

DEAR

An Alliance of DTE Energy Retirees

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

Warm Greetings Fellow DEAR Retirees!

SUMMER/FALL 2023

It was good to see many of you at our Annual Meeting in May. Our numbers were about the same as 2022, but still down significantly from pre-covid years. I hope you are all staying healthy, happy and active! At our Annual Meeting this year, our Guest Speakers were Chris Backus and Sherri Ingham from Ameriprise Financial Services. They discussed the recent bank collapses and the associated impact on the economy and investing. We also thank and acknowledge ongoing support from DTE Human Resources Staff, and representatives from Humana, Lake Trust Credit Union and PayFlex as they once again attended the Annual Meeting to be available to answer questions. And, thanks to our Board Members for their assistance with the meeting preparations including our raffle.

You may have noticed we did not send a summer newsletter. We refrained from incurring the expense as we did not have anything newsworthy to report. As with everything, the cost of mailing the newsletter keeps going up. If you don't mind receiving the newsletter in an email, it would save us the cost of printing and mailing it. Please contact us via email at mahoneyc@prodigy.net with subject line DEAR Newsletter to initiate receiving your newsletter via email.

In early April, I was privileged to attend a Blue Flames Retiree Club meeting. As guest speaker, I discussed DEAR's purpose and invited all to attend the DEAR Annual Meeting. I also discussed DEAR as one of the initial Association Members of the National Retiree Legislative Network, how we participate and the importance of enacting legislation at the national level that protects our retiree benefits.

The Board of Directors met in August. We sadly accepted the resignation of Ray Sturdy from our Board of Directors. We whole heartedly thank you Ray for your contributions to the Board, especially with the By-Laws revision and other Legal advice you provided us over the years. You will be missed!

In other business, we decided, in conjunction with other NRLN Associations and Chapters, to send a second NRLN solicitation this year. Like most non-profit organizations, NRLN has experienced a significant drop in contributions. We have included a solicitation letter in this newsletter and ask you to please consider contributing any amount to help NRLN continue to advocate for us in Washington.

Finally, we agreed to add a fourth Board member, Gerry Nicholas, to the NRLN September Fly-In in Washington DC. There will only be one Fly-In for 2023-24 budget year significantly reducing our expense. Please see his great article on the experience and the associated pictures we took during our visits on the Hill.

By now you should have received a letter from Michael Cooper explaining the 2024 RRA changes and info on changes to the YBR portal which were necessary to protect retirees during a time of increased fraud on the internet.

Finally, I hope you enjoy the fall and upcoming Holiday Season with Good Health and much happiness.

Warm Regards,



Janet Seefried, President

DEAR FACT:

The DEAR Newsletter goes to over 8900 retirees. In 2023 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

SAVE the DATE
Wednesday - May 15, 2024

DEAR Annual Meeting

All retirees, their spouses and surviving spouses are welcome

Ukrainian Cultural Center
26601 Ryan Road - Warren, MI

Watch DEARAlliance.org for Details

DEAR Board of Directors

♦ Bob Barrette ♦ Jan DeRyckere ♦ Charlotte "Charlie" Mahoney ♦ Karen Mitchell ♦ Gerry Nicholas ♦ Cindy Persitz ♦ Janet Seefried
♦ Donna Simpson-Long ♦ Cheryl VanVliet ♦ Kathy Williams ♦ Gerald Winkler

"By Retirees for Retirees"

A Note from DEAR Treasurer – Bob Barrette, Jr.

DEAR donations have slowed a bit this year, but we are still in good financial shape moving forward. DEAR has continued to work for retirees during these ever-challenging times. We have resumed in-person meetings, versus ZOOM, and in September we traveled to Washington, D.C. to meet with our elected officials to advocate for our retirees. I hope you all have had a great summer and fall in Michigan and the other states where you reside. Thanks for your financial support-- it's much needed to get our messages to the elected officials. Have a great fall and winter year and stay safe.

DTE REMINDERS

What's Worse Than the Flu? A Bad Case of the Flu. Help protect yourself & your family this season. Schedule your flu shot.

