

SUMMER 2017

Dear Fellow Retiree:

Our annual meeting in May was a great success: 225 of you joined us for DTE updates and to visit with fellow retirees. And the door prize baskets were a big hit – Thanks to board members Karen Mitchell, Janet Seefried and Kathy Williams for the idea and the items.

Bill Kadereit, President of National Retiree Legislative Network, joined us again as our guest and presented a picture of the DC scene as it potentially impacts retirees and what NRLN is doing to protect retiree benefits at the national level. Later in this newsletter there is a letter from Bill and me outlining NRLN actions and asking you to think about supporting NRLN – please read it with care. The slides that Bill hoped to talk from (technology interfered) will be posted on the DEAR website – DEARAlliance.org. Thank you for attending the meeting and I hope to see you again next year on May 9, 2018 at our Annual Meeting.

All eyes have been focused on the national issue of health care insurance for the past several months including mine. While I am not a news media junkie, I've found myself closely following what's going on with the various proposals from both sides of the aisle. The changes could potentially have significant impacts on retirees even though the company is subsidizing us to a varying extent based on when you retired and whether you were a represented employee. What happens with the current law means there is the potential for premium increases, changes to Medicare and Medicaid, not good things for retirees, so it's critical to stay on top of Congress's deliberations.

While keeping my eyes glued on the insurance debate, I see I almost missed the recent draft executive order concerning prescription drugs. The administration prepared a draft order in June on drug prices that appears to give the pharmaceutical industry much of what it requested – an apparent reversal of the President's campaign promise. Their theory is that easing regulations for the drug industry is the best way to get prices down. However, there is *nothing* in there about allowing Medicare to negotiate prices nor allowing the safe importation of drugs. In previous DEAR newsletters and when I address retiree groups, I have stressed how important it is to allow Medicare to negotiate drug prices and to allow the safe importation of drugs. In the U.S. there are no limits to how much can be charged for a prescription drug, especially specialty drugs for the costliest illnesses. As a result, the U.S. is by far the world's biggest spender on pharmaceutical products.

For those of us who are saddled with health issues and taking expensive drugs like myself, we are paying extraordinary amounts for drugs and specialty drugs. This draft Executive Order would bypass Congress and its pending bills out there that will address the negotiation issue and importation of drugs to lower costs -- Senate Bill 41 and House Resolution 242 "Medicare Prescription Drug Price Negotiation Act"; Senate Bill 92 "Safe and Affordable Drugs from Canada Act", and Senate Bill 124 "Preserve Access to Affordable Generics Act". There is still time to do something, as I always say make your voice known. Urge the President to have Representatives and Senators pass bills to help Americans who need affordable medicines and stop prescription drug price gouging. Email the President at <https://www.whitehouse.gov/contact/> or send a letter to **The White House 1600 Pennsylvania Avenue NW, Washington, DC 20500**; or you can use the letter on the NRLN.org website, <http://nrln.org/congress.html#/58>.

Wishing you the rest of a great summer!



Bob Tompkins, President

DEAR Board of Directors

Bob Barrette ♦ Jan DeRyckere ♦ Ron Henson ♦ Charlotte "Charlie" Mahoney ♦ Karen Mitchell
Janet Seefried ♦ Ray Sturdy ♦ Bob Tompkins ♦ Frank Torre ♦ Cheryl VanVliet ♦ Kathy Williams ♦ Gerald Winkler

DEAR FACT:

The DEAR Newsletter goes to over 8900 retirees.
As of end of June 2017,
we have seen a rise in the number of retirees donating, but
total donations are still down 20% for the same time 2016.

Retiree support is important.
On behalf of all retirees

THANK YOU for your donations!

Mail **DONATIONS payable to DEAR**
to Robert Barrette

58 Greenbriar Lane, Grosse Pointe Shores, MI 48236

A Note From: Treasurer, Bob Barrette, Jr.

We are now in the middle of our summer and those who have pleasure boats are enjoying the high seas while many of us are traveling, golfing or just enjoying our grandchildren.

At DEAR we are hard at work on both the state and federal levels to protect the benefits that we have earned. As you know, your donations help us by providing the financial support needed to continue the DEAR mission; including sending a few of our board members to D.C. to join NRLN in meetings with elected representatives on the importance of protecting retirees' benefits.

Again, thanks to those of you who were at our annual meeting in Warren, and to all of you whose support helped make 2017 a successful year. Thanks for your financial support - have a great summer.

