

WINTER/SPRING 2024

## Greetings Fellow DEAR Retirees,

Warm Winter Greetings! I hope you are all enjoying good health during this unseasonably warm winter. For myself, I have enjoyed the warmer temperatures but having a hard time with all the grey days. It makes me want to either curl up with a book or my needlepoint with periodic trips to the basement to work out on the exercise bike or rowing machine.

In January, the Board met to elect officers and plan the year ahead. All the Officers agreed to continue in their same positions for another year but a couple of us are looking forward to having other Board members step in as Officers in 2025.

We were also pleased to elect Bob Franklin as our newest Board member. I worked early on in my career in Finance with Bob in Budget and Management Information. Bob went on to work for many years at Fermi 2 as their Finance person and Rate Case Witness. He brings that rate case experience to our Board that was previously filled by Ray Sturdy of Legal. Welcome Bob!

The Board met again in mid-February to plan our May 15th Annual Meeting. This year we plan to have two speakers -- one who will speak to selecting and/or changing Medicare supplemental insurance plans; and one who will speak to navigating our own RHA/PayFlex System (now INSPIRA) for reimbursements. We hope you have marked your calendars and are planning on attending this informative meeting. It is a good way to connect with fellow retirees from both the Electric and Gas sides of our business too.

Finally, I want to thank those of you who are also Blue Flames Club members for having me address the group briefly with an update on NRLN and a solicitation letter like the one that was in our Fall Newsletter. There are many critical issues in D.C. related to Medicare and healthcare "wellness" benefits and we need to stay informed about them. The NRLN Board is hard at work on a Legislative Agenda that focuses on healthcare, Medicare and pension transfers to insurance companies commonly called "De-Risking" because insurance companies are not subject to any of the ERISA pension protections in place for corporate pensions.

Keep a Healthy, Happy and "Sunny" Disposition the remainder of this Winter! I hope to see you at Annual Meeting May 15, 2024.



Janet Seefried, President



### Important Dates for Your Calendars

- ◆ Thursday May 2nd – The DTE Shareholder Annual Meeting
- ◆ DEAR Annual Meeting Wednesday May 15th

### Pay Flex is now INSPIRA Financial (Read Pg.2)

*Processes have not changed; only the name.  
The website contact information has been updated in the "Other Resources" list on the last page of this newsletter. Your interface with your account will remain the same - your PayFlex user ID and password remain unchanged. You should receive a letter from Payflex (INSPIRA) with a DTE logo on the front of the envelope in the next couple of weeks. Meantime, the US Mailing address for submitting claims is:  
**INSPIRA Financial , PO Box 2495, Omaha, NE 68103.***

### 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

### DEAR Board of Directors

- ◆ Bob Barrette ◆ Jan DeRyckere ◆ Bob Franklin ◆ 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 financials in 2024 are in good order thus far thanks to our retirees who made donations to DEAR in 2023 and the past years. Donations are the only source of income for DEAR and they are needed to fund the overall expenses for DEAR, such as NRLN dues, fees, insurance and our newsletter that DEAR members read and count on. The newsletter is our key voice for communications for all of you. Your donations also fund the trips to Washington, DC which are critical to meet with both the federal and state elected officials and make sure that the benefits you have earned are maintained. The changing environment and economies make this communication tool a key asset for DEAR. Your support will allow us to continue to do the work you expect from us. Again, we thank you for the great support you have provided DEAR during the past years and in 2024.

### **DEAR ANNUAL MEETING**

**!! Make your Reservation !! Wednesday - May 15, 2024**

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 10:00AM – Program\* at 11:00AM - Lunch served at Noon**

A nominal charge of **\$20.00 per person** collected at the door. Exact payment appreciated.

**Reservations for lunch are required**, and must be made by Friday, May 10, 2024

**\* “If, How and When I Switch Medicare Plans - Options/Consequences”**

with Marilyn McBride – Independent Licensed (healthcare) Insurance Agent

**\* “What’s In a Name-Retirees and the Reimbursement Process with INSPIRA”**

with Kim Worden – Senior Account Manager with INSPIRA Financial (PayFlex)

**RSVP by phone or email to:**

Bob Barrette 313 882-6128; Charlie Mahoney 248-320-6478; Kathy Williams 248 464-9910

or kakjwilliams1974@gmail.com; or mahoneyc@prodigy.net

**We are so excited to see you all again; and we have two requests as you make your reservations:**

- 1. Please provide an email or phone contact with your reservation in the event we need to contact you*
- 2. Should your plans change and you need to cancel, please notify us as soon as you know so we can adjust the food order.*

## **Meet Inspira Financial – The New Home for Your RRA**

On January 17, 2024 PayFlex was rebranded to Inspira Financial. Inspira provides health, wealth, retirement, and benefits solutions that strengthen and simplify the health and wealth journey relentlessly pursuing better outcomes for all with health savings accounts.

There's no change to how you submit claims or how you will be reimbursed for expenses. Your PayFlex username and password will still work. Processes haven't changed and the only change was to the name.

You can pay your insurance premiums and other eligible medical expenses and then request reimbursement from your RRA; or you can pay your eligible insurance premiums directly from your Retiree Reimbursement Account (RRA) setting up a request for a one-time payment or automatic monthly payments.

When requesting a reimbursement, you can submit an eligible claim on the Inspira member website or you can complete a paper copy of a Health Reimbursement Arrangement

(HRA)/Retiree Reimbursement Arrangement (RRA) Claim Form (copies are on the website); and mail or Fax it to Inspira.