The CDC recommends a higher dose of adjuvanted flu vaccine for people age 65 and older. If you want one of these vaccines, contact your pharmacy or doctor to see if they have it in stock. As a reminder, DTE no longer provides onsite flu vaccines at any location. However, you can get your flu vaccine at no cost with most insurance plans at a number of locations, including your doctor's office or CVS, Rite-Aid, Sam's Club, Walgreens and Walmart. Many pharmacies offer incentives, check with the location you are planning to use.

Things to know about your Retiree Reimbursement Account – A Summary of the Letter from Michael Cooper

Your 2024 RRA Account allocation at PayFlex® has been increased – participants who retired after January 1, 2013 will receive \$3,930; those who retired on or before January 1, 2013 will receive \$4,230. You ask, "How is this figured?" Under the provisions of the RRA Plan document, the annual allocation amount will be increased annually by the lesser of 2%, or the increase in the Consumer Price Index for Medical Care (Medical CPI), totaled from June of the second preceding calendar year to June of the immediately preceding calendar year (but not less than 0%), then rounded up to the nearest increment of \$5. Since the Medical CPI was actually zero for this period, the increase to your account for 2024 will be \$5, as reflected in the numbers above. A separate allocation will be made to your account for you, your spouse and each of your dependents, if they have been certified as qualifying for coverage with **Your Benefits Resources™ Center**. If you need to certify a spouse or dependent, please contact

Your Benefits Resources Center at 866.899.4DTE (4383).

Any unused allocation in your RRA Account at the end of 2023 rolls over into 2024. Many of you have not yet accessed your RRA Accounts - Remember: if you don't use it, your account will be forfeited upon your death!

If you have any questions about your RRA Account or need help in accessing it, please contact PayFlex by calling 855.652.0112 Monday through Friday, 8 a.m.–8 p.m. ET and Saturday, 10 a.m.–3 p.m. ET.



WASHINGTON D.C. - NRLN FLY-IN DISCUSSIONS WITH CONGRESSIONAL STAFF

by DEAR Board Member Gerry Nicholas

My name is Gerry Nicholas. I am a recent addition to the DEAR Board of Directors. In late September I had the opportunity as your board member to participate first hand in one of our U.S. Government processes called advocating. The ultimate objective of the trip was to inform our legislators of some of our retiree concerns and to get them to support our ideas that we believe will improve things for our members.

I spent three days in Washington that consisted of observing the NRLN board meeting where direction and goals were discussed; attending a training session that prepared me for meeting with staff members of the Michigan Legislative Delegation which included John James, the U.S. Congressional Representative from my district.

At times the word advocating can carry a negative connotation; I disagree, it was anything but a negative experience which I share with you here.



I spent the afternoon of the first day attending advocating strategy sessions with teams of retirees from around the U.S. that share with us at DEAR some common retiree concerns. The sessions were presented by the National Retiree Legislative Network to which DEAR belongs. NRLN is, in effect, the national equivalent of DEAR. They prepared us with talking points and handouts to be used for meetings the next day with the staff of some of our federal legislators from Michigan. Among the talking points were the key issues which both NRLN and DEAR wanted to present covering pension risks, Social Security funding and benefits, Medicare Advantage and Prescription Drugs plans.

On the second day our DEAR President Janet Seefried, National Chrysler Retiree Organization member Rich Brown and I met with the Legislative Director for Congressman John James. We presented our retiree benefits-related issues. Handouts that contained very specific directions on what legislative actions we suggested be taken were provided to the staff members. Even though I was the newbie in this process, I had a chance to inject a few points that I learned during my training. I was encouraged by the strong interest the staff member showed in our position on several of the retiree issues.

An hour later the same thing happened in U.S. Congressional Representative Shri Thanedar's office. Treasurer Bob Barrette, Janet and I met with his Legislative Assistant. He thought Congressman Thanedar could support some of our suggestions, particularly regarding Pension Risk Transfer, known as De-Risking.

Both of these congressional staff members indicated that they would take some actions and perhaps work together on some of them. That's a Republican and Democrat working together for our cause! Good things can happen in Washington.

Congressional Representative Debbie Dingell's Legislative Assistant Meg Makarewicz joined DEAR Secretary Cheryl VanVliet and NCRO member Rich Brown to discuss the NRLN/DEAR issues of concern. Cheryl also joined a large group from NCRO to meet with Senator Gary Peters staff.

