



ACRE Newsletter

<http://www.acrememphis.org>

Association of
City Retired Employees

Volume 3, Issue 1

February 2016

A Message from Our President

Fellow Retirees;

Are we still looking at the Healthcare quagmire? Yes! A lot of questionnaires are being put out by the City surrounding the health care plans. I honestly don't know if it is a real attempt to help those hurt so badly last year or just a method to justify future changes. Only time will tell, but ACRE will be at every meeting offered to present a voice for each of you.

Current Status:

Two resolutions were passed which extend the 70%/30% subsidy until December 31, 2016. The first Sept 16, 2014 was for those awarded, or those who have an active application with Social Security for, a Disability pension and the second December 15, 2015 for Ordinary Disability pensions with no other access to health care coverage. Plus an exception was granted for LOD pre-65 retirees, widows and dependents to receive the 70% subsidy in the 2016 budget.

The August 4, 2015 Resolution requires ALL Retirees and dependents that become eligible for Medicare A & B to enroll when they first become eligible regardless of when they retired. If you don't enroll you lose the 70% subsidy and any claims will be paid as if you were enrolled in a supplemental plan, that is the City will only pay 20% of the bill because Medicare a & B would pay 80%. Look at the wording "when first become eligible". It does not force those who have Part B penalties to go back and buy Part B, so if you are grandfathered you stay grandfathered.

An Ordinary Disability retiree who turns 65 and is eligible for Medicare A & B will lose the 70% subsidy and transition to the 25% subsidy when and if they select one of the COM Supplemental Plans and Part D Plans.

LOD retirees are also required to enroll in Medicare A & B unless they are required to pay a penalty for Medicare Part B. If they want they can keep the COM Basic or Premier plan but financially paying the Part B Premium and the COM Premium rather than a standard Supplemental Premium may cost more.

[continued on page 2: President's Message]

Mike Lee, President

Vice President's Message

Changes in the City Of Memphis 457-Deferred Comp Program. The City of Memphis will discontinue using Nationwide to administer the Deferred Comp Program. The information I have is a contract was signed by former Mayor Wharton with Mass Mutual to be the 457 Comp Company effective July 1, 2016. The individuals currently contributing through payroll deduction will have their funds invested with Mass Mutual.

There will be several options for the accounts with Nationwide after Jul 1, 2016.

1. Mass Mutual will offer to rollover the current investments into similar accounts.
2. There can be an option to Rollover your nationwide account to another company of your choosing. If you do the rollover, it will **Not** be a taxable event.
3. You may have the option to withdraw you funds. If you withdraw your funds, you will be taxed. The funds will be added to your income for the year and taxes will be at the higher rate.

More information will be released as we approach July 1, 2016.

As most of you know I am still working at **New York Life** and deal with these situations on a daily bases. I will be glad to talk or meet with anyone who needs additional information.

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: 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



President's Message Continued

Also remember Medicare changed its Medicare Part B premium this year for those folks who do not have the premium taken out of a Social Security check. If you get a SS check your Medicare B premium stays at \$104.90 monthly. If you are like me and don't get a social security check your Medicare Part B Premium is now \$121.80 per month.

City of Memphis Employee/Retiree Wellness Clinic

The Clinic at 1803 Union Ave phone 722-3177 treats colds, sore throat, sinus or allergy symptoms, eye/ear infections and other problems. But they don't provide refills on maintenance medications, and they don't perform routine lab work or routine immunizations; you must see your provider

Their hours are Monday and Friday 8 am to 4 pm and Tuesday, Wednesday, Thursday 11 am to 7 pm. At this time we have been advised if someone was in the City plan as of October 1, 2014 they can still use the clinic. I would call and verify before I drove a great distance to get there.

Wellness Efforts

On February 9, 2016 I attended a Wellness meeting in City Hall. As this moves forward our Web master will send out updates. Remember if you and a spouse participate in the program for points you each must have a mycigna.com account in your own name to get credit, a spouse cannot use the primary's web account.

