



ACRE Newsletter

<http://www.acrememphis.org>

Association of
City Retired Employees

Volume 1, Issue 1

April 2012

Our President's New Year Message

I hope all our members have had a great new year so far. I want to commend the ACRE Board for all their loyalty, and our legal Advisor Clyde Keenan for his guidance with all of the changes that have come about. I can assure you that all your officers are doing all they can to gain a thorough knowledge of how the new changes affect each of us.

Thanks to our Secretary Mike Lee, Treasurer Jim Nichols and our Public Relations and Webmaster Tim Cook. These men are putting in a lot of hours updating our office and creating a great looking website. If you have not seen the ACRE Website please go to www.acrememphis.org. If you have suggestions please let your Board know and we will try and get those improvements made.

Thanks for all Director Quintin Robinson and Benefits Manager Pearl Gibson have done by making them-

selves available at our meetings, being open to suggestions, and eliminating many of the problems that occurred with the Affidavits.

Remember ACRE is your organization and it will only be as good as you want it to be, so come out to the meetings if you are able, your fellowship will be well received.

Earl Wainscott, President.

Vice President's Message

I want to thank all of you who checked on me during my hip replacement surgery. Your calls were appreciated and your prayers were felt. I am thankful to say I'm doing well & getting better every day.

I am glad things are beginning to settle down. ACRE is only as good as you the members want it to be. Your ideas and your support mean a lot. Many people since 1990 up to now have tried to do their absolute best for the benefit of all the

City Retirees, if you get a chance thank them for what they are doing for you.

Finally, there are going to be a lot of budget meetings coming up where we will ask those of you able to attend. We need to let our City Leaders know we are in this together. Let us all remember we can disagree with each other, but none of us have the right to be disagreeable.

Gary James, Vice-President



Frank Hester receiving his plaque.

Frank Hester Retires from ACRE

Frank Hester retired from the Staff on February 15, after more than 21 years of service within the organization. Frank ran the Office, Published the Newsletter, and took over as Treasurer for a time as well. Frank advised he had some health

concerns and he felt it was time to pass the torch to the younger generation. Jim Nichols was selected by the Board to finish out Frank's term as Treasurer, and Tim Cook was selected to take over Public Relations. The Board presented Frank with

a nice plaque for his service. Frank will be sorely missed, but he has agreed to stay on as an Emeritus Board Member to help out where he can. When you see Frank be sure to let him know how much we appreciated his dedicated service.

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Officers:

- President: Earl Wainscott
- V. President: Gary James
- Secretary: Mike Lee
- Treasurer: Jim Nichols
- Chaplain: Donne Walden
- Public Relations: Tim Cook
- Sgt At Arms: Welborn Marr
- Legal Advisor: Clyde Keenan
- Healthcare: Francis Bradley
- Pensions: Dan Melancon
- Webmaster: Tim Cook



HealthCare Insurance Update

The first three (3) months of 2012 have been hectic for many retirees regarding their healthcare insurance coverage. As you should already know, United HealthCare is no longer the Third Party Administrator (TPA) for the City of Memphis Healthcare Plans. Cigna is the new TPA and with change comes problems, such as, retirees with Medicare, Part A & Part B having claims during these three (3) months. Ordinarily after the claims have been processed by Medicare, they should have been sent to Cigna for processing, but that did not happen because Cigna did not take care of establishing this procedure, when Cigna became the TPA for the City of Memphis Healthcare Plans. This procedure is referred to as the Medicare Crossover. This resulted in Cigna not receiving the claims and the provider not being paid by Cigna as the secondary insurance.

Another problem some retirees with Medicare, Part A only, have experienced is that their claims were denied because Cigna said the retiree had other primary insurance coverage which was not true. This became very frustrating and time consuming for many retirees. Some retirees said they had to call Cigna several times to have the problem resolved.

We are advising retirees who have problems and questions with and about their healthcare benefits and claims to contact their Benefits Specialist with the City of Memphis or Cigna for resolution and answers to their problems or questions.

