



ACRE Newsletter

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

Association of City Retired
Employees
901-525-2615

First Quarter, 2024

President's Message: Richard McBryde: ACRE is welcoming a new year with a new mayor, Paul Young. Thanks for your membership. We will continue to support each of you as you need assistance. We are going to request a meeting with Mayor Young and work on getting a cost of living raise for the retirees. ACRE is requesting you attend the monthly meetings on the third Wednesday of each month if you can. We need your support.

Vice President's Message: Dave Martello. The following information regarding the Social Security "Windfall Elimination Provision" (HR 82) is a result of some research and the review of information provided to the writer.

There is a very good opportunity for all interested parties (all City of Memphis retirees and current employees) to contact their U. S. Congress person and U. S. Senators demanding their support and vote to pass "The Social Security Act."

The Social Security Fairness Act (HR82) is designed to provide some relief from the Windfall Elimination Provision (WEP) from both current and future retirees. While the legislation may not repeal the WEP, it represents a significant improvement over the status quo for government retirees who have been unfairly penalized.

Briefly, the Windfall Elimination Provision (enacted in the 1980's) reduces the Social Security benefits of local, state and federal retirees who receive a government pension from their government employment. Normally, Social Security benefits are calculated using a formula in which an individual's Average Indexed Monthly Earnings (AIME) are multiplied by progressive factors, resulting in the monthly benefit. Under the WEP, the factor is reduced to as low as 40%. WEP could result in a monthly benefit that is substantially lower than under the normal benefit formula. This unfair reduction causes a disproportionate reduction in benefits for workers with lower monthly benefit amounts. This Government Pension Offset Legislation was enacted to prevent government retirees from collecting both a government pension and 100% of their Social Security benefits.

As of December 2022, this law affects approximately 735,000 beneficiaries. 48%

Social Security Fairness Act, continued.

are widows or widowers, and 52% are spouses.

There is currently propose legislation which would repeal or reform the law and will work to advance legislation to achieve significant relief for those impacted by the penalties. This proposed legislation would repeal or reform the Windfall Elimination Provision (WEP). In addition, the legislation would increase the average Social Security benefit, improve cost-of-living adjustments, index Social Security to wage levels and more. If passed, it would also extend the solvency of the Social Security trust fund and improve Social Security benefits in other ways by providing some relief for current and future retirees.

The time to perpetuate bad public policy at the expense of those who cannot afford to lose their hard-earned Social Security benefits must come to an end. Congress working with stakeholder groups (including National Fraternal Order of Police) must make this issue a priority! Now is the time for bipartisan solution to make a difference for all public workers hurt by this Windfall Elimination Provision.

The President of the National FOP, Patrick Yoes, is in favor of and has urged a full repeal of the WEP. The National FOP strongly supports the passage of HR 82/ S.597 the Social Security Fairness ACT. This legislation would help to reform or repeal WEP, which is in current Social Security Law. *(Note: as I understand it, this bill has not yet been introduced in the Senate.)*

Please contact your Representatives: Below are only a few of the U. S. Representatives:

For Mississippi residents:

Trent Kelly, 2243 Rayburn HOB, Washington, DC 20515, phone (202)225-4306

Bennie Thompson, 2466 Rayburn HOB, Washington, DC 20515 (202)225-5876

Michael Guest, 450 Cannon HOB, Washington, DC 20515 (202)225-5031

For Tennessee residents:

David Kustoff, 560 Cannon HOB, Washington, DC 20515 (202) 225-4714

Steve Cohen, 2268 Rayburn HOB, Washington, DC 20515

For Arkansas residents:

Rick Crawfords, 2422 Rayburn HOB, Washington, DC 20515 (202) 225-4076

Please take the opportunity to check out the ACRE webpage for additional information about who we are and what we do.

If you have a question we will do our best to either give you an answer or put you in contact with someone who can. Just call our number (901) 525-2615 and leave a message and someone will get back in touch with you.

Pension Oversight, Dan Melancon: The Memphis Pension Fund total as of December 2023 was **\$2,516,836,067**, which is averaging in the low 80% of being totally funded. ACRE meetings are on the third Wednesday of each month. The Pension Board meets on the last Thursday of each month to report Pension Fund totals for the previous month. The Pension Fund totals at ACRE meetings will always be two months behind.

