



ACRE Newsletter

<http://www.acrememphis.org>

Association of
City Retired Employees

Volume 1, Issue 2

August 2012

A Message from Our President

This year is really moving fast. I want to thank all of your ACRE Board members for all their hard work. It looks like some of the initial Cigna Problems are finally settling down. Or at least I'm not hearing of as many complaints as we did the first 6 months of this year. We have been able to maintain an open and respectful relationship with the City Administration and I hope it will continue.

In October we will again face Open Enrollment. Since our next newsletter won't come to press until December, I am asking you to go to our website at www.acrememphis.org; Our Board members will keep on top of all the issues and get the facts you need to know to our Webmaster Tim Cook just as quick as possible. Of course feel free to contact any of us with your questions.

As you read the newsletter I hope you will see infor-

mation you want, if in the future there is a particular issue you would like to see addressed please let our Public Information Officer Tim Cook know what the topic is and someone will address it in the future issue. Please continue to come to our meetings on the 3rd Wednesday of each month where we attempt to cover the most critical issues facing the membership.

Earl Wainscott, President.

The Vice President's August Message

As a retired fire fighter, I have found that I am still helping to put out fires that pop up frequently. We do have some dedicated and concerned Board Members who are working hard for you. I have attended several meetings wherein the Fire, Police, and other labor groups along with ACRE have met in a unified effort for the

benefit of the over 4300 retirees.

Never think you are out there by yourselves when a problem arises in dealing with the City or your Healthcare. Call the ACRE office (901) 525-2615 and usually you will immediately get our Treasurer Jim Nichols and if he can't answer the question there is a team effort where he will get you connected with someone who can get you an answer.

We have a good working relationship with the staffs of the Memphis Fire Fighters and Memphis Police Associations. There are a lot of issues that will be coming up in the next few months that I will assure you we intend to keep you constantly updated. Please read any open enrollment packets you are sent carefully to avoid the problems we had last October. If you have any questions contact our office.

Gary James, Vice-President

New Pension Disability Plan submitted to Pension Board

Human Resources has presented the Pension Board with a new plan to discover possible violations of the retirees drawing disability pensions. However, the plan being presented to the Pension Board appears to be lacking in several areas:

Why are retirees in their 60's up into their 90's being required to fill out documentation to prove that they are still disabled? These individuals are well past the legal retirement age.

What will be the consequences to

those retirees found to be in violation of the "new" plan? No specific answers have been given to these questions only that each case will be handled on its own merits.

Why will the management and investigation of these 609 retirees be outsourced to a third party and why should this expense come out of the Pension Fund?

What is the projected annual expense of this third party outsourcing and will this be an ongoing expense from the Pension Fund?

Why are retirees that were given disability pensions by the Pension Board under the then current guidelines, rules, regulations and City Ordinances, now being required at their own expense to prove they are still disabled and not in violation of the "new" plan?

It is hoped the Pension Board will demand more information from City HR before giving its final approval to this new disability audit plan.

Dan Melancon, Pensions

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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

For the last few years the employees have been paying 27% of the total Healthcare cost and the City has been paying 73% with these numbers changing. At the City Council Budget Hearing in June the Council voted that we had to get back to the ordinance language of employees paying 30% and City 70%. The Council stated they wanted the employee/retirees to have 1 1/2 % added to their premiums so they were paying 28.5% and next year the other 1 1/2% would be added bringing us to the 30/70 split required by law. At the July 30th meeting a lot of debate rose over this issue; Human Resource's interpretation of the Council's action versus some healthcare committee member's interpretation. The labor groups on Tuesday August 7 met in the Personnel Committee with their concerns on the City's premium raises. The Council Members present were also concerned so the matter was transferred from the Personnel Committee to the Budget Committee to be heard on Tuesday, August 21st. At that time we should learn how much increase will be made in our premiums to be effective January 1, 2013. We will immediately post the increase on the ACRE Website.

The Open Enrollment for 2013 will be October 8-19, 2012 and you can use Fax, Walk-In, or go On-line. If you **make any changes another Affidavit will have to be notarized and turned in.** Those with a spouse whose insurance is primary and the City is secondary must fill out a new affidavit. Packets will be sent out beginning September 1, 2012. **OPEN YOUR PACKET AND FOLLOW ALL INSTRUCTIONS.** Please be sure to read through the packet, even if you aren't making any changes.

The Benefits Employees have moved to 2714 Union Extended Suite 500 effective July 23, 2012. The telephone number for the new Call Center is 636-6800. The front desk is 636-6428 and the Retirement/Pension number is 636-6479. The Riverdale office is 636-6424 and 636-6410. Instead of having one person handling one group of the alphabet, when you call now the system will take you to the first free agent. If one of the 5 is not available you will get a recording be sure and leave a name and number and date and time and write it down. If your call is not returned the next day call again, let us know if no one contacts you.

If you are still not getting your healthcare problems resolved or questions answered call the ACRE Office 525-2615. You can also send us an email at HealthCare@acrememphis.org or Secretary@acrememphis.org and someone will get back with you.

*Mike Lee, Secretary and
Francis Bradley, Healthcare Chairman*

Surcharges maybe removed soon

I hope all of you are over-coming all this heat; I can't wait until fall arrives. Members of your Board and Executives have attended a lot of meetings in your behalf since the last newsletter. The Secretary and Treasurer met with Mayor AC Wharton and the Deputy Director of Human Resources in June with concerns over the surcharges presenting the fact that when a spouse worked and had their own company's

insurance as primary the City was in essence paying less than 20% of the bills just as they were paying with those on Medicare. We were assured it would be looked at for possible change.

