



ACRE Newsletter

<http://www.acrememphis.org>

Association of
City Retired Employees

Volume 2, Issue 1

February 2015

A Message from Our President

I hope each of you have gotten all your problems corrected in this transition. I know some are still waiting on refunds. Since I became a City employee in 1968 I can say unequivocally this has been the most difficult and life changing event I have ever experienced.

Insurance

Each of you must remember there are now Basic, Premier, Supplemental Plans F, G, and N, plus Caremark and 4 Part D Rx plans for our Retired members. So any questions or concerns to us must include what plan you are in. I want to remind you if you went to the Supplemental Plans you and your spouse are now in two separate groups. If you stayed grandfathered in then your ID number is the same and your spouse kept that number also unless he/she had Medicare A & B.

I highly recommend that you go to mycigna.com and sign in creating an account. You will have to do this for both you and your spouse if you are in the supplements. There is a form online whereby you can give permission to Cigna to release information to your spouse to avoid HIPPA restraints if one of you becomes incapacitated.

Each of you over 65 on Medicare needs to go to MyMedicare.gov and do the same thing, again there is no family log in but each of you will have an account under your own social security numbers. You also need to establish that your spouse or whoever you choose has the right to your Medicare health information.

So many of our members and friends have passed away in the last 6 weeks, and our hearts go out to their families. But it is a reminder for all of us to keep our families aware of all of our papers and final wishes.

Those with supplementals should have received Evidence of Coverage Packets from Cigna, put those in a safe place.

If you bought your Diabetic supplies through Caremark, you cannot get them under the Cigna HealthSpring Rx plan; all testing supplies have to go through Medicare Part B now. Not every Pharmacy will bill Medicare Part B, and unless you want to pay out of your own pocket and try to get reimbursed you will have find a Pharmacy that will bill for you and accept assignment.

Last year all our retirees in the health plan equaled 4,016 as of January 12, 2015 that number equals 3,295, a drop of 721 retirees. Of the 1500 retirees with Medicare A & B, currently 1379 are now in one of the 3 new stand-alone supplemental plans or 2 Advantage plans. The rest of our members stayed in the old plan for the time being.

[continued on page 2: President's Message]

Mike Lee, President

Vice President's Message

I want to thank the membership for electing me to another term as the Vice President of ACRE. The Board is always pleased to have the ACRE Members attend the monthly meetings. We have had a long year dealing with the health insurance changes. We plan to continue to stay current with each Health Care Meeting as the year goes along. Dan Melancon attends all the Pension Meetings and will continue to bring his reports on the state of our pension system.

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 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: Donne Walden
- 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
- Set-up: Gary James
- Bob McCulley
- George Harris, Jr.
- Webmaster: Tim Cook



President's Message continued

As you go to your physicians and pharmacies this year check your bills to make certain the copays are correct. Remember to keep the City of Memphis Cigna-HealthSpring Rx 2015 List of Covered Drugs handy. Take it to your Doctor's appointment in case he/she wants to change your medicine. Some of my current medicines under the new plan have Prior Authorization and Quantity Limits requirements. Also all the drugs have their Tier status, and #1 Tier is certainly cheaper than Tiers #3 or # 4.

Legal

I cannot thank Clyde Keenan enough for all the time he has put into protecting all of our rights. I can assure you the legal team is still working hard and they still need any documentation especially prior to 1967 which in written form indicates percentage of your costs, any statements entitling you to that coverage till the end of our lives, etc. The big issue in the Court ruling on the Injunctions was: "Plaintiffs failed to prove that the City specifically obligated itself in writing or by ordinance..." So we need all of you to research your old files again especially pre-1967.

City Council Healthcare Oversight Committee

All of the paperwork on the various changes is being finalized. Director Robinson advised us that the majority of all the retirees that needed to be contacted had been.

Caremark is still looking at over 90 medications they want to Require Prior Authorization for Medical Necessity, but everyone is waiting for the final number of those taking these RX's to see if the problem has reduced by the move of so many to the Part D Rx plans. As soon as we learn more it will be posted on ACRE's website.

