



# ACRE Newsletter

<http://www.acrememphis.org>

Association of  
City Retired Employees

Volume 1, Issue 4

February 2013

## A Message from Our President

There have been a lot of discussions about the impact of the **Affordable Healthcare Act** which begins to **take effect beginning January 2014**. The local associations of City Employees and ACRE are currently in discussions with the City about the impacts on the City Basic and Premier Plans. In fairness to Cigna they are only the 3<sup>rd</sup> party administrator of our health plan, they do not develop that plan. That is done by the City Benefits Office along with their advisor the Mercer Company out of Atlanta, Ga.

Due to the complexity of the Affordable Plan, even the advisors do not have complete data from the Federal Government to make absolute predictions. In recent talks Consumer-Directed Health Plans (CDHP) which are HRA's [Health Reimbursement Accounts] or HSA's [Health Savings Accounts] have been the buzz words. We have been told our current plans are unsustainable and in the next sentence told the "key details are unknown in Health Care Reform". We have been told Premium rates "may be 15% to 20%" increased, not counting the 5% increase needed in our premiums to achieve the required 70% City and 30% employee/retiree portions.

So far several **draft models** have been presented:

**1.) Keep the Basic and Premier Plans** with high Premium increases [20% plus], suggested raises in Deductibles [\$750 basic, \$500 Premier], Out of Pocket maximums increased [\$3,000 basic, \$1500 Premier], increase in office visit co-pays [Premier \$25/\$50], increase in emergency room co-pays [\$200 basic, \$300 Premier], and Coinsurance Basic up to 20%, Premier 10%

**2.) 2014 Option A** both Basic & Premier become HRA's. **Basic** has a \$1,500 Deductible but City puts \$750 in your HRA, 20% coinsurance, \$1,500 out of pocket, and \$200 Emergency Rooms co-pay suggested

Single premium of \$179.35 Family premium \$380.75. **Premier** has a \$1,000 Deductible but City puts \$675 in your HRA, 10% Coinsurance, \$2,000 out of pocket, \$25 and \$50 co-pay after the deductible, \$100 per hospitalization and \$200 at Emergency Room if not admitted. The single premium \$194.59, family \$393.05.

**3.) 2014 Option B** Basic stays PPO, Premier becomes a lean HRA. **Basic** has \$750 deductible, 20% Coinsurance [up from 10%], \$200 emergency room co-pay single premium \$179.35, family \$380.75. **Premier** has \$1200 deductible but City gives your \$600 in the HRA making your cost \$600. New 10% Coinsurance after deductible on all your bills, \$2,000 out of pocket single, Office visits up to \$25 and \$50. Inpatient Hospitalization \$100 per admission then Ded/Coins. \$200 each visit to emergency room. Single premium \$194.59, Family premium \$393.05.

[Notice that Option A and Option B result in the same premiums for single or family in both Basic and Premier new HRA plans.]

**Nothing has been finalized.** No decision has been presented about Medicare Retirees being covered at 80% by the Federal Government leaving only a 20% bill ever being sent to Cigna after that bill has been reduced by Medicare required discounts. So, Consumer-Directed Health Plans will translate into you the users being required to pay more out of your own pocket for any medical services you may require.

We will continue to post updates on our website but you need to be prepared to come to City Hall at the budget hearings which will be listed on the ACRE website if asked, Also be prepared to contact your City Council Members if these talks fail. Our next City Council Healthcare Oversight Committee meeting will be on Tuesday April 23<sup>rd</sup> at 1 pm on the 5<sup>th</sup> floor City Hall. Some decision will have to be made then.

*Mike Lee, President*

### Inside this issue:

<i>Healthcare News from Francis Bradley</i>	2
<i>V.P.'s Message Richard McBryde</i>	2
<i>Treasurer's Report</i>	2
<i>Membership Update Darrell R. White, Sr., Membership Chairman</i>	3
<i>Important Websites Tim Cook, Webmaster</i>	3
<i>ACRE Deaths</i>	3
<i>Our New Secretary John Johnson</i>	3
<i>Pension Information Dan Melancon, Pension Chairman</i>	4
<i>ACRE contact info</i>	4
<i>ACRE Membership Application/Form</i>	4

### Officers:

- President: Mike Lee
- V. President: Richard McBryde
- Secretary: John Johnson
- Treasurer: Jim Nichols
- Chaplain: Jimmy Smith
- 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