DTE UPDATES

Most of us have received the DTE Energy/Your Benefits Resources announcement about the new look and more secure access for their retiree connection which went live in June. This redesigned YBR site will be powered by UPoint and will be easier to navigate and have many new features such as personalization; mobile accessibility; a message center and improved functionality.

In August DTE will be moving the Retiree Content now on the DTE Website to the YBR site. When the data move is complete, if you go to the DTE Energy site you will see a link that will take you to the YBR website. You will need to input your YRB log-in credentials to access the site.

You ASK - So How Do I Get There?

Access **YOUR BENEFITS RESOURCES CENTER** the same way you always have – by visiting ybr.com/dteenergy from home or on the go (yes there will be an app for your phone). You sign in using the same USER ID and password you use today. Later this summer you will be asked to create a new web password and phone PIN. Your web password will have a minimum of eight characters and must meet three out of four difficulty rules. Your phone PIN must be at least six numbers. Both your password and phone PIN will expire every 90 days and cannot be reused in a 12-month period. You will be guided through this process once the enhancement goes live.

OK, I hear you – What a ‘pain’ - this is just a lot of extra work remembering what my password was and what my new one is and when did I last use which password; but in today’s world of data and online access, it is just one more layer of protection. It is the same at many banking institutions and other websites and portals that provide access to valuable and very private information -- cyber security is very important to all of us.

If you need help, contact **YOUR BENEFITS RESOURCES CENTER** at **866-899-4DTE (4383)**. Representatives are available from 9a.m. to 5p.m. Eastern Standard Time Monday through Friday to help you with the new system.

PayFlex data as of 12-31-2016

There are **3,000 Retiree Reimbursement Accounts** with PayFlex. Below is some of the data that DTE gets from PayFlex to help them monitor the system’s success and issues of concern. They thought it might be of interest to us that:

- ◆ 603 accounts had \$0 remaining balance at the end of the calendar year – and that’s a good thing because the idea of these accounts is not to accumulate a balance, but to use these dollars to support our health care expenses annually.
- ◆ 532 accounts did not make a payment or get a reimbursement in 2016. Of the 532, 175 accounts were new in 2016 (retiree just became eligible), leaving 357 accounts prior to 2016 that did not make a payment or get a reimbursement in 2016— which could mean they did not file a claim or their claims were denied – this is detail the particular report does not show but is of concern to DTE resulting in more research and discussion on the part of DTE and PayFlex.
- ◆ 65 accounts had a remaining balance greater than \$20,000; remember that while these dollars do carry over they are not part of one’s estate and should be used to support our health care expenses.

If you need help accessing your account, or you know someone who needs help call PayFlex at 855-652-0112.

The National Retiree Legislative Network (NRLN) lobbies in Washington, DC on behalf of DEAR members and all retirees. DEAR officers Cheryl VanVliet and Robert Barrette, Jr. joined 30 other leaders of the NRLN, retiree associations and chapters in March to lobby for the NRLN's legislative agenda on Capitol Hill. Making an Individual Membership contribution will help the NRLN to continue to advocate legislation to protect your retirement income security and reduce the cost of health care, especially the skyrocketing cost of prescription drugs.

With the new 115th Congress and a new President there are opportunities and challenges ahead. The opportunities that we have are due to President Donald Trump stating he wants to (1) allow Medicare to negotiate prices with drug companies, and (2) allow the importation of safe, cheaper prescription drugs. Bills the NRLN has advocated to accomplish these two objectives have been introduced in Congress. The challenge is for the NRLN and its grassroots advocates to convince Representatives and Senators to do what is right for Americans and not the pharmaceutical industry lobbyists.

Another challenge that we face is the strong possibility that there will be attempts, at least in the House of Representatives, to privatize Medicare and reform Social Security.

For years, the NRLN has opposed the efforts of Rep. Paul Ryan (WI-01), now the Speaker of the House, to privatize Medicare with a voucher plan (premium support) for seniors to buy their health care coverage from insurance companies. Former Rep. Tom Price (GA-06), now the Secretary of Health and Human Services, has long supported privatizing Medicare. Rep. Kevin Brady (TX-08), Chairman of the House Ways & Means Committee, has pledged to support Speaker Ryan's proposed changes to Medicare.

