



# ACRE Newsletter

<http://www.acrememphis.org>

Association of  
City Retired Employees

Volume 4, Issue 1

February 2017

## A Message from Our President

ACRE Family,

As of midnight Tuesday, February 28, 2017 the **Post 65 Retirees who have Medicare Part A and Part B** will no longer have the City Medigap Plans or the Medicare Rx Part D plans. Unless you call OneExchange at 866-201-0367 and chose your replacement coverage.

Post 65 retirees who have **Medicare Part A only**, must follow the guidelines laid out by the City and sign up for Part B by March 31, 2017 at the Social Security Office or on April 1, 2017 you will be without coverage. Get Part B and then in April go through the enrollment for a Medigap, and Part D Rx plan to all begin on July 1, 2017.

**Pre 65 Retirees**, you also must follow the City's guidelines by February 28, 2017 to have coverage on March 1, 2017. Pre 65 call OneExchange at 866-201-0437 immediately.

Stay in OneExchange and get the HRA with unused funds rolled over every year. Leave OneExchange and lose the HRA. Remember "HRAs are prorated according to the number of months your benefits are effective in a calendar plan year." For 2017 you are in a 10 month period not a 12 month period.

The City still intends to reimburse you for the Part D Donut Hole prescription coverage gap costs if you obtain your Rx plan through OneExchange. The City intends to give you the money when you submit evidence you've gone into the Donut Hole and that money will be added to your income and will be taxable when you file for income tax for 2017.

**WARNING:** For Relatives and Caregivers of Elderly City of Memphis Retirees: If you have a loved one who is a City of Memphis Retiree and ***has Medicare Part A and Part B*** and are unable to handle their own affairs or understand issues well,

(*Insurance:* continued on Page 3)

*Mike Lee, President*

### *Vice President's Message*

I want to continue to thank each of our members who take time to attend our monthly meetings. ACRE is working by attending meetings that might affect our members Health Insurance and Pension. We continue to bring the information we get to each Monthly meeting. We also send Emails when we get information. The monthly meetings is the best time to stay informed and up to date on what's happening.

Looking forward to seeing you on Wednesday, February 15, 2017 at the Shriner's Building, 5770 Shelby Oaks Drive at 10:00 am.

*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
- Pensions: Bobby Collins
- Membership: Darrell White
- Membership: Doug Sanders
- Legislative: Bob McCulley
- Benevolence: George Harris
- Webmaster: Tim Cook



# ACRE Members to be dropped ?

ACRE will soon (by the end of February) remove **ALL Members** who have not paid their Dues from our Membership List. There are a number of you out there and you have to make that decision if it is worth it to you to pay your Dues and have someone work for you against the City Bullies.

ACRE goes way beyond the scope of a simple Association, ACRE has dedicated Officers who attend **ALL Healthcare Meetings** as well as **ALL Pension Meetings**. We

take that information received in the Meetings and pass it along to our Members as quickly as possible so they will stay informed of **VERY Important Issues**. ACRE now has a voice at the table and speaks to the City Officials on behalf of ALL our Membership. **Without ACRE who would speak up for the Retirees?**

So to recap, if your Dues are in arrears; you will be dropped from ACRE's Rolls and will forfeit receiving any Valuable News concerning your **Pension** and your **Healthcare**. If

you aren't sure if your Dues have expired, then they probably have. To find out if your Dues are in arrears go to the ACRE Website, click on Members and then click on Members Dues. From there just scroll down until you see your name and to the right will be your **Expiration Date**. You can also send us an email or just call us on the phone.

*ACRE Membership Committee*

# City H.R. explains the HRAs

This is a response to an inquiry to the City of Memphis HR concerning the Health Reimbursement Account (HRA). This article has been edited to keep the Retiree's identification private. Hopefully this article will answer some of the questions you have concerning your HRA.

My apologies for not responding to you sooner. I have been working with our partners at One Exchange to address your concerns with your Health Reimbursement Account (HRA) benefits. I understand your frustration with the changes and reiterate that we are working diligently to ensure each City of Memphis retiree or their dependent is receiving the best possible assistance during this transition period.

With respect to reimbursements, the City-funded HRA was established pursuant to IRS guidelines for Health Reimbursement Arrangements. This provides for an annual fund from which reimbursements for eligible medical expenses are paid to the beneficiary as they are incurred and partial reimbursements are not permitted. As such, if you submit evidence of a payment of \$834, you will be reimbursed the full amount. It is my understanding that you would like to set up a recurring reimbursement to cover your premium payments. Based on current HRA protocols, recurring disbursements are made six times per year, meaning you would receive one-sixth of your total annual HRA amount on a recurring basis, six times throughout the year, beginning March 1 when the plan takes effect.

