



# ACRE Newsletter

<http://www.acrememphis.org>

Association of  
City Retired Employees

Volume 1, Issue 9

November 2014

## A Message from Our President

ACRE Members, this will be a special Newsletter. Our Public Relations Officer Tim Cook has assembled a wealth of information that we hope will help you. For you Caregivers, or Power of Attorney Relatives or Attorneys, the retiree under your care must submit the required paperwork or the retiree will be out of the City Insurance at 11:59 pm December 31, 2014. Please if you don't understand anything in this newsletter call either benefits or ACRE as the last resort. We learned already that some older folks as of today November 3, 2014 did not realize they had to do something. For those of you that are friends with other retirees reach out and make sure they don't need your help.

The Judge ruled he would not issue an injunction, but he also ruled that had nothing to do with the merits of the pending lawsuit. Remember the Mayor and his group extended you Pre-65's to December 2015, after his election and the Council Members election. And we always knew you were going to be hurt worse by being driven into the Affordable Care Act. The Administration thinks none of us will remember any of this in the Fall of 2015 during elections, let's prove he and his cronies wrong. Don't forget.

Know that all your ACRE Officers, MFFA Officers and MPA Officers have fought long and hard on your benefits - and that fight is not over. For ACRE I want to thank all the Board, but especially Tim Cook, Jim Nichols, and Clyde Keenan in giving 110% for each of you in long

hours. May God Bless all of you during this period and if you don't understand something or are unsure please call someone.

Finally if your first check in December, 2014 when the new rates come out of your payroll is not correct, you have only 30 days to notify the City to get it corrected or they say you can't get it corrected until next Open Enrollment in the Fall of 2015.

*Mike Lee, President*

### Open Enrollment Info

First and foremost this Newsletter was assembled to help our Retirees during the current Open Enrollment process. The information contained here is information we have received and at one point was correct; however things have changed so much we recommend that if you have question please contact the City HR Benefits Office. The HR Benefits Director and Deputy Director have requested Retirees contact them if they have a question, so we have listed their information here and ask you to follow their request.

**Director Quintin Robinson** at (901) 576-6403, 576-6437 or 305-1698 or his email at:

[Quintin.Robinson@memphistn.gov](mailto:Quintin.Robinson@memphistn.gov) or  
**Deputy Director Jill Madajczyk** at (901) 576-6438 or her email at:

[Jill.Madajczyk@memphistn.gov](mailto:Jill.Madajczyk@memphistn.gov)

**Also**, Kenya Holmes has been assisting retirees during 2014 but she has now been pulled and will only handle Active Duty Employees. If you have any questions concerning your Insurance Billing you should contact HR Benefits at (901) 636-6800.

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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 Welborn Marr
- 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



# Pre-65 Open Enrollment Info

**Pre-65 (Under the age of 65) Open Enrollment begins Monday, November 10 and ends Friday, November 21**

If you are currently working somewhere that offers you insurance or your spouse is currently working somewhere that offers insurance, you should move into that health insurance. (If that coverage ceases to exist at any time, you will be able to move back into city health insurance.) You will need to fill out page 30 and mark "decline" in Section B. Coverage through the city would stop January 1, 2015 at 12:00 am. If you choose to remain in the City's Basic or Premier Plan you will pay 100% of the premium. If your spouse has insurance available from a current or former employer, your spouse may no longer participate in the City's health care plan. (If that coverage ceases to exist at any time, you will be able to move your spouse back into city health insurance.)

If you are not working, and your spouse is not working, you will stay in the City Health Insurance Plan as you are today with a 70% premium subsidy from the City. You will continue to pay the 30% as you are today. You will also have to fill out the working spouse form, the tobacco form, and submit a transcript of your 2013 Taxes that includes the W-2 information.

**REMEMBER AS A RETIREE YOU MUST MAKE AN ELECTION FOR MEDICAL COVERAGE. IF YOU FAIL TO MAKE AN ELECTION YOUR INSURANCE WILL TERMINATE ON DECEMBER 31, 2014.** (Everyone has to fill out page 30, regardless of whether you're staying where you are or moving.)

It's advisable that everyone fill out the Beneficiary Form on page 32 to assure you have your Beneficiary information up to date.