I asked how many retirees had used the safety net "Healthcare Assurance Plan" and was told no one at this point has used it. That was the \$2 million the City

Council voted on coming from the private sector to help those who fell through the cracks.

I requested that Cigna set up a local telephone number with someone to help us like Kenya Holmes has in the last two years. Oftentimes Benefits refers us to the 1-800 numbers and we get stranger service; that is no one takes ownership of the problem and gets a solution. We will continue to try and address this.

Those erroneously charged \$50 deductible for a Caremark RX will get a refund as will any charged surcharges for smoking or spousal coverage in error. But for those who moved to Cigna HealthSpring RX go to your pharmacy and make sure they remove you from Caremark.

Conclusion

We will attempt to get a compromise for you Pre-65 retirees who are at this point only covered until December 31, 2015. Don't forget that you have been granted a stay not amnesty. I hope some other solution can be reached. The MPA and MFFA, as well as, other labor groups will all be addressing this. If you feel your years of service have been abused in your retirement, don't forget this is an election year. Much was made about how many of us lived outside Memphis City limits, that was a mistake which might come back to bite some of those vocal naysayers.

I want to thank Mr. Ken Swann and his staff of the Memphis City Employees Credit Union for the Christmas luncheon. As usual it was enjoyed by all in attendance.

Finally, I want to thank those taking the time from their own lives to serve on the ACRE Board. Each has to give time from their own families to try and serve all of you, and I could not do my job without them standing side by side with me. God bless All of You.

Mike Lee, President

New Meeting Time 10:00am

The *ACRE Monthly General Meetings* which are scheduled for the 3rd Wednesday of the month, the **start time has been changed** from 9:30 am to 10:00 am. The scheduling difficulties we were having with SCS concerning conflicting times has been worked out and we are happy to inform everyone of the new time. This will allow our Members who live a little farther out from mid-town to be able to drive in after the main traffic rush in the mornings. This is not to say that in the future we will not encounter more scheduling changes, but for now we are okay. **Remember 10:00 am !!!**

Gary James, Set-up Chairman

Public Relations Message

We **cannot** put everything we would like to in the printed and mailed Newsletter, so we have begun an electronic Newsletter that is emailed to everyone on the Email List & then posted on the ACRE Website. The electronic Newsletter has considerably more information in it for our members. Please sign-up for the emails and check Our Website for more information.



Caremark Prescription Plan

For those who stayed in the Caremark Prescription Plan, they are updating their Performance Drug List and many drugs will no longer be Preferred. That means to keep taking them you will have to pay higher copay. You should get a letter from Caremark advising you if one of your medications has changed. You can go to www.caremark.com and pull up the Performance Drug List. These changes will take place April 1, 2015. Most will have a generic alternative, but if you demand the Brand name you will pay more.

Since December 15, 2014 to February 3, 2015 the City has refunded \$55,710 to 590 people erroneously charged the Nicotine surcharge, once they submitted the proper paperwork. The City has also refunded \$24,280 to 298 members for the Spousal Surcharge, again once the proper paperwork was submitted. If you fall into this situation contact Benefits immediately.

Those of you still in Caremark who have had a RX filled recently need to check and see if you were charged too much for the deductible. It should only be \$25. Let Benefits know so they can help you. Those of you, who are no longer in Caremark but used Caremark's Automatic Refills system, must call Caremark and stop any automatic refills. Also make certain your pharmacist knows not to bill Caremark but your new carrier Cigna HealthSpring RX. Don't assume, take the initiative.

There are now 13 groups of Insurance, so if you call the office or email us, be sure to tell us what plan you and or your spouse are in and give us a telephone number where you can be contacted. There is no one answer fits all anymore. Remember because of HIPPA we cannot discuss your medical conditions with the City or any Insurance Company. We are limited to issues that affect all the members in the plan you are in. Go to the ACRE website and telephone numbers you may need are listed. We are trying to convince the City to have Cigna again assign a particular person to the account whereby someone will take ownership of the problem and get a solution which we can then share with all members.

At the January Healthcare Oversight Committee we were advised that the City is considering moving 2015's Open Enrollment to August. As the year goes on we will advise you if that is finalized.

