

Greetings Fellow DEAR Retirees:

It seems like it has been a long time since our last newsletter. In fact, it has been a while. This is in part because there has not been a great deal to communicate what with Covid surges wreaking havoc on in-person meeting planning. I hope you are all healthy, doing well and have not been adversely affected by the seeming endless round of rain and storms this summer and fall.

At its recent ZOOM Board meeting the Board did schedule our Annual Meeting for Wednesday, May 18, 2022. Hopefully, we will meet at the Ukrainian Cultural Center as we are accustomed. We hope many of you can attend. To better determine if scheduling this meeting is a good idea and to help us better plan the meeting and location, we ask you to complete a brief survey regarding meetings – please go to dearalliance.org for the link to the Survey. There is a copy of the survey on page 2 for those who would rather mail it in. The data collected will help us determine if we have an in-person event. Watch our website and Winter/Spring newsletter for final details on the 2022 Annual Meeting.

This year we have heard from DTE Energy that Flu Shots will not be available at DTE Energy locations as in the past. The 2020 drive-thru Flu Shots did not have enough employee and retiree attendance and were cancelled as a result. Further, DTE retirees as well as employees currently working from home are prohibited from entering DTE work locations. DTE Energy has also communicated this through the DTE Energy Alumni Network newsletter. Regardless of where you get your flu shot, if you normally get a flu shot, we strongly recommend you do get a flu shot. They are available at most pharmacies and doctor's offices and should be covered by your supplemental health insurance and/or reimbursement through PayFlex..

We have learned some retirees have had issues with the “aging-in” process at it relates to the Retiree Reimbursement Account. We have a new project, led by Board member Cindy Persitz, to review the communication process with DTE personnel and make improvements.

Finally, I want to thank each and every one of you who chose to contribute to the National Retiree Legislative Network. It really helps us improve our reach to Senators and Congressmen related to legislation that is important for maintaining our hard-earned benefits from the national level, particularly Social Security and Medicare. NRLN has improved their website making it easier to navigate. Their new website should have gone live in October. I encourage you to visit the website, register your email and use this easy way to have your voice heard in Washington.

I hope you each have a safe, healthy and Happy Autumn! Thanksgiving! and Holiday Season!



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 good news is only mailing one newsletter instead of two between June and December does help us meet budget at a time when donations are down.

Your next DEAR Newsletter should be out in late January - early February 2022 and hopefully the Covid Guidelines for indoor events and social distancing will allow us to have our Annual Meeting in 2022.

DEAR Board of Directors

Bob Barrette ♦ Jan DeRyckere ♦ Charlotte “Charlie” Mahoney ♦ Karen Mitchell ♦ Cindy Persitz ♦ Janet Seefried
Donna Simpson-Long ♦ Ray Sturdy ♦ Cheryl VanVliet ♦ Kathy Williams ♦ Gerald Winkler

DEAR FACT:

The DEAR Newsletter goes to over 8900 retirees.
As of October 2021, 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.

The later part of 2021 brings on new hope that COVID-19 is moving to its end. DEAR has continued working for retirees during these challenging times. ZOOM has become a great means for us to communicate. We hope that in 2022 we will be able join NRLN efforts meeting with our elected representatives in Washington, D.C. In the meantime, we will continue monitoring issues from a distance, connecting via emails and zoom until we can return in person to meet with our local and federal elected officials.

Enjoy our fall weather. Thanks for your financial support-- it's much needed to get our messages to the elected officials. Have a great holiday season!

!! Save the Date!! Proposed DEAR Annual Meeting *Wednesday - May 18, 2022*

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 9:30AM - business meeting at 10:30 AM - Lunch at 11:45AM

2022 DEAR ANNUAL MEETING – We need your input.

As you all know, we had to cancel the DEAR annual meeting in 2020 and again in 2021. Barring any worsening COVID outbreaks and/or restrictions, we are currently holding Wednesday May 18, 2022 at the Ukrainian Cultural Center for our Annual Meeting.