Benefit specialists for the City of Memphis:

For those retirees with last names beginning with A-D and F-G, call or email:

Mance Aytchan (901) 636-7046 mancel.aytchan@memphistn.gov

For those retirees with last names beginning with E, H-O, call or email:

Sylvia King-Blackwell (901) 636-6692 sylvia.blackwell@memphistn.gov

For those retirees with last names beginning with P-Z, call or email:

Ellen Tate (901) 636-6618 ellen.tate@memphistn.gov

CIGNA Senior Client Engagement Manager

Kenya Holmes (901) 748-4143 kenya.holmes@cigna.com

If you are still not getting your problems resolved or questions answered call the ACRE Office. You can also send us an email at HealthCare@acrememphis.org and someone will get back with you.

Francis Bradley, Healthcare Chairman

Mayor's Letter

Director Robinson submitted Mayor Wharton's Letter for the April ACRE Newsletter concerning the transition of our Healthcare Plan from United Healthcare to CIGNA. However his letter was too long for this edition of the Newsletter without editing it drastically, so we posted the Mayor's Letter uncut on our website at www.acrememphis.org, please read this unedited message from your Mayor.

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★ You can usually find more ★
★ in-depth information ★
★ concerning changes to the ★
★ HealthCare situation, ★
★ Pensions, Legal Matters, ★
★ and information from our ★
★ City Mayor on the ACRE ★
★ website available at <http://www.acrememphis.org> ★
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Pension Problems for Widows & Widowers

In April we learned after a City Retiree's death the surviving spouse does not have to wait until the death certificate has been issued to keep the pension check coming; 100% for a 1948 pension member and 75% for a 1978 member. The spouse must take their marriage license to Benefits in City Hall and fill out other papers which allow the pension to be paid to you while waiting on the Death Certificate. Remember at death the pension

check automatically stops. Any health insurance, AFLAC, car note, or even house note being drawn out of the Pension check will also stop. Visit our website and view the posted article "What to do when a City Employee/Retiree Dies" it goes into greater detail. You still must bring copies of the death certificate to Benefits so the Pension Board will be able to move the pension into your own name permanently.

Another question that has come up is how to get a surcharge stopped if I quit smoking or if my spouse no longer can get health insurance at a work company. If your spouse loses their job and healthcare, they must get a letter on their company's letterhead stating Health Insurance is not available to them, and take it to Benefits. Be aware you will be audited at the next upcoming Open Enrollment with tax docu-

ments to assure you do not have a job that provides Health Insurance.

To have a smoking surcharge removed, contact Benefits and they will tell you an approved lab to go to so a blood test can be done **at your cost** to prove you have quit. This will not be paid by the City or the City's Third Party Administrator which is Cigna.

Mike Lee, Secretary



Annual Membership Dues Update

As Treasurer/Chairman of the Membership Committee, I would like to remind you how important your Annual Dues are to our operation. During the year we have to produce many documents for the City Administration and City Council to help explain our position on matters before them, affecting us, the Retirees.

The Membership Cards which are mailed out now have the expiration date on the bottom of the card. So if you ever need to know if your dues are due, then you can just look at your Membership Card. As this transition takes place, fill free to call the ACRE Office where I can look up when your dues are due. When we are not in the ACRE Office, the ACRE Phone is forwarded

to my cell phone, so a member will usually get a human voice immediately. If, for some reason, the phone call goes to voice mail, please leave a message and a return call will be made back to you as soon as possible.

Due to these high costs, if your dues are not paid up to date, within the next 90 days, this will be your last newsletter. Remember Active Members Dues are \$25 per year; widows/widowers are \$15 per year. If you pay more, then the Treasurer extends your due date. (We have some members who have paid 3 years in advance. We need the money so forward payment is encouraged) If for some reason you cannot pay, please let me know, as your membership is very important to us. We do have the ability to waive the fee for

members going through financial difficulty and it is kept **confidential!** For those that are able to attend our Monthly Meetings on the third Wednesday of the month, your fellowship is important to all of us. ACRE Officers and Board Members are here to serve you and to protect your benefits, but we need all your support! You can always visit our website at www.acrememphis.org Please let us know your current email address and if you would like the newsletter emailed to you. Thank you in advance for your cooperation in mailing in your dues!