I hope most of the premium errors are corrected but check your February check against the Premiums listed in your Open Enrollment Booklet and if you find a problem contact Benefits immediately.

There is a lot of confusion on what the names of the various plans are: Cigna Basic, Cigna Premier [grandfathered folks]; Post 65 with Medicare A & B now have Cigna Medicare Surround Plan F, Plan G, or Plan N. If you bought the Part D coverage you are in Cigna-HealthSpring Rx (PDP) Plan 1, 2, 3, or 4.

There are also 2 Medicare Advantage HMO plans with Part D Rx combined under the name Cigna-HealthSpring Preferred with Rx (HMO). Use your ID cards to avoid any confusion. Keep all the documents Cigna sent you for your specific plan, in case you need to refer to them.

Francis Bradley, Healthcare Chairman



ACRE Deaths

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

Charles Forbes/MFD
 John Hall/MFD
 Cham Payne/MPD
 George Coleman/MPD
 Welborn Marr/MPD
 Mike Wagner/MPD
 Walter J. Winfrey/MPD
 Charles E. Logan/MPD
 James Dunaway/MFD
 James R. Salle/MFD
 Edward Burson/PW
 James R. Sharon/MFD
 Elliott LaBarre/MPD
 Gregory McGaughy/MPD
 Tommy Winfield/MPD

If you know of a City Retiree who has passed away please let us know!



New Flu strain slams population

We are having medical scares left and right from this year's new strain of flu and our children and grandchildren are catching tough new diseases along with past diseases thus warning are often lost in the message to get vaccinated. This Flu Season has been described as worse than last year's and the Medical authorities are advising everyone to get their Flu Vaccinations now.

Generally, **anyone with a compromised immune system** should protect themselves every flu season with a flu shot. This generally includes:

- .. Pregnant women
- .. The elderly
- .. Anyone with a chronic condition like diabetes or asthma
- .. Anyone taking medications that suppress the immune system
- .. Anyone with HIV or AIDS

People who live or work around chronically ill people (such as in a nursing facility or hospital) should also get vaccinated to protect themselves. **All children over the age of 6 months old**, as well as teenagers, should get the flu vaccine each year.

There are **four different types of flu vaccine available**:

- .. The regular shot approved for those 6 months and older.
- .. A high-dose shot approved for those 65 years and older.
- .. An intradermal shot approved for those 18 to 64 years old, a vaccine where the needle only goes into the skin, not the muscle.
- .. A nasal-spray vaccine, made with a live, weakened virus given as a nasal spray, is approved for those 2 to 49 years old who are in good health. The CDC notes this vaccine does not cause the flu. Please check with your pharmacy or doctor and get your vaccination as soon as possible.

Francis Bradley, Healthcare Chairman

ACRE Lawsuit Update

The lawsuit we filed regarding healthcare changes is continuing. Currently we have a motion that was filed two weeks ago to have the lawsuit certified as a "class action" which is intended to make the on-going litigation more simple. We should have a hearing on this motion within the next thirty (30) days. If the motion is granted we will not need the membership to do anything additional as we go through pre-trial preparation. If the Court does not grant our motion, then it will be necessary to add each of you as individual plaintiffs, a clumsy, but not insurmountable burden. Our Board member, Dan Melancon, has been researching the City archives for helpful information to support our legal position. If any of you have old documents regarding healthcare matters from 1965 until the early '70's, please let he or I know.

Clyde Keenan, Legal Advisor

Abridged Treasurer's Report

The year of 2014 had \$20,000.00 budgeted expenses and we actually spent \$16,888. Showing us coming in under budget by \$3,111. However if we have to go into our Legal Fund for litigation against the City of Memphis, we could deplete our funds quickly. So, please keep paying your ACRE Dues and if you can add a little more for our Legal Fund, please do. 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



Benevolence Committee steps-up activity

The Benevolence Committee tries to send out a Getwell Card as soon as we learn one of our Members is in the hospital. When we learn of a Member who has died, we immediately try and reach out to the family to offer our help and support. We also try to send out a Sympathy Card from our ACRE Officers, so the family knows we are here if needed.

