

FALL 2019

Greetings Fellow DEAR Retirees:

While it has barely been a month since our summer newsletter arrived, we wanted to reach out again with information for you on receiving Flu Shots at DTE Company locations. The list of dates remaining is later in this newsletter. And, we want to provide you with some very important information on some serious issues retirees across the United States face from action and/or inaction in Washington D.C. I can't urge you enough to stay aware of what is happening at the national level, and to take action to preserve the laws that protect our hard-earned benefits.

We are fortunate in that we retired from a company that values its retirees and communicates with your DEAR Board frequently on the status of the Company and on any upcoming changes to benefits, particularly healthcare. DTE has also formed the DTE Alumni Network to help us stay connected with our former employer and provide us with opportunities to serve the communities in which we live.

Having said that, our Company Pension and healthcare funding is only part of the retirement equation. Most of us rely heavily on our Social Security to supplement our Company Pension and Medicare to serve as the base of our healthcare needs. As we read daily, Social Security and Medicare as we know them are both at risk. There is pending legislation that would affect both. Additionally, Prescription Drug prices continue to rise or fluctuate wildly depending on where and how you obtain your prescriptions and our leaders don't seem to be willing to address this issue head on.

We, as retirees, need to band together and act to preserve our retiree benefits- letting our voice be heard by our representatives in D.C. One easy way is to become an individual member of the National Retiree Legislative Network (NRLN). DEAR, as an Association, is a member of the NRLN but that is not really enough. When it comes to lobbying Congress, Numbers Count! When NRLN goes to Congress it is important to say to legislators "We have 2 million individual members and 50 Company Associations". But it is even more important for legislators to hear from you directly. Your voice does count. Please use it – contact your Senator or Representative by phone, with a letter or an email – maybe even visit his/her local office to voice your concern for protection of the Social Security and Medicare systems as an integral part of your earned benefits.

Next year – 2020 – is an election year. The NRLN website has report cards on each US Congressman and Senator rating them on their actions on issues of importance to retirees - www.NRLN.org under the Grassroots tab, Congressional Report Card. Look at it to help you decide on your incumbent legislator's support for retirees and assist in your election decisions. Elsewhere in this newsletter you will find an article on the September Fly-In attended by DEAR Board members Bob Barrette and Cheryl Van Vliet; and directions on how to easily access the NRLN website for news, action alerts and your legislator's voting record. The NRLN documents shared with the Representatives will be on the DEAR website under the NRLN tab.

Your DEAR Board is working to create a list of retirees who are interested in serving on the board of directors. We would like to have individuals who retired as a member of one of the unions as well as those who were not members of a union. We meet as a board 4 times a year and work with DTE and NRLN to monitor and protect our earned benefits. If you are interested in being on the list of potential board members please contact Karen Mitchell (mitchellkr@aol.com) who is chairing the committee that will build the list.

Remember - please get your flu shot!

Finally, please have a safe, happy and healthy upcoming holiday season



Warm Wishes,
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

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.

If the first week of November is a sign, it sure looks like we are going to have an early and very cold winter following our short summer. While, those of us off to warmer regions enjoy and those of us staying endure, DEAR continues to work both with DTE and in D. C. on key issues for retirees. Cheryl VanVliet and I have recently returned from our Washington, D.C. meetings with NRLN and our Michigan elected officials which we have summarized for you later in this newsletter. We would not be able to accomplish this work without your financial support; and, we sincerely thank you for your donations. We hope that everyone has a very happy holiday season and a great new year.

Mark Wednesday May 13, 2020 on your calendar for our Annual Meeting.



NRLN September 2019 Fly-In – A Summary | Submitted by Bob Barrette and Cheryl VanVliet

From September 23rd thru 25th Cheryl VanVliet and I attended the NRLN Washington D. C. Fall Fly-In. Each Fly-In focuses on a few of the issues NRLN is following and begins with an agenda meeting. At this meeting the main talking points are reviewed and questions answered on the issues to be addressed this visit. This is the information that NRLN wants us to share and discuss with the elected officials we visit. In September we discussed Prescription Drug Prices, Medicare Advantage Plans and Preservation of Social Security:

- ◆ Bills to reduce **prescription drug prices**, and the establishment of competitive bidding (not price negotiations) on all prescription drugs. The U.S. has some of the highest prescription drug prices in existence.
- ◆ Legislation should be enacted to allow importation of safe and less expensive drugs from Canada and other countries that meet FDA quality standards; end pay-for-delay and other drug maker's tactics to delay generic drugs getting to market.
- ◆ Information explaining NRLN's opposition to the use of **Medicare Advantage Plans** to privatize Medicare. Revise Medicare Advantage Plans to eliminate bonuses for low bidders and eliminate additional services not offered to traditional Medicare participants which create an illusion that these plans are successful at reducing costs.
- ◆ **Preservation of Social Security.** If actions are not taken, Social Security will deplete its \$2.9 trillion reserve fund in 2035. While Social Security will not go bankrupt due to payroll taxes projections, there will not be enough revenue to cover 77% to 79% of future benefits. Lawmakers need to support the Social Security 2100 Act. Passage of this bill will make Social Security financially strong for today's retirees and workers, now and into the future.