Jim Nichols, Treasurer

Membership Chairman

ACRE Website and New Email Addresses

The ACRE website is now up and functioning as most retirees know. In the course of setting up Our Website, we learned we needed a way for Members to contact a Board Member or Committee Chairman concerning specific questions by email. Originally an all-purpose email was established for ACRE where one person checked the email and forwarded the questions or comments on to the proper Board Member. However, emails were not being answered as quickly as Members

liked, so we evolved yet again. All the Board Members and all Committee Chairmen now have email addresses.

If a member has a specific question or problem they can now email the specific Board Members handling that topic. For instance you can go to www.acrememphis.org click on Information, scroll the page until you find the Officer you need to contact. Then click on the Officers name and an email box will open with the Board Member's email already filled in. All you have to do is com-

plete the Subject Line, write your email and hit send.

If you have a HealthCare question just go to the Health/Ins Page and review the topics for a specific question. We are constantly trying to improve Our Website, make it as user friendly and information friendly as possible. New information is added weekly if not sooner. If you have any comments please let us know, **we are here for you!**

Tim Cook, Webmaster

Pension Audits & Insurance Affidavits

What can the City of Memphis legally require of you?

As you might expect the recent decisions of the City on insurance and pension issues has raised many legal questions about the extent of the City's authority to require retirees to take certain actions. Unfortunately there is very little legal precedent in Tennessee on

these matters. Since the City's health plan is self-insured (Cigna is just the administrator) and the pension plan is a non-ERISA plan, those of us on the ACRE Board are grappling with new and unique issues everyday.

Everyone's situation is a little different and it is usually necessary for me to speak to you directly so that I fully under-

stand your position. I can be reached at (901) 767-1842 or keenandl@aol.com.

Consultations on all legal matters for ACRE Members are free. If you leave a message at my office I will get back to you within 24 hours.

Clyde Keenan, Legal Advisor



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:

Phillip Dodge, G.H. Parker,

Robert T. Tabor, Paul Terrell,

Matthew Scoggins

Joseph W. Wheeler

W.H. "Bill" Bates

Charles Harrell

Larry Holloway

Charles Jones

Kenneth Harlan

Barbara W. York

Jerome C. Hester, Sr.

Mary Knox-Lanier

Peggy Dozier Selph

William E. "Cotton" Lloyd

PENSION BOARD

In previous Pension Board Meetings, it was explained that the new rule on Annual Physical Reviews for disability retirement was effective as of 03/29/2012. If someone reports to HR that you are now doing a job that is comparable to the position you had with the City you will be reviewed. You cannot have a disability retirement from the City of Memphis as a policeman or fireman and now work in the same capacity on another job.

If there are any questions concerning the review of any retiree on disability retirement, please send me an Email to Pensions@acrememphis.org. I will get you a response from the Pension Board or HR.

*Dan Melancon,
Pension Chairman*

Association of City Retired Employees
Office: 901-525-2615
Email: acrememphis@gmail.com
<http://www.acrememphis.org>

Association of City Retired Employees
638 Jefferson Avenue
Memphis, TN 38105

MEMBERSHIP FORM

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

Name _____

Mailing Address _____

City _____

State _____ Zip _____

Dept. retired from _____ Year _____

(Check one) New Applicant _____ or Renewal _____

Your Spouse's name _____

Email address _____

Extra amount for Legal Fund enclosed _____

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

THANK YOU FOR YOUR PART IN ACRE!



Return Service Requested

MONTHLY ACRE MEETING:
Third Wednesday of every month!
12 noon at the Board of Education Bldg.