



# ACRE Newsletter

<http://www.acrememphis.org>

Association of  
City Retired Employees

Volume 4, Issue 3

October 2017

## A Message from Our President

ACRE Members,

**CAREGIVERS:** *Please pay attention to these dates listed for the protection of your loved one who can no longer handle his/her own paperwork. There are no second chances to correct what was not done.*

1. The City has released the Open Enrollments [OE] for Retirees still with City coverage: Post 65 Grandfathered [no access to Medicare and Pre 65 Line of Duty] will be October 23 to October 27, 2017. Blue Cross Blue Shield of Tennessee will be the Medical Third Party Administrator and will also have the City's Vision Plan. The City Dental Plan will be with MetLife and only one plan will be offered 2018. If you don't wish to change Dental/Vision you don't have to do anything.

2. Post 65 Medicare Retirees who went with OneExchange the OE will be October 15 to December 1, 2017.

3. Pre-65 Retirees who went with OneExchange will have an Open Enrollment November 1 to December 15, 2017. The City stated the Information on these OE's will be mailed to your home. None of this is to be confused with the Federal Open Enrollment for all Post 65 Medicare Retirees regardless of what Medicare Part D plan they bought which runs from October 15 to December 7, 2017. This OE allows the same

or new coverage to start January 1, 2018.

Review your Medicare Part D Rx plans to make certain that your medicines are: still covered by your plan, the Tier has stayed the same; there are no restrictions, prior authorization requirements or quantity limits that could hurt you getting the medicines. You should have gotten a packet from your Medicare Part D Rx provider showing what their formularies will be in 2018. Please double check each medicine.

For those Retirees who chose not to use OneExchange, and you did get a packet from your Rx company and some of your Rx are not going to be covered in 2018 you can call your State Health Insurance Program or if you have a local Aging Commission for help. You can also go to Medicare.gov and click on Plan Finder and compare the plans offered in your area for the medicines you take, or maybe your insurance agent will offer help.

Important: If you have moved and not changed your address with the City of Memphis you will not get the information. This advice also applies to Social Security and Medicare; if they have the wrong address they cannot send you information.

(Healthcare: continued on Page 3)

*Mike Lee, President*

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### ACRE Officers:

- President: Mike Lee
- V. President: Richard McBryde
- Secretary: Sonja Hollie
- Treasurer: John Johnson
- Chaplain: Jim Smith
- Public Relations: Tim Cook
- Sgt At Arms: Darrell White
- Legal Advisor: Clyde Keenan
- Healthcare: Francis Bradley
- Pensions: Dan Melancon
- Pensions: Bobby Collins
- Membership: Darrell White
- Membership: Doug Sanders
- Legislative: Bob McCulley
- Benevolence: George Harris
- Webmaster: Tim Cook



# Are your Membership Dues paid ?

ACRE has begun removing **ALL Members** who have not paid their Dues from our Membership List. There are a number of you out there, and you have to make that decision if it is worth it to you to pay your Dues and have someone work for you against the **City Bullies**.

ACRE goes way beyond the scope of any simple Association, ACRE has dedicated Officers who attend **ALL Healthcare Meetings**, as well as, **ALL Pension Meetings**. We take that information received in the Meetings and pass it along to our Members as quickly as possible so

they will stay informed of **VERY Important Issues**. This information is passed on to you through our ACRE Newsletter, Emails, and Website..

ACRE has a voice and speaks to the **ALL City Officials** on behalf of ALL of our ACRE Membership. **Without ACRE who would speak up for the Retirees? Who would help you in a time of need with the City Bureaucracy?**

So to recap, if your Dues are in arrears; you will be dropped from ACRE's Rolls and will forfeit receiving any Valuable News concerning your **Pension** and your **Healthcare**.

If you aren't sure if your Dues have expired, then they probably have.

The Membership Committee urges you to renew your membership and encourages other City Employees to join. To find out if your Dues are in arrears go to the **ACRE Website**, click on **Members** and then click on **Members Dues**. From there just scroll down until you see your name and to the right will be your **Expiration Date**. You can also send us an email or just call us on the phone.

*ACRE Membership Committee*

## OneExchange and HRA Account

### **Important Healthcare Information!**

Some Medicare Part D plans will have a Deductible for 2018 of \$405 and some will have no deductible. The Donut Hole starts at \$3,750. When you hit that amount you will pay out of your pocket 35% of the total cost of Brand names RXs and 44% of the total cost of Generic RXs until you hit \$7,508.75 when catastrophic coverage starts and you will pay the greater of either 5% or \$3.35 for Generics and 5% or \$8.35 for Brands.

If you bought a Medicare Part D Rx plan through OneExchange, the City offered a Special Donut Hole Coverage Benefit which was in addition to the HRA benefit you were given. The City has a form called "Medicare Part D Coverage Gap Benefit Request" that you must submit to the City of Memphis Benefits [not to OneExchange]. With this form you must submit proof such as Explanation of Benefits [EOB] from your Part D insurance company, or a statement from Medicare showing you are in the Donut Hole with evidence of the cost you've paid out of your pocket. You can Fax the city form and evidence documents to 901-636-8486 or email the same forms to [benefitsquestions@memphistn.gov](mailto:benefitsquestions@memphistn.gov).

