



# ACRE Newsletter

<http://www.acrememphis.org>

Association of  
City Retired Employees

Volume 1, Issue 5

July 2013

## A Update from Our President

Final negotiations for Healthcare Plan have not been completed. Per the City Council we will meet in September or October 2013 to finalize any further changes to your premiums and or benefits.

On June 18, 2013 three items were agreed to and completed by the Council:

2014 Premiums 70/30 Aggregate Split						
	Non Medicare Retiree		Medicare Retiree		ACTIVES	
	Basic	Premier	Basic	Premier	Basic	Premier
Single	\$166	\$184	\$153	\$169	\$162	\$176
Family	\$348	\$365	\$320	\$334	\$344	\$355

2 Emergency Room: \$200 Coinsurance if you are not admitted to hospital

3 Affordable Value Plan

1. You Pay Deductible for Single of \$1,500 and Family \$3,000
2. You pay Coinsurance of 30% of total bill
3. There is no Out of Network Coverage
4. Monthly Premium Single \$84, Family \$295.

This new plan satisfies the Affordable Healthcare Act requirements for offering a plan that is not over 9.5% of a person's income, thus avoiding a penalty of \$2,000 to \$3,000 on the City per person by not offering such a plan.

Again, this only settles these 3 issues. The City still maintains they need additional premium money and benefit changes; such as raising your deductibles and coinsurance. We will not know the full outcome of this until September or even October while you are in Open Enrollment.

Councilman Jim Strickland [Budget] and Councilman Shea Flinn [Personnel] have assured us they will work with the City Administration and ACRE to assure that the correct numbers are used for a fair resolution to the Healthcare premiums and benefits changes. As we move forward we still need all of you supporting us. As soon as a solution is finalized you will be notified on our web site [www.acrememphis.org](http://www.acrememphis.org).

Finally, I want to especially thank all of you who were able and took the time to come to some of these marathon Council meetings. The ACRE board appreciates all of your support and suggestions.

*Mike Lee, President*

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### 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

Well we went through another Marathon last night. Your ACRE representatives left after 10:30 pm when Councilman Harold Collins modified budget was approved with a required \$3.40 property tax to achieve the necessary funds. According to the labor groups they got out after 12:30 a.m. this morning.

What effected the Retirees:

1. The **70% to 30%** premium split was approved and will be effective on your first check in December 2013 [this will be a 11.5% or 12% increase in your premiums].

2. The **Copay of \$200** if you go to the Emergency Room and are not admitted was approved and will take effect January 1, 2014

3. The **Affordable Value Plan Offering** [a new third health plan] was approved and will begin January 1, 2014

What happens now:

The members of the HealthCare Oversight Committee which includes MPA President Michael Williams, MFFA Matthew

Tomek, ACRE Officers Lee and Bradley, among others will begin meeting with Personnel Chair Shea Flynn, Budget Chair Jim Strickland [*both men honestly concerned that correct numbers be used in the decision making process*], and Human Resource Director Quintin Robinson after April/May/June 4th quarter FY 2013 is received in July. We then have to see how much more all of us will have to bear. Remember the City wanted 22.6% and they now have 12%, so about 10.6% is still out there. Plus the City wants to raise everyone's Deductibles, Coinsurance, and charge Premier Members \$100 per admission for Inpatient Hospitalization and Deductions & Coinsurance. For Premier they also want to make you pay deductions and coinsurance for Outpatient Surgery.

So as you can see a lot still has to be done. I am not going into a lot of confusing numbers at this point. But if any of you wish to talk to Francis

Bradley or myself about more in depth issues please call us. We can email you any documents you would like to review for yourself.

The main issue is: Are the City's numbers accurate or inflated. They are stating there is a 20% cost increase in Medical Expenses this FY 2013. Our research and numbers do not support their high number.

This will not be solved until September or October, right during Open Enrollment period. We will get the information out to you as quickly as possible so you can make good decisions in choosing your Health Plan for Calendar Year 2014.

Finally, nothing was mentioned again about moving any retiree or dependent off the Plan. Also nothing was mentioned about no Pension raises until the Pension Fund reaches 100% Funding. As we learn more it will be sent to you.