Some members of Congress would like legislation to reduce Social Security costs by changing the benefits formula to reduce payments progressively for high earners. And, gradually raise the full retirement age from 67 to 69 for people who are today 49 or younger. Also, they would like to change the inflation metric used to calculate benefits to one that shows lower inflation, essentially slowing the growth in benefits.

Congress and our President need to work to create better solutions for preserving Social Security and Medicare that do not destroy plans that current retirees depend on and future retirees deserve. President Trump said during his campaign that he did not favor changes to Medicare and Social Security. We will work to hold him to that.

The NRLN continues to work to protect pensions through amendments to existing laws. We are advocating:

(1) advance approval by federal agencies when a plan sponsor wants to merge plans; (2) stronger protection for retirees' pensions during corporate mergers, acquisitions and spin-offs; (3) enhance the Annual Funding Notice.

How You Can Continue to Help: Contact your members of Congress when an NRLN Action Alert is issued. Ask friends to sign up at www.nrln.org to receive NRLN emails. **Please make your annual contribution of \$25, \$50, \$75 or more.** Any amount you contribute will be appreciated. Make your check or money order payable to NRLN, Inc. and **mail it with the Contribution Form below in the enclosed envelope (make a copy for a friend or neighbor).**

Or, make your contribution with your credit card at www.nrln.org by clicking on the "Join Us" tab on the home page and selecting "Support the NRLN."

Sincerely,



Bob Tompkins, President, DEAR



Bill Kadereit, President, NRLN

NRLN MEMBERSHIP CONTRIBUTION

(Membership contributions are not tax deductible)

DEAR *Email Appeal*

Name: _____ **Age:** ___ under 55; ___ 55-64; ___ 65 or over

Address: _____ **City:** _____ **State:** _____ **Zip:** _____ **Zip + 4:** _____

Phone: _____ **Email Address (if available):** _____

I retired from: _____ **(name of company)**

Mail this form with your check or money order (no cash please) for \$25, \$50, \$75 or more (any amount will be appreciated) **payable to NRLN, Inc., P.O. Box 18757, Washington, D.C. 20036-8757**

REMINDERS

DEAR DONATIONS *payable to DEAR* to Robert Barrette, 58 Greenbriar Lane, Grosse Pointe Shores, MI 48236 barretterh@comcast.net

U.S. MAIL/E-MAIL NEW/CHANGES to Charlie Mahoney, 18633 Williams Ct., Livonia, MI 48152 mahoneyc@prodigy.net

COMMENTS AND SUGGESTIONS to Robert Tompkins, 600 Valley Drive, Milford, MI 48381 tompkinsr@comcast.net

HELP WANTED – RETIREE READERSHIP! – DEAR is interested in reaching as many DTE retirees as possible with our newsletter. We need help in getting mailing addresses for retirees. Please share your newsletter with retirees you know – especially those joining us after 2005. If they would like to receive their own copy, encourage them to send their U.S. Mailing address and e-mail address in an email to: mahoneyc@prodigy.net or in a postcard or note via US Mail to:

DEAR c/o Charlie Mahoney 18633 Williams Ct. Livonia MI 48152. Your assistance in this important matter is appreciated.

OTHER RESOURCES

Alliance for Retired Americans	On-line www.retiredamericans.org
American Association of Retired Persons	On-line www.aarp.org
American 1 Credit Union	On-line www.american1cu.org or phone 1.888.213.2848
DEAR	On-line www.dearalliance.org
DTE Retiree	On-line www2.dteenergy.com/wps/portal/dte/retiree
Aon-Hewitt – Your Benefit Resources	On-line www.ybr.com/dteenergy or phone 1.866.899.4DTE (4383)
Lake Trust Credit Union	On-line www.laketrust.org or phone 1.888.267.7200
Local 17	On-line www.ibewlocal17.org or phone 1.248.423.4540 ext 10
Local 223	On-line www.local223uwua.org or phone 1.313.271.9700
Medicare	On-line www.medicare.gov
National Retiree Legislative Network (NRLN)	On-line www.nrln.org
National Healthcare Changes	On-line www.healthcare.gov
RHA Exchange (eHealth)	On-line www.rhaexchange.com/dte or phone 1.844-866-8257
PayFlex (RRA assistance on claims made as of 2015)	On-line retiree.payflexdirect.com or phone 1.855.652.0112

DEAR

Detroit Edison/MichCon Alliance of Retirees

18633 Williams Ct.
Livonia, MI 48152-2887