have any questions please contact me at (901) 457-8487 or by eMail at [drwsr@bellsouth.net](mailto:drwsr@bellsouth.net) or Doug Sanders and/or Betty Hamby.

*Darrell R. White, Sr.,  
Membership Chairman*



# Benevolence Committee Helps-out

The Benevolence Committee tries to send out Sympathy Cards and Getwell Cards when one of our ACRE Members are in the hospital or dies. Their names are usually listed on our ACRE Website located at [www.acrememphis.org](http://www.acrememphis.org) but sometimes we have a need to mention others here in our Newsletter or in the Benevolence Committee article. Also, some times we miss someone and we want everyone to know we do try

hard to list everyone.

If any of you know of someone we may have missed, please call the ACRE Office and let us know. Also we depend on our members to let us know when they learn of a sickness and/or death. You can contact any of us on the Benevolence Committee at [Benevolence@acrememphis.org](mailto:Benevolence@acrememphis.org) or call us at the ACRE Office.

*George Harris,  
Benevolence Chairman*

## ACRE Deaths

**In Memory of OUR Retirees, we say goodbye to the following retirees. Their families are in our thoughts and prayers. Though they have left us, they are never forgotten:**

- George C Lawhorn/MPD
- Ricky Blustein/MPD
- Hershal H. Pike/MPD
- Fred Rutschman Jr/MFD
- J.D. Hall/MPD
- Lewis S. Reeves/MPD

## Christmas Luncheon

The City of Memphis Employees Credit Union will host their Annual Christmas Luncheon for ACRE Members on Wednesday, December 16 after the General Meeting. The General Meeting will start at 10:00 am and the Luncheon will start at approximately 10:45 pm, so we can clean up and be out of the building per the School Board by Noon. Please join us in thanking the Credit Union Volunteers who generously give their time and a whole lot of effort to feeding us Retirees when going through the Serving Line.

Your ACRE Officers & Committee Chairs want to wish each and everyone of our Members a Wonderful & Great **Thanksgiving!!**



# What to Do upon Employee Death

[Revised April 27, 2015] Pg.1

## **What to Do.....Upon the death of an Employee/Retiree**

Many of us are not prepared to handle the necessary arrangements when a family member or loved one passes. However, the Benefits Office 901-636-6800 is ready and available to assist families whose loved one was a City employee or retiree. Take the following steps **now** to ease the benefits process during such a difficult time:

### **Establish Eligibility/Beneficiary:**

This important step determines who is eligible to receive an employee or retiree's benefits when he or she expires. An employee or retiree's legal spouse is eligible. There is **no longer a time limit for a spouse to be eligible for a retiree's pension**. The eligible spouse is defined as a lawful spouse of a participant, active or retired, as determined by a legally recognized certificate of marriage. Common-law marriage shall not be recognized as valid, regardless of the fact that such marriage may be considered lawful in a state or jurisdiction where the couple lives or formerly lived. A **beneficiary** must be named to receive benefits on Life insurance. Please remember to **keep beneficiary forms current**, failure to do so can cause undue stress and work on your family during a very difficult time.

### **If there is no legal spouse:**

Then a child can benefit, as of any date, if they are the legitimate, legally adopted, or legally recognized son or daughter of a participant who has not reached the age of eighteen (18) and has a legal guardian; or is disabled as defined by medically acceptable clinical and laboratory diagnostic techniques. Regarding eligibility for the purpose of insurance coverage and annuity, he or she must satisfy each of the following conditions:

- Has reached age eighteen (18), but not age twenty five
- Is unmarried
- Is not employed on a full-time basis
- Is in fulltime attendance as a student at an educational institution

### **Survivors' Pension Percentage:**

If the retiree was a member of the 1948 Pension Plan (hired prior to 1978), the eligible surviving legal spouse receives the same 100% amount as the retiree received. If the retiree was a member of the 1978 Pension Plan, the eligible surviving legal spouse receives 75 % of the amount the retiree received.

**If you have not established eligibility**, contact the **Retirement and Pension Benefits** office at **901-636-6800** to request paperwork be mailed to you.

### **Other Benefits**

As of January 1, 2012 the \$5,000 death benefit was restored for retired City Employees. If you choose to fill out the forms and return via mail, they must be notarized. Be prepared to have the participants pension check stopped until all paperwork has been completed, **unless you take a copy of your marriage license to the benefit office at 2714 Union Extended 5<sup>th</sup> Floor, Room 100**. This will allow the survivor to continue to receive the checks and keep benefits until they can get the Death Certificate and formally move the decease's pension into the survivor's name.

If you don't get the marriage license to benefits, there will be a short time in which the health insurance will be discontinued to allow for conversion (approximately up to six weeks). If you find that your benefits have been terminated, please contact the Benefits Office at 901-636-6800 and they will have you reinstated until the pension conversion is completed. Once the entire process is completed, you will begin to receive your annuity check with the first one retroactive to include all checks that were missed. Any deductions that were missed will also be deducted from your first check. These deductions will reactivate your insurance back to the death of the participant.



# What To Do ..... continued

[Rev April 27, 2015]

Pg.2

## The following forms must be completed:

1. Dependent's Affidavit Allowance Form – to change the name on the pension check
2. W4P for taxes contact your tax representative
3. Form to continue Health Insurance
4. Life Insurance Claim Form
5. Retirement Benefit Election Form
6. Documents required to claim any benefits are:
  - Original Death Certificate; Copy of Funeral Expenses; Copies of Marriage License; Legal Dependent;
  - Birth certificate

## Contact the Union Representative

If the retiree was a member of a represented group, contact your union representative regarding any benefits that might be available, this would include Memphis Firefighters Association 901-386-3129, Memphis Police Association 901-523-7075 or other represented leaders. A certified Death Certificate will be required.