We, along with other members of the NRLN, met with our elected officials and/or their staff on Tuesday. We were able to visit the offices and staff of Senators Stabenow and Peters and Representatives Stephens, Lawrence, Scott and Slotkin. This was a real exercise. As you may know, the offices of our elected officials are located in different buildings between the House and Senate. Lots of walking but worth the time and effort to get information on preservation and improvement of retiree benefits to those who are making the decisions.

The information we took to the meetings and left with our representatives will be available on the DEAR website.

USING THE NRLN WEBSITE TO KEEP UP ON RETIREE ISSUES and more . . .

As retirees, we can't sit by and hope our government and our former companies will take care of us. We have to be active participants. The good news is the National Retiree Legislative Network (NRLN) is a retiree volunteer watchdog group for retiree issues. You can help preserve your benefits by taking action and contacting your local congressional representative through NRLN Action Alerts found on NRLN.org. On the website you can learn about what is happening with bills affecting retirees at the national level; find detailed white papers which explain the issues; find a "voting score card" for your senators and representatives which lists the bills NRLN is tracking and whether they support them (a great tool during election periods since you can find out whether your legislators have supported retirees).

The 2019 NRLN Legislative Agenda is listed in detail on the website and includes:

- Protection and Enhancement of Retiree Income
- Social Security Protection
- Protection and Enhancement of Retiree Health Care Benefits
- Pension De-risking by Companies
- Protection of Retirees in Mergers and Acquisitions, Bankruptcy Reform
- Protecting Vested Pension Benefits from Plan Asset Transfers; Pension Benefit Guaranty Corporation (PBGC) Reform
- Protect Retirees from Pension Plan Recoupment
- Protection of Medicare/Medigap/Advantage Benefits
- Legislation Necessary to Reduce the Cost of Prescription Drugs
- Retiree Income and Health Care Benefit Tax Reform - Taxes Affecting Retiree Income Sources and Taxes Affecting Retiree Health Care Benefits

What can you do?

Check the website for legislative alerts and send a letter about a specific topic. **Go to NRLN.org click on the Legislative Action Network tab, under "Home"**. You select the issue then enter your address and zip and it will bring up your legislators and the sample letter. The website allows you to send a sample formatted email or you can write your own message and email it to your specific legislators. You can also go on the website and join the NRLN and receive legislative alerts by email.

"By Retirees for Retirees"



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.

The entire DTE Flu Schedule was published on the DEAR Website when we received it from DTE in September. The list below only includes those sites where the shots are available through January 31, 2020.

Dan Torres, Corporate Security, confirmed that **retirees can access company locations for purposes of obtaining a flu vaccine.** They will have to sign in as usual and indicate they are there for a flu shot.

DTE Schedule is below.

NOTE: Some insurance plans do cover flu shots – check with your policy.

Sept. 23 – January 31, 2020	7:00am - 3:00pm – Belle River Power Plant First Aid Station
Sept. 23 – January 31, 2020	7:00am - 3:00pm – Fermi Power Plant First Aid Station
Oct. 1 – January 31, 2020	7:30am - 4:00pm – Grand Rapids Wealthy First Aid Station
Sept. 23 – January 31, 2020	7:00am - 4:00pm – Main Office Complex (SB-6th Floor - DTE Health Zone) *
Sept. 23 – January 31, 2020	7:00am - 3:00pm – Monroe Power Plant First Aid Station
Sept. 23 – January 31, 2020	6:30am - 2:30pm – River Rouge Power Plant First Aid Station
Sept. 23 – January 31, 2020	7:00am - 3:00pm – St. Clair PP First Aid Station
Sept. 23 – January 31, 2020	6:30am - 2:30pm – Trenton Power Plant First Aid Station
Sept. 23 – January 31, 2020	7:00am - 3:00pm – Warren Service Center First Aid Station

* If you are planning to use the **Main Office Complex**:

- ◆ Parking is NOT currently available in the lot next to GO. You will need to use the MGM parking structure. If you have a retiree badge, you can show it at the security desk on the second floor and they will buzz you in. DTE no longer gives out retiree badges so if you don't have a badge, just wave at the security people in the structure and let them you are going to Medical for the flu shot.
- ◆ **Medical is no longer on the Second floor of GO.** It is now located on the 6th floor Service Building along with the gym. To get to that area, go up the skyway from the MGM parking structure and walk through the double doors to the SB elevators and take them to the 6th floor. Medical is on your right as you get off the elevator.

Save the Date
DEAR Annual Meeting
Wednesday May 13, 2020

Ukrainian Cultural Center 26601 Ryan Road, Warren
Doors open at 9:30am

Details to follow in Winter newsletter

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 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 2010. 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.payflex.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/dteenerg or phone 1.866.899.4DTE (4383)

DEAR

Detroit Edison/MichCon Alliance of Retirees

18633 Williams Ct.
Livonia, MI 48152-2887