Regarding your questions about the timing of reimbursements, **payments from this account vary** depending on which carrier you have chosen, but is **typically 2-3 billing cycles**, which could be **up to 3 months**, for a **recurring payment**. Manual payment requests can be processed in as little as 7 to 10 business days. As I mentioned, this time period depends on the carrier of choice. As such, I have requested a list from One Exchange of the associated reimbursement time periods for each available carrier. It may be possible to shorten that period by selecting a different carrier.

Alex Smith,  
Chief Human Resources Officer  
City of Memphis



# President's Message Cont.

(Insurance: continued from Page 1)

then you need to realize the Health Insurance they have with the City of Memphis will end on Tuesday, February 28, 2017 at midnight. Please reach out to those you know who are elderly and suspect are completely oblivious to this entire situation. The City of Memphis also has a call center at 888-642-4696. If no one answers, please leave a clear message and phone number so someone can call you back.

As of the first week of January 2017 there were 552 retirees OneExchange could not reach due to bad phone numbers. If you've not heard from OneExchange then you need to call them immediately.

As of January 30, 2017 only 53% of the Medicare Population who are losing their coverage had been contacted. In that same report we were told 75% of all pre 65 retirees have been contacted. As of our February 15, 2017 ACRE meeting there will only be 13 days left to enroll in OneExchange for the groups named. **Don't put this off!**

The **Fire Fighters Association** sent all eligible City of Memphis Retirees a new insurance offering for Post 65 who have Medicare Part A and Part B. Folks it is an alternative, an option. As with any insurance it will be great for some, but may not fit all persons as well. The difference is this has Prescription Donut Hole Coverage and may be for you. I thank the **MFFA** for thinking enough to provide it to all retirees.

God Bless All of you.

*Mike Lee, President*

## MESSAGE FROM YOUR TREASURER

I am pleased to announce that year-to-date our finances are on solid ground. The ACRE Board of Directors have kept spending to a minimum so far this year. We fully expect to continue this year with a positive balance sheet. ACRE could not exist without the financial support of its faithful members. So please send in you checks for dues renewal.

### 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*



### 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:**

- Jim Kellum, MPD
- Billy Binkley, MPD
- David Booker, MPD
- Sharon Harber, MPD
- Billy Hyman, MPD
- Robert Kermick, MFD
- Eddie Newson, MFD
- Robert Haire, MPD
- Russell Hurley, Airport A
- Thomas Holcomb, MFD
- Herbert Redden, MFD
- Thomas Scott, GS
- Robert F Smith, MFD

### 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 !!!**

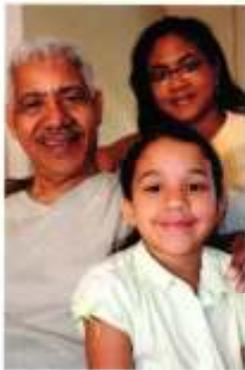
*Gary James, Set-up Chair*



# Retiree Pharmacy Savings possible

*It's worth checking this information out if you are one of those Retirees that might or does hit the "Donut Hole" every year. What does it hurt to check it out? Absolutely nothing!*

## Mr. Hall hit the Medicare Donut Hole - But Now Saves \$425 a Month



We delay Seniors from hitting the Medicare Donut Hole - and save them money once they're in it.

	Retail	Good Shepherd Health
Acarbose 50mg	\$74.09	\$19.73
Furosemide 40mg	\$4.00	FREE
Atorvastatin 20mg	\$49.39	FREE
Clopidogrel 75mg	\$44.49	FREE
Carvedilol 3.125mg	\$8.00	FREE
Lisinopril 20mg	\$8.00	FREE
Insulin	\$325.00	\$75.00
FluticasoneNS	\$43.09	\$5.36
Membership		\$30.00

**Total Cost \$556.06 vs. \$130.09**

We're saving Mr. Hall **\$425.97 every month...**

Get your **FREE PRICE CHECK** to see if we can save you money - and **HURRY** - the number of monthly memberships we can enroll are limited.

**877.521.6337**  
**GoodShepHealth.com**

**6052 S. Hickory Ridge Mall #148,  
Memphis, TN 38115**

## New Pharmacy Saving Memphians an Average of \$215 a Month



Good Shepherd Pharmacy is quickly becoming the Costco of Pharmacy

**40**  
For **\$40** a month - they provide **ALL medicines for FREE or wholesale cost.**

**EVERYONE QUALIFIES** - but those who save the most money are either:  
**Uninsured (No Rx insurance/ No Medicare Part D)**

or a  
**Senior in the Medicare Coverage Gap (Donut Hole).**

Call for a **FREE PRICE CHECK** to see if we can save you money.