In order to get an idea of how many retirees would plan to attend the annual meeting in person, we are asking that you take part in a short three question survey via a link on our DEAR website (www.DEARAlliance.org) or by using the survey form below and mailing your response to Charlie Mahoney at 18633 Williams Ct Livonia MI 48152.

We would appreciate your response by December 15, 2021 so the board can use the data for making a final decision on whether to have an in-person meeting in spring 2022 and make appropriate arrangements.



1. All things staying the same regarding the COVID situation (or at least not deteriorating), would you be willing to attend the DEAR Annual Meeting in person?

YES NO Undecided

Comments

2. If you are willing to attend in person, will you bring a guest?

YES NO Undecided

Comments

3. Name and email (optional)

We appreciate your email for our database as we try to improve ways to connect with our retirees – we do not sell or share emails

DTE UPDATES

Your DEAR Board hopes this information addresses questions and concerns on RRA updates, “aging-in” and Fall flu shots. As always, your Board is available to answer your questions or to direct you to the best person to help you.

Retiree Healthcare Arrangement (RHA) Plan ‘Aging-in’

As a reminder, effective January 1, 2013, DTE Energy retirees and their family members on Medicare who were covered under the DTE Retiree Medical Plan (“Covered Family”) no longer received Medicare supplement coverage through DTE Energy - instead, DTE Energy provided each Covered Family member with an allocation in a Retiree Reimbursement Account (RRA) which could be used to purchase Medicare supplement insurance on the open market and for reimbursement for eligible healthcare expenses.

At the time of this switch, if either the retiree or the spouse were not yet eligible for Medicare, the Covered Family remained in the DTE Plan until the youngest member of the Covered Family became eligible for Medicare Part A (based on age which is currently 65). This is called “aging-in”.

If you and your spouse fit this scenario you should receive “aging -in” information from Your Benefits Resource Center (YBR) approximately 2 - 3 months before the youngest member of your Covered Family turns age 65. If you do not receive such information three weeks out from your “aging-in”, please contact YBR at ybr.com/dteenergy and ask for your information which will include the amount of the allocation your Covered Family will receive for the remainder of that calendar year. DTE is interested in knowing where this process is not working so any issues can be addressed and improved.

Retiree Healthcare Arrangement (RHA) Plan Open Enrollment and RRA Allocation

In mid-September DTE sent out letters to RHA Participants regarding options for open enrollment decisions and their RRA Account for 2022. If you plan to change your insurance or pharmacy plans you can do so between October 15 and December 7. If you have questions about changing your coverage an RHA Benefit Advisor can assist you; contact them by calling 844-866-8257 Monday thru Friday between 9am and 7pm ET or you can evaluate your options by logging into the RHA website at www.rhaexchange.com/dte. Changes made during open enrollment will take effect on January 1, 2022. Your 2022 allocation will be available beginning January 1, 2022. Any unused portion of your account will rollover into 2022. It is a good idea to make sure YBR and PayFlex have your current email address.

Flu Shots will not be available at DTE Energy locations as in the past.

Due to lack of demand and COVID restrictions limiting access to DTE locations by retirees (and employees working from home) there will not be any drive-thru or on-site locations for flu shots this fall. DTE reminds us that the Centers for Disease Control and Prevention highly recommend getting a flu shot to protect yourself and those around you. You can call the number on the back of your health provider card to find out if they are covered in total or with a co-pay. Your DEAR board joins DTE in strongly recommending you do get a flu shot. They are available at most pharmacies, doctor’s offices or your local health department and should be covered by your supplemental health insurance and/or reimbursement through PayFlex.

DTE Energy Pension Plan Enhanced Fraud Protection

Your Benefits Resources (YBR) and associated website are now being administered by the firm Alight. When you access the YBR website or call, you are speaking with Alight personnel. The Alight Protection Plan (APP) is an enhanced fraud protection plan for your pension that requires your contact information to receive alerts. **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. **DTE and DEAR encourage you to enroll in the APP 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.**

“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 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
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 110
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 www.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)

DEAR

Detroit Edison/MichCon Alliance of Retirees

18633 Williams Ct.
Livonia, MI 48152-2887