



ACRE Newsletter

<http://www.acrememphis.org>

Association of
City Retired Employees

Volume 1, Issue 6

October 2013

A Message from Our President

Please pay attention to all the articles in this Newsletter. Several writers will cover topics that will concern you and your family for the next year. The City Council Healthcare Committee of which Francis Bradley and I are members next meets on Tuesday October 29th at 1 pm. We hope to have the City reports for Healthcare expenses and revenues for July, August, September of 2013 to see exactly how much revenue is coming in and how much the plan is costing. This will be used to justify any increases or decreases later in our premiums. By November 5, 2013 the City, the Council, and employee/retiree groups will meet to discuss & lay out the next years Healthcare Plan changes.

Your ACRE Board of Directors is working diligently to keep up with all the issues which might affect you. Remember, per Mayor Wharton, if you are retired now nothing being discussed about pensions will affect what you currently are receiving as a monthly check. Don't worry about it anymore.

We have not seen the actual new monthly premiums for Healthcare, but they will be in the Open Enrollment Packets you should get by the first week of October. If you have any questions or are confused about any of these issues don't hesitate to call the City benefits number 901-636-6800 or the toll free number 1-866-543-4367 and get help.

As usual ACRE will help in any way we can at 901-525-2615. Treasurer Jim Nichols mans this number 24 hours/ 7 days a week and he can get you to someone if he needs to. Also, please remember due to HIPPA laws there are some things even we cannot do for you.

Don't go to City Hall for Benefits issues, there are 2 benefit offices: 4225 Riverdale Rd, Memphis, Tn. and 2714 Union Extended 5th floor room 100

Memphis, Tn. Your Packet will also give you a website where you can go online to make changes if necessary. All must be done between October 7th and 18th, there is no extension period.

Finally, remember Caremark updates its approved drug list October 1, 2013; our Webmaster Tim Cook will put the new preferred drug list on the ACRE website as soon as he gets it. This is important; I lost the right to two medicines I have taken for several years in the April update. Keep aware of the changes so you can advise your doctor and save yourself money.

Mike Lee, President

Vice President's Message

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

Thanks for your attendance at the last General Meeting. The Mayor defiantly noticed all of you and your interest in the Retirees Pension and Healthcare issues. Also, thanks to the members that sent emails to the City Council requesting support for the Retirees. I am looking forward to seeing everyone at the next General Meeting. See you there.

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

Richard McBryde, Vice President

Inside this issue:

Healthcare News	2
Francis Bradley	
Members Page	2
Treasurer's Report	2
Benevolence Report	2
Jim Nichols, Chairman	
Membership Update	3
Darrell R. White, Sr., Membership Chairman	
Mayor AC Wharton Addresses meeting	3
John Johnson, Secretary	
Your Pension is Safe	3
Legal Advisor, Keenan	
ACRE Deaths	3
Healthcare Premiums	4
Flu Shot information	5
Pension Information	6
Dan Melancon, Pension Chairman	
ACRE contact info	6
ACRE Membership Application/Form	6
Spousal Questions	6

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

Open Enrollment Packets for 2014 are being mailed out the week of September 23, 2013. Open Enrollment is October 7, 2013 thru October 18, 2013. When you receive your packet, be sure to read the information sent to you. If you have not received your packet by October 1, 2013; you need to call the City of Memphis Benefits Office at (901) 636-6800 or the New Toll Free Number (866) 543-4637 and advise them you did not receive your Packet. Make sure you get the name of the person you advised and the time and date that you called in, in case there is any doubt you actually called. If you are not making any changes to your Healthcare Plan for 2014, you do not have to do anything.

Changes to your Healthcare Plan for 2014, will be an approximate 10% to 12% increase in your premiums, Emergency Room visits co-pay will increase from \$100 to \$200, if you are not admitted, and a New Value Healthcare Plan will be offered to Active Employees which is required by Obamacare for 2014.

New spouses of retirees are eligible for Healthcare Benefits, coverage begins on the first day of the month following the completion of a 30 day waiting period if the Plan Administrator receives the properly completed Enrollment Form and required contribution for coverage within 60 days of the date the new eligible person becomes eligible to enroll.

Vision Plans, you have some Vision Benefits under the City of Memphis Medical Plan and other benefits under other Vision Plans that you might have, such as the City of Memphis, United Healthcare Vision Plan, Fire Union Vision Plan and Police Union Vision Plan. You need to check out any procedure or treatment you are planning to determine which Vision Plan covers it by calling a representative of the plans where you are enrolled.

St Francis Hospitals in Memphis and Bartlett are still In-Network, some were notified by letter that they might not be In-Network in the future. The New Methodist Hospital in Olive Branch Mississippi on Bethel Road, south of Highway 78 is In-Network.

