



ACRE Newsletter

P. O. Box 17932
Memphis, TN 38187
www.acrememphis.org

Association of City Retired
Employees
901-525-2615

November 2021 Issue

President's Message: Richard McBryde. Mark your calendars for the December meeting. The date is **12/15/2021**. The meeting starts at **10 am**. At the conclusion of the meeting the MEMPHIS CITY EMPLOYEE CREDIT UNION will provide lunch for us. We want to thank Ken Swann, Donna Brown, Ken Braden, and the MCECU cooking team for serving us an outstanding holiday luncheon. We will be meeting at the IH Clubhouse in Lakeland, located at 4523 Canada Road. **Important:** If you plan to attend the luncheon on 12/15/2021, we need to know who and how many are coming so the Credit Union well know how many to cook for, plus Lakeland needs to know how many tables and chairs will be needed. **Please** let us know by calling the ACRE phone number, **901-525-2615** and leave a message as to who you are and how many will be coming with you. We did this in July and it worked out perfect.

HEALTHCARE INSURANCE INFORMATION

We want to remind all retirees that Medicare Open Enrollment is now in progress from October 15 thru December 7, 2021. If you need assistance in determining which plans are best or you and your family, you can call VIA Benefits at **866-201-0367**, or go on-line at VIA Benefits at info@viabenefits.com. Before you do this, you need to make a separate list, for each member of your family who is eligible for Medicare, of the doctors with address and telephone numbers and a list of prescription they take. Be prepared, if you contact VIA by telephone, by a considerable length of time, 45 minutes to 1 1/2 hours, for each person in your family who is eligible for Medicare.

There is another way you can receive assistance to determine what Medicare plans are best for each member of your family. You should receive a booklet from CMS, the Centers of Medicare & Medicaid Services. It is entitled **MEDICARE & YOU 2022**, the official U. S. Government Medicare handbook. On the back of this handbook it states it has special information for the state that you live in, such as Tennessee, Mississippi, etc. It goes on to say call this number for free, personalize healthcare insurance counseling. It states that it is a State Health Insurance Assistance Program (SHIP) and it will have a telephone number to call, depending on what state you live in. When you call this number for assistance, they will set up an appointment time and place for you to go. You will need to make a separate list for each member of your family who is eligible for Medicare of the doctors, with address and telephone numbers, and a list of prescriptions they take.

On or about October 25th, retirees of the City of Memphis should have received a booklet from City of Memphis on employee benefits. The open enrollment dates for retirees will be November 1st to November 30, 2021. On the first page of this booklet, called The Introduction, it states Welcome to your 2022 Total Rewards Benefits Guide. It goes on to state a few key highlights. It states that Blue Cross Blue Shield will continue to be your health plan provider. Be sure to read this page and understand what it says. It mentions your dental and vision plans. It states that this is a "passive enrollment" process this year (meaning, if you do not wish to make any changes, you can simply take no action and your current benefits will roll over). Note: If you are currently enrolled in a Flexible Spending Account (FSA) you will need to re-enroll for 2022. Read about this on page 19. Read about Retiree HRA Benefits through VIA Benefits on page 64. In general, go over any pages that apply to retirees. (cont'd on next page)

In addition to the above, retirees were sent a two (2) page letter with information on the front and back of each page, from the City of Memphis, regarding benefits confirmation and summary, dated October 16, 2021. Be sure to read this information carefully and make sure it is correct. If it is not correct you need to call the City of Memphis Benefits office at 901-636-6800.

Francis Bradley, ACRE Healthcare Insurance Committee

Funeral Homes. Darrell White reported at our last ACRE Board Meeting that some widows are having issues with a few funeral homes. Be cautious in dealing with sales reps. Know what you are getting. Clyde Keenan reported that is a common thing. Reps are paid a commission on what package they sell and they tend to add things that are not needed.

Legal Advisor Report from Clyde Keenan.

As most of you know, the ACRE monthly membership meetings have been lightly attended due to concerns of the virus. Additionally, many of our members are reluctant to travel to Lakeland, even though the facility there is perfect and our hosts are very generous. In light of that, the Board is in search of a more centrally located building and would appreciate any suggestions you might have. We are also considering resuming our old door prize procedure. The Board has made it clear that my primary role as a board member is to PROTECT THE PENSION. To that end it is important that we show our continuing participation in ACRE meetings and show City Hall a united front. Local elections are not far away. Effort to get into the pension will likely increase as politicians will be looking for funding sources to invest in local projects.