Another lesson from my experience is that even though a great deal of time is demanded of these legislators and their staff members, they still made time for us and listened with great interest to the appeals from their Senior constituents – us, the retirees of America.

During this 3-day NRLN event, meetings similar to the ones I participated in were held in the offices of 22 U.S. Congressional Representatives and 13 U.S. Senators. I believe that's a lot of valuable lobbying.

Having personally witnessed what good things can happen when DEAR and NRLN join forces to advocate for our retirees, I hope the work continues and expands in the future.

“By Retirees for Retirees”

Date: October 31, 2023
To: DTE Energy Alliance for Retirees (DEAR) Members
From: Janet Seefried, DEAR President & NRLN Vice Presiden, Secretary / Treasurer
Subject: Your Support of the NRLN Is Urgently Needed



During the July 24 National Retirees Legislative Network (NRLN) Board of Directors meeting, NRLN President Bill Kadereit presented disturbing information that the number of individuals making a contribution to the NRLN in the first six months of 2023 was down considerably compared to the first six months of 2022. Unfortunately, but not unexpected, the number of DTE Energy Alliance for Retirees members contributing so far in 2023 is down also proportionally year-to-year. I know you are aware of what NRLN is doing to protect retiree benefits and they, like DEAR, need your help to continue addressing issues directly impacting us retirees.

I am making this personal appeal to you, if you have not already done so, please make a contribution to the NRLN now. And, if you have already made your 2023 contribution and if you can afford it, an additional contribution would be most appreciated.

Details on how to make a contribution is in the last paragraph of this letter

This is a critical time for the NRLN to continue to serve as a voice for you with Congress and the Administration. Here are just two examples why there is a need for the NRLN to work to protect Medicare and Social Security.

- 1. The effort to terminate Medicare as we know it.** A legislative proposal by 175 members of a House majority study committee recommends a "premium support" plan that would subsidize seniors for private insurance options that would compete with traditional Medicare. This plan would require us to use a government subsidy check to purchase our own healthcare insurance. The amount would be partially adjusted for inflation. Over time, as premiums rise above the adjusted subsidy, we would have to spend out-of-pocket to cover the difference and eventually would lead to our paying more and more out-of-pocket dollars for our coverage. Millions in private Medicare Advantage plans, currently heavily subsidized, would also be affected. NRLN says Medicare must not be socialized with a "voucher plan" that will cost us more.
- 2. The plan to raise the Social Security retirement age.** The committee's other proposal for legislation is that those now age 59 would see an increase in the retirement age of three months per year beginning in 2026. The retirement age for full benefits would reach 69 for those who turn 62 in 2033. The NRLN contends that raising the retirement age represents diminished benefits and opposes the proposal. While many are willing to work more years, individuals who have worked in physically demanding jobs and/or have health issues may not be capable of extended years of labor. The NRLN wants to protect Social Security for your children and grandchildren.

Your help is urgently needed. Please make your contribution of \$25, \$50, \$75 or more. Actually, any amount you contribute will be appreciated.

Make your check or money order payable to NRLN, Inc. and mail it with the completed form below; or make your contribution via the NRLN website (www.nrln.org) and use your credit card or PayPal – just click on the "Contribute" tab at the top of the NRLN Home Page and follow the instructions.

Thank you for your support,

A handwritten signature in cursive script that reads "Janet" followed by a small flourish.

Janet Seefried

DEAR President and NRLN Vice Presiden, Secretary / Treasurer

National Retiree Legislative Network Contribution Form Association/Affiliation **DTE Energy Alliance for Retirees**

The NRLN is a nonprofit organization; but, because we lobby, contributions are not tax deductible.

Name: _____ Amount of Check: \$ _____
PLEASE PRINT

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

Phone: _____ Email Address (if available): _____
PLEASE PRINT

Complete this form and mail it with your check or money order (no cash please) for \$25 or more (any amount will be appreciated) payable to NRLN, Inc. to NRLN, PO Box 69051, Baltimore, MD 21264-9051 --- Thank You

"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, 36172 Fairway Dr. Livonia, MI 48152-4126 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 36172 Fairway Dr. Livonia, MI 48152-4126 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)

Detroit Edison/MichCon Alliance of Retirees

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