The names of our dearly departed Members are listed on our ACRE Website so we might remember the hard work and sacrifice they gave to their City. But sometimes we

have a need to mention others such as now:

Peggy Kellum, loving wife of one of ACRE's founders and the 1st President of ACRE, Jim Kellum. She passed away since our last newsletter.

ACRE's long time Sergeant-at-Arms, **Welborn R. Marr**, who passed away on Sunday, December 14, 2014. He is survived by his loving wife, Betty Marr.

Bryan Cothran, Mr and Mrs Chris Cothran's loving 41 year old son.

Mark Lewis, Mr and Mrs Don-

ald Lewis' 43 year old son.

If any of you know or learn 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. We can be reached almost anytime at (901) 525-2615 or you can email me at gwh_rah@yahoo.com

*George Harris,
Benevolence Chairman*

Very Important Numbers !!!

Many of our Members have had a difficult time during the transition with our New Healthcare. Many are having trouble getting their prescriptions filled or are told they do not have any Health, Dental, or Prescription Insurance. Your ACRE Officers put together a list of important numbers and phone numbers to assist you if you have problems. We do hope this helps.

City H.R. Benefits: (901) 636-6800, (901) 636-6408, or
(901) 636-9571

Pre-65 Cigna Group # 3338158: (800) 244-6224

Post-65 Grandfathered, A or B: (800) 244-6224

Caremark Prescriptions: (866) 722-2001

Cigna Vision: (877) 478-7557

United Health Vision # F7PG: (800) 638-3120

MPA Vision & MFFA Vision—Davis Vision: (877) 393-7363

MPA Dental & MFFA Dental—Guardian: (800) 541-7846

Post-65 Health Springs RX: (800) 558-9562

Pharmacy Help Desk: (888) 625-5686

Surround F, G, N: (800) 244-6224

**HAPPY
VALENTINES DAY**



**FROM ALL
OF YOUR
ACRE
OFFICERS !!!**



What to Do upon Employee Death

[Revised November 5, 2013] 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 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 5th 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 Nov 5, 2013] 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, Memphis Police Association 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 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 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 5th 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.



2 year Healthcare Roller Coaster Ride

The last two years have been a roller coaster ride in dealing with the healthcare and pension issues that was brought on by the city administration. Most all of ole retirees remember the Pipkin Roller Coaster out at the Fairgrounds. Standing on the ground it didn't seem that bad of a ride. So, we got on and then hung on as the ride took us up and down and jerked us around. We hung on for dear life thinking "when will this ever end." Well the ride came to the end and we survived. Some of us gained from the experience, some of us lost from it. But, we all survived. And as you all know, the roller coaster is still there and we eventually will have to ride it again. Who knows what the next issue will be.

Like most of the post-65 retirees with Medicare A & B, I had to go to a supplemental plan, and the premium for my wife and I nearly doubled. In the end I knew that no matter what happened, we were going to have insurance and we did. My wife and I give thanks to our Lord and Savior who helped us remain calm during this ordeal.

I want to thank all of the ACRE Board Members for all of the hard work that was put into this big mess and especially to Clyde Keenan for keeping us pointed in the right direction from a legal stand. And, I especially want to thank the membership for your continued support.

John Johnson, Secretary

Membership Committee Report

We would like to remind you to keep your ACRE Membership up to date. You can check your status by looking at the Membership Card we sent you in the mail. Take a minute to look in the bottom right hand corner of the card. You can also check by going to www.acrememphis.org (that is also on the backside of your Membership Card) and checking the date beside your name on the Members Dues List. And of course you can always call us at (901) 351-3945 or (901) 525-2615.

Please clip out the Membership Form on the last page of this Newsletter, fill it out completely, and mail

it in with your Dues to the address on the form. The information from the Dues Form helps us to keep our records accurate and up to date. We thank you for your support, as we cannot operate without it.

If you have any questions please contact myself at (901) 457-8487 or by e-mail at drwsr@bellsouth.net, or our Membership Co-Chair Doug Sanders at (901) 377-3952 or by e-mail at dugoutdoug4@att.net Thanks and we hope to see everyone at our next General Meeting

*Darrell White, Membership Chairman
Doug Sanders, Membership Co-Chair*

NOTE

If you have any questions or concerns call the ACRE Office number (901) 525-2615 as we try to have an elected official answer that phone 24 hours a day seven days a week unless we're helping someone else, in which case leave a message and we will call you back as quickly as possible.

