

DEAR

An Alliance of DTE Energy Retirees

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

SUMMER 2019

Greetings Fellow DEAR Retirees:

I hope this communication finds you in good health and enjoying summer. I enjoyed seeing many of you at our Annual Meeting. We had a wonderful turnout and great program thanks to the hard work on the part of all of our Board members and DTE Energy. Special Thanks to our guest speaker, Diane Antishin, Vice President of Human Resources. Diane provided us with an update on the state of the Company finances, operations and future plans including a plan to have the pension plan fully funded within the next two years. In addition to Diane, Tracy Thomas provided us with a brief update on the DTE Alumni Network. Tracy and her staff along with United Way representatives conducted a volunteer activity for all meeting participants. We packed job interview kits to help United Way agencies prepare young people to enter the job market. In exchange for participation in the activities, meeting attendees were given a ticket to enable them to win prizes in a drawing we conducted. We would also like to thank Michael Cooper, Director of Compensation and Benefits along with members of his staff for being present and inviting representatives from Humana and Payflex to be available for individual questions and consultation during the event. Finally, members of Lake Trust Credit Union staff were present to offer their services and conduct a drawing for participation at their table as well. As you can see, we had a busy and fun time at our meeting. I encourage you all to put next year's Annual Meeting on your calendar now, May 13, 2020 so you don't miss out. For those of you not able to attend, I encourage you to go to our website to see a copy of Ms. Antishin's presentation that she graciously allowed us to make available to all of you.

Answers to questions that arose at our meeting are available elsewhere in this newsletter and will be posted on our website as well. It is a good idea to visit our website every few weeks to see what else is new. While we send this newsletter three times a year, we update the website with new information as we receive it. It is really important for you to provide us current contact information, especially your email, so we can quickly reach you when important issues arise on the legislative front. Please see the note from Bob Barrette elsewhere in this newsletter.

I am sad to report the passing of our first President, Robert Foresta on May 24, 2019. Many of you may have visited with Bob at our May 9 meeting. Bob was one of the DEAR founding members and served not only as our first President; but also as the Legislative Director on the National Retiree Legislative Network Board. Bob Foresta along with Jim Piana, Bob Cabbie, Frank Torre and a few others leave behind a great legacy in their dedication to all of us as members of DEAR.



Finally, I would like us all to remember to continue to advocate for ourselves and fellow retirees who can't, to preserve the retiree benefits we currently enjoy. While DTE Energy is dedicated to preserving the pension and related benefits they fund, retirees continue to be financially threatened by proposed changes to Social Security and Medicare at the Federal level. The best way to be an advocate is to join the National Retiree Legislative Network (NRLN). While DEAR is a member organization of NRLN, individual membership is just as important because it provides the national organization greater numbers when meeting with members of Congress on our issues. Please review the letter insert in this newsletter and consider joining the national organization. The NRLN website link on our website is good to use as well. Sending letters on our important issues to your congressmen is easy using their links and form-letters.

Most important of all, please vote in the November Election! It is not only our right but our responsibility to vote in elected officials that care about preserving our hard-earned Social Security and Medicare benefits.

Have a safe and Happy Summer!

A handwritten signature in cursive that reads "Janet" with a small flourish underneath.

Janet Seefried, President

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 the last 12 months we received donations from 6% 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.

As we move through the summer with unusual weather that included a lot of rain, very high-water levels and some extremely warm days, At DEAR we are getting ready for the NRLN September fly-in to Washington, D.C. to continue to educate our elected representatives on the issues important to retirees—Medicare and Social Security, reducing costs of prescriptions, not using your tax dollars for private pension plans and other related items impacting retirees. I want to thank all of you who were able to attend DEAR's annual meeting. The meeting was a great success, and if you were able to attend, any feedback would be appreciated. Again, thanks for your donations that allow us to continue the work of DEAR. Have a great summer and fall.

Questions and Answers from the May 9th Annual Meeting

1. I have Medicare and AARP/United Health Care Supplemental Insurance are there other options?

There are multiple options in the marketplace for supplemental insurance/pharmacy coverage; a retiree can contact eHealth, the RHA Exchange, for information - on-line www.rhaexchange.com/dte or phone [1.844-866-8257](tel:18448668257).

- 2. a) What are the plans for the “May Peace Prevail on Earth” engraved granite curbstones that were removed from the “background” area north of the Service Building? The phrase is etched in more than 60 languages. b) With the SOC construction, what will happen to the engraved Peace Garden stones that line the walkway behind the headquarters building?”**

The Peace Garden stones are to be stored and repurposed if/when there is a new design for Circle Park.

3. Where do I find information regarding Medicare/Healthcare as I turn 65 in September and am currently covered under my wife’s insurance? She is also a DTE Retiree and will not be 65 until 2024. Do I have to sign up for Medicare part A and B?

When one spouse eligible for the RHA program turns 65, that spouse **must** sign up for Medicare both A and B. The supplemental coverage can be covered as part of the under 65 spouse’s insurance until both spouses are eligible for and enrolled in Medicare. At that time, both retirees will need to obtain supplemental coverage through the marketplace and to sign up for Medicare Part D for pharmaceutical coverage using their PayFlex Account. YBR can help retirees with this process and eHealth, the RHA Exchange, can provide assistance to help with plan selection.

