



ACRE Newsletter

<http://www.acrememphis.org>

Association of
City Retired Employees

Volume 2, Issue 2

March 2015

A Message from Our President

Current Talks

I am not going to hide anything from you-good or bad. So now I will advise you of what is being considered by the City. Remember these are only preliminary talks and no final decisions have been made by the City and won't be until May or June. In February Director Robinson called the MPA, MFFA, and ACRE to a meeting wherein he discussed implementing a high-deductible plan which would achieve a zero cost to the members by reducing the premiums, increasing the deductibles and provide health savings accounts which would have the funds put in by the member matched at some level by the City. These are the funds which lessen the impact of the higher deductibles.

The City would keep the Value Plan required by the ACA, but do away with the Basic and Premier Plans, if this goes forth. So everyone Active and Grandfathered Retiree would only have the High Deductible or Value Plans as choices. You would keep your free Wellness visits and the free clinic.

At this point we who attended the meeting asked if the Pre-65 would be allowed to take this new high deductible plan. Director Robinson stated he would not be opposed to that. Now the question comes to this: All Pre-65 will be without any City Insurance December 31, 2015, do we let that happen or do we attempt to give you the option or choice to stay in the newly designed plan?

Another issue is that the HD plan cannot be implemented before January 1, 2017. There will be a 12 month gap when Pre 65 insurance ends on January 1, 2016 and the new HD plan starts on January 1, 2017. What happens to the Pre-65? Are they still forced out, or allowed another year grandfathered in until the new plan is started? I have no

answer at this time. I tried to talk to a couple of Council members about this period, but was unable to get time with them.

I know of several Council Members who want all of the Health Plans to be High Deductible and are pushing in the background for that. Remember the Chamber and other elitists really want the City out of all insurance for retirees. These are the ones who will oppose you staying in any City Plan.

What could change all of this? The Elections in the Fall! You are all intelligent folks who through all the years you worked saw how changes in the Administration and Council ultimately changed policies. I would recommend you pay attention this year, especially to those with compassion toward your situations.

Council Committees March 3, 2015

March 3, 2015, I attended the Council Committee meetings. It was stated in plain terms that as of December 31, 2015 the remaining Pre-65 Retirees will be out of the City Health plan.

The 1,500 Post 65 with Medicare A & B will stay in the Cigna Surround Plans and 2 Advantage Plans with the City paying 25% of cost, about \$4 million, so anything you hear about other changes will not affect those who are in this group.

Human Resources is preparing a resolution requiring all Pre-65 retirees who turn 65 going forward and are eligible for Medicare A and B to take that coverage and move to the City's supplemental plans and Part D coverage. Again this does not affect those of you already grandfathered with A only, or no Medicare eligibility.

[continued on page 2: President's Message]

Mike Lee, President

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ACRE Officers:

- President: Mike Lee
- V. President: Richard McBryde
- Secretary: John Johnson
- Treasurer: Jim Nichols
- Chaplain: Donne Walden
- Chaplain: Jimmy Smith
- Public Relations: Tim Cook
- Sgt At Arms Darrell White
- Legal Advisor: Clyde Keenan
- Healthcare: Francis Bradley
- Pensions: Dan Melancon
- Membership: Darrell White
- Membership: Doug Sanders
- Set-up: Gary James
- Bob McCulley
- George Harris, Jr.
- Webmaster: Tim Cook



President's Message continued

Other

For those of you who stayed in the Caremark Plan some Drugs will move to the Non-Preferred Profile after April 1, 2015. As soon as we obtain the full list our Webmaster will post it on the ACRE site. The issue will be if you don't change then your costs will be higher and your doctor will be required to get prior authorization.

For those taking Compounded Medications you may have already received a form letter from Caremark advising you without Prior Authorization the full cost of some or all ingredients used could be your responsibility. So make certain you follow the guidelines if you received a letter. I am not even in Caremark now, and have already gotten a letter stating one of my medications is moving to Non-Preferred in April.

What the City Health Plan looks like for Retirees March, 2015: Medicare A & B Access Only Basic 8, Premier 3; Non Medicare Access Only Basic 3, Premier 13; Plan F Surround 1,019, Plan G 107, Plan N 73, Advantage Mid 63, Advantage High 117. There are 3,295 retirees still in the City Plan with 721 having left the plan.