In Christ - Dr. Phil Baker  
**877.521.6337**  
**GoodShepHealth.com**



# ACRE General Meeting Update

The ACRE General Meetings have been moved from the Board of Education Auditorium to the Al Chymia Shriner's Auditorium for a few months now. However, we still get phone calls and emails asking when and where the Meetings are being held. The ACRE General Meeting are scheduled for the 3rd Wednesday of each month and the Meeting starts at 10:00 am. The Shriners' Building is located at 5770 Shelby Oaks Drive just off of Sycamore View Road, Memphis. You can also reach Shelby Oaks Drive off of Raleigh Lagrange Road. There is Handicap Parking close to the entrance to the building.

In the case of inclement weather, please check the Local News for School Closings — if the Schools are closed there is **NO Meeting!!!** You can check the ACRE Online Calendar for any changes in scheduling. **Remember 10:00 am !!!**

*Sonja Hollie, Secretary*

## *Double Check Your Beneficiary*

The 2017 New Year rolled in with a thunder and most folks are forgetting one very important Yearly matter. Double checking their listed Beneficiary on ALL Insurance Policies. If you haven't checked or changed your Primary Beneficiary and you have had a life alternating event such as: a death of your partner, divorce, and yes marriage, please check your policies & make sure they are up-to-date.

## Not Everything is in your Mailed Newsletter

We **cannot** put everything we would like to in the printed and mailed Newsletter to our Membership, so we have begun and continued to publish an electronic Newsletter that is emailed to everyone on the ACRE Email List, and then posted on the ACRE Website. The electronic Newsletter has considerably more information in it for our Members. Please sign-up today for the ACRE emails and Electronic Newsletter. You can check Our Website [www.acrememphis.org](http://www.acrememphis.org) for more information.

*Tim Cook, IT/Webmaster*

## BENEVOLENCE COMMITTEE NEEDS YOUR HELP

The ACRE Benevolence Committee tries to send out Sympathy Cards and Getwell Cards whenever someone notifies us that one of our Members is sick, in the hospital, or has died. The Names of our Members who have died are usually listed on our Website at [www.acrememphis.org](http://www.acrememphis.org) and we try and list them here in the ACRE Newsletter. Some times we do miss someone, even with our best efforts and intensions.

If any of you know of a City Retired Employee who we may have missed, or you know of an ACRE Member who is Sick or in the Hospital, please call the ACRE Office at (901) 525-2615 and let us know. You can also send us an email to [Benevolence@acrememphis.org](mailto:Benevolence@acrememphis.org). Also, please remember that we depend on our Members to let us know when we **have not** acknowledged an ACRE Member's sickness and/or death.

*George Harris, Benevolence Chairman*

## Change of Address

It is up to you, as the Retiree, to inform the City of Memphis H.R. Department whenever you have a change of address. That seems simple enough, however over 500 Retirees did not do so after their last move and now the City is unable to locate them. So when it comes to getting your Insurance Packets, Pension Statements, and other important information the City has a good excuse. There was no forwarding address or Change of Address, so they were unable to get important documents to you in a timely manner. Don't give the City an excuse Let's Get-Ur-Done today!



## ***City of Memphis Health Clinic Still Open to Retirees***

The City of Memphis still has the Employees Wellness Clinic located at 1803 Union Avenue which is open Monday through Friday from 9 am to 4 pm. A licensed Nurse Practitioner will be on duty. There is no co-pay for the visit and the Clinic is a quick way for Retirees to get looked at without having to make an appointment. If you do want to make an Appointment you can call 901-722-3177 to schedule the appointment. They get busy at times and are not able to answer the phone, so be patient or just leave a message. The Clinic ***is not for every kind of emergency***. It is for minor problems such as colds, flu, etc. You earned the right to use this Clinic, now go use it.

# Important Websites for 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, who you have listed as beneficiary, and many other items that can help you. You must have a user name and password. The City Help Desk can help you if you have problems setting these up, just call 576-6100.

<https://mycigna.com> This is Cigna's website for its customers. Again you will set up a user name and a password. Then you don't have to wait for Cigna to send your E.O.B.'s [explanation of benefits statements]. This could save you a lot of headaches because it shows you where your claim is in the system, how much Cigna intends to pay and what you potentially will owe your providers.

