

Employes' Retirement System of the City of Milwaukee 789 North Water Street, Suite 300 Milwaukee, WI 53202 (414) 286-3557 or (800) 815-8418

Visit Our Website: http://www.cmers.com/
Ouestions or comments: norm@cmers.com

October 2018 Retiree Newsletter

2019 Health Insurance Benefits

***Please do not call the ERS regarding health insurance if you are a MPS, MMSD, United Water, Veolia or MATC retiree. Contact that agency directly. ***

The Health Benefits Open Enrollment period started on Monday, October 29, 2018 and ends on Friday November 16, 2018. If you do not wish to change your health and prescription drug benefits plan, you do not need to do anything.

Please make note of the following:

- There are no benefit design changes for the City sponsored health plans, UHC Choice EPO and UHC Choice Plus PPO in 2019. The deductibles, co-insurance and out-of-pocket maximum and coinsurance for prescriptions with OptumRx and UnitedHealth MedicareRx will remain the same as 2018.
- There will be an increase of 1.6% in the premiums in 2019 for Medicare retirees. Retirees under 65 without Medicare will have an increase of 9.5% in premiums.
- Any benefit changes you make during the 2018 open enrollment period will take effect on January 1, 2019. You will continue to be covered under your current health plan through December 31, 2018.
- If you are choosing to drop your City of Milwaukee retiree coverage, both Medicare retirees and retirees without Medicare, you must notify the ERS in writing at least 30 days in advance. Please note that you must maintain health insurance coverage if you ever plan to return to the City of Milwaukee's retiree coverage. At that time you will be required to provide proof of creditable coverage during the period that you were not covered by the City's plan.
- The ERS does not send automatic confirmations upon receipt of open enrollment forms. If you would like to receive confirmation of receipt, please enclose a self-addressed stamped envelope for this purpose when submitting your form. You may also request confirmation by calling the Open Enrollment Hotline at (414)286-3689. We also recommend that you keep a copy of your open enrollment form for your records prior to mailing it to the ERS.
- Open Enrollment Fairs: The City scheduled five Open Enrollment Fairs that are open to all City employees and retirees with the first one scheduled at Wilson Park Senior Center on October 30th from 1-4:30 pm. Four dates will still be available at the time of this newsletter's publication (please see "important dates" below for more information).

Important Dates in November

The ERS will be CLOSED Thursday, Nov. 22nd and Friday, Nov. 23rd. Open Enrollment Fairs:

Nov. 1st-Fire & Police Academy, 6680 N Teutonia Ave, 1:30-4:30 pm

Nov. 6^{th} - DPW Field H.Q., $3850~N~35^{th}$ St, 1:00-5~pm

Nov. 13th- DNS Lake Tower, 4001 S 6th St, 1-4:30 pm

Nov. 15th- City Hall Rotunda, 200 E Wells St, 9 am – 1 pm

Also:

November 10th- Veterans Day Parade- Milwaukee

November 4th– Daylight Saving Time Ends (set clocks back)

November 11th– Veterans Day

November 22nd- Thanksgiving Day

November pension checks and ACH notifications will be...

- mailed Thursday, November 29th and
- made payable on Friday, November 30th.

Affidavits for lost October checks begins Friday, November 9th.

Recently Retired ERS Members



Blanca Aviles Flock- MPS Terrance Czajkowski- MFD* Alfonso Dennis- MPD* Debra Dobbs- DPW-Water James Faupl- DPW-Water Awilda Figueroa- MPS Patrick Fortune- MPD Lezlee Foy- City Development* Brian Gruber- MFD Kathleen Hazen- MPS Sean Hinsenkamp- MFD Thomas Jaeger- DPW-Operations Ronald Johnson- MPS Kathryn Kaiser- MPS **Dustin Kegley- MPD** James Knitter- MPS Jennifer Kujawa- MPD John Ledvina- City Clerk Maria Macias- MPS Robert Monfre- MFD Mark Norville- MPS Maria Perez Ortiz- MPS* Milan Plavsic- MPS Matthew Quist- MPD Suzanne Reinke- Library* Patricia Rich- MPS Yolanda Robinson- MPS Denise Sanders- MPS* Kerri Schott- MPD Linda Schubert-Ross- Health Debra Schuldt- MPD Jeffrey Sinkovec- Wisconsin Center* Thomas Stawicki- MPD* Ruth Strawder- MPS Glenn Struck- MPD* David Waskiewicz- MPS Deona Williams- MPD Revay Wright- MPS Richard Wroblewski- MPD