Mail completed form(s) and documentation to:

Inspira Financial PO Box 2495 Omaha, NE 68103; or use their Toll-Free Fax: 888-238-3539.

**As with PayFlex and WageWorks before them, all reimbursement claims must include proof of payment.**

If you don't already have an email on file with Inspira (PayFlex), it is a good idea to provide Inspira with an email contact. You may recall that the address to mail claims did change back during the summer and communication went out to those retirees who had emails on file. All Claim Forms on the website have been updated with the new mailing address. If you, like many of us make multiple copies of blank claim forms, please toss them or make sure you use the updated mailing address when you are filing claims.

Inspira Financial, PO Box 2495, Omaha, NE 68103.

INSPIRA by phone at 1.855.652.0112 or

<https://inspirafinancial.com/individual/health-benefits/hra>

**“By Retirees for Retirees”**



## **DEAR and NRLN — YOU ASK WHY ??**

Based in Washington, D.C., the National Retiree Legislative Network (NRLN) is a non-partisan, grassroots coalition representing more than 2 million retirees who came to the NRLN from nearly 200 different U.S. corporations and public entities. NRLN and its members advocate and/or lobby on behalf of retirees in a majority of U.S. Congressional Districts across the country. They are working together as NRLN Individual Members, Retiree Associations (like DEAR) and Chapters to preserve the retirement benefits they earned during their many years of employment. NRLN is the only nationwide organization solely dedicated to representing the interests of retirees and future retirees. Annually NRLN sponsors a 'Fly-In' when members join NRLN on visits to Representatives and Senators and advocate for retiree issues.

Based in Michigan, DEAR is a Michigan organization representing almost 11,000 retirees from DTE and its wholly owned subsidiaries formed to preserve the retirement benefits earned while they were employees of DTE. DEAR joined NRLN as a Member Association early in our existence and has held a seat on the NRLN Board of directors for over 20 years with its president or a board member serving on the NRLN board. Former Board member Bob Foresta and Past President Bob Tompkins served on the NRLN Board and currently President Janet Seefried serves on NRLN Board. Both Bob Tompkins and Janet took on the role of NRLN Treasurer while on that Board. And, as you know, DEAR also participates in the Annual 'Fly-In'.

The DEAR/NRLN partnership is the best way for DEAR to keep our issues in front of our elected leaders and for us to stay in touch with, and better understand, what is happening, or not happening, in D.C. that impacts our benefits.

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## **NRLN LEGISLATIVE AGENDA 2024 – A SUMMARY**

The NRLN legislative agenda is a set of legislative proposals developed by NRLN to address concerns of retirees from more than 400 U.S. companies and public utilities – that's us. The full agenda focuses on retirees and on Income Security (including Social Security) and Healthcare Security (including Medicare). The agenda is revised annually and as/if any new issues arise.

Each year, agenda proposals are fully reexamined and prioritized. The top proposals are supported by detailed White Papers and brief Executive Summaries and/or Position Papers that are posted on the NRLN website [www.nrln.org](http://www.nrln.org). A set of one-page Talking Points is also developed for each of the top priorities and they are used as an advocating or lobbying aid in Washington D.C. and throughout the NRLN Grassroots Network in all 50 States – that's us.

Annual preparations, prioritizing of objectives and grassroots advocacy and /or lobbying has proven to be an effective and economical way to represent retirees and has earned recognition for the NRLN as an effective retiree advocacy organization. This information is used by DEAR and other NRLN members on the 'Fly-Ins' and for local conversations with our Michigan elected officials.

NRLN finds that retiree issues they address (like the high cost of healthcare and income security) are tied to savings and overall preparations to retire which also affect many Americans under age 65 today.

# DEAR

An Alliance of DTE Energy Retirees

36172 Fairway Dr.  
Livonia, MI 48152-4126

## 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, 36172 Fairway Drive, 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 36172 Fairway Drive., Livonia, MI 48152.** Your assistance in this important matter is appreciated.

## OTHER RESOURCES

Alliance for Retired Americans

On-line [www.retiredamericans.org](http://www.retiredamericans.org)

American Association of Retired Persons

On-line [www.aarp.org](http://www.aarp.org)

American 1 Credit Union

On-line [www.american1cu.org](http://www.american1cu.org) or phone 1.888.213.2848

DEAR

On-line [www.dearalliance.org](http://www.dearalliance.org)

Humana Managed Care

On-line [www.humana.com](http://www.humana.com) or phone 1.800.824.8242

INSPIRA Financial (PayFlex)

On-line <https://inspirafinancial.com/individual/health-benefits/hra> or phone 1.855.652.0112

Lake Trust Credit Union

On-line [www.laketrust.org](http://www.laketrust.org) or phone 1.888.267.7200

Local 17

On-line [www.ibewlocal17.org](http://www.ibewlocal17.org) or phone 1.248.423.4540 ext 10

Local 223

On-line [www.local223uwua.org](http://www.local223uwua.org) or phone 1.313.271.9700

Medicare

On-line [www.medicare.gov](http://www.medicare.gov)

National Retiree Legislative Network (NRLN)

On-line [www.nrln.org](http://www.nrln.org)

National Healthcare Changes

On-line [www.healthcare.gov](http://www.healthcare.gov)

RHA Exchange (eHealth)

On-line [www.rhaexchange.com/dte](http://www.rhaexchange.com/dte) or phone 1.844.866.8257

Your Benefit Resources - Alight

On-line [www.ybr.com/dteenergy](http://www.ybr.com/dteenergy) or phone 1.866.899.4DTE (4383)