

FALL 2018

## Dear Fellow Retiree:

Well it is time to change seasons again. If you are like me, summer seemed to fly by with graduations, showers and weddings, not to mention the hot dry weather that brought an abundance of produce from our garden and the preserving that goes with it.

Autumn is turning out to be an even busier season with the Washington D.C. Fly-in for the National Retiree Legislative Network (NLRN), change in healthcare for some of our retirees, our Board meeting, and November elections.

Four of our Board members attended the NLRN Fly-IN this September 10-12 in Washington D.C. where the focus continues to be on Social Security/Medicare, prescription drug costs and protecting Pensions. Before we met with staff members of several Michigan congressmen and our Senators we met as a group with NLRN staff to prepare ourselves.

The critical issues we discussed in detail included companies engaged in Pension recoupment for overpayments due to errors by a company in calculations or application of pension payments to retirees (including Fiat Chrysler in Michigan); Pension loss due to mergers, acquisitions and spinoffs; retirees not treated as tier one creditors in corporate bankruptcy; and a new plan the NLRN is advocating to save Social Security and Medicare.

Board members are attending the informational meetings being conducted by DTE Human Resources staff and Humana representatives for the subset of retirees whose current DTE healthcare plans are being changed to a Humana Medicare Advantage plan effective January 2019. Affected retirees include Non-represented Electric retirees pre-1994, and Gas retirees pre-1992 as well as members of Local 223 Gas & T&SO, Local 223 Electric, Locals 70, 132 and 799 Northern, Local 17 Electric and Local 799 T&SO all having retired at different times under the various contracts but generally between 1992 and 2013. DTE is streamlining their offerings, thus reducing administrative costs while ensuring the coverage is maintained with premium costs at or below the current costs incurred by the affected retirees. The Medicare Advantage plan will provide easy to read statements that combine the Medicare and supplemental payment information. These plans also offer a few Wellness perks not included in the current plans. I have enjoyed attending several of these meetings as a way to meet many of you and hear some of your questions and concerns.

As a reminder, our Non-Represented Retirees where both employee and spouse are Medicare eligible (post-94 for Electric and post-92 for Gas) have a Retiree Health Account (RHA) administered by PayFlex that they use to purchase health insurance, including Medicare supplemental insurance. DTE has expressed concern that some of the retirees with this RHA have not used this benefit as yet. If you have questions about this retiree benefit, or others, please contact Your Benefits Resources (YBR) either by phone or website, both listed on the back page of this newsletter. We are putting a link to the YBR website from the DEAR website just as we have for the NLRN.

At our Board Meeting in early October we discussed streamlining our Mission Statement making sure it is inclusive of all DTE Energy retirees, whether from Electric, Gas or Subsidiaries and Affiliates and that it allows us to focus on DTE retiree benefits as well as State and National actions that impact retiree benefits.

November is fast approaching. Two important activities (besides preparing to head to warmer weather) include: getting a Flu shot and Voting! The DTE flu shot schedule is included here; and you can prepare for voting on November 6th by reviewing incumbent National candidates' voting records on matters that affect us as retirees on the NLRN website (NLRN.org). It is easy and quick and, in some cases, quite eye opening.

Finally, as year-end approaches, consider a contribution to DEAR. The donations we receive allow us to mail newsletters, maintain our website and advocate in D.C. to help protect and maintain retiree benefits.



Warm Wishes,  
Janet Seefried, President

### DEAR Board of Directors

Bob Barrette ♦ Jan DeRyckere ♦ Ron Henson ♦ Charlotte "Charlie" Mahoney ♦ Karen Mitchell  
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**DEAR FACT:**

The DEAR Newsletter goes to over 8900 retirees.  
As of end of September 2018,  
while our donation amounts seem stable,  
we have received donations from just under 5% of our retirees,  
which is below same time 2017

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.**

As we move into fall and the Holidays, we still are enjoying some very pleasant weather. Your DEAR Board members continue to work for our benefits. Since the last newsletter, four of us participated in the DC fall fly-in. I am sad to report that the number of donors is down across the board this year, and we need your help. Your donations allow us to publish this newsletter and attend the DC fly-ins which help to keep our elected officials as informed as we can on our issues as retirees. The board thanks you for the support you have given so DEAR can continue working for you and your benefits.