*Deferred Retirement

Linda Zellmer- MPD



Be Careful of Scam Artists

Protect your personal information, don't fall prey to phone or email scams. Occasionally an ERS payee falls prey to a phone scam. We cannot emphasize strongly enough that you should never provide personal information, such as your social security number, bank account number, date of birth, etc., to anyone who makes an unsolicited phone call to you. Under no circumstances will the ERS, your bank, credit card company or any governmental agency, including representatives for the Internal Revenue Service (IRS) or Affordable Care Act (aka Obamacare) ever call you to verify this information—they will already have it in their records. These scam artists can sound very convincing over the phone.

Scammers also use caller ID spoofing, where the name of the company/ governmental agency will show on your caller ID, even though they are not a representative from that company or governmental agency. If the caller gives you a phone number to call to verify they are from that agency, do not call that number. Hang up and call the customer service phone number printed on your statement, the company's website or phonebook.

For more information about how to report phone fraud, visit: http://www.consumer.ftc.gov/articles/0076-telemarketing-scams

Additionally, never respond to an email requesting that you provide personal information to verify an account or to re-activate that account or service. Delete email and text messages that ask you to confirm or provide personal information (credit card and bank account numbers, social security numbers, passwords, etc.). Legitimate companies do not ask for this information via email or text

Veterans Day Event

All City of Milwaukee Employees are invited to attend the Veterans Day ceremony to be held on Sunday, November 11, 2018 at 10:30am at the Milwaukee County War Memorial, 750 N Lincoln Memorial Dr. Secretary Daniel J. Zimmerman from WDVA has been invited to speak. The Madrigal Ensemble from Pius XI Catholic High School will perform the National Anthem. The Mayor, Police and Fire Chiefs and the Sheriff have also been invited. A light luncheon will be served after the event. Sponsored by Milwaukee Police Post 415 and Milwaukee Fire Fighters Post 426 of the American Legion.

Veterans Day Freebies

We have quite a few retirees who are veterans. Here is a website for free meals and other deals for veterans that day.

https://www.thespruce.com/veterans-day-free-meals-1357348

All you need is some form of valid ID that you are a veteran. This would include a membership card to a veterans' service organization, i.e. American Legion, VFW or a copy of your DD214. The discounts from Lowes and Home Depot are year round. The list is long. If you don't have a computer, maybe a neighbor does or you can go to your local library.



<u>In Memoriam</u> ERS Retirees who have recently died:



Billie Bussert-DPW-Sanitation Diane Gapko-MPS Anthony Gebhardt-MPD Charles German-City Development Daniel Gonzales-DPW-Water Governor Harris-City Development Thomas Imoehl-MFD **Gregory Johnson-MPS** Joyce Jordan-MPS Lawrence Kentowski-MFD Carolyn Kostuck-MPS Gregory Lotze-Comptroller Marion Makarewicz-MPD Kathleen Myers-Library Jean Navarro-MPS Carol Nickolas-MPS Margaret Perszyk-MPS James Petersen-MMSD Heidi Schultz-Housing Authority **Beverly Starr-Health** Michael Stevens-MFD Stella Syrrakos-MPS Ralph Walczyk-MFD Robert Zarling-DPW-Bldgs & Fleet Dennis Zimmermann-MPD

Road to Recovery

The American Cancer Society Road to Recovery program relies on volunteer drivers to take cancer patients to and from their treatments. Lack of transportation is often a major problem for cancer patients when they have either no transportation or are too ill to drive.

Family and friends may help, but are not always available. We are looking for more volunteer drivers to help cancer patients in your area. Time commitments vary, but rides are generally during the weekday and each Road to Recovery volunteer driver decides how much time he or she contributes. Requirements for participation include a valid, current driver's license, a safe driving record, and proof of insurance, as well as completing the application process and a brief training session.

For more information on volunteering as a Road to Recovery driver, contact the American Cancer Society at 1-800-227-2345 or visit cancer.org/drive.