

DEAR

An Alliance of DTE Energy Retirees

Detroit Edison and MichCon retirees
working to preserve our hard earned benefits

WINTER/SPRING 2019

Greetings Fellow DEAR Retirees:

Well it is February already! It seems like my first year as your DEAR President has flown by with a flurry of activities both locally and nationally. I hope each of you are doing well and are easily surviving our latest cold snap unless you have escaped to warmer weather. As each day dawns with more light, I hope you are planning for spring and our next get together, the DEAR Annual Meeting, on Wednesday, May 8 at the Ukrainian Cultural Center in Warren – detailed event information is included in this newsletter. The meeting promises to be a fun and informative time together. A great time to connect with old friends or make new ones. If you have former colleagues or newly retired DTE friends who are unaware of DEAR, invite them to join you at our Annual Meeting and Luncheon. We are always looking for new members to participate with us and share our Mission of protecting and enhancing retiree benefits.

Your DEAR Board has elected its officers for 2019:

President – Janet Seefried
V.P. – Charlie Mahoney
Treasurer – Bob Barrette, Jr.
Secretary – Cheryl VanVliet

Your Board has been hard at work updating our Mission to widen the scope of our work for you. The updated vision and mission is included later in this newsletter. We have also spent time reviewing the hot issues on the national legislative front affecting all retirees. With the latest election in November, many of our Congressmen are new, providing us with fresh perspectives in Washington and the potential opportunity to have our issues addressed with new vigor and voices. To that end, Bob Barrette and I went to Washington D.C. in February to meet with the NRLN Board and many of our legislators. We joined with retirees from General Motors, Chrysler and others from across the country to emphasize the need to pass prescription drug legislation that has been hanging fire since the last Congress. We will also be discussing critical issues needing new legislation or amendments to existing ERISA provisions. NRLN is seeking to: a) protect defined pension plans from being transferred to insurance companies thus eliminating ERISA protections; b) protect retirees and spouses from pension recoupment by companies when the company makes mistakes in pension calculations; c) protect currently unprotected healthcare and life insurance benefits we retired with from outdated ERISA and IRC Section 420 thresholds for funding; and d) address the issue of the Medicare Advantage Premium Support model that results in a cost shift to seniors in 2024.

On the DTE Company front, we are happy to report our company continues to be very supportive of its' retirees as demonstrated in their contributing \$250 million to the pension fund in 2018 to maintain an appropriate funding level. In December 2018 they provided a positive pension adjustment for long-time retired DTE Electric retirees. They also rolled out the Humana Medicare Advantage Plan for our retirees both Union and Non-Union who retired before 1992 (DTE) and 1994 (MichCon) respectively. Several DEAR board members and I attended some of the rollout meetings where very senior level DTE staff and Humana representatives participated, provided information and ensured all questions were satisfactorily answered and individual issues were addressed at the meeting or in follow-up conversations.

Your DEAR Board as well as DTE continue to be concerned about your welfare. To that end, we encourage you to cut out, post in a convenient place and most importantly USE the list of phone numbers and websites on the back page of this newsletter to help you with pension and benefit questions, especially PayFlex, Humana or change of your status information. As an aside, I have personally found the PayFlex customer service line very helpful as I process claims.

Finally, although I am sad to see Past President Bob Tompkins step down as an NRLN Board Member, I am pleased to report that NRLN has asked that DEAR continue to serve on the NRLN Board and to that end, asked me to fill the seat previously occupied by Bob. I accepted this NRLN board appointment, attended my first NRLN Board meeting in February, and over the next few months I will also transition into Bob's position as Secretary/Treasurer of the NRLN Board. Our connection with and participation as leaders in NRLN is important to the work we do for you.

I am looking forward to seeing many of you at our Annual Meeting in May. Please remember to RSVP early to ensure your attendance with either Bob Barrette, Charlie Mahoney or Kathy Williams.

Warm Regards,



Janet Seefried, President



Important Dates for Your Calendars
◆ May 8 – The DEAR Annual Meeting
◆ May 9 – The DTE Annual Meeting

DEAR Board of Directors

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

"By Retirees for Retirees"

DEAR FACT:

The DEAR Newsletter goes to over 8900 retirees. In 2018 we received donations from approximately 6.5% of our retirees. Retiree support is important. On behalf of all retirees

THANK YOU.

Mail your **DONATION payable to DEAR**
to Robert Barrette

58 Greenbriar Lane, Grosse Pointe Shores, MI 48236

A Note From DEAR Treasurer

Bob Barrette, Jr.

So, 2018 was a very good year; a very pleasant Fall, and for the Christmas holiday we had very little snow. As we go to press, we are feeling the impact of Michigan Winter with low temps and much ice and snow. As we look at 2019 DEAR board members, have already been in Washington, DC for the biannual NRLN fly-in. Key issues this year as in the past are pension plan de-risking, pension

recoupment, prescription drug costs and other related items that affect retirees. We work very closely with other retiree groups from the NRLN to make presentations to our elected officials in Washington. We thank you for your donations they are important for us to continue working for you and your benefits. Have great new year.

!! Make your Reservation!!

DEAR Annual Meeting

Wednesday May 8, 2019

All retirees, their spouses and surviving spouses are welcome

Ukrainian Cultural Center - 26601 Ryan Road - Warren, MI 48091

The Center is located on the West side of Ryan Road just south of I-696

Doors open at 9:30AM - business meeting at 10:30 AM - Lunch at 11:45AM

A nominal charge of **\$10.00 per person** collected at the door. Exact payment appreciated.

Reservations for lunch are required, and must be made by Wednesday, May 1, 2019

RSVP by phone or email to:

Charlie Mahoney 248 474-0905; Bob Barrette 313 882-6128; Kathy Williams 248 464-9910
or mahoneyc@prodigy.net; or kakjwilliams1974@gmail.com

DEAR REVIEWS AND UPDATES ITS VISION and MISSION

Your Board has reviewed the DEAR Vision and Mission and “tweaked” it to broaden the issues we are able to address for our retirees. While most of our efforts remain focused on DTE actions or non-actions, our updated Vision and Mission allow us to reach out to monitor action/non-action at the state and national level that could impact our retirement benefits and addresses the extended network of retirees and spouses retired from DTE subsidiaries and affiliates.

The updated Vision and Mission are below:

VISION: DEAR is a non-profit organization dedicated to speaking in a uniform and united voice - working to preserve and protect retirement benefits. DEAR represents over 11,000 DTE Energy retirees and spouses and its subsidiaries’ and its affiliates’ retirees and their spouses.

MISSION: Protect and enhance retirement benefits by continually reviewing and reacting as appropriate to:

1. the impact of inflation and resulting loss of purchasing power on all beneficiaries of DTE Energy retirement plans/programs – including pensions and health care
2. legislative and regulatory proposals that maintain, improve or may threaten retirement benefits
3. opportunities to support, where appropriate, activities that improve the success of the DTE Energy corporate enterprise.

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 Janet Seefried, 3000 E. 13 Mile Road, Warren, MI 48092 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 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
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
PayFlex	On-line retiree.payflexdirect.com or phone 1.855.652.0112
RHA Exchange (eHealth)	On-line www.rhaexchange.com/dte or phone 1.844.866.8257
Your Benefit Resources - Alight	On-line www.ybr.com/dteenergy or phone 1.866.899.4DTE (4383)

18633 Williams Ct.
Livonia, MI 48152-2887

Detroit Edison/MichCon Alliance of Retirees

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