As of January 28, 2013, per Kenya Holmes our CIGNA Representative, she advised us the only CIGNA Contracted Hearing Aid Provider is still Memphis Hearing Aids. Their Website is: [www.memphishearingaid.com](http://www.memphishearingaid.com) and they have five (5) locations in our area:

- 7576 Wolf River Circle #101      Germantown, TN [901]-457-4797
- 7075 Golden Oaks Loop W #11      Southaven, MS
- 144 South Thomas St #101-5      Tupelo, MS
- 202 W. Park Ave,                      Greenwood, MS
- 452 West Bankhead,                  New Albany, MS

Retirees will be liable for the cost of their hearing aids if they use any other provider since the City Health Plan does not cover Out-Of-Network Hearing Aids. **Note:** depending on whether you are in the Basic or Premier Plan will determine your out of pocket costs.

If you are having problems with your Healthcare Insurance, Medical or Prescription Plan, according to the new Benefits Manager Gertie Ryan, retirees are to call (901) 636-6800. When you call that number, if you should get a recording, then write down the date and time of the call; also if you do talk with someone write their name down for your records. The City will no longer accept “calls are not answered or no one is returning calls”. If you call any other number it is not tracked and any complaint you might make is not verifiable. Call (901) 636-6800 only! Write down the number you call, the date and time of the call, and if you left a message. Leave your name and telephone number every time you call and the reason for the call.

Remember as of January 2013 you can now get a 90 day supply of your RX at local Pharmacies. Be sure that you use an In-Network Pharmacy. Go to [www.caremark.com](http://www.caremark.com) or call 1-866-722-2001 to see if your pharmacy is approved

*Francis Bradley, Healthcare Chairman*

## Vice President’s message

I want to thank all of you for all the support I received in the election last year for Vice President of ACRE.

I am looking forward to working with the all the ACRE Members and the Board during my tenure over the next two (2) years. If you have any questions, comments, ideas for the Association, or any concerns; you may contact me at my 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.*

### Abridged Treasurer’s Report

The Quarterly Budget was estimated at \$5,000.00

The total expenses for the 1st Quarter was \$4,969.48

Thus we came in under budget by \$30.52

*Jim Nichols, Treasurer*



# Membership Chairman's Report

Dear ACRE Member,

I am pleased to be your new Membership Committee Chairman. My goal is to keep membership at a high level and to assist members in any way that I, along with our board members, may be of service.

Please be reminded that the timely payment of your dues is ex-

tremely important as this is the only means of revenue for ACRE to pay its expenses and we greatly appreciate your continued support.

I also would like to thank our committee members Betty Boyette, Betty Jo Hamby, Roy Sanders and Delbert Row for their assistance in this effort. Should you have any questions re-

garding your membership, please feel free to contact me by phone at 901-351-3945 or e-mail at [drwsr@bellsouth.net](mailto:drwsr@bellsouth.net)

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

## Important Websites for Online 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>

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](http://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.

*Your Webmaster*



### 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:**

*Donald R. Joyner*  
*James L. Emerson*  
*Ernest Murphy*  
*Donald W. Frazier*  
*Charles J. Smith*  
*Rita Dorsey*  
*Eugene L. Milner*

## Message from Our New Secretary

I would like to take this opportunity to thank you for allowing me to serve as the secretary of ACRE for the next two years. Like most of you I joined ACRE right after I retired and at the time I thought it was nothing more than a social organization for retirees. Today, this is only partially true. ACRE is heavily involved in keeping a

watch on issues that are important to retirees from the city which include pension and healthcare benefits. It is my hope that you, the membership, become more actively involved in ACRE by keeping up with your dues, attending the monthly meetings, and getting involved in serving on one of the many committees that are available.

But, I still find that the most exciting part of ACRE is renewing old friendships from years gone by. If your officers and board members can be of service to you, please feel free to contact us.

*John Johnson, Secretary*

# Your Pension Information

It appears that the City has started mailing out the Audit Disability Packets in the last part of December 2012. If you have received one of these packets and have any concerns about the questions being asked, please contact an attorney or a representative from the Memphis Police Association, Memphis Fire Department Union or ACRE.

Please check the ACRE webpage under the drop down to PENSIONS where perhaps some of your questions can be answered. 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**

## 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!**



**Return Service Requested**

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