Human Resources wants to increase the Emergency Room Copay from \$200 to \$500 which you would pay if you are not admitted. There are still a predominate group showing up for colds, and other non-emergency reasons which inflate the costs to the entire Plan.

The free Clinic on Union is averaging 19 visits a day, I have heard several ACRE members who have gone there state the service was excellent and there was no cost for a shot or medications provided. HR is looking to expand the hours of operation.

HR is also looking at implementing a Tele Doc system again to give members an option to emergency rooms. You would call a number and talk to a doctor who would give you an RX or tell you to get to an Urgent Care Clinic or even the Emergency Room.

Conclusion

Nothing in this message changes what is happening with the Court case. But we don't need to keep our heads in the sand waiting. We have to continue to move forward or get left out.

I welcome your thoughts, but be realistic, right now no one can predict what a Judge will say, no one can predict what the HD plan will finally look like, and no one can predict who will be Mayor or the new Council members. I can predict, without changes, 1400 plus of retirees will be signing up for some other Insurance if we don't get concessions. Do you want me trying to work with the City or being bull headed and not engaging? Your call!

Mike Lee, President

Vice President's Message

I will keep this short and sweet, want to Thank ALL the Members who attend our monthly meetings. If you need my help, please email me at:

vicepresident@acre.com or phone me at the ACRE office and leave me a message.

Richard McBryde, Vice President

New Meeting Time 10:00am

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

Gary James, Set-up Chairman

Public Relations Message

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



City Healthcare Insurance Plan Info

On January 27, 2015, at the City Council Quarterly Healthcare Oversight Committee, we were told that the Benefits Office was getting with Caremark, Inc., and would refund those Retirees who had been charged a \$50.00 Deductible on their first prescriptions in 2015. Those that were still in the Caremark, Inc. Plan would receive a \$25.00 refund and those who went to the Health Springs Plan would receive a \$50.00 refund and this should be done on the first or second pension check in February 2015. On March 3, 2015, in a City Council Committee Meeting, Director Quintin Robinson, said it was taking longer to make these refunds than they anticipated and they would take care of them as soon as possible.

We have had a Retiree inform us that Cigna required him to have Pre-Approval Forms on Tests that his Doctor had to perform on him prior to having the tests done. This Retiree, who is Post-65 without Medicare, was diagnosed with a spot on his lung. At the bottom of this Pre-Approval Form there is a Disclaimer Statement, stating in essence, if you go to an Out-of-Network Doctor, you could be responsible for the entire cost of the test that were performed. If you have been required to have these Pre-Approval Forms filled in by your Doctor for tests he performed,

please let us know.

We had another Retiree inform us that he received a call on Friday late in the afternoon, and informed him that he was not eligible for the Cigna Supplemental Plan and Part D Prescription Plan being offered by the City of Memphis. At first the Retiree thought that this was someone from the City of Memphis calling him. He told the person that was calling him, that the City had been deducting the premiums from his pension check. He was told that didn't make any difference. Then the Retiree asked him for his name, the man would not give him his name, and did not speak good English and he hung up. The Retiree was still concerned, so he called ACRE. When he called ACRE, the Retiree was asked if he had received his Cigna Cards for the Supplemental Plan and Health Springs Prescription Card, and he had received the cards. We don't know if this was some sort of scam or whether someone was trying to get personal information. This Retiree was informed enough, that he wasn't taken in by this call. If this has happened to you, please let us know. And you need to know it is against Medicare Regulations for someone to solicit your Healthcare Insurance Business.

Francis Bradley, Healthcare Chairman

New City Wellness Clinic Getting High Marks

The Flu Bug and a new virus is hitting the population real hard right now. Most Doctor's Offices are full, and getting in is difficult; plus the waiting room is full of sick people. So far we have heard good things about our New City of Memphis Employee Wellness Clinic. It is easy to get in and get seen in a timely manner according to the information we have been receiving. Most have been seen in less than 45 minutes, and that is from the time you walk in the door till you walk out. In the past we had to pay a \$15 co-pay, but not now. The entire visit is free and they also give you any shots you may need and/or prescriptions. The New Clinic handles Active and Retired Employees and their families. The Clinic is located at 1803 Union Avenue on the south east corner of the building. You can also call and schedule an appointment if you wish. The Clinic number is **(901) 722-3177**. Please let them know that you learned about the Clinic here on your ACRE Website. They also do Blood Pressure monitoring.

