

SUMMER 2018

Greetings Fellow Retirees:

Well, summer has been a welcome change from our long and cold winter! Hooray for that! Your DEAR board has been busy working for you and with NRLN to stay updated on action requests on the national legislative front.

First, I am happy to report we again had a very successful Annual Meeting on May 9th attended by over 180 retirees, DTE Human Resources and Lake Trust Credit Union personnel. If you have never attended an Annual Meeting, you really should put it on your calendar for next year – May 8 at the Ukrainian Banquet Center in Warren. It is an opportunity to reconnect with co-workers, make new friends and meet face-to-face with representatives from DTE Energy and Lake Trust Credit Union to have your burning questions answered.

At this year's Annual Meeting we were delighted to have Nancy Moody; DTE Vice President Public Affairs join us to provide an update on DTE Energy's focus for the future including the new DTE Energy Alumni network – which directly applies to us as retirees. We honored Bob Tompkins with a small gift thanking him for his 9 years of dedication to the DEAR Board as president, his tireless work for all DTE Retirees through DEAR and the NRLN and his willingness to remain an active member of both the DEAR and NRLN Boards. We again had a very successful door prize drawing thanks to Kathy Williams and Karen Mitchell. Special thanks for meeting arrangements and agenda go to Charlie Mahoney and Bob Barrette.

If you have not already done so, please go to the new and improved DEAR website at DEARAlliance.org. The website is easier to read and navigate, has easy to use forms and an important link to the National Retiree Legislative Network. A very special thank you goes to Webmaster Sue Tompkins, assisted by Board Members Karen Mitchell and Charlie Mahoney, for completing this time consuming yet all important update. For fun, you will see pictures from our Annual Meeting posted on the home page; thanks to Jim Mahoney for taking pictures.

On the legislative front, thank you for voting for your state and national legislators and local elected officials in the August 7, 2018 primary election. If you have the opportunity, meet with the candidates from both parties and try to ascertain who you could count on to support legislation affecting retirees – and vote accordingly in the November election. To help with your voting decision, you can visit the NRLN website NRLN.org for a report card on each of the incumbent representatives and senators. Our voice is important – thank you for voting.

Elsewhere in this newsletter you will find a letter from the NRLN national office. Please consider donating to the NRLN as their all-important work on behalf of all of us is critical to maintaining our benefits and purchasing power going forward. For example, after much lobbying and cajoling, Senate Bill 974 the Creating and Restoring Equal Access to Equivalent Samples Act (CREATES Act) finally left the Senate Judiciary committee on June 14 and has been placed on the Senate Legislative calendar. This important bill targets abusive delay tactics by brand name pharmaceutical companies to block market entry of more affordable generic drugs. I urge you to go to the NRLN website and complete the link to send a message to your senators to vote for this all-important bill so it will go to the house where a similar bill is ready to pass on the same subject.

Finally, the Board met on May 24 to review the Annual Meeting results and questions and plan for the future. Due to time restrictions we were not able to answer questions verbally at the Annual Meeting. Please see the questions and answers elsewhere in this newsletter and they will be posted on our website. We are reviewing and working on updating our Mission this summer to assure we can address the issues facing retirees both in Michigan and on the national front. Some of us are planning to attend the NRLN “fly-in” on September 10 – 12 to meet with the NRLN leadership and our legislators in Washington D.C. - made possible with your generous contributions.

As always, the Board is working hard on your behalf. There is a page on our website with our contact information. If you have questions or suggestions, please contact one of us directly. Have a safe, healthy and happy summer!

Warm Regards,



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.
We continue to receive donations from approximately
7% 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 forward through our spring and summer seasons and the crazy temperatures we are dealing with this summer, DEAR is making plans to attend the September Fly-In to Washington, DC. We will continue to support the issues related to our earned benefits--defined pension plans, as well as affordable prescription drugs. This is a very important time period for us to be in DC, as the November elections will bring new elected officials to Washington for the next two years and beyond. And of

course, we will keep an eye and ear on the Lansing scene also as elections will bring us a new Governor and local representatives. As always, have a great summer and enjoy your retirement wherever you are, in the US and beyond.

BEWARE OF SCAMS RELATED TO THE NEW MEDICARE CARD

You are probably aware that the **Centers for Medicare Services (CMS)** is **sending out new Medicare cards** to all Medicare recipients. This began in April 2018 and will continue through April 2019. It may not surprise you to know that there are already people using this situation to run scams on Medicare recipients. As Medicare beneficiaries you should keep the following in mind:

- **No action is needed.** New Medicare cards will be automatically mailed to the address that CMS has on file. Medicare beneficiaries should not provide any information to anyone claiming it is needed for the new card.
- **A temporary card is NOT needed.** Medicare beneficiaries can continue to use their existing card until receiving a new one.
- **CMS does not charge for Medicare cards.**
- **Medicare will NOT call.** Be suspicious of anyone calling about the new Medicare card.

