

# DEAR

An Alliance of DTE Energy Retirees

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

WINTER/SPRING 2020

## Warm Greetings Fellow DEAR Retirees,

I hope you are all well and staying safe from the covid-19 virus. If you are like my husband and I you are catching up on the home projects that are your least favorite as you wait for the “all clear” to go back to the fun things in life like travel.

We delayed this issue of our newsletter to allow your Board to decide what to do about our Annual Meeting on May 13. We met by conference call on March 19 and decided it was in the best interest of our retirees to postpone our Annual Meeting until Wednesday, September 16, 2020 at the Ukrainian Cultural Center in Warren. We know that we may need to revisit this again based on guidance from CDC, our National Leadership and Michigan regarding social distancing. We will be listening and watching and will make any changes needed at our June Board meeting. Watch for details in the Summer Newsletter.

At our Board Meeting we accepted the resignation of Board Member Ron Henson and want to publicly thank him for his time and effort serving you as a DEAR board member. At the same time, we welcomed new Board Members Cindy Persitz and Donna Simpson-Long.

Three weeks ago, Bob Barrette, Cheryl VanVliet and I returned from the NRLN Washington D.C. fly-in where we met with our counterparts from other Corporate Retiree Groups, were updated on pending legislation and coalitions NRLN is forming with other retiree organizations to address Medicare issues. We also met with our Michigan legislators to discuss their voting records and what we, as retirees, need them to sponsor going forward.

What’s happening at DTE Energy and what’s happening in Washington will be the focus of our fall 2020 Annual Meeting. We have a robust agenda planned for our meeting, as well as time for you to reconnect with former colleagues and participate in some fun activities. DTE has arranged for representatives from PayFlex and Humana to be present; and our friends that lead the DTE Alumni Network and Lake Trust Credit Union are also scheduled to be present.

We will have an update on DTE Energy current events by Michael Cooper, Director of Compensation and Benefits and, we will have Alyson Parker, NRLN Executive Director, with us to address the national issues - mainly Prescription Drugs and Medicare and how they are currently being addressed on Capitol Hill. Alyson, NRLN’s official lobbyist, is best positioned to provide us with what she sees as the greatest challenges retirees face and how we can make a difference by our participation with letters, emails and phone calls to our legislators. As I have said before, Your Voice Counts. Please use it.

Later in this newsletter I encourage you to review the simple steps you can take to make a difference in National Policy authored by Cheryl VanVliet and Charlie Mahoney. Also, please consider an individual membership or donation to the NRLN if you are able.

I look forward to seeing you at our September 16, 2020 Annual Meeting. Reservation instructions will be provided in our Summer newsletter. Have a Happy and Healthy Spring – be mindful of social distancing and remember to wash your hands!



Janet Seefried, President

*Your DEAR Board has  
elected its officers for 2020:*

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



### Important Dates for Your Calendars

- ◆ May 7 – The DTE Annual Meeting
- ◆ tentatively rescheduled to September 16 – DEAR Annual Meeting

### DEAR Board of Directors

Bob Barrette ◆ Jan DeRyckere ◆ Charlotte “Charlie” Mahoney ◆ Karen Mitchell ◆ Cindy Persitz ◆ Janet Seefried  
Donna Simpson-Long ◆ 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 2019 we received donations from approximately  
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 into the month of April from our warm and cold weather during the Christmas and New Year holiday season, DEAR has been at work on key issues for retirees. In late February three of your DEAR board members went to Washington D.C. to join NRLN on the Hill taking our message to our elected officials. Our visit to the Capital featured meetings with the NRLN and our elected officials.

There will be more detail in this newsletter on the issues we addressed and the need for our voices to be heard. We would not be able to accomplish this work without your financial support and this is greatly appreciated. Thank you for this support.