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

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



New Flu strain slams population

We are having medical scares left and right from this year's new strain of flu and our children and grandchildren are catching tough new diseases along with past diseases thus warnings are often lost in the overall message to get yourself vaccinated. This Flu Season has been described as worse than last year's and the Medical authorities are advising everyone to get their Flu Vaccinations now if they haven't already gotten them. Flu Season is **NOT** over yet!

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

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

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

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

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

Francis Bradley, Healthcare Chairman

ACRE Lawsuit Update

The lawsuit we filed regarding healthcare changes is continuing. Currently we have a motion that was filed a few weeks ago to have the lawsuit certified as a "class action" which is intended to make the on-going litigation more simple. We should have a hearing on this motion within the next thirty (30) days. If the motion is granted we will not need the membership to do anything additional as we go through pre-trial preparation. If the Court does not grant our motion, then it will be necessary to add each of you as individual plaintiffs, a clumsy, but not insurmountable burden.

Our Board member, Dan Melancon, has been researching the City archives for helpful information to support our legal position. ***If any of you have old documents regarding healthcare matters from 1965 until the early '70's, please let he or I know.***

Clyde Keenan, Legal Advisor

Abridged Treasurer's Report

The 1st Quarter of 2015 showed us with \$20,000 budgeted expenses. Over expenses through January 31 was \$3,253.36. However, we are savings as much as possible just in case we have to go into our Legal Fund for litigation against the City of Memphis. We could deplete our legal funds quickly. So, please keep paying your ACRE Dues and if you can add a little more for our Legal Fund, please do. If anyone has any information on a retiree in the hospital or who has recently died, please notify the ACRE Office so we can help make sure the widow/widower gets everything they are entitled too. The ACRE's Office phone number is 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!

Jim Nichols, Treasurer



Benevolence Committee steps-up activity

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

The names of all our dearly departed Members are listed on our ACRE Website so we might continue to remember all the hard work and sacrifice they gave to

their City and neighborhoods. Next to this article are a few of our Members who left us in the past month.

If any of you know or learn of someone we may have missed, please call the ACRE Office and let us know. Also we depend on our members to let us know when they learn of a sickness and/or death. We can be reached anytime at (901) 525-2615 or you can email me at gwh_rah@yahoo.com

*George Harris,
Benevolence Chairman*



ACRE Deaths

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

Philip Cawein/HS
Phillip Hathcock/PS
L.Z. Stafford/MFD
David Yarbrough/PW
Cloyce Young/MFD
Glen Yaun/GS
John G. Harris
Cuple F. Bright/MFD
John W. Looney, Jr/MFD
Michael Martello
Franklin D. Brawner/MPD
James W. Strauser/MFD
Eugene Cole/MPD
Margaret Taylor/MPD
Richard A. Zini/MPD

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

Very Important Numbers !!!

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

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

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

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

Caremark Prescriptions: (866) 722-2001

Cigna Vision: (877) 478-7557

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

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

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

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

Pharmacy Help Desk: (888) 625-5686

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



What to Do upon Employee Death

[Revised November 5, 2013] Pg.1

What to Do.....Upon the death of an Employee/Retiree

Many of us are not prepared to handle the necessary arrangements when a family member or loved one passes. However, the Benefits Office is ready and available to assist families whose loved one was a City employee or retiree. Take the following steps **now** to ease the benefits process during such a difficult time:

Establish Eligibility/Beneficiary:

This important step determines who is eligible to receive an employee or retiree's benefits when he or she expires. An employee or retiree's legal spouse is eligible. There is **no longer a time limit for a spouse to be eligible for a retiree's pension**. The eligible spouse is defined as a lawful spouse of a participant, active or retired, as determined by a legally recognized certificate of marriage. Common-law marriage shall not be recognized as valid, regardless of the fact that such marriage may be considered lawful in a state or jurisdiction where the couple lives or formerly lived. A **beneficiary** must be named to receive benefits on Life insurance. Please remember to **keep beneficiary forms current**, failure to do so can cause undue stress and work on your family during a very difficult time.