There are no Healthcare Plan changes in the Summary Plan Description (SPD) that was mailed out in June 2013 and effective January 1, 2013.

Francis Bradley, Healthcare Chairman

ACRE Members Page

Many of our ACRE Members want fellow retirees to be able to call them, write to them, send them an email or visit them on their website. They wish to stay in touch with their fellow city friends, co-workers, and partners. The **ACRE Members Page** was specifically designed for just that reason. If you are not presently listed on the ACRE Members Page and wish to be; you only have to send an email to acrememphis@gmail.com with the information you would like to have listed. We only list the information you agree to post on the website, so you have to tell us what you would like listed beside your name. You can go to the Page and see what others have posted. If your current information is not correct please let us know immediately so it may be fixed as soon as possible.

ACRE Webmaster.

Abridged Treasurer's Report

The 3rd Quarter Budget was estimated at \$15,000.00. The total expenses for the 3rd Quarter was \$14,663.00; thus we came in under budget by \$336.77.

The last Newsletter mailed to all retirees regardless if they were members of ACRE or not resulted in over 225 new members.

Jim Nichols, Treasurer

If a retiree dies, please notify the ACRE Office so we can help make sure the widow/widower gets everything they are entitled 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!



Membership Chairman's Report

Thanks very much for the members that have renewed and to all of the new members joining us. We must continue to keep our ACRE membership numbers strong. If you are unsure & need to find out when your membership dues expire, please go to

www.acrememphis.org and look under membership dues. Also you will be contacted to let you know that your membership has expired. Please fill out the form and return it with the amount due to ACRE at the address on the membership form. If you have any questions

contact Darrell White at (901) 457-8487 or Doug Sanders at (901) 412-3540. Also please feel free to contact me by e-mail at drwsr@bellsouth.net

Darrell R. White, Sr.
Membership Chairman

Mayor Wharton addresses the Meeting

At the September General Membership meeting Mayor Wharton answered some very important questions that we as members of ACRE were very concerned about and are listed in bullet form:

We were assured by the mayor that whatever the city does with the pension system in the future, it will have no impact on those of us who already taken our retirement.

As far as any pay raise for retirees, there is nothing in the works at the present time, but future cost-of-living raises are possible.

The mayor was asked if

a member of ACRE could be placed on the pension board and his response was "yes."

In response to a question as to how often an audit is performed on our pension system and he deferred to Mr. Collins. Mr. Collin (Director of Finance) said that audits are conducted annually and the next one should be out in October. Audits are conducted by Price-Waterhouse.

In response to a question as to whether the proposed pensions for retired sanitation workers would come from our pension system. His answer was no, that

this has nothing to do with our pension. The proposal for sanitation workers is not a pension, but a "savings sharing plan."

In response to a question about the stability of the pension system, the mayor does not know what the plan is at the present time, which has no effect on those already drawing a pension, but he does not want it tied to the stock market which at times is very volatile.

There are no plans in the works to reduce or take away any healthcare benefits. Any thoughts along that line came from a research firm (Mercer) who included this as part of a list of things the city could do regarding healthcare savings.

These were a few things that were discussed at the September meeting. Your ACRE leadership is doing everything possible to keep a watch on our retirement benefits. We appreciate your support and encourage you to come to the monthly meetings.

TN Supreme Court says Your Pension is safe

The recent news stories regarding the "pension crisis" have caused much concern among our membership. Statements by the City's administration and members of the City Council have indicated that pension benefits could be reduced to deal with an underfunding of the pension account. As you might expect our members are wanting to know what protections they have if the system is modified. These issues are controlled by the various state laws where the pension is located. In Tennessee our Supreme Court has addressed these questions as recently as 2004. For those who are already retired there will not be any changes to your present pension benefit.

Clyde Keenan, Legal Advisor

John Johnson, Secretary



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:

Jerry Ferrell
William Simpson
Janella B. Stockdale
Glenda B. Rush
Deanna P. Latham
Ralph Reese
Jimmy Kemp
Billy Gibbs
Charles Free
Michael Bremmer
Edward Rucks
Billy Warf
J.D. Berry
Jimmy R. Morris
Edward I. Mattox



