

DEAR

An Alliance of DTE Energy Retirees

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

SUMMER/FALL 2020

Greetings Fellow DEAR Retirees:

I hope you are all continuing to stay healthy and safe from the Covid-19 virus. I know for me it is frustrating not seeing family or travelling, but on the bright side I am getting some long overdue home projects done and my garden has never

looked as beautiful. It is also a great time to connect with the DTE Alumni Network and participate in the many volunteer activities they coordinate/suggest for us. I think outdoor exercise and volunteer activities keep our bodies and mind active and healthy.

During our last Board Call, we unanimously decided it was in the best interest of all of us to cancel the 2020 Annual Meeting originally rescheduled for the 16th of September. We are hopeful that we can hold our Annual Meeting on May 12, 2021. Meanwhile, we are taking a fresh look at our Bylaws and the national retiree issues.

By now, you have all received a letter from DTE regarding Enhanced Fraud Protection for your DTE Energy Pension Plan. The letter was a surprise to your DEAR Board as it was to you because we did not receive an advance copy. Many of the Board members received calls and emails regarding the letter and what it means and what to do next. I have had conversations with DTE Compensation and Benefit personnel regarding this letter. The "DTE UPDATES" portion of this newsletter provides more information on this Enhanced Fraud Protection Plan.

While speaking to Director Michael Cooper, he also provided me with important information regarding Flu Shots and an upcoming Dependent Verification Audit that will be conducted between January and March of next year. A similar audit was conducted 10 years ago so it is overdue. See "DTE UPDATES" section.

In addition to dealing with the pandemic, we have a multitude of political issues and candidates to deal with this year. There are many legislative issues affecting the future of Medicare and Social Security benefits. As of press time for this newsletter, there is a plan to establish commissions to recommend changes to address the looming insolvency of the major Trust Funds (Medicare, Social Security and Rail Road Retirement) in a new coronavirus package being constructed on Capitol Hill. True, the commissions make recommendations for future legislation, but it sounds to me like a way to introduce legislation to cut benefits to both Medicare and Social Security that could affect current retirees. We all need to stay on top of these issues.

As a member of the NRLN Board of Directors, I joined all Board Members in signing a letter to the White House and Members of Congress regarding Medicare Advantage Plans and the need to make the same benefits available to Medicare Recipients having traditional fee for service plans rather than Medicare Advantage Plans. We also addressed the cost of these plans versus traditional Medicare plans. If you go to the NRLN Website you can read the Whitepaper we prepared on Medicare Advantage Plans.

We will be putting the NRLN Quarterly Focus Newsletter on our website (www.DEARAlliance.org) so you can all keep abreast of the latest legislative issues and what the NRLN is lobbying for on your behalf. If you can make a contribution to DEAR or NRLN, we appreciate any amount and will put it to good use to protect our hard-earned benefits as retirees.

Study up on the candidates and ballot issues for our November 3, 2020 election and get ready to Vote!

I hope you have enjoyed a Healthy and Happy Summer.



Janet Seefried, President

Our apologies for the timing of this newsletter. The plan was to have it out in late June/early July.

What is that saying - "The best laid plans of . . ." make this a Summer/Fall issue. The delay is helping our budget in lieu of reduced donations in 2020.

Your next DEAR Newsletter should be out in late January 2021 and hopefully the Covid Guidelines for indoor events and social distancing will allow us to have our Annual Meeting on May 12, 2021.

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.
As of August 2020, we received donations from
4% 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 these trying times of a Covid-19 Pandemic and the election process that will take place this fall, DEAR still is working towards our benefits. A process which is a little slower and less personal during these times. We will not be making our fall trip to Washington, D.C. this fall due to the Presidential election process. We will continue to work toward our key items using emails, letters and other electronic means. We appreciate your support for our efforts and remind you that, more than ever, we still need your support. We could not accomplish our mission to preserve our earned benefits without

financial support. Please know that it is greatly appreciated. We were disappointed to have to postpone our Annual Meeting, but in this uncertain COVID environment, we believe it was the safe thing to do. Mark your calendars - we have reserved the Ukrainian Center for May 12, 2021 and hope to see you then. Stay safe.

DTE UPDATES

Your DEAR Board hopes this information addresses questions and concerns on RRA aging-in meetings, Fall flu shots, the pending Dependent Verification Audit and the new Alight/YBR enhanced pension fraud protection plan. As always, your Board is available to answer your questions or to direct you to the best person to help you.