If there is no legal spouse:

Then a child can benefit, as of any date, if they are the legitimate, legally adopted, or legally recognized son or daughter of a participant who has not reached the age of eighteen (18) and has a legal guardian; or is disabled as defined by medically acceptable clinical and laboratory diagnostic techniques. Regarding eligibility for the purpose of insurance coverage and annuity, he or she must satisfy each of the following conditions:

- Has reached age eighteen (18), but not age twenty five
- Is unmarried
- Is not employed on a full-time basis
- Is in fulltime attendance as a student at an educational institution

Survivors' Pension Percentage:

If the retiree was a member of the 1948 Pension Plan (hired prior to 1978), the eligible surviving legal spouse receives the same 100% amount as the retiree received. If the retiree was a member of the 1978 Pension Plan, the eligible surviving legal spouse receives 75 % of the amount the retiree received.

If you have not established eligibility, contact the **Retirement and Pension Benefits** office at **901-636-6800** to request paperwork be mailed to you.

Other Benefits

As of January 1, 2012 the \$5,000 death benefit was restored for retired City Employees. If you choose to fill out the forms and return via mail, they must be notarized. Be prepared to have the participants pension check stopped until all paperwork has been completed, **unless you take a copy of your marriage license to the benefit office at 2714 Union Extended 5th Floor, Room 100**. This will allow the survivor to continue to receive the checks and keep benefits until they can get the Death Certificate and formally move the decease's pension into the survivor's name.

If you don't get the marriage license to benefits, there will be a short time in which the health insurance will be discontinued to allow for conversion (approximately up to six weeks). If you find that your benefits have been terminated, please contact the Benefits Office at 901-636-6800 and they will have you reinstated until the pension conversion is completed. Once the entire process is completed, you will begin to receive your annuity check with the first one retroactive to include all checks that were missed. Any deductions that were missed will also be deducted from your first check. These deductions will reactivate your insurance back to the death of the participant.



What To Do continued

[Rev Nov 5, 2013] Pg.2

The following forms must be completed:

1. Dependent's Affidavit Allowance Form – to change the name on the pension check
2. W4P for taxes contact your tax representative
3. Form to continue Health Insurance
4. Life Insurance Claim Form
5. Retirement Benefit Election Form
6. Documents required to claim any benefits are:
Original Death Certificate; Copy of Funeral Expenses; Copies of Marriage License; Legal Dependent;
Birth certificate

Contact the Union Representative

If the retiree was a member of a represented group, contact your union representative regarding any benefits that might be available, this would include Memphis Firefighters Association, Memphis Police Association or other represented leaders. A certified Death Certificate will be required.

Other Information of Interest:

Contact the Veteran Administration if the deceased was a veteran and provide a copy of the DD214 discharge papers to receive a flag; to see additional benefits go on line to www.usa.gov or call 1-800-333-4636.

If the deceased was receiving **Social Security benefits**, it will stop, however, you could be eligible for benefits. If you both were receiving Social Security checks, you will only be eligible for the higher of the two. Immediately contact Social Security and advise of the death to be informed on the available benefits you may be eligible to receive or go on line to www.socialsecurity.gov or call 1-800-772-1213.

If the deceased and survivor were married and both names were on the title, then the **real estate** passes automatically to the survivor. A copy of the death certificate must be sent to the County register's office for recording. If the parties were married but only the deceased's name is on the deed, then a probate court procedure is required to get title legally transferred. Contact your **automobile insurance company** to delete the deceased name from the policy. If the deceased had any debt, contact those creditors to find out about any outstanding debt and what your liability, if any, is.