In general, it is **never a good idea to give personal information like Social Security number, Medicare number or credit card number over the phone** if you are not 100% certain who you're talking to and how it will be used.

Learn more about the new Medicare card by visiting the [CMS website](#), or [beginsat50.com](#)

PAYFLEX UPDATES

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). The latest survey was launched the last week in July. Along with the normal questions asked, this survey included questions related to the new features that PayFlex has launched within the last six months. 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. Both DTE and PayFlex ask you to watch your email (and periodically check your spam) for a PayFlex message and to complete and return the survey. This survey is one of the ways that DTE can see how PayFlex is, or is not, serving us. Please respond when you receive it.

PayFlex has launched email capability and as of June 19th PayFlex enabled a “chat” capability. This chat capability can be found under “Contact Us” on the PayFlex website.

DTE encourages retirees who have an email but have not made it a part of your PayFlex account information to make sure that they have their email address listed on the PayFlex website.

DTE ALUMNI NETWORK

The DTE Alumni Network lets you stay connected with company news, fellow employees/alumni and volunteering opportunities. Being part of the DTE family doesn't end at retirement. As a DTE alumnus, you can continue to have a positive impact on others by volunteering through Care Force. With opportunities to match your unique skillset, and group events that allow you to meet new people and stay in touch with colleagues, you can focus your energy in a way that matters to you.

With the new Alumni Network, future and current retirees can:

- ✓ Check out what DTE has been up to <https://empoweringmichigan.com/dte-impact/>
- ✓ Stay connected and receive regular news and updates at www.dteenergy.com/alumni
- ✓ Sign up for our quarterly newsletter "[Alumni Connections](#)"
- ✓ Join our private Facebook group – search "[DTE Alumni Network](#)" and request to join
- ✓ Give back through volunteerism as an alumni member of Care Force

DTE looks forward to staying connected! If you or someone you know would like to be part of our Alumni Network – please visit dteenergy.com/alumni to sign up or email alumni@dteenergy.com to get started.

Questions and Answers from the May 8th Annual Meeting

At this year's Annual Meeting we were delighted to have Nancy Moody, DTE Vice President Public Affairs join us to provide an update on DTE Energy's focus for the future. There were a number of questions from our retirees submitted on cards at the meeting which we did not have time to answer. Thank you to DEAR, DTE and Lake Trust for the responses. They will also be on the DEAR website so all can benefit from them.

1. Does DEAR have a feel for where the resistance is for Medicare to simply negotiate drug prices?

Janet Seefried, DEAR

The NRLN supports Senate Bill 41 and House Bill 4138 that would propose to amend title XVIII of the Social Security Act to provide for the negotiation of lower covered part D drug prices by the Secretary of Health and Human Services on behalf of Medicare beneficiaries.

My sense is that congress is not in favor of passing additional legislation to the Social Security Act as it relates to Medicare because there is discussion and support for a "premium support" plan which would lead to the privatization of Medicare going on as well. That for me is the bigger issue and one the NRLN is actively seeking to influence.

2. What is DEAR doing at the State level for example revisiting taxing pensions? Janet Seefried, DEAR

DEAR is not currently, nor have we been, actively lobbying at the State level regarding taxing pensions or any other pending State legislation. I learned in March at the NRLN meeting in Washington that other states have legislation or are considering legislation regarding requiring younger working people to save for retirement.

We may want to consider being active at the State level regarding legislation that would affect our pensions and benefits, like the tax on our pensions. As we review our plan of work following the Annual Meeting, we will consider the feasibility and resources required to research and lobby at the State level. Our membership in the NRLN provides us access to resources and research provided by the NRLN at the federal level only. Taking on lobbying at the State level could prove costly and would require additional volunteers to make it happen but is worth considering.

3. Nancy Moody mentioned a gas-fired plant as reducing DTE's carbon footprint. Doesn't burning gas produce carbon dioxide just as burning coal does (with less particulates)?

Skiles Boyd, DTE

Regarding the carbon reduction question, new efficient natural gas units emit about 30% of the emissions of our coal units and with the low price of natural gas they will operate more (higher capacity factor). In fact, because of a natural gas unit's higher capacity factor (90+%) than our wind turbines (30-40% depending on the location) and the fact that they will both offset coal, a thousand MW gas unit actually reduces our carbon emissions substantially more than the same amount of renewables. As you know diverse fuel supply is best for everyone both economically and for reliability, so we need it all.

