DEAR

An Alliance of DTE Energy Retirees

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

WINTER/SPRING 2017

Dear Fellow Retirees:

When DEAR was formed our mission was clear, protect against the erosion of retired employee benefits. While the emphasis was on safeguarding and monitoring of the benefits that the company administers, I am reminded during heated political times like this, that our mission clearly extends beyond the company to being a watchdog over the protection of our benefits at the federal level.

Your DEAR Board has elected its officers for 2017:
President – Bob Tompkins
V.P. – Charlie Mahoney
Treasurer – Bob Barrette, Jr.
Secretary – Cheryl VanVliet

With health care reform at the forefront, it is possible that we may see our benefits erode. The proposed reforms of the AHCA (~~A~~merican Health Care Reform Act of 2017) appear to not only affect the 20 million people who have health insurance through the individual Obamacare exchanges but may affect our retirees as well, especially with regard to Medicare. As we go to press the first bill which was supposed to repeal and replace the ACA has been side-lined. Given the electioneering that rested on an improved healthcare effort, we can be assured while this first attempt has ceased for the moment, the move to change the healthcare system as it lives in the ACA is not off the agenda of the Congress or the President. Some of the plan put forward in that first bill would provide a fixed dollar subsidy that seniors would use to purchase Medicare insurance. Such a plan would effectively shift the risk of health care cost increases from taxpayer to retirees. This typically means higher costs to retirees while getting less in services. How the subsidy would be calculated and by how much would it increase each year was not detailed.

Who knows what will happen in Congress as the issues continue to be presented and debated. But please don't let your opinion go unheard. I urge you to stay informed of what is going on in Congress now with the proposed changes. Read and understand the issues. And, most importantly act. Make that phone call to your elected representative or write a letter through the home page of NRLN (NRLN.org). Ask those questions of your elected official as to how subsidies would be calculated and are increases factored in – how will this affect each senior. It is your life that Congress is making decisions about. Don't be a bystander but make a stand on your behalf - continue to monitor the moves to "improve" our healthcare system both in service and cost and bring an active voice to the table.

As for on the homefront: we have elected three new board members - Karen Mitchell, Janet Seefried and Kathy Williams. We are sad to report that long time DEAR board member Bob Cabble passed away in March – our thoughts and prayers are with his family. He will be missed.

Also, Jeff Wuepper, Director of Compensation, Benefits and Wellness is retiring from DTE and Michael Cooper who was DTE Manager of Compensation will move into Jeff's position. We thank Jeff for his open communication with DEAR over the years, wish him success in his retirement and welcome him as a member of DEAR. We look forward to working with Michael. Jeff, Michael and Cynthia Persitz HR Principle plan to attend our Annual Meeting.

As you begin to think Spring mark your calendars for the DEAR Annual Meeting on May 10th at the Ukranian Hall in Warren details for registration follow in this newsletter.

Stay well, stay healthy - see you at the May meeting.

Bob Tompkins, President

Important Dates for Your Calendars
♦ May 4 – The DTE Annual Meeting ♦ May 10 – The DEAR Annual Meeting

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

"By Retirees for Retirees"

DEAR FACT:
The DEAR Newsletter goes to over 8900 retirees
We continue to receive donations from approximately 7% of our retirees
Retiree support is important
On behalf of all retirees
THANK YOU

Mail DONATIONS *payable to DEAR*
to Robert Barrette
58 Greenbriar Lane, Grosse Pointe Shores, MI 48236

A Note From DEAR Treasurer Bob Barrette, Jr.

As we are in our second year of a mild winter with on and off cold spells, DEAR is still hard at work on providing support for our members. Although our donations are down from last year, we still need to move forward with our lobbying efforts both at the national and state levels. As we all know, with new leadership in Washington, we will have to wait to see what the new administration brings. However, we cannot stop pursuing the key issues, such as lower drug prices and pension protection, which affect all retirees. Having just come back from the NRLN "visit the Hill" trip, I can tell you, we have a lot of work to do to let our leaders in Washington know that we are here. I hope to see you at our May 10th Annual Meeting. As always, have a great spring and enjoy this new year of 2017.

!! Make your Reservation!!
DEAR Annual Meeting
Wednesday - May 10, 2017

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 10:00AM - 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 3, 2017

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 board member Robert (Bob) Cabble passed away on March 9th following a battle with cancer. In 2001, after 30 years at the Detroit Edison Company, Bob retired. When he retired he became an active member of the DEAR board serving as its Treasurer for a number of years. Bob also served on the DEAR/DTE Healthcare Subcommittee working tirelessly to protect the benefits earned by the retirees. Bob enjoyed golfing, deer hunting, camping, traveling and spending time with his family. Thank you Bob for your work as a DEAR board member. Our thoughts and prayers are with Bob's family. RIP Bob - you will be missed.