I want to thank all the ACRE Board Members who made all these long meetings, and those retirees concerned enough to come to City Hall and sit with us. It meant a lot.

Share this with a retiree if you can.

## Vice President's message

I would like to thank all the ACRE members that took time to come to the City of Memphis budget hearings. The council noted the support from ACRE. Also thanks to the members that sent Emails to the council requesting support for the Retirees.

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

Thanks for your attendance at the monthly meetings. I am looking forward to the July meeting hosted by the Memphis City Credit Union. See you there. If you have any questions, comments, ideas for the Association, or any concerns; you may contact me at my email address: [vice.president@acrememphis.org](mailto:vice.president@acrememphis.org) or leave me a message at the ACRE Office at (901) 525-2615.

*Richard McBryde, Vice President*

*Francis Bradley,  
Healthcare Chairman  
And  
Mike Lee, President*



# What is ACRE & should I Join?

ACRE was formed to "**Improve the Standard of Living for Retirees**" back in September 1990. The sole purpose was to try and help the City Retirees get a fair shake when it came to their benefits. As many of you have seen in the past 2 years the City Administration does not believe in ACRE's Mission Statement. The Officers of this Association have had to go to battle with the Administration over and over again to protect the Retirees Health Benefits, and now the Pension Fund. As we have informed everyone in ACRE the City has mailed out Pension Audit Disability Packets to ALL the disabled retirees for re-evaluation. Many of these Retirees are well past age 65 with several in their 80s and 90s. Common sense would tell you that these disabled retirees are not going to be coming out of retirement and definitely have no business paying out-of-pocket expenses to go see doctors to complete the Disability Packet. Most retirees are living paycheck to paycheck since they retired well below their normal paycheck and there is little or no raise every year. ACRE has tried to put

this into perspective with the City to no avail, but the Retirees do have some allies, the City Council. You ACRE Officers go to them when things get really bad or outrageous. The City Administration then deals with the Council & ACRE.

Why am I telling you this now, well it's because the fight goes on and for us to stay in the fight as an Association we have to have Members and we have to have funds. The City doesn't tell you when you file for your Retirement that ACRE even exist. They don't tell you what we do. And they sure don't tell you that we try and keep **ALL** Retirees informed of the changes to your benefits. This issue of the Newsletter is **Special**. This Issue was sent to every City Retiree regardless if you are a Member of ACRE or not. The reason was to inform you and give you the chance to join us. What do we provide that hasn't been mentioned? Well we have an Office Phone which is answered 24/7 by a live person who you can talk with and get information. If that person doesn't know the answer they will forward you to someone who does. We assist you if you have communication problems with the City Administration. We have a new web-

site and email access for quick reference and information. We have Monthly Meeting where we advise you of what is happening and what we can do about it. We communicate special events and important information. We even have a Legal Advisor which comes in handy when a big problem arises and you need legal help. And of course we have a Quarterly Newsletter that everyone looks forward to that is always packed full of information.

To become a **Member** is so easy and so inexpensive. Membership is \$25 a year for retirees or \$15 a year for widows/widowers. The Application is on the back page of this Newsletter along with the mailing address to ACRE. Just write a check, address the envelope, stick a stamp on it and drop it in the mail. As they say in all the commercials that is about \$2 a month or 50 cents a week. As we know it it's \$1.04 a paycheck. Is it worth \$1.04 a pay period to have the Officers of ACRE going to bat for you when you need help? Come join us.

## Members Section on Website

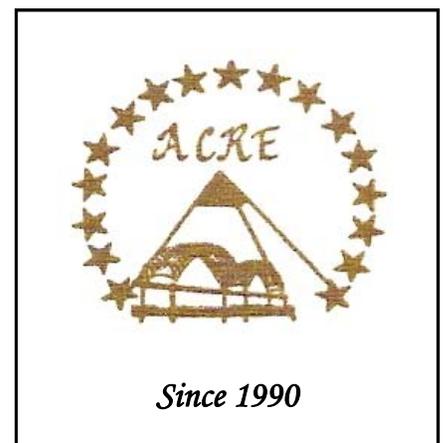
Many of our members want fellow retirees to be able to call them, write them, send them an email or visit their website. They wish to stay in touch with their fellow co-workers and partners. The **ACRE Members Page** was

designed for just that reason. If you are not presently listed on the Page and wish to be, you only have to send an email to

[acrememphis@gmail.com](mailto:acrememphis@gmail.com)

with the information you would like listed. We only list the

information you agree to post, so you have to tell us what you would like listed. If your current information is not correct please let us know immediately so it may be fixed as soon as possible.