4. What is DTE doing to educate the public about "Vote Solar" and other such companies? Seems to me, DTE needs to inform the general public of what DTE is doing re: renewal energy sources and reasons to ignore "Vote Solar"? Christina J. Hajj, DTE

Outreach to your organization (DEAR) is part of that education process, and there is a lot more happening. We are working to deepen education with the public, customers, community partners, policymakers, business leaders, media, organizations, and others on what DTE is doing in Michigan (environmental leadership, investment in Michigan jobs, commitment to our communities and our state, etc.).

Some key areas of action include:

- Ongoing, direct outreach to policymakers, business leaders, communities, and associations to provide credible, fact-based information about our positions; we are building on strong relationships built over the years, as well as expanding our outreach to share information that will impact energy policy, and, thereby, our state.
- Launched a paid advertising campaign to highlight DTE's environmental leadership and our commitment to Michigan; this includes positive, educational information delivered via digital media, social media, radio, and television over time.
- Active media outreach to educate outlets on our issues in hopes that coverage can be balanced, fact-based, and fair.

Since May both DTE and Consumers CEO's meet with Tom Steyer to provide him with the actions and plans of both companies as it relates to Clean Energy. Both companies are overwhelmingly in favor of renewable energy and are focused on bringing additional energy efficiency opportunities to our customers continuing to work within the framework put forward by our legislature and regulators to build on our environmental initiatives to benefit all residents of the state. Even though the VOTE Solar Ballot question will not be on the ballot the issue of renewable energy will remain a focus for DTE.

5. DTE retiree website – is there new web address?? I cannot utilize the one connected to the DTE site. The old one says it is not working? **Cynthia Persitz, DTE**

DTE no longer maintains a separate website for retiree information; it is now found in the **Your Benefit Resources (YBR)** website under the DTE Energy People News. www.ybr.com/dteenergy

The first time you login you need to follow the prompts to create an account - once you do that the information before you includes DTE PEOPLE NEWS (retirements and deaths); Clubs & Events/Volunteers; Medicare overview; Retiree Health Account (RHA) overview; selecting a beneficiary; retirement planning overview; finding a doctor or hospital for medical and vision and more.

6. Why is there not cost of living for persons retired for over 20 years from Detroit Edison/DTE Michcon retirees have this benefit? **Michael Cooper, DTE**

DTE retirement plans do not have any provisions for Cost of Living increases; some of the Michcon retirement plans did have a provision for Cost of Living and when the merger took place these plans were continued for those on them. While there are no plans to add a COLA to the DTE Pension, DTE has, at DEAR's request, reviewed pension erosion in the past and adjusted those pre-401k pensions for long time retirees whose pensions have not kept up with inflation. DEAR has asked that DTE review this again and DTE has begun the process.

7. How does the 50% unemployment referenced by DTE compare to the Donald Trump figure of <4%? **Nancy Moody & S. Tracy DiSanto, DTE**

People who are able to work and are not working are considered unemployed. The 50 percent Nancy mentions includes all of those folks who are not on the unemployment rolls because they have stopped looking for work –the federal figures (the Donald Trump figure of 4%) most likely do not include those no longer actively seeking a job. Michigan currently has 4.7 percent unemployment officially, which means 4.7 percent of the eligible workforce are collecting unemployment benefits and/or looking for a job with assistance from employment agencies, and are eligible to work. All others who may be eligible to work, but are not collecting benefits or signed up to work through employment bureaus are not counted in the state or federal unemployment reports thus that number is much lower. Comparing the federal figure to the one discussed by DTE most likely is not comparing apples to apples.

8. Why are shareholder meetings all out of town? **Lisa A Muschong, DTE**

Each year during the May Board/Annual Shareholders Meetings, we provide our Directors with growth and development opportunities tied to our core business. In many cases, this requires that we hold the Annual Shareholders Meeting out of state. For instance, in May 2018, we were fortunate to be able to partner with Florida Power & Light and NextEra Energy to tour their distribution technology center used to better manage the changing energy grid. FPL has made significant investments in grid management and distribution technologies, and DTE leaders learned more about the benefits derived from those investments.

9. With the economy doing well, why don't CU savings interest rates increase? **Toni Jaroszewicz, Lake Trust CU**

Lake Trust rates have increased – not for a primary savings account BUT for the 2-year CD with a minimum of \$500 for a term of 25 months (2 yrs/1 mo). On May 9, 2018 (when response was given) a 2-year CD earned 2.5%.

Do you have an RRA (PayFlex) Account and 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 made 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.