On July 30th, I attended the City Council Healthcare Oversight Committee in a 3 hour meeting. During that meeting we were advised that the Surcharge will be

removed from those who have the City of Memphis Basic and/or Premier Plans as SECONDARY. That is the important word **secondary**. There will be no refunds and if you qualify the surcharge will stop on January 1, 2013. A new affidavit will have to be completed as required.

Mike Lee, Secretary

Hearing Aids

Many retirees have been asking where they can go for their Hearing Aids. Here is your answer:

Arnold Hearing Aid Co.

1838 Union Avenue
Memphis, TN 38104
901.726.0044

Memphis Hearing Aid

and Audiology

7675 Wolf River Cir, #101
Germantown, TN 38138
901.682.1529

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★
★ 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://](http://www.acrememphis.org) ★
★ www.acrememphis.org ★
★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★

New Health Clinic

The City has set up a Health Clinic which will run Monday, Wednesday, and Friday from 9 am to 1 pm. A licensed Nurse Practitioner will be there. A convenience fee of \$15 will apply for each visit to the Clinic. More will be sent out by the City for this service. **It is not for any kind of emergency.** It is for minor problems such as colds, flu, etc.



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 much documentation for the City Administration and City Council to help explain our position on matters before them, affecting us, the Retirees.

The Membership cards being mailed out now have at the bottom of the card, the expiration date. 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, feel free to call the ACRE Office and we can look up when your dues are due. When we are not in the ACRE Office, the ACRE Phone number 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.

In the last Newsletter I informed everyone that if your dues are not paid up to date, within the next 90 days, this will be your last newsletter. However, I went before the Executive Board of ACRE and obtained permission to mail out this Newsletter to everyone again. I sincerely hope that this will allow those of you who have not paid your dues of \$25 per year widows/widowers are \$15 per year. However, if a member does not send in their dues this time, this will be the last newsletter mailed to members who are not up to date on their dues. If you pay more, then the Treasurer extends your due date. We have some members paid 4 years in advance, we need the money so forward payment is encouraged. If for some reason you cannot pay, please let us

know, as your membership is 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 ACRE monthly meetings on the third Wednesday of the every 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, ACRE needs all your support! You can always visit our web site 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 Online Email List

The New ACRE Website is being updated weekly with new information concerning health-care, pensions, meetings, and anything else deemed important by the ACRE Board to the retirees. We have listed all the Officers email addresses for your convenience. If there is a problem you need help with please go to the website and see if we have already posted an answer for that particular problem. If you don't see an answer to your question or problem look under Officers and see who the Chairman of the Committee is who would be

handling that type of problem. Send that Chairman an email with your question. The ACRE Officers are trying hard to help any retiree who has a question or a problem; but if you don't contact them they can't help you. Many of your officers attend Meeting at City Hall just to get the information straight from the horse's mouth. They would be more than happy to answer your question. And you can always send your questions to acrememphis@gmail.com

For those of you wondering when you will be added to the online Membership List, we are

working on it when we are not working on other parts of the website or completing your new Membership Cards. If you have not signed up for the online emails you need to do so soon. We are beginning to send out important news updates, the Newsletter, and death notices. If you need to sign-up just send an email to acrememphis@gmail.com asking to be added. Please include your name, address and emergency phone number.

Tim Cook, Webmaster

Uninsured Motorist Insurance Coverage

With these tight economic times I am frequently asked whether you should change your car insurance in order to reduce your premiums. Although it might be cost effective to drop property damage coverage or raise your deductible on your second vehicle, or some old clunker, you should never, ever let your insurance agent talk you into dropping or reducing your uninsured/underinsured (um/uim) coverage on any of

your vehicles. This coverage is the cheapest part of your premiums and the only thing that protects you if you are injured by a driver without liability insurance, which in my business is an everyday occurrence. Because of the ever increasing number of foreign workers in the tri-state area I have seen a dramatic increase in the number of accidents caused by someone without coverage. These workers, often as a group, pool monies to buy a

work truck with no insurance, registration or any way to hold them responsible if you are injured. Although the cost is a little more, everyone reading this should have insurance um/uim limits of at least \$100,000.00. Remember, an average day at the Med Trauma Center is \$30,000.00.

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:

- Christine R. Price*
- William "Bill" Lee*
- Morris A. Crenshaw, Jr.*
- Perry L. DeWitt*
- James R. Floyd*
- Robert A. Tate*
- Milton S. Jones*
- Jack L. Ammons*
- Frank A. Fracchia III*
- William "Bill" Price*
- Maurice Kemp*
- Patricia Seeber*

Your Pension Information

Your pension and personal information can be found by going to the "ACRE Website" and clicking on the "LINKS" tab, then click on *City of Memphis*. Once you are on the City's website click on "Employee Self-Service" in the "Areas of Interest" box located under the Mayor's picture. Presently the Pension Fund is being handled by Segal Financial Advisors with the current liabilities of approximately \$2.5 Billion Dollars. Remember the 100% funding of the Pension Fund would only be necessary if everyone in the Pension Fund were to retire at one time, which is not very likely.

If there are questions concerning our Pension Plan please send me an email at DMelancon2@gmail.com or Pensions@acrememphis.org.

*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



Return Service Requested

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

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 _____

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

THANK YOU FOR YOUR PART IN ACRE!