

DEAR

An Alliance of DTE Energy Retirees

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

WINTER/SPRING 2021

Warm Greetings Fellow DEAR Retirees,

We are already in May 2021! I don't know about you, but it seems to me 2021 is already flying by! Your Board met in late January for the first time by Zoom. It was much better than the phone meetings we had last year during the pandemic. We continue to meet on a quarterly basis and are hoping at least a couple of those will be in person this year.

I hope by now many of you have been able to avail yourselves of one of the Covid-19 vaccines. I know for me, scheduling was a bit of a challenge, but seems to be getting better of late. Like many government-run programs, it could stand with some process improvement!

Your Board Officers were reelected to our same positions during the January meeting. During that meeting we also decided to move our Annual Membership meeting from May to October. We figured by then more of us would have been vaccinated at least and at most the virus would be under a little better control. As of this writing, we do not have a firm date for the meeting in October as we are waiting until June to decide if it is prudent to have a meeting at all this year. We will communicate about that in our next newsletter.

Meanwhile, DTE has provided some news regarding the Enhanced Fraud Protection for your DTE Energy Pension Plan; enhanced communications regarding the Your Benefits Resources Center (YBR) website, and the Retiree Reimbursement Arrangement Plan (RRA) and navigating the associated PayFlex website. You will find details later in this newsletter.

Regarding the Enhanced Fraud Protection Plan (Alight Protection Program), there have only been 969 retirees that have taken steps to participate in the plan. I encourage all of you to sign up for this plan to help protect your personal information regarding your pension and associated benefits. The process of enrolling is simple and easy online. Alternatively, you can sign up by calling YBR at (1-866-899-4383). Directions for online sign-up are located elsewhere in this newsletter.

Updated communication documents regarding the YBR website, RRA Plan and PayFlex website are being shared on the DTE Energy Alumni Network page (dteenergy.com/Alumni). The RRA Document and YBR Website information sheets will be posted on our website as well. Hopefully, the updated information will help you navigate those websites easier and/or clear up some of the confusion on how our benefits are administered. As always, if you have an issue, please contact one of the DEAR Board members or send me a message and we will help you as best we can.

Meanwhile, pending national legislation regarding protecting pension assets, and looming Social Security and Medicare insolvency have been keeping me very busy as a member of the NRLN Board. There have been several action alerts regarding these issues on the NRLN website that really need your attention. We have some new members of Congress that need to understand the importance of maintaining our Pension Benefits and Social Security. If you live in Representative Kildee's district (MI-05), please respond to the NRLN Action Alert on Section 420 regarding administering Pension Plan surpluses. Additionally, the Social Security Trust fund needs to stay in-tact and be reimbursed for borrowed monies so it can remain solvent. The Social Security Trust was funded by our payroll taxes and those of our Company DTE. During the first Covid bill, \$60 Billion was "borrowed" by the government to help ease hospitals financial burdens during the crisis last spring. Now you may be hearing in the news about a Trust Act that would create a committee to evaluate and recommend changes to the administration of the Social Security, Medicare and Railroad Trust funds to be "fast tracked" with legislative changes on their disposition and administration. All those trusts were funded through our payroll taxes. We need to be clear with our legislators on the purpose of those trusts and the importance of keeping them solvent and available to those of us that paid those taxes our entire working career. Because of the success of our last Action Alert, the "Trust Act" was removed as an add on to the Covid 19 bill that was passed in March. But it is most likely going to raise its ugly head again.

Please consider being an individual member of NRLN to increase their numbers as a lobbying organization or at least become active on the NRLN website responding to the Action Alerts posted there. It is easy and takes only 5 minutes of your time to initiate a letter to your Representative and Senators regarding these important issues that affect our financial future and that of our children and grandchildren. By the time you receive this newsletter, some of the aforementioned legislation may be coming up for a vote. Please have your voice be heard! I hope you all have a safe, healthy and happy Spring! I look forward to seeing you soon!

Janet Seefried, President



Important Dates for Your Calendars

- ◆ Thursday May 20 – The DTE Shareholder Annual Meeting
- ◆ DEAR Annual Meeting tentatively planned for October – date tbd

DEAR Board of Directors

Bob Barrette ◆ Jan DeRyckere ◆ Robert McClaran ◆ 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"

*Your DEAR Board has
elected its officers for 2021:*

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

DEAR FACT:

The DEAR Newsletter goes to over 8900 retirees. In 2020 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.

The financials for 2021 are in good order thanks to our retirees who made donations to DEAR last year. Donations are our only source of funding. They fund our newsletter which allow us to communicate with all of you. Your donations also fund the trips to Washington, DC to meet both the federal and state elected officials and make sure that the benefits you have earned are maintained. We hope to be able to

continue our trip(s) to DC when Covid-19 is left behind and we are all made safe by the vaccine. The changing environment and economy make this communication tool a key asset for DEAR. Your support will allow us to continue the work you expect from us. Again, I would like to thank you for the great support you have provided DEAR during the past years and in 2020.