DTE ALUMNI UPDATES

DTE Alumni Network launched a new volunteer portal on July 1st. This new system is much more user friendly, and will make the grant application process smoother. To set up a volunteer account to access McCarthy service grants for causes you care about, contact alumni@dteenergy.com.

The Alumni Network has also enhanced their website! This features a lot of the information that you’ve been asking for, with quick links to discounts, volunteerism, ‘I Can Help’, and so much more! Visit www.dteenergy.com/alumni to check it out.

Please email alumni@dteenergy.com with any questions or suggestions. If you haven’t yet, make sure to join their [Facebook community!](#) To ensure acceptance to the group, please answer the three questions when prompted.

Have you set up your RRA yet? – Are you using it for reimbursements yet?

Your RRA provides you with an opportunity to be reimbursed for qualifying medical expenses for you and your spouse. This program began in January 2013. Some accounts (whose owner's names have not been released) have not yet had any requests for reimbursement. Be aware that while the unspent dollars in this account do rollover at the end of each calendar year, they are not part of an estate. When one of the account holders dies the account remains with the surviving spouse - only receiving the allocation for one spouse and it will revert to DTE upon death of that surviving spouse. If you are one of those who have not yet submitted any requests for medical expense or premium payment reimbursement from your Retiree Reimbursement Account, please contact PayFlex to set up and begin using your account.

Need help setting up or accessing your account, or you know someone who needs help ~ call PayFlex at 855-652-0112

To DEAR Members**June 2019**

The National Retiree Legislative Network (NRLN) continues to serve as the advocacy arm of DEAR to have our voice heard in Washington, DC. As your DEAR President, I am joining NRLN President Bill Kadereit to encourage you to make an individual contribution to the NRLN. Your financial support is important to NRLN's advocacy efforts for us.

I have participated in 3 NRLN Washington, DC fly-ins; each time spending two days on Capitol Hill with DEAR Treasurer Bob Barrette and other NRLN members advocating healthcare and pension issues for retirees. In February 2019, I was elected to the NRLN Board as Secretary/Treasurer replacing Bob Tompkins who retired from both roles at NRLN.

The NRLN's latest lobbying issues include:

Reduce Prescription Drug Prices - The NRLN supports legislation allowing importation of safe and less expensive drugs from Canada. Congress should remove the prohibition on Medicare competitive bidding for prescription drugs, replacing it with a competitive bidding mandate. And, end pay-for-delay and other drugmakers' tactics that obstruct generic drugs from coming to market.

Medicare Advantage Plans - CMS is using taxpayer subsidies to private insurance companies for Medicare Advantage (MA) plans as a Trojan horse to move toward the privatization of Medicare. An October 2017 CBO report sent to the House Budget Committee reported that the projected results for Medicare privatization (using the MA plan model) would lower net federal payments to all Medicare beneficiaries by 8 percent in 2024. However, total payments by all Medicare affected beneficiaries would rise by 18 percent. This is cost shifting, not cost improvement. The NRLN opposes the use of MA plans to privatize Medicare.

Pension De-risking - Many employers are converting their pension plans to third-party insurance company annuities. The steady decline in traditional defined-benefit pension plans through "de-risking" will continue at a rapid pace. When "de-risking" occurs with the purchase of an insurance annuity pension plan participants lose the protection of the Pension Benefit Guaranty Corporation (PBGC) and the Employee Retirement Income Security Act (ERISA). The NRLN's proposed legislation would protect retirees.

Pension Recoupment - When retirees receive their first pension check, they trust the amount shown on the check will be what they will receive throughout their retirement. Far too often, pension plan sponsors later find an error in the pension payment calculation and force retirees to pay back thousands of dollars and suffer a large cut in benefits as well. The NRLN proposes an amendment to ERISA that would indemnify individual plan participants from the requirement to refund overpayments by instructing actuaries to account for recoupment as a plan funding risk requiring very small adjustments to plan actuarial calculations.

Amend Section 420 Transfer Rules - The NRLN is lobbying to amend ERISA and the Internal Revenue Code (IRC) Section 420 to allow employers with generously overfunded pension plans to use a portion of the plan's surplus assets to fund retiree benefits, such as, health care and life insurance. Surplus transfer limits would be reduced from 120% and 125% to a lower level of 110%, subject to the requirement that annual plan surplus transfers be used for and may not exceed the combined annual health and/or life insurance benefits or 1.75% of plan assets whichever is lower.

You ask - How Can I Help: Respond to NRLN Action Alerts. Ask friends to sign up at www.nrln.org to receive NRLN emails. **Please make an annual contribution of \$25, \$50, \$75 or more** (any amount is appreciated). Make your check or money order payable to **NRLN, Inc. and mail it with the completed Contribution Form below**. Or, you can use a credit card at www.nrln.org by clicking on the red flashing icon "Contribute to the NRLN".

If you have already made your 2019 contribution, thank you.



Janet Seefried, DEAR President



Bill Kadereit, NRLN President

NRLN INDIVIDUAL CONTRIBUTION*DEAR An Alliance of DTE Retirees*

The NRLN is a nonprofit, tax-exempt organization. Contributions are not tax deductible.

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

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

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

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 69051, Washington, D.C. 21264-9051**

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
Humana Managed Care	On-line www.humana.com or phone 1.800.824.8242
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)

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Detroit Edison/MichCon Alliance of Retirees

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