Finally, a lot of folks are in self-denial wondering why there is a drop in employees, why there is difficulty in hiring new classes. You can't take a person's pension away and expect them to live on the whims of the marketplace 25 years from now. Either give them a guaranteed pension or a guaranteed Social Security check with the investment strategy. Otherwise I personally see Memphis becoming the training ground for the nation's Fire and Police, that is train here and go where the benefits are that will sustain you after 25 years.

You can't take a person's security in healthcare away and throw them to the Marketplace. I heard a city official state the Pre 65 left because they did not want to pay the 100% premium. Get real who could pay that and other normal day to day expense. You work 25 or more years and are forced to go get another job to make ends meet and that's fair.

Our new Mayor is in the honeymoon phase of his administration and I wish him well, but I also hope he looks at the impact of all the recent changes on the well-being of this City and revisits some of these issues.

Mike Lee, President

Healthcare Insurance Information

Reminder for Retirees who have been Grandfathered into the City of Memphis Basic and Premier Plans and also Retirees who are paying 100% of the Premiums to stay in those Plans.

1. The Cigna Cards you received the first of 2016, effective January 1, 2016, are for their Medical and Prescription Coverage. One card covers all your Medical and Rx needs.

2. Remember to tell your Doctor's Officer Personnel and your Pharmacy personnel you have a new card so they can copy it.

3. Remember the first RX you have filled this year will also have a deductible added to your bill.

Another thing we want to remind you of this year is if you had a dental plan or vision plan or both with United Healthcare with the City of Memphis last year and made no changes during Open Enrollment, that coverage is now with Cigna. That doesn't mean the cover-

age is exactly like you had, you need to go on line to mycigna.com and create an account or log in to the one you already have so you can check and see what benefits you now have and what Providers are In-Network. Many will be different from your old UHC plan.

When you get to your mycigna.com account, there are four blocks: Medical, Prescription, Dental and Vision which you can click to see the Providers and what coverage you have. If you don't have a computer you can call the Customer Service telephone number on the back of your Cigna card at 1-800-244-6224 and request the information you need. You can also call the City of Memphis Benefits at 901-636-6800 if you have any problems getting information you need. There is also a toll free City Benefits number for you out of town retirees 1-866-543-4367.

Francis Bradley, Healthcare Chairman



MPA Changes Insurance Companies

For Retired Memphis Police Association Members Only:

The MPA has changed insurance companies for 2016. We went from Guardian to Aetna; therefore, we need to update beneficiary information. There are two ways to update:

A) WWW.MYBENEFITSHUB.COM/MPA

- 1) Select "Login"
- 2) Follow the login information on the left side of the screen
- 3) Select the "Benefit Plan Information" icon
- 4) Select "Beneficiary Information" link
- 5) Input desired beneficiary(ies) (be sure to include date of birth)
- 6) Select "Finish" at the bottom of the screen

B) Call [\(901\) 523-7075](tel:9015237075) Monday- Friday 08:00 AM - 04:00 PM for assistance if needed

Also, be sure to update your address. This is how to do so from the main screen (after you are logged in):

- 1) Select the "Personal Information" icon
- 2) Select the "Profile" link
- 3) Update required fields in **bold**
- 4) Select "Save" at the bottom of the screen

Memphis Police Association
(901) 523-7075 Office
(901) 606-6881 Cell

Benevolence Committee helps Retirees

The Benevolence Committee tries to send out Sympathy Cards and Getwell Cards when one of our ACRE Members is in the hospital or dies. Their names are usually listed on our ACRE Website at:

www.acrememphis.org, but sometimes we have a need to mention others here in our Newsletter Benevolence Committee Article. Some times we miss someone and we do want

everyone to know we do try very hard to list everyone.

If any of you know of someone we may have missed, please call the ACRE Office at (901) 525-2615 and let us know. You can also contact us by email at:

Benevolence@acrememphis.org

Also we depend on our members to let us know when they learn of a sickness and/or death.

