



ACRE Newsletter

<http://www.acrememphis.org>

Association of
City Retired Employees

Volume 1, Issue 7

January 2014

A Message from Our President

On Tuesday December 17, 2013, the Council met in Executive Committee to listen to a presentation from the City Administration on Pension Reform. Tucked away on page 16 of the report was "\$21 million of savings associated with redesign of our OPEB (Retiree Medical) Plan". That translates to removing the Retirees and their Spouses out of the City's Health Plan. So once again we are going to be under fire from the Administration. You need to contact your Council members and let them know the unfairness of this situation. For those of you who were able to earn Medicare away from the job, or got it from your spouse's work record you are already paying \$104.90 for Part B times 2 or \$209.80 monthly or \$2517.60 annually on top of the City Healthcare premiums. And the City only has to deal with 20% of any health bills you might have. The Bible many times addresses the workers, widows, and orphans and what can happen to those who oppress them.

Deuteronomy 24:14-15 ⁴ "Do not oppress a hired hand who is poor and needy, whether one of your brothers or one of the foreigners residing within a town⁵ in your land. ¹⁵ You are to pay him his wages each day before the sun sets, because he is poor and depends on them. Otherwise he will cry out to the LORD against you, and you will be held guilty.

Well I consider our Healthcare as one of the wages we earned and were promised, through faith we accepted lower wages, through hard working conditions on holidays while others were with family relaxing and being protected by us. We don't have Social Security because we were told by the City we don't need it, we will take care of you, and if you qualified for it you are penalized up to 60% in some cases for having worked for the City of Memphis. Many don't have Medicare, because we were told

by the City we don't need it, we will take care of you and our insurance is better than the Federal government. Start lifting your voices now that those who have become hard hearted to the plight of retirees will honor their predecessor's promises.

On Wednesday December 18, 2013, we had a great Christmas Party, and I hate it that some of you were unable to attend. That same day we were called to a Special Healthcare Oversight Committee Meeting. The Administration advised that they anticipate a \$10 million deficit in Healthcare Pre-2015 budget.

[continued on page 3: President's Message]

Mike Lee, President

Vice President's Message

We can always use additional help on our committees. If there is someone you would like to work with please let me know, or if you have some time to volunteer, the board will direct you where we need the additional help.

Thanks for your attendance at the last General Meeting/Christmas Party. There were approximately 179 Retirees at our luncheon. It was great to see so many of you.. Also, thanks to the members that sent emails to the City Council requesting support for the Retirees during these Pension & Healthcare talks.

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.

Richard McBryde, Vice President

Inside this issue:

Healthcare News from	2
Pension Fund changes	2
Treasurer's Report	2
Membership Update	3
Message from the President (continued)	3
ACRE Deaths	3
Telephone Help	4
Vehicle Warranties	4
Volunteers	4
Website Information	4
Surviving Spouse Info	5
Website & Email Info	5
What is ACRE	6
New Year Prescriptions	6
Acre Secretary Article	7
What 6 cents gets you	7
Pension Information	8
Application/Form	8
ACRE contact info	8
Who needs a flu shot	8

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 Welborn Marr
- Legal Advisor: Clyde Keenan
- Healthcare: Francis Bradley
- Pensions: Dan Melancon
- Webmaster: Tim Cook



HealthCare Insurance Update

Suggestion, the first pension pay stub or pension direct deposit pay stub that you received in December 2013, will reflect your new healthcare plan premiums. Compare that with the last pension pay stub or pension direct deposit pay stub that you received in November 2013. Check them closely to be sure they are correct because errors can occur. If you have the City United HealthCare Dental/Vision Plans, check those premiums also. And if you have the Memphis Fire Union Dental/Vision Plans or the Memphis Police Union Dental/Vision Plans, check those premiums too. If you have a question or problem with the City of Memphis Plans, call the City of Memphis Benefits Office, 901-636-6800 or the toll free number 1-866-543-4367. If you have a question or problem with the Memphis Fire Union Plans, call 901-386-3129. If you have a question or problem with the Memphis Police Union Plans, call 901- 523-7075.

A reminder, the first prescription you have filled in 2014 will have \$25.00 added to cost of the prescription, for up to three (3) members of your family covered by the City of Memphis Prescription Plan. Emergency room co-pay will be increased if you are not admitted, effective January 1, 2014. Basic plan: \$100 co-pay + deductible + 10%; premier plan: \$200 + deductible. There are only two (2) City of Memphis Benefit Offices, 2714 Union Extended, 5th Floor, Room 100 and 4225 Riverdale Road, Memphis, TN. Do not go to City Hall, 125 North Main St., Memphis, TN, for benefit changes.