Internet research revealed that the average U. S. City Pension Fund should be no lower than 78% to be considered stable. Our pension fund is presently doing okay but it needs to be monitored to ensure that its liabilities and expenditures are properly authorized.

Pension fund totals can be reviewed by going to the ACRE webpage (www.acrememphis.org). If you need help please call ACRE at 901-525-2615 and leave a message and someone from the board will call you back as soon as possible.

Approximately 2 years ago the ACRE Board approved that the spouse of an active member who passed away is entitled to become a dues exempt member for life. If the spouse of a deceased retired city employee, who was not an active member of ACRE, wishes to join ACRE can do so by paying a one-time only membership of \$15 to become a dues exempt life member.

Memphis Fire & Police Retirees is a new page on Facebook created by Marvin Hurley (retired fireman). His articles and reader's comments have leaned heavily towards the lack of COLA (cost of living allowance) raises for city retirees. There is no charge to check it out and join if you want to.

Healthcare Oversight, Phillip Funderburk: It is very important that if you receive anything from the City of Memphis and/or the Total Rewards office, especially here in the near future, that you open it and read it.

At the end of last year the City of Memphis insurance was up for bid. Blue Cross Blue Shield was once again awarded the health care coverage for the city employees. The local company that has offered Colonial and Aflac in the past proposed a different insurance company to provide coverage and in doing so lost the bid to another company that is from another state.

That being said, the Total Rewards office is in the process of doing an audit of all employees extra insurance coverage, like life, cancer, short-term disability, long-term disability, or gunshot coverage. They will be sending out letters to everyone that has any of this extra insurance coverage taken out of the payroll checks that is going to Colonial or Aflac. This letter should list all of your policies, the type of

Healthcare Oversight, continued.

policies, and premium amounts. They will be making a decision in the near future as to whether they will keep paying these policies for you out of your payroll check or if you will need to contact the insurance company yourself and make arrangements to keep paying them on your own out of one of your methods of payment. I actually sat on the decision board as a representative for ACRE and got to vote in this matter. The City representatives made a great decision for the good of the many in regards to this. It was a very long process and a difficult decision for each member of this committee to make and it was not made lightly, as we were all city employees or retirees.. It was not determined at that time if the City would still be allowed to pay these policies as they are now, but it was said that more than likely these policies, most through Colonial and Aflac, would be converted from a group policy to an individual policy. This means that there will probably be an increase in premium and that you will have to start paying the premiums yourself. Please remember that whatever the final decision is in this matter, the City has to follow rules in regards to insurance, and that you (all retirees that are a member of ACRE) were represented in regards to this matter for several days (at no pay) by Richard McBryde and myself.

When you receive your letter, please read it closely as you need to review your coverage and as you may or may not be required to make contact with Colonial or Aflac in order to keep this coverage if you wish. You may see that you have redundant coverage (2 policies that have the same type coverage), an older policy, or you may see a policy you are paying for that you have forgotten about. Please contact TOTAL REWARDS first at 901-636-6800 with any questions before you make a decision on your own that you may regret later.

A second issue that was voted on during this process was the City of Memphis Free Clinic. Blue Cross/Blue Shield provides the City of Memphis a large amount of money so that they can provide its employees with two free clinics. There is one at city hall and one on Union Ave. right now. The health care provider is changing to CareATC. The city hall location is the same at 125 N. Main and will be open Mon-Fri 8-12 & 12:30-4:30. The Union Avenue location will be closed. A new location is opening at 3295 Poplar, Suite 105 with hours on Monday and Friday 8-12 & 12:30 to 4:00. On Tuesday, Wednesday and Thursday 10 to 12 and 12:30 to 6:00.

This is a no cost clinic that is for active and retired employees. You will receive a card in the mail soon from Total Rewards and the City in regard to this. The card you will receive does not mention retirees but YES it is for retirees too. You will be able to log in at www.careatc.com/activate or download the CareATC app in order to set up your patient account. There will be 3 ways to schedule an appointment: CareATC app, www.careatc.com/patients, or call 901-636-0111.

I hope this information provided is useful and provides you with a little understanding as to why changes are being made. I also hope you can see that your ACRE board members are trying to be active participants with the city, make sound decisions for our members, and provide you with the information as we receive it.