All forms can be mailed, faxed, or delivered in person to the Benefits Office at 2714 Union Extended. If you mail or fax, be sure to keep a copy of your confirmation of forms being sent (certified mail and/or fax confirmation sheet).

**Tax Transcript** - Pre-65ers should be focusing on obtaining their **2013 Tax Transcript** the City is requesting during this current Open Enrollment. There have been many complications from Members trying to obtain this document from the IRS. If you use the IRS telephone number 800-908-9946 to request the Document please allow 5-7 days for the Document to arrive. This method could leave you in a loop, whereas you can't get to the section to make your request. Members are also having difficulties using the IRS website at online at <http://www.irs.gov/Individuals/Get-Transcript> (this is case sensitive) but if you do manage to get through you can print your 2013 Tax Transcript right then. You can go to any IRS Office and ask them to assist you and get them to print out the Document for you. You can also obtain an IRS Form 4506-T, complete it and mail it in; however this will take 60 days to get your Document back. Lastly, the City HR Benefits Office has advised they will have computers dedicated to assisting Members who come to their Office in obtaining the 2013 Tax Transcript online and printing it out there. If you can not obtain this Document using any of these options please let HR Benefits immediately. The contact information is listed in this Newsletter.

### ***Injunction Denied***

Judge Walter Evans ruled against our request for an Injunction, so that is a moot issue. Now we will prepare for trial which may come after the New Year. You must submit your forms to keep your City Insurance going forward.

### ***No going to keep City Insurance***

If you are one of those who is not going to keep the City Insurance then **YES** you also have to do something. You need to go to Page 30 in the Open Enrollment Booklet and complete the top Section and then under Section B Benefit Election mark the Block – "I decline City Medical Coverage and Cancel my current medical coverage. Then sign the form and turn it in. If you do not do this the City will continue to deduct Insurance Premiums out of your check until January 1, 2015. If you have questions about this call HR at (901) 636-6800.

### ***Dental and Vision***

If you are keeping your Dental and Vision Insurance through the City you **DO NOT** have to do anything during this current Open Enrollment. See Page 31 and if you have any questions please call Benefits at (901) 636-6800.

### **AAAD and SHIP**

We have recommended that many of you contact the Aging Commission of the Mid-South (AAAD) and SHIP because these people are trained specifically to help with this type of situation. They are paid by the State and **DO NOT** have a vested interest in which policy or policies you decide to take. They work one on one with you and direct you in the direction right for your concerns and situation. Personally I have only heard good positive things about the Office here in Memphis. Their Office is located at **2670 Union Ave Extended suite 1000** and their phone numbers are (901) 222-4107 for **Vickie Thompson the SHIP Coordinator**, [vtompson@agingcommission.org](mailto:vtompson@agingcommission.org) and fax (901) 222-4198. If you need help please contact these people, they should have a listing for this Group in every State Phone Directory.



## Open Enrollment Retirees Over 65

**Open Enrollment for Retirees Age 65 and Older began Monday, November 3 and ends Friday, November 14<sup>th</sup>.** So this email and its information is mainly for the Post 65 Retirees. There was an Open Enrollment two months ago which told you that you didn't have to do anything if you weren't changing anything. That is **NOT** the case with this Open Enrollment, you must complete the Pages required in your New Open Enrollment Packet, even if you are dropping the City Insurance. If you do not complete the required paperwork, you could lose your Insurance on January 1, 2015 or you could end-up paying 100% of the Premium.

At the City Council Healthcare Oversight Committee Meeting on October 28<sup>th</sup>, the Director of Human Resources Quintin Robinson and his counterpart the Deputy Director, Jill Madajczyk requested that **anyone with a question** should contact **them** for the answer. Their contact information is below along with that of HR/Benefits:

City's HR/Benefit Office at (901) 636-6800, **Director Quintin Robinson** at (901) 576-6403, (901) 576-6437 or (901) 305-1698 or his email at

[Quintin.Robinson@memphistn.gov](mailto:Quintin.Robinson@memphistn.gov), or **Deputy Director Jill Madajczyk** at (901) 576-6438 or her email at [Jill.Madajczyk@memphistn.gov](mailto:Jill.Madajczyk@memphistn.gov)

**So that is what ACRE is recommending you do.** There are several things going on, and we don't want to err and cause you trouble. We just found out my wife can't stay in the Basic Plan if I want to pay the higher premium because she has Medicare A & B, totally opposite of what we had been told. And of course Director Robinson said he did not remember that being told to the Council in a Committee Meeting back in April. We have never seen so many folks hurt in so many ways in such a manner as this.