*George Harris,
Benevolence Chairman*



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:

Flaylon L. Higgons/MFD
 George C Lawhorn/MPD
 Ricky Blustein/MPD
 Hershhal H. Pike/MPD
 Lewis S. Reeves/MPD
 Fred Rutschman Jr/MFD
 J.D. Hall/MPD
 Michael Patrick/MPD
 James B. Thurman/MPD
 Downing Newman/MPD
 Alfred Wilson/MFD
 Lloyd Delaney/MFD
 Kenneth Doerr/MFD
 William B. Hart Jr/MPD
 Jack A. Hammonds/MPD
 Robert Hester/MPD
 Calvin Y. McDaniel/MPD
 James R Boatwright/MFD
 David Canaster/MPD
 Thomas Rutherford/MPD
 Emmett E. Douglas/MPD
 Eugene Douglas/MPD
 Jerry P. McElrath/MPD



Pension Protection Act of 2006

If you're a retired public safety officer, the federal Pension Protection Act of 2006 (PPA) permits you to exclude up to \$3,000 of your qualified health, accident and long-term care insurance premiums from your gross taxable income each year, as long as the premiums are deducted from your retirement benefit.

To learn more, open the [publication and sign up form](#). Also, below are commonly asked questions and answers about this benefit.

Commonly asked questions

Eligibility

1. Who qualifies for the \$3,000 tax savings for health insurance premiums?

Retired public safety officers as defined by federal law are eligible for this benefit.

2. How does the federal law define a public safety officer as it relates to this provision?

The federal law defines a public safety officer as someone who retired from a public agency while serving in one of the following official capacities:

"As a law enforcement officer involved in crime and juvenile delinquency control or reduction, or enforcement of criminal laws (including juvenile delinquency) also including, but not limited to, the work of police, corrections, probation, parole and judicial officers*; or as a firefighter; or as a chaplain of a police or fire department; or as a member of a rescue squad or ambulance crew" (Omnibus Crime Control and Safe Streets Act of 1968 (42 U.S.C. 3796b(9)(A)).

*Judicial officers are defined as judges who have had jurisdiction in criminal law and/or juvenile delinquency, and individuals who have served as prosecuting attorneys.

3. I think that I retired as an eligible public safety officer, but I'm not sure. Who can tell me if I'm eligible?

It is the responsibility of each individual to substantiate his or her eligibility. Ultimately, the federal regulations will govern if you are eligible. If you're not sure whether or not you're eligible, you should contact your tax adviser or the IRS.

4. I worked as a public safety officer for many years, but I retired in a different capacity. Am I still eligible for this tax savings?

No. You must have retired as a public safety officer to be eligible.

5. Did I need to retire at the normal retirement age or through a disability?

Yes. To be eligible for this tax savings, you must have retired as a public safety officer through a disability or at the normal retirement age stated in your plan's provisions. Normal retirement age is the age you're entitled to receive a full retirement benefit. Members who retire early will not become eligible when they later reach normal retirement age.

Tax savings

6. My retirement benefit isn't subject to federal withholding, will this tax savings provision apply to me?

No. Since your retirement benefit isn't subject to federal withholding, this tax savings wouldn't apply to you.

7. How does this provision help me save taxes?

You may save taxes because you will be able to exclude up to \$3,000 of your qualified health insurance premiums from your gross taxable income, which you will report to the IRS when you file your tax return.

8. How will I know how much I paid in qualified health insurance premiums for the year?

Every January DRS will send you a letter providing the total amount of your qualified health insurance premiums for

the previous calendar year.

9. How much can I exclude from my taxable income?

You can exclude up to a total of \$3,000 per tax year. The federal law is clear that the entire amount allowed during any tax year is limited to \$3,000. This is true whether or not you have multiple government pension benefits.

10. What happens if both my spouse and I are retired public safety officers?

You and your spouse are allowed to exclude up to \$3,000 each from your federal taxable income, for a total family limit of \$6,000.

11. Does the tax savings provision apply to health insurance premiums deducted from my benefit payment to cover my spouse and dependents?

(continued on Page 5)

Abridged Treasurer's Report

2015 Year End Treasurer's Budget showed us with \$20,000 budgeted for our operating expenses were \$19,699.24; was actually spent, leaving us \$300.76 in the black. However, if we have to go into our Legal Fund for litigation against the City of Memphis, we could deplete our funds very quickly. So, please keep paying your **ACRE Dues** and if you can add a little more for our Legal Fund it would be appreciated.