New 2013 Healthcare Premiums

NEW PREMIUMS AS OF

TYPE PLANS	Current 2013		2013 December 15 New Premiums for 2014 Go Into Effect				
	ends dec 15th			Increased		Increased	% increase
BASIC PLAN	15-Dec-12						
SINGLE	Monthly	Bi-Monthly	Monthly	Monthly +	Bi-Monthly	Bi Mon Raise	% CHANGE
Active Employee	\$147.19	\$73.60	\$162.00	\$14.81	\$81.00	\$7.41	10.1%
No Medicare Retiree	\$150.39	\$75.20	\$165.54	\$15.15	\$82.77	\$7.58	10.1%
Medicare Retiree	\$138.60	\$69.30	\$152.56	\$13.96	\$76.28	\$6.98	10.1%
FAMILY	Monthly	Bi-Monthly	Monthly	Monthly +	Bi-Monthly		% CHANGE
Active Employee	\$312.47	\$156.24	\$343.94	\$31.47	\$171.97	\$15.74	10.1%
No Medicare Retiree	\$316.15	\$158.08	\$347.98	\$31.83	\$173.99	\$15.92	10.1%
Medicare Retiree	\$290.77	\$145.39	\$320.04	\$29.27	\$160.02	\$14.64	10.1%
PREMIER PLAN							
SINGLE	Monthly	Bi-Monthly	Monthly	Monthly +	Bi-Monthly		% CHANGE
Active Employee	\$159.69	\$79.85	\$175.76	\$16.07	\$87.88	\$8.04	10.1%
No Medicare Retiree	\$167.08	\$83.54	\$183.90	\$16.82	\$91.95	\$8.41	10.1%
Medicare Retiree	\$153.15	\$76.58	\$168.56	\$15.41	\$84.28	\$7.71	10.1%
FAMILY	Monthly	Bi-Monthly	Monthly	Monthly +	Bi-Monthly		% CHANGE
Active Employee	\$322.56	\$161.28	\$355.04	\$32.48	\$177.52	\$16.24	10.1%
No Medicare Retiree	\$331.37	\$165.69	\$364.74	\$33.37	\$182.37	\$16.69	10.1%
Medicare Retiree	\$303.73	\$151.87	\$334.32	\$30.59	\$167.16	\$15.30	10.1%

NEW VALUE PLAN

	Monthly	Bi Month	Deductible	Co-Insurance	Annual Out Pocket
	\$82.00	\$42.00	\$1,500	City 70% You 30%	\$3,000
Family	\$295.00	\$147.50	\$3,000	City 70% You 30%	\$6,000



Who Needs a Flu Shot this Season?

The 2013 Flu Vaccine

For the 2013-2014 flu season, there will be **two vaccines**: a **trivalent vaccine** that is made from three inactivated viruses researchers believe will be prevalent during flu season, and a **quadrivalent vaccine** containing four inactivated viruses.

According to the U.S. Centers for Disease Control and Prevention, **the trivalent vaccine consists of these three flu strains**:

- an A/California/7/2009 (H1N1)pdm09-like virus;
- an A(H3N2) virus antigenically like the cell-propagated prototype virus A/Victoria/361/2011;
- a B/Massachusetts/2/2012-like virus.

For the **quadrivalent vaccine**, the CDC recommends it contain, “two influenza B viruses **include the above three viruses and a B/Brisbane/60/2008-like virus.**”

The quadrivalent vaccine will be in much shorter supply—vaccine manufacturers have projected they will make between 135 and 139 million doses of the flu shot for this season, and about 30 to 32 million of those will be the quadrivalent vaccine. Most of the quadrivalent will be in the nasal spray form.

"The CDC has a very complicated way of mapping and tracking all these different viruses going around, and they try to predict which strains will be most rampant this year," says Kathryn Teng, MD, a physician in the department of internal medicine and director of clinical integration of personalized healthcare at the Cleveland Clinic in Ohio. They usually get it right, but not always.

Who Needs a Flu Shot?

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

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

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

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

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

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

Your Pension Information

As of July 2013 the City of Memphis Pension Fund had approximately 2.1 billion dollars with the liabilities of 2.51 billion dollars which indicated that the Pension Fund was approximately 82% funded. The Federal Government recommends pension funds are at least 80% funded to be solvent. Only if everyone in the plan were to draw out their money tomorrow, would our pension fund need the additional 400 million dollars to be 100% funded.

The new July 2013 Actuarial (07/01/2013 - 07/01/2014) from Price Waterhouse has not been approved as of September 2013. This new Actuarial is supposed to include a 5% (131 million dollar) increase in liabilities for the City's projected pay raises and promotions.

Dan Melancon, Pension Chairman

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

MEMBERSHIP FORM

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

Name _____

Mailing Address _____

City _____ State _____

Zip _____ HPhone _____ Cell _____

Dept. retired from _____ Year _____

(Check one) New Applicant _____ or Renewal _____

Your Spouse's name _____

Email address _____

Extra amount for Legal Fund enclosed _____

Today's Date (MM/DD/YY): _____

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

THANK YOU FOR YOUR PART IN ACRE!

Questions about surviving spouse benefits

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

Another question that has come up is how I get a surcharge stopped if I quit smoking or if my

spouse no longer can get health insurance at a work company. If your spouse loses their job and healthcare, they must get a letter on their company's letterhead stating Health Insurance is not available to them, and take it to Benefits. Be aware you will be audited at the next upcoming Open Enrollment with tax documents to assure you do not have a job that provides Health Insurance.

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



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