If you are having problems with the City of Memphis Vision Plan administered by CIGNA, such as having trouble getting your annual vision exam from an in-network provider without a co-pay or any other vision benefit that is covered under the medical plan, call Kenya Holmes our CIGNA local representative, 901-748-4143 or 901-748-4113.

This is for those who have the City of Memphis Vision Plan administered by United Healthcare, if you have a question or problem, call the number on the back of your United Healthcare Vision ID Card, 1-800-638-3120.

If you are having a problem with the City of Memphis, CIGNA medical vaccines program, regarding shots for flu, pneumonia, shingles, etc., that are covered by our medical plan, you have to go to an in-network pharmacy/provider to qualify for this benefit. One of the problems is that the pharmacy/provider is submitting the claim for this benefit to CVS Caremark when the claim should be submitted to CIGNA. If your pharmacy/provider has a problem with this, tell them to call CIGNA, at 1-800-CIGNA24.

Francis Bradley, Healthcare Chairman

Pension Fund changes

The new Pension Fund actuarial indicates there will be an increase of 5% or 131 million dollars to the Pension Fund liabilities to cover the projected cost of pay raises and promotions of future retirees. With this new liability increase the Pension Fund is still above 80% funded and is in good shape.

The Mayor has assured that present retirees are protected and there will be no changes to the pension status of these retirees.

There was no **COLA** (Cost of Living Adjustment) for the retirees this past year and there is no indication of any **COLA** for the upcoming year. Due to increases in the City Medical Premium, higher medical deductions and overall inflation, retirees can be assured of getting a **COLD** (Cost of Living Depreciation).

Dan Melancon, Pension Chairman

Abridged Treasurer's Report

The 4th Quarter Budget was estimated at \$20,000.00. The total expenses for the 4th Quarter were \$1,667.00; thus we came in on budget at \$20,000.00.

The last Newsletter mailed to ALL City Retirees regardless if they were members or not resulted in over 225 new members. Are you a member?

Jim Nichols, Treasurer

If a retiree dies, please notify the ACRE Office so we can help make sure the widow/widower gets everything they are entitled too. The ACRE's Office phone number is [901-525-2615](tel:901-525-2615) & is answered by an elected Officer of ACRE 24/7 unless we are in a meeting or helping another member, in which case you will be called back as soon as possible!



Membership Chairman's Report

We are at the start of a New Year and we would like to thank each of you for your support of ACRE, as this is important to continue to properly represent all Members. There would not be an ACRE Organization without you members. Should you know of a City of Memphis retiree who is not yet an ACRE Member, please encourage them to join. Don't forget you can

check the website concerning your dues. If you have any questions please contact Darrell White at (901) 457-8487 or send me a short email at drwsr@bellsouth.net

Darrell R. White, Sr.

Membership Chairman



Message from our President - (cont)

The City estimates they will need an aggregate 19% to make up this deficit. Yes, that is on top of the 10.1% raise you had on your December 2013 check. We cannot tell you exactly how that 19% will translate to each of you, until we get the numbers from Mercer, the City's advisor on Health Insurance Issues. With an aggregate the overall increase will be 19% but Mercer sub divides that total number so that it affects the individual category you are in such as Basic Single differently than Premier Family. As soon as we get accurate numbers you will be notified. This raise will be on the first check you receive in June 2014.

Here is an update on the status of the Audit for those of you who are retired on a Disability Pension, either line of duty or Ordinary. A resolution is being prepared by the City to be presented to the Council which outlines the Audit process. If it

goes through as presented currently you who are on these type pensions will have to supply your financial information, but now you will be allowed to redact some information on the IRS tax information. More will be coming soon. The MPA and IAFF attorneys are representing these retirees and are doing a great job.

For the record, we have been advised by the Administration there will be no more cost of living increases to the retirees until the pension fund is 100% funded. But as a retiree your current pension will not be affected by the upcoming Pension changes proposed by the City.

If you and your wife/husband are both City retirees, there is only one \$25 membership fee, but if one of you passes away, the survivor will still pay the \$25 membership since they are now primary and a former worker. The \$15 widow[er] mem-

bership fee is for those who were never a City worker.

There are 286 Widows who are members of ACRE. We want to thank you for your continued loyalty to the organization your spouse became a member of. If you experience problems with any City issues, remember Jim Nichols mans the ACRE # 901-525-2615 and can get you to the person who can best help you.