Here are some of the other reasons we are not advising many of you of what to do:

1. The New Open Enrollment Booklet states on **Page 4** [the sixth bullet] that effective January 1, 2015, retirees that elect to discontinue coverage with the City of Memphis will be allowed to re-enroll in the plan during an open enrollment period or after a qualifying life event.
2. In the same booklet on **Page 10** the second paragraph says "the retiree may also choose a Part D Plan to cover prescription drug costs if the retiree chooses." So there is no requirement to take a City Part D Plan.
3. In the same booklet on **Page 24 2<sup>nd</sup>** from bottom "If you decide to join a Medicare Drug Plan, you and your dependents will no longer be eligible for the City of Memphis Drug Plan. Be aware eligibility for the City of Memphis drug plan is lost forever; you will not be able to get the coverage back. [Now does this refer to the Caremark Plan only, or does it also apply to the 4 new Cigna Part D drug plans.]
4. Finally the **October 3, 2014 Court Order** [see the ACRE website] said if you left the City Plan after the June 17, 2014 Budget approval you will be permitted to re-enter at any subsequent Open Enrollment or Special Enrollment Period upon the terms and conditions then offered. Now is this just the Medical part, or is the RX part included. And does this only apply to the Basic and Premier or also to the Supplemental and Part D plans.

**Also**, if you are going to the Supplemental Plan F, G, or N Plan and taking one of the Medicare Part D RX plans, **THEN** you will no longer have anything to do with Caremark effective January 1, 2015. CIGNA RX will be your carrier for all your prescriptions, so **NO** you will not use Caremark for anything.

**Lastly**, many have asked about your "**Oracle Number**". If you have been accessing your information through the City's Portal then you can get your Oracle Number by signing in and it will be listed. If you check your paycheck stub and look at the bottom section where it says Employee No. you will see a four or five digit number – that is your Oracle Number. If you don't see it we suggest you contact HR/Benefits, the Deputy Director or Director to obtain that information.

*Francis Bradley, Healthcare 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:**

Joe M. Holt  
Lee Williams  
Aliene White  
Jimmy Hammers  
Robert E. Sawyer  
John A. Davis  
Billy R. Gross  
Dave A. Moore  
Charles L. Moore  
Joel L. Hurst  
Robert T. Durham  
Bobby J. Parker  
Frank Tamboli  
Robert E. Martin  
Charles Forbes  
John Coletta  
Robert Fargason

### Public Relations Message

We cannot put everything we would like in this Newsletter, so we have begun an electronic Newsletter that is emailed & posted on the ACRE Website with considerably more information. Please sign-up for the emails and check Our Website for more information.



# Flu Season is approaching fast

We are having medical scares left and right from Ebola to our children and grandchildren catching tough new diseases warning are often lost in the message. This Flu Season coming up has been described as worse than last year's and the Medical authorities are advising everyone to start getting their Flu Vaccinations now.

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*

## Lawsuit continues on

The law suit against the City in regard to health insurance changes continues into the New Year. The Judge did rule against our Injunction, however not against the merits of our lawsuit. The lawsuit was filed on behalf of the ACRE members only, due to the legal doctrine of "standing" Non-members will have to obtain their own legal counsel if they want to join in the litigation. This will not be a "class action" lawsuit so only the named plaintiffs will automatically qualify for any relief that a Court might order. Such a lawsuit is much like the past promotional lawsuits where only active participants get relief. There will be much more information at the next monthly membership meeting November 19th. If you have any questions please feel free to call or send us an email.

*Clyde Keenan, Legal Advisor*

## Abridged Treasurer's Report

The 3rd Quarter of 2014 had \$15,003.00 budgeted expenses. Actually we spent \$11,613.29 through the third quarter. However if we have to go into our Legal Fund for litigation against the City of Memphis we could deplete our 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 to. 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!