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 to. 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



Pension Protection Act - cont.

(continued from Page 4)

Yes. The tax savings provision applies as long as you are the recipient of the retirement benefit payments. DOES NOT APPLY TO RESERVE OFFICERS UNLES THEY PAY A PREMIUMS!

12. Is this tax savings provision passed on to my surviving spouse or dependents following my death?

No. The tax savings provision only applies to a retirement benefit paid to someone who is an eligible retired public safety officer. The tax savings provision does not extend to your spouse or dependents following your death.

13. If I elect to participate late in the year, yet my health insurance premiums have been deducted all year, do I still receive the full \$3,000 tax savings?

Yes. If you were having your health insurance premiums deducted from your monthly pension benefit and the total premiums were at least \$3,000, then you are eligible for the full tax savings exclusion, as long as we receive your election form before the end of the calendar year.

14. Would my election into this program change the federal withholding tax on my monthly pension benefits?

No. Your monthly federal withholding tax would not change. If you had too much tax withheld during the year, you would receive a refund from the IRS when you file your tax return. You can also change the amount of your withholding on your pension benefits by completing IRS Form W-4P and returning it to DRS.

Insurance qualifications

16. Do my health insurance premiums qualify?

For your health insurance premiums to qualify, they must meet all of the following criteria:

Cover health, accident or long-term care insurance, and

Provide coverage for you, your spouse or your dependents, and Be automatically deducted from your monthly retirement benefit and sent directly to your insurance provider by DRS.

17. Do premiums paid to self-insured plans qualify for this tax savings?

Yes. An IRS correction was issued that allows self-insured plans to qualify for this tax savings. Initially, the IRS ruled that self-insured plans would not qualify.

18. Can I pay the health insurance premiums myself and still receive this tax savings?

No. DRS must deduct your health insurance premiums from the gross taxable amount of your benefit payments and send the premiums directly to your insurance provider.

19. I don't currently have my health insurance premiums deducted from my retirement benefit. Will my election into this tax savings program automatically begin those deductions?

No. Your election only tells DRS that you want to participate in this tax savings program. You must still arrange to have your health insurance premiums deducted from your retirement benefit (see question 21 below).

20. If my health insurance premiums aren't currently being deducted from my retirement benefit, what needs to happen for DRS to start those deductions?

If you are a retiree insured through the Public Employees Benefits Board (PEBB): Contact the Health Care Authority (HCA) at [1-800-200-1004](tel:1-800-200-1004), or send a written request to:

*Washington State Health Care Authority
PEBB Program
PO BOX 42684
Olympia, WA 98504-2684*

All others: If you would like this service, please make a request directly to your insurance provider. Your provider can choose whether or not to allow your premiums to be deducted from your retirement benefit. If your provider agrees to have your premiums deducted, the provider will then need to contact DRS at [1-800-547-6657](tel:1-800-547-6657) (toll free) or [360-664-7000](tel:360-664-7000) (Olympia area) to set it up. If you are having difficulty finding a provider that will accept payment by deduction, please contact DRS for assistance at the numbers listed above.

Signing up for the program

21. How do I sign-up for this tax savings provision?

If you are eligible for this tax savings provision and have made arrangements to have health insurance premiums deducted from your retirement benefit, complete the [Public Safety Officers' Health Insurance Premiums Tax Savings Election form](#) and submit it to DRS.

22. Do I need to renew my election for this tax savings provision each year?

No. You do not need to renew your election each year. Once you've elected into the program, it remains in effect until you cancel in writing.

*Jim Nichols, and our
ACRE Legal Advisor*



ACRE'S WEBSITE IS EXPANDING

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 the 2nd menu labeled *Information*, then scroll down the Menu Box to *Officers (the 4th one down)* and click on it, then scroll the Officers Page until you find the Officer or Committee Chair you need to contact. Click on the **Link** under their 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 Ben-

efit's Office, especially during this Open Enrollment.

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 on the Healthcare Forums.

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. If you are not signed-up please do so.