Thank you for your membership and your loyalty to ACRE, if you ever have a suggestion to make our outreach better, please share it with us. Our website is www.acrememphis.org and it is manned by Tim Cook, who will also get any message you have to the right person.

God bless each of you, and may the New Year be good for you.

Mike Lee, President

ACRE Deaths

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

Claude Pearson
 Vernon V. Dollahite, Sr
 Raymond H. Stokes
 Ishmael Bradford
 Ethel J. Prewitt
 Brenda P. Maples
 Barbara Sonneburg
 Betty C. Richter
 Charles D. Smith
 Richard Lancaster
 Virgil Hillyard
 Williella R. Owens
 Charles R. Brooks
 Edward Haste
 Roosevelt Coleman
 William R Brooks, Sr
 J.K. Richards
 Owen M. Selby, Jr
 Eugene B. Tully Jr.
 Kenneth L. Riales
 Samuel T. Calvi
 Harry D. Reaves Sr.
 Joe Plunk
 James P. Marbry
 Ben Keathley
 Jean Eubanks
 David T. Jones, Sr.



Telephone *HELP* Available !

Our ACRE Office Number is 525-2615 and under Jim Nichols this number is manned 98% of the time or you can leave a message and usually expect a call within a few hours of your call. But a lot of your questions can be answered better if you get use to checking some of the websites. When we do talk with you it is helpful to have complete information. Remember we do not want to get into what kind of illness you had, or other information that falls under HIPPA. Our communications stay generic and talk more about the problem such as billing errors, etc. That way we avoid HIPPA concerns and are able to be advocates for you with the City Benefits and the Cigna Representative. If your complaint deals with a medical procedure you will have to handle it yourself since we cannot speak to

issues like you feel a medical procedure should be done.

Finally remember when you call any of us for help, be patient with us. You have been living with the issue but this is the first time we have heard about your situation, therefore, there are questions we must ask. We are trying to obtain enough information whereby we can give you the best service. If we feel HIPPA might be involved then we will ask you to call certain telephone numbers and guide you in what you need to ask. If it is generic procedures dealing with billing, etc., we may choose a 3 way telephone call, or maybe an email. Just be assured we have your best interests at heart and are just trying to help you. Our organization has been serving City of Memphis Retirees since 1990 and hope to continue for years to come.



Happy New Year from your ACRE Officers and Volunteers !!!

Vehicle Warranties Act

I have had several calls recently regarding your rights under the Tennessee Vehicle Warranties Act "**Lemon Law**", as well as questions about what disclosures an auto dealer must make to you when you purchase a vehicle. The "**Lemon Law**" only applies to the purchase of a new vehicle, one which has never been previously titled. Dealers who label the vehicle "**certified**" do not fall under the Lemon Law provisions. Dealers are not required to give you the previous history of a vehicle (wrecks, floods, etc.). The purchase of any used vehicle is "**as is**" unless the dealer gives you a written warranty with the vehicle.

Any verbal statement is not binding, even if they mislead you. Tennessee is a "**buyer beware**" state. Before you purchase any vehicle you should request the "**Carfax**" report on that vehicle. If the dealer says it is not available then do not purchase the vehicle. One of the best ways to determine if the price of a used car is reasonable is to go on the "**City Auto**" or "**CarMax**" website and view the same vehicle with the same approximate mileage as the one you are considering.

Clyde Keenan, Legal Advisor



★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★
★ You can usually find ★
★ more information con- ★
★ cerning changes to your ★
★ HealthCare, Pensions, ★
★ Legal Matters and more ★
★ information from your ★
★ Officers on the website ★
★ located at: ★
★ <http://www.acrememphis.org> ★
★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★



Surviving Spouse Information

ACRE learned after a City Retiree's death, the surviving spouse does not have to wait until the death certificate has been issued to keep the pension check coming; 100% for a 1948 pension member and 75% for a 1978 member. The spouse must take their marriage license to Benefits and fill out other papers which allow the pension to be paid to the surviving spouse while waiting on the Death Certificate. Remember at death the pension check automatically **stops**. Any health insurance, AFLAC, car note, or even house note being drawn out of the Pension check will also stop. Go to www.acrememphis.org a posted article called "What to do when a City Employee/Retiree Dies" goes into greater detail. You still must bring copies of the death certificate to Benefit's Office so the Pension Board will be able to move the pension into your own name permanently.