*Jim Nichols, Treasurer*



# ACRE Election is November 19, 2014

Every two (2) years ACRE holds its election of the Executive Board which consists of the President, Vice President, Public Relations Officer, Secretary, Treasurer, Sergeant at Arms and of course the many positions needed and recommended by the President; and approved by the Executive Board.

The Nominations for the Executive Board positions were made Wednesday, October 15 at the General Meeting. The nominations were:

**President:**

Mike Lee

**Vice President:**

Richard McBryde

**Public Relations Officer:**

Tim Cook

**Secretary:**

John Johnson

**Treasurer:**

Jim Nichols

**Sergeant at Arms:**

Welborn Marr

The Nominating Committee also made the following nominations to the President:

**Chaplain:**

Donne Walden & James Smith

**Legal Advisor:**

Clyde Keenan

**Healthcare Chairman:**

Francis Bradley

**Pension Chairman:**

Dan Melancon

**Membership Chairman:**

Darrell White

**Benevolence Chairman:**

George Harris

**Set-up Chairman:**

Gary James

**Webmaster/IT:**

Tim Cook

**Board Members:**

Bob McCulley

Doug Sanders

Don Lewis

The Election will be Wednesday, November 19, 2014 at 9:30 am in the Shelby County School Board of Edu-

cation Auditorium located at 2597 Avery across from the City of Memphis Employees Credit Union. The voting will take place during the regularly scheduled General Meeting in accordance with the ACRE By-Laws

And speaking of the By-Laws things have changed quit a bit from the inception of ACRE and we have only had two (2) Amendments to the ACRE Constitution and By-Laws and that was on May 16, 2001 and October 15, 2008. Since that time many things have changed and it was incumbent upon us as Officers to bring our By-Laws up to date with the changing times. None of the changes were drastic and they can be seen on our website highlighted in **red** for the time being.

## Christmas Luncheon

The City of Memphis Employees Credit Union will host their Annual Christmas Luncheon for ACRE Members on Wednesday, December 17 after the General Meeting. The General Meeting will start at 9:30 am and the Luncheon will start at approximately 10:45 pm so we can clean up and be out of the building per the School Board by Noon. Please join us in thanking the Credit Union Volunteers who generously give their time and a whole lot of effort to feeding us Retirees when going through the Serving Line.

**HAPPY  
THANKSGIVING  
FROM ALL  
OF YOUR  
ACRE  
OFFICERS !!!**



# 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 5<sup>th</sup> 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](http://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](http://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 5<sup>th</sup> 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.



# Secretary's Quarterly Report

This Year has proven to be a very challenging year already 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. The board members will continue to serve its members by monitoring the activities of the City Administration and City Council as the Budget will no doubt be an even bigger challenge in the coming year. 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 sidelines. We have now moved down to the playing field and are actively involved for you. In the future as things heat up we may be calling on you to actually get involved in the game with us. More and more challenges are being presented to all the Retirees this year and next, but you can be confident we will do all we can to preserve your benefits. May God bless you and your family.

*John Johnson, Secretary*

## Public Relations Quarterly Report

This year was supposed to be easier than last year because of the hard fought battles we had last year. Well someone should have warned us that politics never sleeps. Your ACRE Officers are not professional politicians and we are being schooled daily, but you know we learn fast and we get the job done. We did our jobs so well before we retired that our City, our Businesses and our Citizens flourished. Now your ACRE Officers are taking all those years of experience and trying to work hand in hand with the City Administration on your behalf.

All that being said, we are contacting everyone we know in an attempt to get the correct unabridged truth to our representatives. Our City Council Members are Part Time employees who serve us to try and make things better for our City and our Citizens; but they don't have the

time to review every piece of information the City Administration puts forth. They each have a Committee they Chair and they try to learn all they can in their Committee so they can pass on the best possible information to their fellow Councilmen before making a decision. But when the Administration bypasses these Committees and uses time restraints to force our Council Members to make quick uninformed decisions that sometimes comes back to haunt them and the citizens. If you think they have it easy come down to City Hall and sit through their Committee Meetings. They are open to the public for all to see. You also would get to hear what was really discussed and not a just short sound bite on the local 10 o'clock news. Be informed!!

*Tim Cook, Public Relations*

### NOTE

If you have any questions or concerns call the ACRE Office number (901) 525-2615 as we try to have an elected official answer that phone 24 hours a day seven days a week unless we're helping someone else, in which case leave a message and we will call you back as quickly as possible.