**DEAR Annual Meeting – tentatively rescheduled to  
Wednesday - September 16, 2020**

**Ukrainian Cultural Center - 26601 Ryan Road - Warren, MI 48091  
Look for final details in the Summer Newsletter**

**Let Your Voice Be Heard .... Write to Your Legislators**

In our Fall 2019 issue, we asked you to become active participants on legislative issues of extreme importance to retirees. We included instructions on how to access the National Retiree Legislative Network website (NRLN.org) for detailed information on bills in process and for legislative alerts with sample letters to legislators, and to check the “voting score card” for your senators and representative. And, we reminded you that there is a direct link to these NRLN “Action Alert” letters on our dearalliance.org website.

We are aware that not all of our members and retirees have access to a computer or a family member who can help get these letters for you, so in this issue, we are providing sample letters on four current critical issues for us as retirees:

- 1) Prescription Drug Prices
- 2) Stop Stalling New Drug Generics
- 3) Social Security Preservation
- 4) Stop Funding Medicare Privatization

Use them as a guide to write your own letter or make a copy of one or all of them and mail them to your legislators – when you sign the letter make sure to put your address so they can respond.

**YOUR VOICE NEEDS TO BE HEARD.**

If you don’t know your legislator’s names or addresses, you can contact your local city or township office in person or by phone and ask them for the information. You might also call or visit your local library to get help finding this information.

Legislators react to letters and emails they receive from constituents. In this case, volume makes all the difference. The more interested individuals who write, the more attention the issue will receive. This was recently demonstrated when legislators received over 4,000 contacts on reducing the cost of prescription drugs. As a result, several Bills were introduced. But the work is not done yet, we need to keep writing so our legislators stay focused on getting those Bills passed in to law.

In this election year, legislators want our support. Let’s clearly communicate to them what is important to us the retirees. Please share this information with friends and family, ask them to also write to legislators.

**“By Retirees for Retirees”**

**Subject**  
**Congress Must Act to Reduce Price of Prescription Drugs**

Dear

For years members of Congress have been giving lip service to the need for legislation to reduce the price of prescription drugs while many take thousands of dollars in campaign contributions from the pharmaceutical industry and bills haven't been passed. **Talk is cheap, drugs are not!**

At the beginning of this year, thirty drug companies announced price increases in the U.S. on more than 250 drugs. The actual price increases - the first of more to come last year - ranged from 5% to 9.5% which was well above the nation's rate of inflation.

This is the year that reasonable bills already introduced in Congress must get passed. I endorse the National Retiree Legislative Network's support for the passage of the following bills:

**H.R. 275 and S. 62**, Empowering Medicare Seniors to Negotiate Drug Prices Act, and H.R. 448 and S.99, Medicare Drug Price Negotiation Act. Passage of either Act, would direct the Secretary of Health and Human Services (HHS) to negotiate lower prices for prescription drugs under Medicare Part D.

**H.R. 478 and S. 61**, Safe and Affordable Drugs from Canada Act, would allow the personal importation of safe and lower priced drugs from approved pharmacies in Canada.

**S. 64**, Preserve Access to Affordable Generics and Biosimilars Act, would prohibit the practice of pay-for-delay by brand name drug companies who make deals to delay or keep less expensive generic drugs off the market.

Sincerely,

**Subject**  
**Urge Floor Vote on S. 1224, Stop STALLING Act**

Dear

I am requesting that you urge Majority Leader Mitch McConnell to call for a vote in the Senate on S. 1224, Stop STALLING Act. (STALLING stands for Stop Significant and Time-wasting Abuse Limiting Legitimate Innovation of New Generics.)

When the bill, passed by the Committee on the Judiciary, is brought to the Senate floor, I strongly encourage you to vote for it.

S. 1224 would reduce the incentives for branded pharmaceutical companies to introduce sham petitions to interfere with the regulatory approval of generics and biosimilars that would compete with their own prescription drugs.

Sham petitions are a tactic that delays patient access to more affordable medications.

The Stop STALLING Act will help put an end to these abusive and anticompetitive practices which are presumptively illegal under the antitrust laws. It gives the Federal Trade Commission (FTC) authority to seek a civil penalty and other appropriate relief in response to the filing of sham petitions by drug manufacturers.

I look forward to hearing from you that you will support S. 1224 and work to convince Majority Leader McConnell to bring the bill to a Senate vote.