Another question that has come up is "how I get a surcharge stopped if I quit smoking" or "if my spouse no longer can get health insurance at their work/company"? If your spouse loses their job and healthcare, they must get a letter on their Company's Letterhead stating Health Insurance is not available to them, and take the letter to the Benefits Office. Be aware you will be audited at the next upcoming Open Enrollment with tax documents to assure you do not have a job that provides Health Insurance.

To have a smoking surcharge removed, contact the Benefit's Office and they will tell you an approved lab to go to so a blood test can be done **at your cost** to prove you have quit. This will not be paid by the City or the City's Third Party Administrator Cigna.

ACRE Website and Email Addresses

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. Originally an all-purpose email was established for ACRE where one person checked the email and forwarded the questions or comments on to the proper Board Member. However, emails were not being answered as quickly as Members liked, so we evolved yet again. 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 the page until you find the Officer you need to contact. Then click on the

Officers Name and an email box will open with the Board Member's email 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 improve that most important section of our website with the most current answers from the Benefit's Office.

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. New information is added weekly if not sooner. 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



From your ACRE Secretary

2013 has proven to be a very challenging year for all us that are members of ACRE. 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 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 that includes a livable retirement package. The board members will continue to serve its members by monitoring the activities of the city administration and city council as 2014 will no doubt be an even bigger challenge as it pertains to retirement benefits. We encourage all retirees to continue to support ACRE and 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 from the grandstand. In 2013 we moved down to the playing field and watched more closely from the sidelines. In the future we may be called to actually get involved in the game as more and more challenges are presented to retirees. May God bless you and your family. Have a great New Year!!!

John Johnson, Secretary

What can you buy for 6 cents?

What can you buy for 6 cents a day? 1/100th of a kilowatt of electricity for your home. Maybe 1/54th of a gallon of gas for your vehicle; or maybe even ½ of a yearly Magic Jack telephone service for your home. Really you can't find very much worth buying now days for only 6 cents a day. However, if you are or were a City of Memphis Employee you can get a **FULL** Years' Membership to the Association of City Retired Employees, otherwise known as ACRE for about 6 cents a day. Your ACRE Membership is \$25 a year which includes a timely and informative Newsletter for starters. You get an actual phone number to call where you get a live person to talk to and answer your questions. A website stocked full of information about important upcoming events, important pension concerns, timely insurance updates, Committee Chairs' contact numbers and email addresses; as well as, friends and co-workers' information who belong to ACRE. And last but definitely not least, concerned individuals like yourself who are willing, able, and dedicated to helping the Retirees by going to City Council

Meetings, Oversight Meetings, Healthcare Meetings, and scheduling one on one Meetings with the Mayor or any other Civil Service Officer or Politician when a need arises to get answers to problems and situations involving Retirees.

Just think 6 cents a day does all that for you and then some. You also get timely email updates as situations change for better or worse when you sign-up on the ACRE Email Group Mailing List. All other sections of Active City Employees have someone to fight for them and represent them when problems arise. ACRE was established in 1990 with one vital purpose which still holds true today, 22 years later "***Formed to Improve the Standard of Living for Retirees***". As retirees we need someone to step forward and represent us and be our voice at the big table. ACRE is growing everyday and as we grow we recruit Retirees to help on Committees they are familiar with and passionate about, thus we can talk the talk and walk the walk with the powers to be at City Hall. Come join us!

Your Pension Information

As of November 2013 the City of Memphis Pension Fund had approximately 2.183 billion dollars with the liabilities of 2.5 billion dollars which indicated that the Pension Fund was approximately 87.32% funded. The Federal Government recommends pension funds are at least 80% funded to be solvent. Only if everyone in the plan were to draw out their money tomorrow, would our pension fund need the additional 300 million dollars to be 100% funded.

The New 2013 Actuarial from Price Waterhouse has not been approved as of September 2013. This new Actuarial is supposed to include a 5% (131 million dollar) increase in liabilities for the City's projected pay raises and promotions.

Dan Melancon, Pension Chairman

Association of City Retired Employees
Office: 901-525-2615
Email: acrememphis@gmail.com
<http://www.acrememphis.org>

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!

Who Needs a Flu Shot - everyone

Just because you got a seasonal flu shot last year doesn't mean you're off the hook this season. "The flu vaccine is different from year to year," says Dr. Teng, so that means it's a different vaccine every year. "Plus, the vaccine only lasts for a few months at a time." It takes two weeks after vaccination for antibodies to develop against the flu viruses, so people should not put off getting the shot.

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.

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