MEMBERSHIP CARDS ARE IMPORTANT !!

Every Wednesday your Officers go down to the ACRE Office at 638 Jefferson and go through the mail. After we open and sort the mail we complete New Membership Cards, stuff the envelopes and put them in the mail to our members. A lot of time and money is spent making these Membership Cards for our Membership so they will know: 1) when their dues

expire and 2) where they can go on the internet to get information (check the backside of your card). Please keep your Membership Card in a safe place and don't just throw it in the trash, as many have done. That's like throwing money down the sewer.

Tim Cook, Public Relations



VOLUNTEERS STILL NEEDED

We can always use additional volunteers on our committees. If there is someone you would like to work with or a subject you are very passionate about please let me know and we will find you a slot on that committee. Or if you have some spare time to volunteer, the board will direct you where we need the additional help the most.

Your attendance at the last few General Meetings was astonishing. Our attendance continues to grow every month. There were approximately 100 plus at the last Meeting. It was great to see so many of you. Also, thanks to the members that continue to send emails to the City Council requesting support for the Retirees during the transition. Some of you have sent letters to the Mayor, City Council, and to the Newspaper and that is very much appreciated.

If you have any questions, comments, or ideas for your Association, or any major concerns; you may contact me at my ACRE email address: vice.president@acrememphis.org or leave me a message at the ACRE Office at (901) 525-2615. We hope to see you at the next General Meeting

Richard McBryde, Vice President



★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★
 ★ You can usually find a lot ★
 ★ more information concerning ★
 ★ changes to your HealthCare, ★
 ★ Pensions, Legal Matters and ★
 ★ more information from your ★
 ★ Officers on the ACRE web- ★
 ★ site located at: ★
 ★ <http://www.acrememphis.org> ★
 ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★

Your website continues to grow

The ACRE website is currently 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 any Board Member or Committee Chairman concerning specific questions by email. All the Board Members and all of the Committee Chairmen now have an email address you can reach them at quickly.

If a member has a specific question or problem they can now email the specific Board Member handling that topic. For instance you can go to www.acrememphis.org click on Information, scroll to Officers, then scroll the page until you find the Officer you need to contact. Click on the **Officer's Name** and an email box will open with the Officer's email address already filled in. All you have to do is complete 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 any specific question. We are constantly trying to update and improve that section of our website with the most current answers from the City Benefit's Office, especially during this transition.

On the Home Page we have a New Information Section. When we get new and important information we place it here so everyone can access it quickly. Like the link giving you the name, email address, and phone number of the Mayor and the City Council.

Another important aspect is the ACRE Email List. If you are on the email list you get important information quickly and in a timely manner. We try to get our members that are on this list information as fast as possible, and of course if we need your help you also hear about that quickly through our emails.

On Our Website we are trying to make it as user friendly and information friendly as possible. As new technology comes into our reach we will endeavor to incorporate it into your website to make it as easy as possible for you to get the information you want and need. If you have any comments or ideas for your website or information we are missing, please let us know, **we are here for you!**

Tim Cook, Webmaster

Your Pension Information

Currently the City of Memphis Pension Fund has approximately 88% of its funding liabilities which is only (3) three percentage points lower than the State of TN Pension Fund at 91%. Price Waterhouse Corp. (PWC) reported in 2014 the City of Memphis Pension Liabilities at 2.53 billion. If the City of Memphis were to raise its contributions to match the 91% points of Pension funding by the State of TN, then the City of Memphis would 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 (3) three percentage points beneath the State's own standards. If you have any questions or concerns please call the office or email me 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!

CITY OF MEMPHIS PENSION FUND MONTHLY TOTALS

Year	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%

The ACRE Monthly General membership Meeting is every 3rd Wednesday of the month at 10:00 am at the Shelby County Board of Education Auditorium located at 2597 Avery Avenue. The parking lot fir exit door will be propped open for easy access. You can park anywhere there is NOT a Reserved Parking Sign



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