PAYFLEX Customer Satisfaction Survey – They Need Our Input

Twice a year PayFlex emails a customer satisfaction survey to those retirees for whom they have emails (close to 1500). This is one of the ways to understand what is working and what is not. DTE is given the survey responses and they take this input very seriously. Survey data is used by DTE to monitor customer service, retiree concerns and improvements needed in the system.

The August 2016 survey was returned by 229 retirees, but the most recent survey had only 6 responses. PayFlex will be re-sending the survey and both DTE and PayFlex ask you to watch your email (and periodically check your spam) for a message from communications@em.payflex.com and to complete and return the survey. If you have an email but have not made it a part of your PayFlex account information, please consider doing so as this survey is one of the ways that DTE can see how PayFlex is, or is not, serving us.

NRLN
NATIONAL RETIREE
LEGISLATIVE NETWORK

REPORT FROM WASHINGTON

From NRLN President Bill Kadereit

In recent years, the NRLN held its Annual Leadership Conference in Washington, DC in mid-February. When plans were made for 2017 it was scheduled for March 13-15 with the hope of avoiding winter weather. But snowstorm "Stella" moved into the nation's capital on Monday night, March 13, ahead of Tuesday and Wednesday appointments scheduled by conference attendees on Capitol Hill.

Despite the snow, wind, awful traffic conditions and some appointment cancelations, 27 NRLN retirees were able to represent you at more than 70 different meetings in Senate and House offices. NRLN retiree association and chapter leaders lobbied Senators, Representatives, chiefs of staff, legislative directors, and other staff members. The NRLN (retiree) legislative issues they advocated in the meetings were:

- Request for passage of bills in the House and Senate to reduce the **cost of prescription drugs** by allowing the importation of safe and lower priced drugs from Canada and other countries that meet the Federal Drug Administration's quality standards and allowing Medicare to negotiate the price of prescription drugs.
- In the repeal/replacement of the Affordable Care Act **retain the features that were beneficial to Medicare participants,** including:
    - o annual wellness examinations;
    - o closing the Medicare Part D "donut hole"
    - o rewards for health plans, doctors and other medical care providers if they improve health outcomes and quality.
- **Changes to the federal bankruptcy code to better protect retirees' pensions and health care benefits** when their former employer declares bankruptcy. On Wednesday NRLN leaders met with two staff members of the Senate Judiciary Committee which has jurisdiction over bankruptcy law legislation.
- **Request for legislation to require pension plan sponsors to obtain approval** from the Pension Benefits Guaranty Corporation (PBGC) and the Internal Revenue Service (IRS) **before combining one or more poorly funded pension plans with one or more of the well-funded pension plans.**
- **Request for legislation to give the PBGC more authority to better protect the interests of retirees when there are mergers, acquisitions and spin-offs** – particularly in the case of foreign ownership.

NRLN and its members have worked hard to get prescription drug legislation introduced and believe we have gotten the attention of DC on this issue. We are hopeful these meetings will result in more Representatives and Senators becoming supporters of this issue and other NRLN legislative proposals. We have added statute language ready for use by Congressional legal staffs to each of our major proposals. That said, it takes a strong mental commitment and repeated advocate visits to gain acceptance for our proposals by members of congress. We will keep working for you.

Joining NRLN on Capitol Hill were leaders from 7 retiree associations and 5 NRLN Chapters:

Rep. Sander Levin (MI-09) Staffer Emily Del Morone (upper right corner) listen to Chrysler and DTE Reitrees.

- Telco/AT&T
- Engineering Retirees Society (Boeing)
- Detroit Edison Alliance of Retirees
- EKRA-Kodak Retirees
- National Chrysler Retirement Organization
- Lucent Retirees Organization
- NWB/Quest/CenturyLink
- Arizona Chapter
- Avaya Retirees Chapter
- DuPont Retirees Chapter
- Villages (Florida) Chapter
- Washington State Chapter

The Association and Chapter leaders who show this commitment deserve a big thanks from us all

Bill Kadereit

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 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
Aon-Hewitt – Your Benefit Resources	On-line www.ybr.com/dteenergy or phone 1.866.899.4DTE (4383)
DEAR	On-line www.dearalliance.org
DTE Retiree	On-line www2.dteenergy.com/wps/portal/dte/retiree
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 Website	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

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Livonia, MI 48152-2887

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