**2020 Retirement Reimbursement Arrangement (RRA) Plan
'Aging-in' presentations**

Due to COVID-19 guidelines and our concern for your health and safety, the October 2020 Retirement Reimbursement Arrangement (RRA) Plan presentation for those who will be newly eligible for the program next year, has been canceled. DTE is currently reviewing other options for future presentations. A copy of the presentation, along with other information about the plan will be available starting October 1st and can be viewed on the Your Benefits Resource Center (YBR) website - www.ybr.com/dteenergy.

Flu Shots – Fall 2020

This year, retirees and their spouses will only have drive-thru options for company-provided flu shots. They will be available for a very short two-week time table at four drive thru locations, COVID protocols do not allow shots inside of any facility. The four locations are:

North Drive Thru

Belle River PP Contractor Parking Lot 4505 King Rd China Twp. Sept 24 9:00AM – 5:00PM

Central Drive Thru

Olympia Parking Lot 2127 Cass Ave Detroit (near Masonic Temple) Sept 25 & Oct. 16 9:00AM – 5:00PM

South Drive Thru

Monroe Activity Center 2035 Fix Road Monroe Sept 23 9:00AM – 5:00PM

West Drive Thru

Wealthy Station 444 Wealthy Street SW Grand Rapids Oct 12 -15 8:00AM – 2:00PM

Keep in mind, your Medicare coverage does cover flu shots at most drug stores or doctors' offices.

Dependent Verification Audit planned for 2021

A Dependent Verification Audit is conducted by the Company periodically. The last Audit was done 10 years ago. During the Audit you will be asked for documents verifying your dependents for insurance, pension and life insurance benefits.

The Company is providing us this “heads up” about the audit so we are not surprised when we receive a letter and instructions about it later this fall. Notification about the audit and what is required will be sent during the open enrollment period for health insurance which happens in early October.

DTE Energy Pension Plan Enhanced Fraud Protection

Every retiree received a letter on an Enhanced Protection Program dated August 24, 2020. You may or may not be aware that the Your Benefits Resources (YBR) and associated website are being administered by the firm Alight. When you access the YBR website or call, you are speaking with Alight personnel.

When Dear Board members received the letter, we sought verification and further clarification from DTE Compensation and Benefits Director Michael Cooper. He explained that this action was prompted in response to an increasing amount of cyber fraud that is happening daily. You may already have a fraud protection plan, or insurance to cover your bank accounts and credit cards that requires you to provide your contact information such as a cell phone. The Alight Protection Plan (APP) is an enhanced fraud protection plan for your pension that will require your contact information to receive alerts.

Currently, when something unauthorized happens to your YBR account, Alight sends you a letter, email or text asking you to contact them immediately if you have not initiated any changes to your information on the account.

What is changing is the expectation for you to respond whether or not you initiated a change. If you do not respond to the alerts within the time frame outlined in the letter, email or text (one business day after a text or 3 days after an email or letter) your claim for reimbursement may be denied.

It would be best if you provided a cell phone number that can receive text messages (smart phone) so you can respond quickly. If you do not have a smart phone or email account, you can provide Alight with a phone number and/or email of someone you trust (relative or friend) that would contact you immediately upon receipt of the message. The messages just say to contact YBR (Alight); they do not give out any other personal information.

Alight has prepared a Question and Answer (Q&A) document to address frequently asked questions about the Fraud Protection Plan procedure. This six-page document is on the YBR website (www.ybr.com/DTEEnergy). You may alternatively request the document by calling YBR directly **1-866-899-4383** and they will mail it to you.

DTE and DEAR encourage you to enroll in this plan as soon as possible to benefit from its coverage. You can enroll in the Enhanced Fraud Protection Plan via the YBR website or by calling them. They will ask you for the required cell phone contact information.

DTE requested clarification from Alight regarding the need to have a mobile device that receives texts and the requirement for timely responses for enrollment in this enhanced protection plan. The response provided to DTE is:

“Participants need to respond to the alerts we send (whether sent via email, postal mail, or mobile text message). We know that alerts sent via text message are the most effective at spurring immediate attention and action by participants and we have therefore highlighted text enrollment in the “What You Need To Do” section of our August 24 letter. That said, if participants respond timely to a postal or email alert and otherwise have made good faith efforts to help us protect their account, their claim will not be automatically rejected simply because they’re not enrolled to receive alerts via text message.”

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 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

American Association of Retired Persons

American 1 Credit Union

DEAR

Humana Managed Care

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.humana.com or phone 1.800.824.8242

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)

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Detroit Edison/MichCon Alliance of Retirees

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