Firearms Training, Dave Martello: The Memphis Police Department Firearms Training Unit has announced the 2024 LEOSA firearms training dates for retirees:

Session	Day	Date	Time
1	Mon	2/26/24	8:00 am
2	Fri	3/1/24	8:00 am
3	Mon	3/4/24	8:00 am
4	Mon	4/1/24	8:00 am
5	Fri	5/3/24	8:00 am
6	Fri	5/10/24	8:00 am
7	Mon	5/27/24	8:00 am
8	Thur	5/30/24	8:00 am

All Retirees who are interested in the LEOSA firearms qualification must call the MPD Firearms Training Center at (901) 636-1680 to schedule your training day. Please do this as soon as possible. The seating is limited to only 30 people per class.

Retirees are to bring appropriate leather goods, belt, holster, magazine pouch and at least two (2) magazines. Retirees must be able to physically complete the course and be dressed appropriately (no sleeveless shirts, no halter tops, and no open toe shoes).

Additionally, each retiree must obtain a \$50,000 bond and are encouraged to contact Clay & Land Insurance Company at (901)767-3722, prior to their attendance to this training. You can ask to speak to Leslie Pannell.

VERY IMPORTANT: Retired officers must have a copy of their \$50,000 bond and their "Retired Police Identification Card" with the current Chief of Police Services.

Legal Advisors Report, Clyde Keenan. Important information for retirees who are affected by the Social Security Reduction Provisions. Congress will consider the provisions of Senate Bill 597, the Social Security Fairness Act. This Act repeals the reductions of retirees Social Security Benefits who receive other benefits, such as a pension from a state or local government. The bill eliminates the government pension offset, which in various instances reduces SS benefits for spouses, widows, and widowers who also receive government pensions of their own. The bill also eliminates the *windfall elimination provision*, which in some instances reduces SS benefits for individuals who also receive a pension or disability benefit from an employer that did not withhold Social Security taxes. These changes are effective for benefits payable after December 2023.

It is important that retirees contact their representatives to encourage them to vote in favor of the Social Security Fairness Act. In the Senate: Marsha Blackburn & Bill Hagerty. In the House: Diana Harshbarger, Tim Burchett, Chuck Fleischmann, Scott DesJarlais, Andy Ogles, John Rose, Mark Green, David Kustoff and Steve Cohen.

What ACRE is about

We are beginning to get an increase in the number of new members joining ACRE for the first time and some that left us for awhile. We thought it might be useful to let you know what we are all about.

- The Association of City Retired Employees (ACRE) was formed over 33 years ago to help with City of Memphis retirees in dealing with the city benefit's office as it pertains to healthcare, disability issues, pensions, and surviving spousal benefits. ACRE has over a thousand members, which include retirees and widows of retirees from all city divisions.
- Members of the ACRE Board of Directors regularly attends the City of Memphis pension board and healthcare oversight meetings. ACRE board members are active and stay informed of the ever-changing health and pension proposals by the city.
- Upon notification of the death of the retiree and if requested, ACRE provides written and oral guidance to the surviving widow or widower as it pertains to city benefits.
- For those who have internet access, ACRE has a webpage that has some useful information. You can access the page at www.acrememphis.org.
- ACRE is always willing and ready to assist its members. We may not have the answer, but we can direct you in the right direction. You may contact ACRE by calling **901-525-2615** and leave a message. Be sure to spell your last name and leave a phone number, plus a brief message. Someone from the ACRE Board of Directors will contact you as soon as possible.
- ACRE meets every month on the 3rd Wednesday at 10 am. We are currently meeting at the IH Clubhouse located at 4523 Canada Road in Lakeland. We try to keep the membership up-to-date on information that is important to retirees.
- During the months of July and December we meet at a different location. Until further notice we meet those two months at the Collierville First Baptist Church, 830 New Byhalia Rd., Collierville. We are very fortunate that the Memphis City Employee Credit Union provides lunch for us those two days.
- **The annual dues are \$25** for the retiree. You may pay by check, or you can go on line at www.acrememphis.org and click on the "pay your dues" tab. A reminder is sent through the US Mail when your dues are about to expire. Please note that widows do not have to pay for membership.
- For those that choose to pay on line the dues are \$26 per year. For this extra dollar, you don't have to purchase an envelope, a stamp, or a trip to the post office. In addition your extra dollar gets your dues paid for 13 months instead of 12 months. After user fee cost, ACRE receives \$24.95 out of the \$26 dues.

