



ACRE Newsletter

<http://www.acrememphis.org>

Association of
City Retired Employees

Volume 3, Issue 3

December 2016

A Message from Our President

ACRE Family,

First I hope you and your families can find happiness during the upcoming holidays. My heart goes out to those of you who have lost loved ones this year, and to those of you who are suffering illness. My prayer is that your grief and heartache is relieved by family, friends, and our Heavenly Father.

Since 2011, the Retirees of the City of Memphis have been under constant attack by the City Administration and its agents, oftentimes led or joined by the legislative branch. Or by so called groups of intelligentsia who know what is best for the City and feel moving retirees off the board will be an answer to all the ills of the City. Money folks who know retirees can make it on half a loaf of bread while they feast in their own glutinous desires to covet more than their fair shares of the public trough.

I am reminded of a quote: "The darkest places in hell are reserved for those who maintain their neutrality in times of moral crisis." My prayer is that all those who had a part in hurting and denying loyal workers and their family's peace in old age be punished six-fold. Christians know Satan is the great deceiver, and we know there are many of his disciples who currently have lied and misled, seeing all of this as a game and career builder, caring nothing for those devastated by

their lies and actions. It is easy with a \$100,000 plus salary to tell someone on a \$25,000 to \$35,000 pension how to live their lives on less.

Many meetings have been held, and yet as of this newsletter neither the City nor its new front group OneExchange a Willis Towers Watson subsidy can provide actual numbers for costs. They cannot advise how much a plan will cost until you talk to them one on one and they lead you to the plan they feel is best for you. They are going to call you on the telephone wherein the average time takes 70 minutes and some calls up to 4 hours of conversations. OneExchange will provide Audio Recording, Webinar's, and even Teleconferences to get their message out to you.

Post 65 with Medicare A & B will have meetings on Jan 3, 4, and 5 from 9 am to 11 am which will be in your packet they will send you. Pre 65 will have the same days Jan 3rd, Jan 4th, and Jan 5 to go to a one hour meeting from 12 noon to 1 pm at the

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Mike Lee, President

Vice President's Message

I would like to thank y'all for being ACRE Members. I would like to wish each and everyone a very Merry Christmas and Happy New Year, and look forward to working with you next year.

Richard McBryde, Vice-President

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ACRE Officers:

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



ACRE 2016 Election Information

Every two (2) years ACRE holds its election of the Executive Board which consists of the President, Vice President, Public Relations Officer, Secretary, Treasurer, Sergeant at Arms and of course the many positions needed and recommended by the President; and approved by the Executive Board.

The Nominations for the Executive Board positions were made at the Wednesday, October 19th General Meeting. The nominations were:

President:

Mike Lee

Vice President:

Richard McBryde

Public Relations Officer:

Tim Cook

Secretary:

Sonja Hollie

Treasurer:

John Johnson

Sergeant at Arms:

Darrell White

The Nominating Committee also made the following nominations to the President:

Chaplain:

Donne Walden & James Smith

Legal Advisor:

Clyde Keenan

Healthcare Chairman:

Francis Bradley

Pension Chairman:

Dan Melancon

Membership Chairman:

Darrell White

Benevolence Chairman:

George Harris

Set-up Chairman:

Gary James

Webmaster/IT:

Tim Cook

Board Members:

Bob McCulley - Legislative

Doug Sanders - Membership

Don Lewis – Healthcare

Bobby Collins - Pension

The Election was held on Wednesday, November 16th at 10:00 am at the ACRE General Membership Meeting at the Al Chymia Shriner's Auditorium located at 5770 Shelby Oaks. The Election was held in accordance with the ACRE By-Laws and all the nominees were duly elected without any objections. These Officers listed will serve you from January 2017 through December 2018.

Important Websites for Online ACRE Members

For those of you with a computer or access to a computer there are several websites you need to really consider using. One note <https://> means the site is secure with extra protection for your information's safety. [https:// ebusiness.memphistn.gov](https://ebusiness.memphistn.gov) The City of Memphis website is where you can go to view your check stub, your beneficiary and many other items. You must have a user name and password. The City Help Desk can help you in setting these up, just call 576-6100.

<https://mycigna.com> is Cigna's website for its customers. Again you will need a user name and a password. This could save you a lot of headaches because it shows you where your claim is in the system, how much Cigna will pay and what you potentially will owe your providers.

<https://mymedicare.gov> is Medicare's website. When you go to the site and log in, Medicare will send you a password which will allow you to access your files. Your user name and account only allows you access to your files, if your spouse is on Medicare, then you have to set her/him up on their own account. You can observe exactly what Medicare paid on your bill and what they feel you may owe. You can make sure the Crossover is set up correctly for your account.

www.acrememphis.org is your ACRE webpage. Everything that we believe you need to know to help you in your decisions is submitted by your Board Members and placed on the your website as quickly as possible.