HELPFUL FACTS FOR RETIREES

ALIGHT PROTECTION PROGRAM -- ENHANCED FRAUD PROTECTION PLAN

DTE takes the security of your pension account very seriously. It only takes **three simple steps** to help protect your pension account.

1. **Choose a password** that you use **only** for your pension account.
2. **Keep** all your **contact information up to date**, including your mobile phone number.
3. **Enroll to receive mobile text alerts** so account activity can be confirmed with you via SMS text.

DIRECTIONS FOR ONLINE SIGN-UP FOR ENHANCED FRAUD PROTECTION PLAN

- ◆ Visit **Your Benefits Resources Center** at ybr.com/dteenergy
- ◆ Click on your account profile and select **Manage Communications**
- ◆ Confirm that all your **contact information** is up to date
- ◆ Scroll to **Text Messages for Benefits** and click **Change**
- ◆ Select **"Yes"** to receive text alerts and choose the **mobile number** you wish to enroll (standard text message rates apply)

More tips on protecting yourself online are available in the Security Center of **Your Benefits Resources Center** website.

If you forget your YBR password – you can reset it on line or by mail

Online – go to ybr.com/dteenergy click on 'Forgot User ID or password' and follow instructions; if you have a mobile number on file YBR will send you an on-time code to use to reset your information.

Via US Mail – If you mail in your request for new account sign on information, a temporary password will be mailed to you; it could take up to a week to reach you.

RETIREE REIMBURSEMENT ARRANGEMENT PLAN (RRA) FACTS

Under the RRA plan, DTE Energy eligible participants are provided with an allocation in a Retiree Reimbursement Arrangement (RRA) Account for the participant to use to purchase individual Medicare supplement insurance, dental or vision insurance and/or to pay for any other out-of-pocket qualified medical expenses that are otherwise allowable as a deduction under the Internal Revenue Code. DTE Energy partners with the Retiree Health Access (RHA) Program to help you choose the Medicare supplemental insurance coverage that best suits your coverage and financial needs. The RHA Program offers personal attention from licensed RHA Benefit Advisors and provides access to online comparison tools. The RHA Program is provided at no cost to retirees. You can contact an RHA Benefit Advisor by calling 844-866-8257. Reimbursements in the RRA program are managed by PayFlex.

For more facts on the RRA Plan there is an RRA Facts document on the DEAR website – DEARAlliance.org.

PAYFLEX AND YOU

PayFlex is the vendor who administers the RRA Plan.

Here's a quick list of some of the many things you can access and do on the PayFlex website:

1. Set up your banking information
2. Authorize your spouse or other designated individual to access your account and receive your personal information
3. Request a reimbursement (for eligible medical expenses, including one-month requests for premium reimbursement)
4. Set up a recurring premium reimbursement (submit this form once and the reimbursement is made automatically on a monthly basis)
5. Set up the "Pay Them" feature on the PayFlex website
6. View a presentation about the PayFlex website

When using the online features on the PayFlex portal, be sure to have all of your information and documents ready. Your session will timeout after 30 minutes of inactivity (from your last keystroke); the data that you entered will be lost.

Log in to your PayFlex Account on
www.retiree.payflex.com
or log in to your RHA account at
rhaexchange.com/dte and
click the PayFlex icon
or contact them by phone
1.855.652.0112

Note: If you get an email from eNotify@payflex.com through Voltage, don't delete it. PayFlex sends their emails with attachments through Voltage. This software protects the message by encrypting it.

ONE MORE FYI:

In June 2020 PayFlex changed its P.O. Box address to be used for mailing claims; most of you should have received notice of this change – it was on the website forms and those without electronic access should have received notice via US Mail. If you process claims via the internet this did not affect you; however, if you mail in claims and use copies of the original form it may have taken longer to process your claims or they may have not reached the intended location. Just in case you are unsure of the address you should use, [the correct address is below](#). In the future should this occur notification will be made to the users.

Old Address -- P.O. Box 4000 Richmond KY 40476 **New Address** -- P.O. Box 14879 Lexington KY 40512



The mission of the NRLN is to develop, identify and rally support for federal legislation that guarantees fair and equitable treatment of retirees and future retirees. We work to protect earned employer-sponsored pensions and benefit plans and Medicare and Social Security.

Each year in the Spring, DEAR inserts a request letter for contributions to the NRLN in our DEAR newsletter. This year we are doing something a little different and a little more cost effective. You will receive a separate mailing from the NRLN in their envelope. It will have a joint message from Bill Kadereit, NRLN President and me as DEAR President. It will also have a return envelope and form to use if you choose to contribute. If you include your email, you will receive regular updates and action alerts from NRLN. As you will note, this year has already been marked by an increased amount of new legislation, some of it troublesome to those of us receiving Social Security and Medicare benefits.

Please consider making a contribution to NRLN – they are working for us.

A handwritten signature in blue ink that reads "Janet" with a small flourish underneath.

“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	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.payflexdirect.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/dteenergy or phone 1.866.899.4DTE (4383)

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DEAR
Detroit Edison/MichCon Alliance of Retirees

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