# What can you buy for 6 cents?

What can you buy for 6 cents a day? 1/100<sup>th</sup> of a kilowatt of electricity for your home. Maybe 1/54<sup>th</sup> of a gallon of gas for your vehicle; or maybe even 1/2 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!

*Tim Cook*

*Public Relations, Webmaster/IT*

## New Comprehensive Bill

Effective July 1, 2013 the Tennessee Legislature passed a new comprehensive bill regulating conservatorships. A conservatorship is now the procedure you must use if an elderly parent or disabled relative is no longer able to care for themselves or their finances. Keep in mind that once a parent has become incompetent it is too late to have a power of attorney executed to give you control. The new law is designed to be less complicated, but also protective of the disabled person's rights. These cases are handled by the Shelby County Probate Court.

*Clyde Keenan, Legal Advisor*

### Abridged Treasurer's Report

The 1st half of the year Budget was estimated at \$10,000.00

The total expenses for the 1st half of this year was \$8,024.10

Thus we came in **under budget** by \$1,975.90

*Jim Nichols, Treasurer*



# The Pension Fund is in Good shape

Presently the City of Memphis is making an additional contribution to the Pension Fund each month. This contribution is computed at 6% of the total expenditures for salaries of the employees. The City contribution of 6% is in addition to the employees' Pension Fund deductions. The 6% contribution by the City is not permanent and this percentage can move up or down by the City Council vote.

The Pension Fund is in good shape meeting the U.S. Federal Government criteria that pension fund totals should be at least 80% of the predicted total liabilities (pensions and expenses). Based on a current liability estimate of 2.5 billion dollars, the City's Pension Fund averages about 2 billion dollars which is around the 80% requirement.

New employees and current employees without ten

(10) years tenure will be subject to any changes to the Pension Plan made by the City to decrease the Pension Fund liabilities.

I will continue to make the monthly Pension Board meeting and will advise if there are any changes in the Pension Fund.

**Dan Melancon,**  
**Pension Chairman**

## CITY OF MEMPHIS PENSION FUND MONTHLY TOTALS

\*\*\*Pension Fund totals are in Billions.\*\*\*

Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11
\$1.969	\$2.006	\$2.004	No Report	\$2.012	\$2.000	\$1.986	\$1.899	\$1.785	No Report	\$1.876	\$1.886
78.76%	80.24%	80.16%		80.48%	80.00%	79.44%	75.96%	71.40%		75.04%	75.44%
Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12
\$1.858	No Report	\$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%
Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
\$2.034	\$2.036	\$2.075	\$2.116	\$2.107	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
81.36%	81.44%	83.00%	84.64%	84.28%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

The recommended acceptable level by the U.S. Government of actual funding in the Pension Fund should be no lower than 80% of the liabilities to be considered stable

 Funding 79% and above.      Funding 75% to 79%.      Funding below 75%.



# Telephone *HELP* for Members

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.

*Mike Lee, President*

## Important Internet Info

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 safety.

<https://ebusiness.memphistn.gov> The City of Memphis website is where you can go to view your check stub, your beneficiary and many other items. You must have a user name and password. The City Help Desk can help you in setting these up, just call 576-6100.

<https://mycigna.com> is Cigna's website for its customers. Again you will need a user name and a password. This could save you a lot of headaches because it shows you where your claim is in the system, how much Cigna will pay and what you potentially will owe your providers.

<https://mymedicare.gov> is Medicare's website. When you go to the site and log in, Medicare will send you a password which will allow you to access your files. Your user name and account only allows you access to your files, if your spouse is on Medicare, then you have to set her/him up on their own account. You can observe exactly what Medicare paid on your bill and what they feel you may owe. You can make sure the Crossover is set up correctly for your account.