Have a safe and happy holiday season.



**SEASONAL FLU SHOTS at DTE LOCATIONS**

Retirees & their spouses will be able to get their seasonal flu shot at various company locations again this year. Some insurance plans do cover flu shots – check with your policy.

Schedule is below:

Oct. 31 – Nov. 15, 2018	7:00am - 8:00am – <b>Trombly Service Center Medical Trailer</b>
Sept. 24 – Jan. 31, 2019	7:00am - 3:00pm – <b>Belle River Power Plant First Aid Station</b>
Sept. 24 – Jan. 31, 2019	7:00am - 3:00pm – <b>Fermi Power Plant First Aid Station</b>
Oct. 1 – Jan. 31, 2019	7:30am - 4:00pm – <b>Grand Rapids Wealthy First Aid Station</b>
Sept. 24 – Jan. 31, 2019	7:00am - 4:00pm – <b>Main Office Complex</b> ( <b>SB-6<sup>th</sup> Floor</b> - DTE Health Zone)
Sept. 24 – Jan. 31, 2019	7:00am - 3:00pm – <b>Monroe Power Plant First Aid Station</b>
Sept. 24 – Jan. 31, 2019	7:00am - 3:30pm – <b>River Rouge Power Plant First Aid Station</b>
Sept. 24 – Jan. 31, 2019	7:00am - 3:00pm – <b>St. Clair PP First Aid Station</b>
Sept. 24 – Jan. 31, 2019	7:00am - 3:30pm – <b>Trenton Power Plant First Aid Station</b>
Sept. 24 – Jan. 31, 2019	7:00am - 3:00pm – <b>Warren Service Center First Aid Station</b>

*Save the Date*

*Wednesday May 8, 2019*

*DEAR Annual Meeting ----- Ukrainian Hall in Warren*

*Details to follow in Winter newsletter*

When a **retiree’s status changes** (address, email or other contact information) or if a retiree passes, the **first contact is DTE** through Alight (YBR) [www.ybr.com/dteenergy](http://www.ybr.com/dteenergy) 1.866.899.4DTE (4383).

However, please understand that this change in status info is not shared with DEAR by YBR and vice versa; if you want to **change your address and/or email** for the communication from DEAR or if you wish to stop the DEAR newsletter, you **must also share this info with DEAR** using the contact information on the RESOURCES page of this newsletter.

**“By Retirees for Retirees”**

## DTE UPDATES

**Retiree Reimbursement Accounts (RRA) participants** – it is that time of year to review your supplemental plan options for next year – the 2019 annual election period for you is October 15 through December 7, 2018. If you believe your current supplemental coverage will continue to meet your needs for next year you don't have to do anything; but, if you want to change your coverage for next year, this the time to do it. Beginning on October 15<sup>th</sup> a licensed sales agent can begin discussing your 2019 plan options. Visit [rhaexchange.com/DTE](http://rhaexchange.com/DTE) or call 1 844-866-8257 9am to 7pm EST.

**There is a new look and feel to the RHA website** – the first time you visit, you'll need to register your account. Your current username and password will no longer work. Just click the "Register Now" link under the Log In box and follow the prompts. This does not affect your PayFlex username and password.

**DTE rolls out Humana Medicare Advantage Plan effective January 1, 2019 for subset of retirees** – Informational meetings are being conducted by DTE Human Resources staff and Humana representatives for the retirees whose current DTE healthcare plans are being changed to a Humana Medicare Advantage plan. Affected retirees include Non-represented Electric retirees pre-1994, and Gas retirees pre-1992 as well as members of Local 223 Gas & T&SO, Local 223 Electric, Locals 70, 132 and 799 Northern, Local 17 Electric and Local 799 T&SO all having retired at different times under the various contracts but generally between 1992 and 2013. DTE is streamlining their offerings, thus reducing administrative costs while ensuring the coverage is maintained with premium costs at or below the current costs incurred by the affected retirees. If you are eligible for this plan in January 2019, you will have already received notification from DTE/Humana; those aging into the program will receive notification approximately 90 prior to their effective date.