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

ACRE MEETING DATES & TIME

The *ACRE Monthly General Meetings* are scheduled for the 3rd Wednesday of every month with a start time of 10:00 am unless otherwise notified. We were having scheduling difficulties with SCS concerning conflicting times, however we are happy to inform everyone of the new time and hopefully this will accommodate SCS, as well as our Members.

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 Chairman

MEMBERSHIP CHAIRMAN'S REPORT

Please keep your membership current, your expiration date can be found on the Membership Card that was mailed to you. You can go to the ACRE Website at www.acrememphis.org and also find this information. Please contact me at (901) 351-3945 or Doug Sanders at (901) 377-3952 if you have questions regarding your membership.

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

**Keenan Law & Consulting
6465 N. Quail Hollow #200
Memphis, TN 38120**



Secretary's Quarterly Update

This New Year has proven to be a very challenging year already for all us that are Members of ACRE and Retirees from the City of Memphis. We are fortunate to have a Board of Directors comprised of elected and appointed individuals who are dedicated to one cause and that cause is to make sure that the Retiree's from the City of Memphis get a fair shake when it comes to Retirement Benefits. There is nothing more important to a retiree than to make sure that his or her family receives fair treatment from the City. All the board members will continue to serve its members by monitoring the activities of the City Administration and City Council as the 2016 Budget will no doubt be an even bigger challenge than last year. We encourage all retirees to continue to support ACRE and to contact other retirees who are not members and let them know that someone is watching out for them and to join us.

For years ACRE has watched the City Administration from the sidelines. We have now moved down to the playing field and your Board Members are actively involved for you and your best interest. We are watching intently as our New Mayor begins to make moves and important decisions that effect the Retirees. In the future as things heat up, and we know it's going to happen; we may be calling on you to actually get involved in the game with us. More and more challenges are being presented to all the retirees this year, but you can be confident we will do all we can to preserve your benefits.

May God bless you and your family.

John Johnson, Secretary

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 and 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. If you think we are not covering a topic as well as we should please send us an email at:

PublicRelations@acrememphis.org
with your comments and suggestions.

Tim Cook, Public Relations

Turning 65 soon and going to Medicare

We have recommended that many of you contact the Aging Commission of the Mid-South (AAAD) and SHIP because these people are trained specifically to help with this type of situation. They are paid by the State and **DO NOT** have a vested interest in which policy or policies you decide to take. They work one on one with you and direct you in the direction right for your concerns and situation. Personally I have only heard good positive things about the Office here in Memphis. Their Office is located at **2670 Union Ave Extended suite 1000** and their phone numbers are (901) 222-4107 for **Vickie Thompson the SHIP Coordinator**, vthompson@agingcommission.org and fax (901) 222-4198. If you need help please contact these people, they should have a listing for this Group in every State Phone Directory.

Our Fallen Heros Foundation

The Memory Keepers have a Monthly Luncheon every month honoring Our Fallen Heros and their respective spouses. All Widows/Widowers of Public Servants are cordially invited. Please contact the Group at (877) 424-9311.

Your Pension Information

Currently (Dec2015) the City of Memphis Pension Fund has approximately 83% of its funding liabilities which is still only (3) three percentage points lower than the State of TN Pension Fund at 86%. Price Waterhouse Corp. (PWC) reported in 2015 the City of Memphis Pension Liabilities have increased from 2.51 billion to 2.53 billion. If the City of Memphis were to raise its contributions to match the Pension funding by the State of TN, then the City of Memphis would have the funds to give the City Retirees a much needed raise.

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 Pension standards. If you have any questions or concerns please call the office (901) 525-2615 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!

CITY OF MEMPHIS PENSION FUND

MONTHLY TOTALS

2011	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
	\$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	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
	\$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	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
	\$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	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
	\$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%
2015	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
	\$2.171	\$2.228	\$2.217	\$2.235	\$2.252	\$2.201	\$2.207	\$2.176	\$2.078	\$2.137	\$2.130	\$2.092
	85.81%	88.06%	87.63%	88.34%	89.01%	87.00%	87.23%	86.01%	82.13%	84.47%	84.19%	82.69%