MESSAGE FROM YOUR TREASURER

I am pleased to announce that year-to-date our finances are on solid ground. The executive board and appointed members of the board of directors have kept spending within the budget for the year and we fully expect to close out the year with a positive financial finish. ACRE could not exist without the financial support of its faithful members. So please send in you checks for dues renewal. The entire elected and appointed members are looking forward to serving you for the next two years.

Phone Calls

When you call the ACRE office, we respectfully request that you furnish the following information:

Your name (please spell you last name because we are getting on up in age)

Your phone number, including area code.

Your status (example: Line of Duty disability, ordinary disability, Pre-65, Post-65 A only, Post-65 A & B, etc.)

Then leave us a brief message.

Someone from ACRE will return your call as soon as we can.

John Johnson, Treasurer



President's Message Cont.

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at the same locations, more will be in your packet they send you.

According to OneExchange's literature, calls between them and the retiree can run from 1 to 2 hours or longer—depending on the retiree. What will the City Human Resources do for you after you buy into the new plans if you have a problem? They will email it to OneExchange Customer Support. Carrier related items [the insurance you bought] and whatever problem you may have can take 4 to 6 weeks to handle. Heath Reimbursement Account problems can take 2 to 4 weeks to resolve. And if you got sloppy service or were treated discourteously by the Call Center that experience that could take up to 2 weeks to research. But none of us should see that as a change with all of you who are telling us no one answers the benefit call line for Memphis, and when you leave a message no one calls you back. Mention that to the City and we the retirees are wrong, every call is answered and a callback is returned in a timely fashion.

There are a lot of Labor Leaders who have spent many hours in efforts to help each of you. Contrary to what some deceivers say, many different alternative plans have been suggested and offered, but all have been denied. In October the City said we could have one of three choices, but guess what that was a lie also; the only choice from day one was the Private Health Exchange. The only choice from 2011 was to throw all retirees off any kind of City subsidized insurance. The biggest untruth is they have helped the Pre-65 with these changes.

Therefore don't throw any document you get from the City or OneExchange away. Write the Date and Time you receive each document on that document. No matter whom you talk with demand a name and write down the date and time of the call. If you can record it then do so. I can assure you if the City or the new company screws up, it will be your fault not theirs.

Finally for our aged members who have difficulty understanding some of these concepts, please contact a family member and bring them on board to help you in your decisions, don't try to handle these changes by yourself. Have that family member call ACRE if they don't grasp how dangerous this can be to your wellbeing if the wrong action is taken. God Bless you.

Mike Lee, President



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:

- Anthony K Sneed, MPD
- Lewie Davidson, MPD
- Cito Pellegra, MFD
- Robert Parker, MFD
- Sherman Chambers, MPD
- James Nichols, MPD
- Marvin Seeger, MPD
- James Daley, MFD
- Thomas Miller, Airport A
- Charles Dodd, GS
- Katie Montgomery, MPD
- Marvin Seegerm, MPD
- Robert F Smith, MFD

Check Beneficiary

The New Year will be here soon, so please check your policies & make sure you have the right Beneficiary listed.

Christmas Luncheon

The City of Memphis Employees Credit Union will host their Annual Christmas Luncheon for ACRE Members on Wednesday, December 21 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 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.

MEETINGS

The General Meetings are scheduled for the 3rd Wednesday of the month and start at 10:00 am. In the case of inclement weather, please check the News for School Closings — if the Schools are closed there is **NO Meeting!!!** You can check the ACRE Online Calendar for any changes. **Remember 10:00 am !!!**

Gary James, Set-up Chair

Your Pension Information

The new Price Waterhouse Cooper actuarial for the Pension Fund covering the period July 2016 through July 2018 has been released but can only be found by searching through the City's webpages. The last actuarial presented by live PWC representatives to the Pension Board in 2014 showed the total liability of the Pension Fund to be **2.53 billion dollars**. The newly released actuarial indicates that the Pension Fund liability has increased to **2.62 billion dollars**. (Increase of 9 million dollars.) The decreased percentage of this new liability funded by the Pension Fund will be re-evaluated starting forward from July 2016

The first two pages of this actuarial were waivers by PWC explaining that this actuarial was not a comprehensive audit but relied on the information given to them by the City and the PWC actuarial was in no way held responsible for inaccuracies in their report.

By ordinance, the Retirees' Pension Fund is supposed to be off-limits to the City but when the City controls all the financial numbers with no outside visibility then the veracity of the City may be in doubt. If you have any questions please call the office or email me at Pensions@acrememphis.org or my email at 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!

Association of City Retired Employees
638 Jefferson Avenue
Memphis, TN 38105
(901) 525-2615



MONTHLY ACRE MEETING:
Third Wednesday of every month!
10 am at the AL Chymia Shriner's Bldg.