Sincerely,

**Subject**  
**Support Passage of Social Security 2100 Act**

Dear

I am writing to urge you to act in a bipartisan manner and support the passage of **S. 269, the Social Security 2100 Act**, to make Social Security financially strong for the next 75 years.

Beginning in 2020, Social Security will pay out more in benefits than it takes in from taxes and interest income and will deplete its \$2.9 trillion reserve fund in 2035, according to the Social Security trustees' annual report issued in April 2019. While the program will not go bankrupt due to payroll taxes, projections are there will only be enough revenue to cover 77% to 79% of benefits.

Congress and a President haven't acted to preserve Social Security since 1983 when, to avert a Social Security financial crisis, payroll taxes were raised and the eligibility age is slowly raised from 65 to 67 years old. Social Security benefits have become increasingly important as pensions have disappeared and many Americans find they have not saved enough for retirement.

I want to hear from you that you support passage of the Social Security 2100 Act. If you do not support this bill, I want to learn what you will support to preserve the program for this 21st Century.

It is important to take action sooner rather than later when solving the funding problem will be even more expensive.

Sincerely,

**Subject**  
**Do Not Give Taxpayer Subsidies to Insurers for Privatizing Medicare**

Dear

From 1997 to 2018 Congress provided Medicare Advantage (MA) \$380 billion in subsidies paid to insurers for making low bids and 50% quality bonuses for 2 Stars of 5 Stars Ratings. This is a foolish effort to privatize Medicare! Car dealers wouldn't be subsidized for making low bids or get bonuses for meeting warranty terms.

The April 2019 Medicare Trustees' Report disclosed expenditures per MA plan enrollee in 2018 at 103% of those for original Medicare enrollees, before adjustments for cherry picking. MA plan gross margins are \$1,608 per MA plan and two times individual and group plans. Net income for MA plans is 20% higher.

In 2018, the Bipartisan Balanced Budget Act authorized HHS to add MA benefits costing \$16.5 billion annually for chronic care benefits like changing air filters and shampooing carpets for asthma patients, but didn't provide them to original Medicare patients.

It is unproven that benefits for chronic conditions lower healthcare costs. It is appalling that taxpayers are financing insurance companies which don't have to offer these benefits and, unlike subsidies paid from 1997-2018, have no obligation to earn these new subsidies. These benefits are hyped in TV commercials, helping to finance Medicare privatization.

It is a disgrace that Congress and HHS added benefits to MA while denying them to 38.2 million seniors in original Medicare. Authorizing these benefits for only 21.3 million seniors in MA plans is discriminatory. It's immoral, unethical and in conflict with the President's promise not to touch Medicare benefits.

I support the National Retiree Legislative Network advocating that those benefiting from prior MA subsidies be protected and to extend new chronic treatment benefits to original Medicare enrollees or rescind new MA benefits.

Then, terminate wasteful MA privatization subsidies and reduce, not shift, healthcare costs to enrollees.

Sincerely,

# DEAR

An Alliance of DTE Energy Retirees  
By Retirees for Retirees™

# NRLN

NATIONAL RETIREE  
LEGISLATIVE NETWORK

To DEAR Members

Spring 2020

The National Retiree Legislative Network (NRLN) continues to serve as the advocacy arm of DEAR to have our voice heard in Washington, DC. I am joining NRLN President Bill Kadereit to urge you to make an individual contribution to the NRLN. I am serving as the secretary/treasurer of the NRLN and I know how important your financial support is because 80% of the NRLN's budget is from individual contributions.



I attended the NRLN's fly-in to Washington, DC in February for the fourth time along with Cheryl VanVliet, DEAR secretary, and Bob Barrette, DEAR Treasurer. The first day was devoted to a morning Board meeting and an afternoon briefing session on our lobbying issues. The next two days we had meetings with Michigan Representatives and Senators and their staff members. In the photo we are going into a meeting with Senator Gary Peters.

**Our lobbying issues included:**

**Medicare Privatization:** Oppose Congress' approval of the Centers for Medicare and Medicaid using taxpayer dollars to pay questionable bonuses and rebates to insurance companies to move Medicare toward privatization. If Medicare is privatized, current Medicare Advantage (MA) plan participants' benefits should be grandfathered. Original Medicare participants should have access to the same benefits as MA enrollees.

