



ACRE Newsletter

<http://www.acrememphis.org>

Association of
City Retired Employees

Volume 1, Issue 3

November 2012

A Message from Our President

We seemed to have gotten through Open Enrollment with minimum problems compared to last year. I am glad it went smoother this year. Some of you may know that I have decided not to run for President again. I have occupied this office for 5 years, and I want to thank each of you for your counsel, advice, and support.

I still believe ACRE is made up of a lot of good people, and it has been an honor and privilege to represent each of you to the City Government. No President could have had a finer Board to help than the one I've had. Together we have accomplished a lot for you members and won the respect of many City Leaders.

But the fight is not over; I ask all of you to support the new leaders of our

association. Next year already looks like there will be difficult decisions to make in Healthcare. I hope these decisions can be made with respect and dignity on all sides. All of us gave many years of service to Memphis, and we all tried to make our City a little better than it was when we came on the job. Now in our twilight years all we ask is to be treated with that respect which belongs to those who served honorably.

I'll still be around as President Emeritus and will serve as I am able. So for now I'm just moving into a new role. I want to wish all of you a great Thanksgiving, a Merry Christmas and a Happy New Year. From my wife Jerri and me thanks for letting us work in a leadership role in a great organization.

Earl Wainscott, President.

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Officers:

- President: Earl Wainscott
- V. President: Gary James
- Secretary: Mike Lee
- Treasurer: Jim Nichols
- Chaplain: Donne Walden
- Public Relations: Tim Cook
- Sgt At Arms: Welborn Marr
- Legal Advisor: Clyde Keenan
- Healthcare: Francis Bradley
- Pensions: Dan Melancon
- Webmaster: Tim Cook

Vice President Gary James' Farewell Message

We have now reached that time of year when we celebrate Thanksgiving, Christmas, and the beginning of a New Year. We should all take a moment to reflect on our lives and be thankful for what we do have. Always remember in the midst of your joy there are families not as fortunate, families who have suffered the loss of a loved one. If you are able to reach out to those less fortunate consider doing so.

I want to thank each of you for having allowed me to serve as Vice President for the last few years; I have

enjoyed the interactions with the members, the other officers and the Board Members. But I really feel it is time to move into a new role and let some other members experience the leadership role this office demands.

I will maintain an active role on the Board and help the new leadership in any way I can. I hope each of you will attend the monthly meetings, and when called upon attend those meetings with the City Administration and or City Council. We have tried to be a voice for those who at times have seemed to be forgotten

or even looked down on.

ACRE's message has been and always will be that the retirees have spent long years trying to make the City of Memphis successful, and in our latter years we just want to be treated with the same respect we gave the former administrations and citizens of the City of Memphis. I will continue in whatever role I am given to impart that message in a respectful manner.

My wife and I hope you all have the best holidays, God Bless All of You.

Gary James, Vice-President



HealthCare Insurance Update

Several issues have come up in recent months that all of you need to be aware of to protect your family from undue costs.

If you are in the hospital and your doctor decides you need to be sent to a Rehab center via ambulance, you must make certain that the hospital has gotten Pre-Authorization from Cigna that the ambulance can transfer you, if it is not received you may be responsible for all of the bill.

Due to all the pressures on hospitals for readmissions, etc. be careful of your status daily while in the hospital. Some hospitals are now carrying patients instead of "Admitted" they are "Under Observation". The danger of this is if you must go to a Rehab and you are under Medicare as your primary, Medicare will only pay for the Rehab after you have been Admitted to the hospital for 3 full days. If you were carried as Under Observation then Medicare will not pay for your rehab and you will be responsible for the full bill. The October 2012 AARP Bulletin has a great article on this. Note one of our members has already been caught up in this Under Observation status. Ask, that is your right, don't assume you are admitted.

Along a similar line if you have Medicare Part A which covers hospital services make certain to ask are you an Inpatient or Outpatient. This will directly affect what Medicare pays and what you pay and whether you'll qualify for Part A coverage in a skilled nursing facility. Very similar to the Under Observation situation, but different terminology. So your bill would not be paid by Medicare Part A and there would not be an EOB to crossover to Cigna, therefore Cigna would have to handle the entire bill.