## Membership Dues Report

We want to thank all of you for keeping your membership dues up to date. We hope to see each of you at the next ACRE Monthly Meeting. Don't forget you can check the ACRE website concerning when your dues will expire. If you have any questions please contact myself at (901) 457-8487 or by e-mail at [drwsr@bellsouth.net](mailto:drwsr@bellsouth.net) or Co-Chair Doug Sanders at (901) 377-3952 or by e-mail at [dugoutdoug4@att.net](mailto:dugoutdoug4@att.net)

*Darrell R. White, Sr., Membership Chairman*





# Vice President's Message

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 200 plus at the October 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 Open Enrollments. Some of you have sent letters to the Mayor, City Council, and to the Newspaper and that is very 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](mailto:vice.president@acrememphis.org) or leave me a message at the ACRE Office at (901) 525-2615. We hope to see you at our November 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 at: ★  
 ★ <http://www.acrememphis.org> ★  
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# Webmaster's Quarterly Report

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](http://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 Open Enrollment.

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*

# Open Enrollment Booklet

If you are a Pre-65 Retiree and have not received an Open Enrollment Booklet that has "Action Required (Open Immediately)" with Open Enrollment dates of November 3-14 and November 10-21, 2014 on the cover, then you need to call the HR/Benefits Office **immediately** and request a Booklet be sent to you. The number is (901) 636-6800. **YOU MUST COMPLETE THESE FORMS FROM THAT BOOKLET TO KEEP YOUR INSURANCE!!!**

At <http://openenrollment.memphistn.gov> you can see all the literature/forms for Retirees. We have been told that five (5) forms have been changed. Look in the booklet from Page 30 to Page 36 and compare the forms to make sure you are completing the correct form.

If you would like to view the Injunction please go to the ACRE website homepage.

*ACRE Healthcare Committee*

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

## MEMBERSHIP FORM

Send dues to: A.C.R.E.  
638 Jefferson Avenue  
Memphis, TN 38105

Name \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

Zip \_\_\_\_\_ HPhone \_\_\_\_\_ Cell \_\_\_\_\_

Dept. retired from \_\_\_\_\_ Year \_\_\_\_\_

(Check one) New Applicant \_\_\_\_\_ or Renewal \_\_\_\_\_

Your Spouse's name \_\_\_\_\_

Email address \_\_\_\_\_

Extra amount for Legal Fund enclosed \_\_\_\_\_

Today's Date (MM/DD/YY): \_\_\_\_\_

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

**THANK YOU FOR YOUR PART IN ACRE!**

## CITY OF MEMPHIS PENSION FUND MONTHLY TOTALS

Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011	\$1.969	\$2.006	\$2.004	No Rpt	\$2.012	\$2.000	\$1.986	\$1.899	\$1.785	No Rpt	\$1.876	\$1.886
	78.76%	80.24%	80.16%		80.48%	80.00%	79.44%	75.96%	71.40%		75.04%	75.44%
2012	\$1.858	No Rpt	\$1.997	\$1.998	\$1.896	\$1.922	\$1.934	\$1.955	\$1.985	\$1.965	\$1.950	\$1.970
	74.32%		79.88%	79.92%	75.84%	76.88%	77.36%	78.20%	79.40%	78.60%	78.00%	78.80%
2013	\$2.034	\$2.036	\$2.075	\$2.116	\$2.107	\$2.039	\$2.069	\$2.053	\$2.116	\$2.174	\$2.183	\$2.203
	81.36%	81.44%	83.00%	84.64%	84.28%	81.56%	82.76%	82.12%	84.64%	86.96%	87.32%	88.12%
2014	\$2.162	\$2.221	\$2.209	\$2.198	\$2.222	\$2.245	\$2.206	\$2.240	\$2.175			
	85.45%	87.78%	87.31%	86.88%	87.83%	88.74%	87.19%	88.54%	85.97%			

At the present time the City of Memphis Pension Fund is in very good shape averaging 85% funded versus its liabilities. This puts Memphis in the top 10% of all U.S. cities with Pension Plans. Above is your Pension Chart for your review. As you can see we have been over 80% funded for more than 21 months now.

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