**Reduce Prescription Drug Prices:** Congress should remove the prohibition on Medicare negotiating drug prices and replace it with a competitive bidding model used by businesses. Legislation is needed to end pay-for-delay and other brand name drug makers' tactics that obstruct generic drugs from coming to market. Americans should be allowed to import safe and less expensive drugs from Canada. The NRLN lobbied for bills that would achieve these objectives.

**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, according to the findings of a recent survey by MetLife. When "de-risking" occurs with the purchase of an insurance annuity pension plan participants lose the protection of PBGC and ERISA. NRLN's proposals for legislation would protect pension plan participants.

**Pension Recoupment:** Gain pension recoupment legislation to limit to three years that retirees can be exposed to paying back pension overpayments and no more than 10% can be taken from their pension payments in one year to repay the pension plan. Recoup against a beneficiary would be prohibited.

**Mergers, Acquisition and Spin-offs:** The NRLN urged members of Congress to introduce and pass legislation to provide specific protections for pension plan participants when there are corporate mergers, acquisitions and spin-offs. The NRLN's proposal includes legislative language.

**How You Can Help:** Respond to NRLN Action Alerts. Ask friends to sign up at [www.nrln.org](http://www.nrln.org) to receive NRLN emails. **Please make an annual contribution of \$25, \$50, \$75 or more.** Any amount will be appreciated. Make your check or money order payable to **NRLN, Inc.** and **mail it to the address on the Contribution Form below.** Or, use a credit card at [www.nrln.org](http://www.nrln.org) by clicking on the red flashing icon "Contribute to the NRLN". If you have already made your 2020 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, Baltimore, MD 21264-9051**

## REMINDERS

**DEAR DONATIONS** *payable to DEAR* to Robert Barrette, 58 Greenbriar Lane, Grosse Pointe Shores, MI 48236 [barretterh@comcast.net](mailto:barretterh@comcast.net)

**U.S. MAIL/E-MAIL NEW/CHANGES** to Charlie Mahoney, 18633 Williams Ct., Livonia, MI 48152 [mahoneyc@prodigy.net](mailto:mahoneyc@prodigy.net)

**COMMENTS AND SUGGESTIONS** to Janet Seefried, 3000 E. 13 Mile Road, Warren, MI 48092 [seefriedj@gmail.com](mailto: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](mailto: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 <a href="http://www.retiredamericans.org">www.retiredamericans.org</a>
American Association of Retired Persons	On-line <a href="http://www.aarp.org">www.aarp.org</a>
American 1 Credit Union	On-line <a href="http://www.american1cu.org">www.american1cu.org</a> or phone 1.888.213.2848
DEAR	On-line <a href="http://www.dearalliance.org">www.dearalliance.org</a>
Lake Trust Credit Union	On-line <a href="http://www.laketrust.org">www.laketrust.org</a> or phone 1.888.267.7200
Local 17	On-line <a href="http://www.ibewlocal17.org">www.ibewlocal17.org</a> or phone 1.248.423.4540 ext 10
Local 223	On-line <a href="http://www.local223uwua.org">www.local223uwua.org</a> or phone 1.313.271.9700
Medicare	On-line <a href="http://www.medicare.gov">www.medicare.gov</a>
National Retiree Legislative Network (NRLN)	On-line <a href="http://www.nrln.org">www.nrln.org</a>
National Healthcare Changes	On-line <a href="http://www.healthcare.gov">www.healthcare.gov</a>
PayFlex	On-line <a href="http://retiree.payflexdirect.com">retiree.payflexdirect.com</a> or phone 1.855.652.0112
RHA Exchange (eHealth)	On-line <a href="http://www.rhaexchange.com/dte">www.rhaexchange.com/dte</a> or phone 1.844.866.8257
Your Benefit Resources - Alight	On-line <a href="http://www.ybr.com/dteenergy">www.ybr.com/dteenergy</a> or phone 1.866.899.4DTE (4383)

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Detroit Edison/MichCon Alliance of Retirees

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