If you choose to join ACRE online, please call our phone number 901-525-2615 and leave a message stating your name (please spell) the Division you retired from, the year you retired, and the first name of your spouse. That will enable us to complete your registration information.

For your information . . .

When the ACRE board of directors meet each month, we discuss serious issues as it pertains to retirees.

- There is no doubt in anyone's mind that we retirees need a raise. It has been over ten years since the last one.
- While the city has a pension board, the sitting Mayor is the only person that can authorize a pension increase for retirees. There is \$2.5 billion in our pension fund. This is money we have paid into over our career. Our former mayor didn't want us to have an increase, or he would have done it.
- The pension board is appointed by the mayor. The mayor should appoint a voting representative from the fire fighters association, the police association, and/or ACRE.
- Hopefully Mayor Paul Young will take into consideration that we are in desperate need of an increase in our pension since the cost of living is on a serious incline.
- Of the 5,500 plus retirees, many who retired years and years ago are living at or near the poverty level. Medicare estimates that the poverty level is around \$21,000 per year. Many of our retirees depend on the city pension to get by. If they have a house note, car note, or other bills, there is no doubt that they struggle to put food on the table or have enough to pay for doctor visits or medicine. We need a cost-of-living each year, now more than ever.

Death Notices, 4th Quarter, 2023 (as furnished by the City of Memphis)

Police Department: Barbara Javer, 10/1/23; Claiborne Manuel, 10/4/23; Charles Winbush, 10/8/23; Johnnie Rodgers, 11/7/23; Brooks Green, 11/9/23; Al Pinnow, 11/12/23; Christopher Sanders, 11/14/23; Michael Arendale, 11/17/23; Ronald Dane, 12/3/23; Winston White, 12/8/23; Walter Crews, 12/8/23; Malcom Neal, 12/20/23; Carl Johnson, 12/26/23; Mac Hughes, 12/30/23.

Fire Department: Raymond Lewis, 10/10/23; Gary Patterson, 11/7/23; James Dixon, 11/25/23; Joe Wood, 11/27/23; Sam Davis, 12/1/23; William Plunk, 12/1/23.

Other Divisions: Janet Hooks (Parks), 10/10/23; Christine Henderson (GS) 10/10/23; Michael Johnson (Solid Waste), 10/11/23; Linda Owens (GS), 10/16/23; William Springfield (GS), 10/16/23; Brian Kelley (Solid Waste) 10/17/23; Doris Webb (GS) 10/20/23; Annella Szanli (GS) 10/31/23; Virginia Vagen (Library), 11/5/23; Pettie Grice (GS), 11/9/23; Johnnie Williams (Solid Waste), 11/20/23; Joann Jones-Casey (Housing & Community Development, 11/15/23; Randall Schaaf (Public Works), 11/25/23; William Foster (City Court Clerk), 12/3/23; I. V. Cox (Solid Waste), 12/7/23; Andrew Wilburn (Public Works), 12/19/23; Janet Majilton (Library), 12/25/23.

Our thoughts and prayers go out to families in their loss.

ACRE Board Members

Richard McBryde, President

Dave Martello, Vice-President

John Johnson, Secretary/Treasurer

Darrell White, Sgt-at Arms/Membership

George Harris, Jr. Chaplin/Benevolence

Phillip Funderburk, Insurance Oversight

Dan Melancon, Pension Oversight

Bobby Collins, Pension Oversight

Clyde Keenan, Legal Advisor

Please note the change of address to mail in dues.

A. C. R. E.

P. O. BOX 17932

MEMPHIS, TN 38187-0932

MEMBERSHIP FORM

A.C.R.E.

P. O. Box 17932

Memphis, TN 38187-0932

901-525-2615

Name _____

Mailing Address _____

City _____ State ____ Zip _____

Phone Number _____

Dept. retired from _____ Year _____

(Check one) New Applicant _____ or Renewal _____

Your Spouse's name _____

Email address _____

Dues: **\$25** per year Legal Fund \$ _____

To Pay online go to www.acrememphis.org



Association of City Retired Employees

638 Jefferson

Memphis, TN 38105

901-525-2615

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