Important Phones Number:

City of Memphis Benefits **901-636-6800** [Toll Free **#1-866-543-4367** For Out of Town City Retirees]
(Phone Option #1) If your call is regarding medical, prescription, dental, vision or COBRA Coverage
(Phone Option #2) If you are calling about life insurance, short or long term disability
(Phone Option #3) For retirement, drop plan, pension estimates, or pension disability information
(Phone Option #4) If you are an active or retired employee with payroll, W-2, W-4 or garnishment questions
(Phone Option #5) Tuition Reimbursement Active employees only
(Phone Option #0) Repeat Menu options or stay on line for first available representative

There is only one physical City Benefit Offices now: **2714 Union Extended 5th Floor Room 100**, Memphis. Do not go to City Hall for Benefit changes

Nationwide Solutions	901-323-4154	[Sherri Thomas or Jerry Williams]	901-323-4370
AFLAC	901-866-2190		
ACRE Office	901-525-2615		

Gather and review all your documents now to ensure their accuracy, and place them in a safe and accessible place. Let your family know about all of this, and where these documents are.



VOLUNTEERS STILL NEEDED

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

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

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

Richard McBryde, Vice President



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

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

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

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

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

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

NOTE

If you have any questions or concerns please call the ACRE Office number **(901) 525-2615** as we try to have an Elected ACRE Officer answer that phone # 24 hours a day, seven days a week. If there is no answer then we are helping someone else, in which case please leave a message and we will call you back as quickly as possible.

MEMBERSHIP CARDS ARE IMPORTANT !!

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

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

Tim Cook, Public Relations



Feb Pension Board Meeting

The monthly Pension Board Meeting was held Thursday, February 26, 2015 at City Hall. We have listed the main points of interest and the actions taken by the Pension Board here for those who are tracking the developments inside these Meetings.

Points of Interest

1. Mr. Johnson stated the changes in investments such as going from 5% to 10% in Real Estate won't start to show up until the quarter ends March 31, 2015.
2. The Monthly Performance Summary indicates the 2014 vs 2015 January Market Values and some changes in Investment strategy. Domestic Equity down by -2.15%, International Equity down by -0.16%, Fixed Income up by +1.85% and In-House Cash down by -0.03%. The January Fund Balance is \$2,171,124,908 which puts the fund up +0.09% over January 2014 at \$2,162,563,476.
3. The Monthly Performance Summary indicates In-House Pension cash as of 1-31-2015 invested in commercial paper and U.S. government agency securities changes will show-up on the Report after March 31, 2015 - all the changes.
4. Calendar Year 2015 is off to a slow start on investment returns.

Pension Board Actions

1. A lot of discussion on the fact that the pension ordinance only specifies 2 doctors agreeing that a person injured on job, could no longer do job, and

therefore were retired because the City had no other options.

2. Chairman Myron Lowery was in attendance and took issue as to why one participant could work in a business office, and not work in the City in some capacity with a comparable salary.
3. Director Quintin Robinson stated, that in 2012 Human Resources tried to introduce policy changes which would allow the City to place these OJI employees into some other job in the City with a comparable salary earned at the time of Injury.
4. Mayor Wharton advised Human Relations to bring back next month what the Policy or Ordinance needed to say, why it did not pass in 2012, and if the Pension Board approved the changes to send it to Council for passage.

These are only notes from the Pension Board Meeting which is open to the Public. You can view the 10 Page Report presented to the Board on 02/26/15 by going to the ACRE Website, clicking on Pensions, and then clicking on the date link 02/26/15. If you would like more details concerning Pension Board Meetings, then you can go to the City's Website and under the Webcasts you can view the Meeting on streaming video on your computer. If you would rather be there in person and hear it for yourself, then the next Pension Board Meeting is Thursday, March 26th at 0900 hours at City Hall.

Your website continues to grow

The ACRE website is currently up and functioning as most retirees know. In the course of setting up Our Website, we learned we needed a way for Members to contact any Board Member or Committee Chairman concerning specific questions by email. All the Board Members and all of the Committee Chairmen now have an email address you can reach them at quickly.

If a member has a specific question or problem they can now email the specific Board Member handling that topic. For instance you can go to www.acrememphis.org click on Information, scroll to Officers, then scroll the page until you find the Officer you need to contact. Click on the **Officer's Name** and an email box will open with the Officer's email address already filled in. All you have to do is complete the Subject Line, write your email and hit send.

If you have a HealthCare question just go to the Health/Ins Page and review the topics for any specific question. We are constantly trying to update and improve that section of our website with the most current answers from the City Benefit's Office, especially during

this transition.

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

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

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

Tim Cook, Webmaster