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

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 1.866.899.4DTE (4383) - However this info is not shared with DEAR and vice versa; so **changes of address and/or email** or if you no longer want to receive the DEAR newsletter, **must also be shared with DEAR** using the contact information on the RESOURCES page of this newsletter.

DEAR continues to work with the National Retiree Legislative Network (NRLN) to have our voice heard in Washington, DC. Your individual membership contribution is important to the NRLN being able to advocate legislation important to retirees. Over 80% of the NRLN's annual budget comes from individual contributors.

Bob Tompkins, DEAR Past President, continues as a member the NRLN Board, Executive Committee and serves as Secretary/Treasurer. Janet Seefried, DEAR President, and Bob Barrette, DEAR Treasurer, participated in the NRLN's meeting in Washington, DC in March and joined leaders from the NRLN, retiree associations and chapters to lobby on Capitol Hill for the following:

Protecting Retirees in Mergers, Acquisitions & Spin-off: Congress needs to update a number of Employee Retirement Income Security Act (ERISA) provisions to ensure that a corporate merger, acquisition or spin-off does not increase the risk of a pension plan termination.

Protecting Retirees in Pension Plan Mergers: Legislation is needed to protect retirees from a new form of financial engineering—the merging of pension plans as part of a strategy to benefit the plan sponsor by combining plans with very different levels of plan assets and liabilities.

Protecting Retirees in Corporate Bankruptcy: Current bankruptcy laws do not offer fair and equal treatment for retirees compared to those afforded to secured creditors. NRLN's proposed changes would place retirees in a stronger position.

Reducing Prescription Drug Costs: NRLN is supporting bills in Congress that would reduce the cost of prescription drugs by allowing Medicare to negotiate the price of drugs for Medicare Part D participants; allow importation of safe and lower price drugs from Canada and prevent brand-name drug companies' anti-competitive practices to stop or delay the introduction of cheaper generic drugs.

The NRLN also continues to advocate for:

Protecting Social Security: By 2034, Social Security's current \$3 trillion in asset reserves will be completely depleted. The program will not go bankrupt because workers and employers continue to pay payroll tax on earned income. However, projections are that benefits would be cut between one-fourth to one-third. The NRLN is developing a proposal to Congress to put funding on the right track.

Protecting Medicare: By 2029, the Medicare trust fund will be exhausted. Payroll taxes will only cover about 88% of Medicare Part A (hospital) costs. Unlike Part A, beneficiaries pay premiums for Part B (doctors) coverage. But these premiums account for only 23% of the program's costs. The rest comes out of the federal Treasury. NRLN's plan being developed for funding Social Security will also include the funding of Medicare.

How You Can Help:

Contact your members of Congress when an NRLN Action Alert is issued.

Ask your retired 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 you contribute will be appreciated. Make your check or money order payable to **NRLN, Inc.** and **mail it with the Contribution Form** below or, make your contribution with your credit card at www.nrln.org by clicking on the red flashing icon "Contribute to the NRLN".

Make a copy of this letter for a retired friend or neighbor.

If you have already made your 2018 contribution, thank you.

Thank You,



Janet Seefried, President, DEAR



Bill Kadereit, President, NRLN

NRLN MEMBERSHIP CONTRIBUTION

(Membership contributions are not tax deductible)

DEAR *Email Appeal*

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

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

Phone: _____ Email Address (if available): _____

I retired from: _____ (name of company)

Mail this form with your check or money order (no cash please) for \$25, \$50, \$75 or more (any amount will be appreciated)

Checks payable to NRLN, Inc., P.O. Box 18757, Washington, D.C. 20036-8757

"By Retirees for Retirees"

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

American Association of Retired Persons

American 1 Credit Union

DEAR

Lake Trust Credit Union

Local 17

Local 223

Medicare

National Retiree Legislative Network (NRLN)

National Healthcare Changes

PayFlex

RHA Exchange (eHealth)

Your Benefit Resources - Alight

On-line www.retiredamericans.org

On-line www.aarp.org

On-line www.american1cu.org or phone 1.888.213.2848

On-line www.dearalliance.org

On-line www.laketrust.org or phone 1.888.267.7200

On-line www.ibewlocal17.org or phone 1.248.423.4540 ext 10

On-line www.local223uwua.org or phone 1.313.271.9700

On-line www.medicare.gov

On-line www.nrln.org

On-line www.healthcare.gov

On-line retiree.payflexdirect.com or phone 1.855.652.0112

On-line www.rhaexchange.com/dte or phone 1.844.866.8257

On-line www.ybr.com/dteenergy or phone 1.866.899.4DTE (4383)

Detroit Edison/MichCon Alliance of Retirees

DEAR

18633 Williams Ct.
Livonia, MI 48152-2887

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