Sgt-at-Arms & Membership Report from Darrell White & David Martello.

We would like to encourage all ACRE members to keep their membership up to date. The expiration is on the front of the news letter close to your mailing address. There is a renewal form on the back of the newsletter if needed. If you know a City of Memphis retiree who is not a member, please encourage them to join.

ACRE provides needed and critical information to all of our members and is the voice of all City of Memphis retirees to the City Administration. ACRE is ready to provide members with whatever information they need.

This is a great organization and all retirees should consider becoming a member.

Call Darrell White or David Martello in you need assistance with questions at 901-525-2615 and leave a message.

Thanks for your support.

ACRE Election of Officers

The next ACRE election will be in the **4th Quarter of 2022**, with the officers installed at the December meeting. The officers will take office on January 1, 2023. We would encourage you to think about serving on the Board of Directors and running for an elected position. The elected officers and board members do not receive any compensation. The elected positions are President, Vice President, Secretary/Treasurer, and Sgt.-At-Arms.

Change in Dues for Widows. At the September 2021 board meeting, Dan Melancon asked the board members to consider making a change in membership dues for widows. After much discussion the following motion was presented: **Motion** by Darrell White, **seconded** by George Harris, that ACRE will provide **free membership** to widows and widowers of active retirees, whose dues are paid and are in good standing, to become effective January 1, 2022. The dues for retirees will remain at \$25 per year. The widows, whose dues are expired, may rejoin by paying a one-time cost of \$15. They will receive a membership card indication that they are LIFETIME MEMBERS.

The board voted unanimously to approve this motion.

Pension Fund Report by Bobby Collins & Dan Melancon

Month/Year	Fund Balance	Percent Funded
July 2021	\$2,770,799,097	101.12%
August 2021	\$2,835,319,942	103.47%
September 2021	\$2,756,687,000	100.60%

All ACRE members are encouraged to contact the city and update your email and home address if it has changed. The City of Memphis Pension Oversight Committee continues to meet on the 4th Thursday of each month.

ACRE meetings are on the 3rd Wednesday of each month at 10 am at the IH Clubhouse in Lakeland, located at 4523 Canada Road. The next meeting is on the November 17th. Come if you can.

*** * * Death Notices * * ***

Fire:

Phillip Hall, 7/1; Claude Hall, 8/16; Arthur Norwood, 8/20; Joe Bartholomew, 8/27/21; Travis Gullick, 9/5; Frank Baker, 9/7; Wallace Couch, 9/9; Walter Evans, 9/15; John Curtis, 10/4; Wade Wilkes 10/28.

Police:

Sybil Morris, 9/9; Luke Woodson, 9/15; Darrell Adams, 10/2.

Other:

Randolph Morris, HCD, 10/06; Edith Baldwin, 7/16; Jacqueline Trenthem, Park Services, 8/30.

Our brothers & sisters are gone but not forgotten. Please keep their families in your thoughts and prayers.

This list comes from the October 28, 2021 Pension Board Meeting. If we have not listed recent deaths we apologize and they will be recognized in the next newsletter.

ACRE Board Members

Richard McBryde, President

John Johnson, Secretary/Treasurer

Darrell White, Sgt-at Arms/Membership

George Harris, Jr. Chaplin/Benevolence

Frances Bradley, Insurance Oversight

Dan Melancon, Pension Oversight

Bobby Collins, Pension Oversight

Dave Martello, Membership

Clyde Keenan, Legal Advisor

MEMBERSHIP FORM

A.C.R.E.

P. O. Box 17932

Memphis, TN 38187-0932

901-525-2615

Name _____

Mailing Address _____

City _____ State ____ Zip _____

Hphone _____ Cell _____

Dept. retired from _____ Year _____

(Check one) New Applicant _____ or Renewal _____

Your Spouse's name _____

Email address _____

Dues: **\$25** for retiree's **\$15** for surviving spouses of retirees

Extra amount for Legal Fund \$ _____

THANK YOU FOR YOUR PART IN ACRE!

Please note the change of address to mail in dues.

A. C. R. E.

P. O. BOX 17932

MEMPHIS, TN 38187-0932



Association of City Retired Employees

638 Jefferson

Memphis, TN 38105

901-525-2615

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