**Retirees still on DTE Healthcare Plans** – annual election period with DTE was Oct. 22 – Nov. 2.

### Your Benefits Resources

DTE Energy retirees can find information regarding their benefits, retirements, obituaries, clubs/events and much more on the newly updated website Your Benefits Resources [www.ybr.com/dteenergy](http://www.ybr.com/dteenergy). The new website is easier to navigate with information tailored to your personal needs and interests.

### DTE Weekly Updates

You can sign up to receive the weekly updates that are sent to DTE employees. Just send a note to Tracy Thomas at [tracy.thomas@DTEEnergy.com](mailto:tracy.thomas@DTEEnergy.com) to be added to the distribution list. While some stories may link back to the internal website you will be able to see the real-time headlines and breaking news from DTE.



## A MESSAGE FROM NRLN SOCIAL SECURITY CHECKS WILL INCREASE 2.8% IN 2019

The Social Security Administration (SSA) announced on October 11 that the cost-of-living adjustment (COLA) for 2019 will be 2.8%, the largest increase since 2012 when the boost was 3.6%. The increase in 2018 was 2.0%.

For those who are collecting an average Social Security benefit of about \$1,400 a month, the 2019 COLA will amount to an extra \$39 per month. The Medicare Part B premiums for next year have not yet been announced.

The size of a COLA is linked to the Consumer Price Index (CPI), a measure of inflation. The announcement from the SSA comes after the release of the CPI for September which showed a 2.3% increase in the cost of all items over the past year.

The SSA said that the maximum amount of income subject to Social Security taxes in 2019 will be \$132,900, up from \$128,400. The NRLN's Legislative Agenda calls for amending tax codes to eliminate federal and state taxes on all Social Security income and/or allow a tax credit for taxes withheld.

The NRLN's "Grand Bargain" proposal would close the Social Security and Medicare funding deficit of 3.66% and save both programs for the next 75 years. For more details on this and other NRLN proposals visit [NRLN.org](http://NRLN.org).

## REMINDERS

**DEAR DONATIONS** *payable to DEAR* to Robert Barrette, 58 Greenbriar Lane, Grosse Pointe Shores, MI 48236 [barretterh@comcast.net](mailto:barretterh@comcast.net)

**U.S. MAIL/E-MAIL NEW/CHANGES** to Charlie Mahoney, 18633 Williams Ct., Livonia, MI 48152 [mahoneyc@prodigy.net](mailto:mahoneyc@prodigy.net)

**COMMENTS AND SUGGESTIONS** to Janet Seefried, 3000 E. 13 Mile Road, Warren, MI 48092 [seefriedj@gmail.com](mailto:seefriedj@gmail.com)

**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](mailto: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 <a href="http://www.retiredamericans.org">www.retiredamericans.org</a>
American Association of Retired Persons	On-line <a href="http://www.aarp.org">www.aarp.org</a>
American 1 Credit Union	On-line <a href="http://www.american1cu.org">www.american1cu.org</a> or phone 1.888.213.2848
DEAR	On-line <a href="http://www.dearalliance.org">www.dearalliance.org</a>
Lake Trust Credit Union	On-line <a href="http://www.laketrust.org">www.laketrust.org</a> or phone 1.888.267.7200
Local 17	On-line <a href="http://www.ibewlocal17.org">www.ibewlocal17.org</a> or phone 1.248.423.4540 ext 10
Local 223	On-line <a href="http://www.local223uwua.org">www.local223uwua.org</a> or phone 1.313.271.9700
Medicare	On-line <a href="http://www.medicare.gov">www.medicare.gov</a>
National Retiree Legislative Network (NRLN)	On-line <a href="http://www.nrln.org">www.nrln.org</a>
National Healthcare Changes	On-line <a href="http://www.healthcare.gov">www.healthcare.gov</a>
PayFlex	On-line <a href="http://retiree.payflexdirect.com">retiree.payflexdirect.com</a> or phone 1.855.652.0112
RHA Exchange (eHealth)	On-line <a href="http://www.rhaexchange.com/dte">www.rhaexchange.com/dte</a> or phone 1.844.866.8257
Your Benefit Resources - Alight	On-line <a href="http://www.ybr.com/dteenergy">www.ybr.com/dteenergy</a> or phone 1.866.899.4DTE (4383)

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Detroit Edison/MichCon Alliance of Retirees

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