For you Veterans there is a program that will pay for long term care for you and your spouse if you served during certain periods of conflict. Check with the VA to learn more.

On the ACRE website there is a list of Clinics, Pharmacies, and type of Immunizations you can get under your Cigna Plan look at them at www.acrememphis.org. If you have Medicare Part B use your Medicare Card first and also give them your Cigna card. What Medicare won't pay for, if it is listed on the immunizations covered then Cigna will pay. Also note that Caremark has put out its quarterly list of the Preferred Drugs, it is on our website or you can log into Caremark and see it there. Always check because some drugs go to Non Preferred and cost more. Go to <https://caremark.com> and get a user name and password to access what your plans covers, what RX you need to order, etc.

Gertie Ryan has been hired by the City of Memphis as Benefits Operations Manager for Health, Wellness, and Benefits effective November 5, 2012. This lady helped many of us when she was with United Healthcare. We always found her helpful and concerned with the issues brought to her, and many times she went out of her way to help a member. Great to have her join the City, good luck to her.

Finally at this current time the only approved In-Network Hearing Aid Company that Cigna will accept is Memphis Hearing Aid & Audiology. If you go to any other company you take the chance of not having your bill paid, or suffer Out of Network Costs.

We wish all of you a Happy Thanksgiving, a Merry Christmas, and a Happy New Year.

*Mike Lee, Secretary and
Francis Bradley, Healthcare Chairman*

Telephone HELP available for ACRE 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, Secretary



Membership Chairman's Report

First of all let me say how honored I feel to have been nominated for Treasurer. If elected, I will continue to serve the members of ACRE to the best of my ability. I want to thank our out-going President Earl Wainscott, Vice President Gary James & former Treasurer Frank Hester for all they have done for the retirees over the last 15 plus years. We are literally working from the foundation they have laid. It is my prayer that they will continue to give advice to the new administration.

ACRE is not the Executive Board, it is the Members! The Executive Board is being as transparent as possible by posting the minutes and the Treasurer's report on line for everyone to see. We cannot em-

phasize enough how important your annual dues are to our operation. During the year we have to produce many documents for the City Administration & City Council to help explain our position on matters before them, affecting us, the Retirees.

Membership cards are being mailed out now that have the expiration date at the bottom. As this transition takes place fill free to call the ACRE Office and we can look up when your dues are due. 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 at www.acrememphis.org please let us know your current email address and **if you would like the newsletter emailed to you.**

If you know of anyone who use to receive the ACRE Newsletter and did not get one this time; tell them to please call the office because their dues have expired. They need to pay their yearly dues of \$25.00 for a retiree or \$15.00 for a widow of a retiree. We will not make them pay any back years. They can just rejoin and start receiving the newsletter again.

The Nominating Committee and membership have chosen the following candidates for election next month;

President: Mike Lee, Vice President: Richard McBryde, Secretary: John Johnson, Treasurer: Jim Nichols, Public Relations: Tim Cook, and Sgt At Arms: Welborn Marr.

*Jim Nichols, Treasurer
Membership Chairman*

Important Websites for online 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://ebusiness.memphistn.gov> means the site is secure with extra protection for your information's safety. <https://mycigna.com> 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.

www.acrememphis.org is your ACRE webpage. Everything that we believe you need to know to help you in your decisions is submitted by your Board Members and placed on the your website as quickly as possible.

Tennessee's 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



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 H. Wright
Jerry D. Stewart
Betty Bradley
Robert W. Sickles
Raymond T. Marchbanks
Edward H. Hubbard*

Your Pension Information

Your pension and personal information can be found by going to the "ACRE Website" and clicking on the "LINKS" tab, then click on *City of Memphis*. Once you are on the City's website click on "Employee Self-Service" in the "Areas of Interest" box located under the Mayor's picture. Presently the Pension Fund is being handled by Segal Financial Advisors with the current liabilities of approximately \$2.5 Billion Dollars. Remember the 100% funding of the Pension Fund would only be necessary if everyone in the Pension Fund were to retire at one time, which is not very likely.

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 _____

DUES: \$25.00 PER FISCAL YEAR
(or \$15.00 for surviving spouse)

THANK YOU FOR YOUR PART IN ACRE!