### Association of City Retirees

*serving the City Retirees  
Since*

**September 14, 1990**

We are proud of our service to our fellow retirees and we welcome all City Retirees to join us in our quest to make this retiree Association the strongest in the City's history. Our Association and its officers are dedicated solely to maintaining the quality of life, the fair retention of benefits and the stabilization of our Pension System for all City Retirees. Become a Member today and make your voice heard loud and clear with us!



# Membership Chairman's Report

Dear ACRE Member,

As Chairman of the Membership Committee, I would like to remind you how important your Annual Dues are to our operation. During the year we have to produce many documentations for the City Administration and City Council to help explain our position on matters before them, affecting us, the City Retirees. Just as we did during the Budget Hearings.

The Membership Cards being mailed out now have at the bottom of the card, the Dues Expiration Date. So if you ever need to know if your dues are due, then you can just look at your Membership Card. Also fill free to call the ACRE Office and we can look up when your dues are due. When we are not in the ACRE Office, the ACRE Phone number is forwarded to an Officer's cell phone, so a member will usually get a human voice immediately. If, for some reason, the phone call goes to voice mail, leave a message and a return call will be

made back to you as soon as possible.

Due to high costs, if your dues are not paid up to date within the next 90 days, **this will be your last newsletter**. Remember Active Members dues are \$25 per year; Widows/Widowers are \$15 per year. If you pay more, then the Treasurer extends your due date accordingly. **(We have some members who have paid 3 years in advance)** If for some reason you cannot pay, please let us know, as your membership is important to us and we do have the ability to waive the Dues for members going through financial difficulty and it is kept very confidential! For those that are able to attend our monthly meetings on the third Wednesday of the month, your fellowship is important to all of us. ACRE Officers and Board Members are here to serve you & to protect your benefits but, we need all your support! You can always visit our web site located at [www.acrememphis.org](http://www.acrememphis.org) Please let us know your current email address and you will be placed on the ACRE Email List for important updates

and events. Thank you in advance for mailing in your dues! Should you have any questions regarding your membership, please feel free to contact me by phone at (901) 351-3945 or e-mail at [drwsr@bellsouth.net](mailto:drwsr@bellsouth.net)

*Darrell R. White, Sr.*  
Membership Chairman



## 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:**

*William C. Freeman*  
*Wayne Ayers*  
*Donald Patterson*  
*Ethel Joyner*  
*Jeff D. Milligan*  
*Bobby Garner*  
*Bobby Bedford*  
*Loyce Leatherwood*  
*Dorothy Shotwell*  
*J.D. Parks*

**If a Retiree dies the Beneficiary should call the ACRE Office and we will help with all Benefits due.**

## Message from Our Secretary's Desk

We are coming to the close of yet another year. We will all be getting mail, phone calls, and media advertising wanting us to enroll in a Healthcare Supplement Insurance Plan. If you choose to enroll in one of these plans, please be aware that you will be dropped from the City's

Insurance Plan. And you will be dropped forever!!! Also, be aware that if you are making plans to enroll in Medicare, Part D, you are automatically removed from the CAREMARK Plan. And this too will be forever!!! We are not telling you what you should or should not do,

we are only telling you what the plain facts are.

Thanks for being a part of ACRE! If I can be of any assistance to you please email me at [secretary@acrememphis.org](mailto:secretary@acrememphis.org)

*John Johnson, Secretary*

# Your Pension Information

The City mailed out the Pension Audit Disability Packets in the last part of December 2012. If you have received one of these packets and have any concerns about the questions being asked, or what to do please contact your attorney or a representative from the Memphis Police Association, Memphis Fire Department Union or ACRE.

Please check the ACRE webpage under the drop down to PENSIONS where perhaps some of your questions can be answered. If there are questions concerning our Pension Plan please send me an email at DMelancon2@gmail.com or

Pensions@acrememphis.org.

*Dan Melancon,  
Pension Chairman*

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

**Association of City Retired Employees  
638 Jefferson Avenue  
Memphis, TN 38105**



**Return Service Requested**

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

## 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!**