Those forms will be posted on the ACRE website which you can download. When you hit Catastrophic Coverage there is a different City form you have to submit a "Catastrophic Coverage Special Payments Reimbursement Request Form" each time you incur a RX expense in this phase.

The City will then put the money you spent out of pocket in your HRA account and OneExchange will then reimburse you. Again this is only for those who went with OneExchange and you must get it approved by the City before OneExchange even gets involved.

If you are in OneExchange they will send you information during your enrollment period. If you did not go with OneExchange but now want to take advantage of the HRA's and Donut Hole Protection you can call OneExchange to enroll. Pre 65 retirees would call 866-201-0437 between November 1 and December 15<sup>th</sup>. Post 65 retirees would call 866-201-0367 between October 15 and December 1. Both groups can also go to [www.oneexchange.com/memphis](http://www.oneexchange.com/memphis).

*Francis Bradley, Healthcare Chairman*



# President's Message Cont.

(Healthcare: continued from Page 1)

Make certain that your beneficiary is still correct. You apparently will have to go in person to the Benefits Office at 2714 Union Extended 5<sup>th</sup> floor, because you will not be told anything on the telephone and you can't change any beneficiary online. We still have folks dying who never changed or corrected this information hurting their survivors.

A reminder to all of you who are turning 65 in 2018, you have what is called a Guaranteed Issue Right, no one can deny you a Medicare Part A and Part B Supplemental Plan; they cannot use your current health against you and charge you more. This special period is 3 months before your birth month, your birth month and 3 months after birth month for a total of 7 months.

To have your coverage start on the first day of your birth month you must enroll during the 3 months before your birth month or your coverage could be delayed starting. Penalties can be applied if this is not done correctly in a timely manner.

The same applies to your Medicare Part D Rx plans, if you don't sign up you could also face a penalty. Don't assume; this could impact your premiums for life.

Anyone who is over 65 should not be on an ACA plan. They will not get premium tax credit or cost sharing reductions. They should be looking at Medicare for their insurance options.

Hope you have a great fall and are blessed.

*Mike Lee, President*



## 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:**

- Charles H. Cox, MpD
- Royce A. Box, GS
- Dennis R. Kyle, MFD
- George Westerfield, MPD
- Banks M. McCall, MPD
- George L. Stewart, MFD
- James A Bullard, MPD
- Jim Kellum, MPD
- William S. Hardy, MPD
- Donnel F. Walden, MPD
- Gordon Kuhn, MPD
- Cleotis Porter, GS
- Karl Dockery, PW

## MESSAGE FROM YOUR TREASURER

I am pleased to announce that year-to-date our finances are on solid ground. The ACRE Board of Directors have kept spending to a minimum so far this year. We fully expect to continue this year with a positive balance sheet. ACRE could not exist without the financial support of its faithful members. So please send in your checks for dues renewal.

### Phone Calls

When you call the ACRE office, we respectfully request that you furnish the following information:

- Your name (please spell you last name because we are getting on up in age)
- Your phone number, including area code.
- Your status (example: Line of Duty disability, ordinary disability, Pre-65, Post-65 A only, Post-65 A & B, etc.)
- Then leave us a brief message.

Someone from ACRE will return your call as soon as we can.

*John Johnson, Treasurer*

## RETIRED POLICE NEEDED

901 Pest Control is a local company and is rapidly growing in the Memphis Area! We are seeking retired police officers interested in working either part-time or full-time depending on their desire to supplement their retirement income. Schedule is flexible on a week-to-week basis. May work half days or whole days, between 2-5 days per week. Must have a good motor vehicle driving record.

If interested contact Richard Hill at 453 Distribution Pkwy, Ste 1, Collierville, TN 38017, phone (901) 327-8803 or email us at : [Service@901PestControl.com](mailto:Service@901PestControl.com)

# Your Pension Information

The new Price Waterhouse Cooper actuarial for the Pension Fund covering the period July 2016 through July 2018 has been released but can only be found by searching through the City's webpages. The last actuarial presented by live PWC representatives to the Pension Board was in 2014 and showed the total liability of the Pension Fund to be **2.53 billion dollars**. The newly released actuarial indicates that the Pension Fund liability has increased to **2.62 billion dollars**. (Increase of 9 million dollars.) The decreased percentage of this new liability funded by the Pension Fund will be re-evaluated starting forward from July 2016

The first two pages of this actuarial were waivers by PWC explaining that this actuarial was not a comprehensive audit but relied on information given to them by the City and the PWC actuarial was in no way held responsible for inaccuracies in their report.

By ordinance, the Retirees' Pension Fund is supposed to be off-limits to the City but when the City controls all the financial numbers with no outside visibility then the veracity of the City may be in doubt. If you have any questions please call the office or email me at [Pensions@acrememphis.org](mailto:Pensions@acrememphis.org) or my email at [dmelancon2@gmail.com](mailto:dmelancon2@gmail.com)

*Dan Melancon, Pension Chairman*

## 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!**

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



**MONTHLY ACRE MEETING:**  
Third Wednesday of every month!  
10 am at the AL Chymia Shriner's Bldg.