<https://mymedicare.gov> This is Medicare's website. When you go to the site and log in, Medicare will send you a generic password which will allow you access for the first time to your files. Remember to immediately change that password to one you are comfortable with the first time you access the system. This usually takes about a week to arrive via U.S. Mail. Your user name and account only allows you access to your files, if your spouse is on Medicare also, then you have to set her/him

up on their own accounts. Some folks use their social security number as their user name I decided to use another User name instead. Do what is comfortable to you. When I see a doctor in a few weeks after the visit I go online to this site and check to see if the bill has come in. You can observe exactly what Medicare paid on your bill and what they feel you may owe. You can also make certain the Crossover is set up correctly for your account. After viewing this site I then check the my CIGNA site to see if they have gotten the bill from Medicare and what Cigna is going to pay.

[www.acrememphis.org](http://www.acrememphis.org) This is your ACRE webpage, hosted by webmaster Tim Cook who is also your Public Relations elected officer. Everything that we believe you need to know to help you in your decisions is submitted by your Board Members and is placed on the web site by Tim as quickly as he is able. Critical issues make the first page you open. Further explanations are on the tabs that you can click on. Want to know more about pensions then click that tab, same with Healthcare and other issues.

**Keenan Law & Consulting  
6465 N. Quail Hollow #200  
Memphis, TN 38120  
(901) 767-1842**



# ACRE is adapting to Members needs

Our ACRE Office phone number is 901-525-2615 and after the loss of Jim Nichols many ACRE Officers are just now learning what all Jim did for ACRE and it's Members. Jim answered 98% of the phone calls coming into ACRE. He devoted many hours of his time to help his fellow City Retirees. Since his passing we have implemented a call back system, so we may be better able to address all Members inquiries in a timely manner and with an Officer who is familiar with your specific question/problem. If your call rolls to Voice Mail please leave us a message and we will usually call you back within a couple of hours. Over the last few years we have placed a lot of information to alot of your questions on our website, also things can sometimes be answered better if you get used to checking some of the websites listed on Page 6.

When we do talk with you, it is helpful for you to have complete information handy. Please remember we do not want to get into what kind of illness you have, procedure you had, or other information that might fall under HIPPA. Our communications will stay generic and we talk more about your problem to try and figure out how best to help you. That way we avoid any HIPPA concerns down the road, and we are able to be advocates for you with the City Benefits Office. If your complaint deals with a medical procedure, then you will have to handle it yourself since we cannot speak to medical issues for you.

Finally, remember when you call any of us for help, be patient with us. This is probably the first time we have heard about your situation; therefore, there are many questions we must ask in order to help you. We are trying to obtain enough information whereby we can give you the best possible service and advice. Just be assured we have your best interests at heart and are just trying our best to help you. ACRE has been serving City of Memphis Retirees since 1990 and we hope to continue to do so for many years to come.

*John Johnson, Treasurer*

## Membership Chairman's Comments

Please keep your Membership Dues up-to-date. Several Members are **NOT** up-to-date at this time and these members have been notified at least two times. If you do not keep your dues up-to-date and your membership expires for more than 30 days, you can be removed from the rolls; thus you will not get any future Newsletters or important eMails.

If you are not going to renew, please give ACRE the courtesy by contacting us by eMail or by phone at (901) 525-2615. Also

please remember to keep your **Dues Card** which ACRE sends you after you pay your dues. In the bottom right hand corner of the card is your expiration date. So by keeping your Dues Card you will be able to check and see when your dues are due.

Also there is a cost for making and sending you your Dues Card, along with the information provided in the Newsletters, Mail and eMail comes at a cost. Please continue your support. If you are an up-to-date Member, we hope to see you at the March

15th General Meeting. If you have any questions or comments you can drop us an email at:

[Membership@acrememphis.org](mailto:Membership@acrememphis.org)

or call us on the Office Phone: (901) 525-2615. Doug Sanders or myself will get back with you as quickly as possible.

Also don't forget that being an ACRE Member entitles you to come to our Luncheons provided by the City of Memphis Employees Credit Union twice a year. Just another small perk.

*Darrell R. White, Sr., Chairman*

# 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](mailto:Pensions@acrememphis.org) or my email at [dmelancon2@gmail.com](mailto: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%
2016	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
	\$2.005	\$1.987	\$2.090	\$2.101	\$2.094	\$2.089	\$2.143	\$2.140	\$2.144	\$2.097	\$2.096	\$2.100
	79.25%	78.54%	82.61%	83.04%	82.77%	82.57%	81.79%	81.68%	81.83%	80.04%	80.00%	80.15%