## Other Information of Interest:

Contact the Veteran Administration if the deceased was a veteran and provide a copy of the DD214 discharge papers to receive a flag; to see additional benefits go on line to [www.usa.gov](http://www.usa.gov) or call 1-800-333-4636.

If the deceased was receiving **Social Security benefits**, it will stop, however, you could be eligible for benefits. If you both were receiving Social Security checks, you will only be eligible for the higher of the two. Immediately contact Social Security and advise of the death to be informed on the available benefits you may be eligible to receive or go on line to [www.socialsecurity.gov](http://www.socialsecurity.gov) or call 1-800-772-1213.

If the deceased and survivor were married and both names were on the title, then the **real estate** passes automatically to the survivor. A copy of the death certificate must be sent to the County register's office for recording. If the parties were married but only the deceased's name is on the deed, then a probate court procedure is required to get title legally transferred. Contact your **automobile insurance company** to delete the deceased name from the policy. If the deceased had any debt, contact those creditors to find out about any outstanding debt and what your liability, if any, is.

## Important Phones Number:

City of Memphis Benefits **901-636-6800** [Toll Free **#1-866-543-4367** For Out of Town City Retirees]

**(Phone Option #1) If your call is regarding medical, prescription, dental, vision or COBRA Coverage**

**(Phone Option #2) If you are calling about life insurance, short or long term disability**

**(Phone Option #3) For retirement, drop plan, pension estimates, or pension disability information**

**(Phone Option #4) If you are an active or retired employee with payroll, W-2, W-4 or garnishment questions**

**(Phone Option #5) Tuition Reimbursement Active employees only**

**(Phone Option #0) Repeat Menu options or stay on line for first available representative**

There is only one physical City Benefit Offices now: **2714 Union Extended 5<sup>th</sup> Floor Room 100**, Memphis. Do not go to City Hall for Benefit changes

Nationwide Solutions 901-323-4154 [Sherri Thomas or Jerry Williams] 901-323-4370

AFLAC 901-866-2190

ACRE Office 901-525-2615

Gather and review all your documents now to ensure their accuracy, and place them in a safe and accessible place. Let your family know about all of this, and where these documents are.

# Your Pension Information

Currently (Sept2015) the City of Memphis Pension Fund has approximately 82.13% of its funding liabilities which is still only a few percentage points lower than the State of TN Pension Fund. Price Waterhouse Corp. (PWC) reported this year that the City of Memphis Pension Liabilities at 2.53 billion. If the City of Memphis were to raise its contributions to match the % points of Pension funding by the State of TN, then the City of Memphis would only need to add an additional **(20 million dollars)** contribution to its Pension Fund not the **(600 million dollars)** as declared by the City of Memphis

It is not reasonable to believe that the State of TN would initiate an ultimatum towards the City of Memphis for being only a few percentage points beneath the State's own standards. If you have any questions or concerns please call the ACRE Office or eMail me at [dmelancon2@gmail.com](mailto:dmelancon2@gmail.com)

*Dan Melancon, Pension Chairman*

## MEMBERSHIP FORM

Send dues to: A.C.R.E.  
638 Jefferson Avenue  
Memphis, TN 38105

Name \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

Zip \_\_\_\_\_ HPhone \_\_\_\_\_ Cell \_\_\_\_\_

Dept. retired from \_\_\_\_\_ Year \_\_\_\_\_

(Check one) New Applicant \_\_\_\_\_ or Renewal \_\_\_\_\_

Your Spouse's name \_\_\_\_\_

Email address \_\_\_\_\_

Extra amount for Legal Fund enclosed \_\_\_\_\_

Today's Date (MM/DD/YY): \_\_\_\_\_

**DUES: \$25.00 PER FISCAL YEAR**  
(or \$15.00 for surviving spouse)

**THANK YOU FOR YOUR PART IN ACRE!**

## CITY OF MEMPHIS PENSION FUND MONTHLY TOTALS

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011	\$1.969	\$2.006	\$2.004	No Rpt	\$2.012	\$2.000	\$1.986	\$1.899	\$1.785	No Rpt	\$1.876	\$1.886
	78.76%	80.24%	80.16%		80.48%	80.00%	79.44%	75.96%	71.40%		75.04%	75.44%
2012	\$1.858	No Rpt	\$1.997	\$1.998	\$1.896	\$1.922	\$1.934	\$1.955	\$1.985	\$1.965	\$1.950	\$1.970
	74.32%		79.88%	79.92%	75.84%	76.88%	77.36%	78.20%	79.40%	78.60%	78.00%	78.80%
2013	\$2.034	\$2.036	\$2.075	\$2.116	\$2.107	\$2.039	\$2.069	\$2.053	\$2.116	\$2.174	\$2.183	\$2.203
	81.36%	81.44%	83.00%	84.64%	84.28%	81.56%	82.76%	82.12%	84.64%	86.96%	87.32%	88.12%
2014	\$2.162	\$2.221	\$2.209	\$2.198	\$2.222	\$2.245	\$2.206	\$2.240	\$2.175	\$2.196	\$2.206	\$2.191
	85.45%	87.78%	87.31%	86.88%	87.83%	88.74%	87.19%	88.54%	85.97%	86.80%	87.19%	86.60%
2015	\$2.171	\$2.228	\$2.217	\$2.235	\$2.252	\$2.201	\$2.207	\$2.176	\$2.078			
	85.81%	88.06%	87.63%	88.34%	89.01%	87.00%	87.23%	86.01%	82.13%			