

DEAR

An Alliance of DTE Energy Retirees

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

WINTER/SPRING 2025

Greetings Fellow DEAR Retirees,

About this time last year, I was commenting on our unseasonably warm winter! What an about face as I compose this letter with 8" of snow on the ground and 17 degrees on the thermometer. Then again, it is Michigan!

Fall 2024 was a busy time for DEAR with four Board Members joining the NRLN 'Fly-in' to Washington to meet with congressmen and some congressional committee members and, this visit was followed closely by the Presidential election. Our visit included meetings with some key staff members, and we felt we were more successful with our educational and advocacy efforts. However, as it was an election year with a lame duck Congress, the pension risk transfer protection bill that we helped NRLN author never made it out of its Senate committee. There is still much work to do in Washington.

We didn't have much news following our 2024 Annual Meeting and the fall Washington trip and with the increased cost both in publishing and postage, we elected to delay sending a second newsletter in 2024. In the future, given these rising costs, we are hoping to get more information on our website (DEARAlliance.org) in between the printed newsletters and build an email distribution list for the newsletter.

The DEAR Board met in early February to elect officers and make plans for the year ahead, principally the 2025 Annual Meeting. All the Officers agreed to continue in the same positions for another year. Gerry Winkler, DEAR's appointed Assistant Treasurer, resigned from the Board to have time to enjoy other pursuits. We thank Gerry for his many years of dedicated service as Assistant Treasurer working closely with Treasurer Bob Barrette to keep track of all donations; truly an unsung, invisible, but vital role on the Board; we wish him the best in his new pursuits.


As NRLN continues to monitor actions impacting retirees, some new retiree issues requiring our attention have surfaced. The newest challenge for retirees is from large corporations and is labeled as Guaranteed Issue Rights (GIR). Some large companies have begun terminating retirees' health savings accounts or drastically reducing benefits, telling them they have one or two options for supplemental health insurance. Under the law, that is not the case. The issue is complicated and NRLN has just finished a 28-page white paper on the subject. Our Board members Cindy Persitz and Cheryl VanVliet were instrumental in editing the document for NRLN. This topic is being watched by NRLN and more information on this subject will be forthcoming. We, as DTE Energy retirees, are fortunate the company maintains a close relationship with us through DEAR and the Alumni Network and we have not yet experienced the issues facing many of our friends and family who worked for large manufacturing companies.

Now for the **Annual Meeting**. This year, our **Annual Meeting will be held Wednesday, May 14, 2025** at the Ukrainian Cultural Center on Ryan Road in Warren. As in the past, doors will open at 10am followed by the Program at 11am and Lunch at Noon. There will again be a raffle with cash prizes. This year we had to **increase the ticket price to \$25 per person**. For several years, the DEAR treasury absorbed the slight increase in the cost of lunch without passing it on. Now, the actual cost of the lunch is \$25 and with costs rising everywhere, we cannot continue to subsidize the cost of the lunch. I am sure you realize that since we do not have dues or any subsidy from DTE, we rely only on donations to support our activities and the newsletter. We hope you understand and will continue to attend the meeting. Our program this year will include "What's New at DTE" and a brief update on our NRLN activities.

Finally, I would **encourage you to MAKE A RESERVATION** for the Annual Meeting as requested elsewhere in this Newsletter. We enjoyed great attendance last year, but it was a bit of a scramble for the Board and particularly for the staff at the Ukrainian Cultural Center setting up extra tables and preparing additional food because some of you came without calling in a reservation. Thank you in advance for remembering to make a reservation.

Keep a Healthy, Happy and "Sunny" disposition as we enter Spring. I hope to see you at the May 14th Annual Meeting.

Warm Regards,

Janet 



Important Dates for Your Calendars

- ◆ The DTE Shareholder Annual Meeting - Thursday May 8th
- ◆ DEAR Annual Meeting - Wednesday May 14th

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

"By Retirees for Retirees"

A Note From DEAR Treasurer
Bob Barrette, Jr.

DEAR financials at year end were in good order thanks to our retirees who made donations to DEAR in 2024 and 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 advocacy visits to Washington, DC. Meeting with both the federal and state elected officials are critical to help us 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 support you have provided DEAR in the past and will provide in 2025.

DEAR FACT:
The DEAR Newsletter goes to over 8900 retirees. In 2024 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 Annual Meeting**
!! Make your Reservation!!
Wednesday - May 14, 2025

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 **\$25.00 per person** collected at the door. Exact payment appreciated.

Reservations for lunch are required, and must be made **by Wednesday, May 8, 2025**

******* PROGRAM *******

◆ DTE ENERGY Operational UPDATES ◆ NRLN UPDATES - Janet Seefried

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

Use **DEAR Annual Meeting in the subject line of your email RSVP**

When you make your reservations, we have 3 requests:

1. Please make your reservation in advance WALK-INS ARE NOT ENCOURAGED

Accommodating walk-ins can be an issue because our food order, table set up and wait staff are based on reservations

2. Please provide an email or phone contact with your reservation in the event we need to contact you

3. If your plans change & you need to cancel, please notify us ASAP so we can adjust the food order

***** Information for travel EASTBOUND I-696**

As you probably already know, Eastbound I-696 is closed and will be closed for approximately two years.

Eastbound I-696 drivers are being detoured through Highland Park using southbound Lodge freeway to the Davison Freeway and then sent north on I-75 until reconnecting to I-696 eastbound.

Please be aware that once **traveling eastbound on I-696 (east of I-75), you will use the Dequindre Road Exit** which will take you to the next main north/south road -- Ryan Road. The Ukrainian Cultural Center is located on Ryan Road but there is no exit to Ryan Road thus you need to exit at Dequindre Road.

In addition to the MDOT proposed detour route there are various mile roads available for the reroute of eastbound traffic. Eight Mile Road and Twelve Mile Road will likely be the most common alternative routes if not using the MDOT reroute as described above. Using Eight Mile East will pass the Ryan Road intersection and use the Michigan Left turn around to go back to Ryan – take Ryan Road north to the Ukrainian Center – it is on the West side of Ryan – your GPS should get you there. If you use Twelve Mile to go east to Ryan it would be a right turn onto Ryan and south on Ryan Road to the Ukrainian Center.

For more detailed information, please review the MDOT website which can provide answers to any questions you may have. <https://DrivingOakland.com/I696-East/> At the bottom of the **MDOT website there** are some nice maps showing the detours.

“By Retirees for Retirees”



DEAR and NRLN

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 400 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 NRLN Annual 'Fly-In' taking our retiree messages to our congressional leaders.

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. We encourage our retirees to support NRLN.

NRLN LEGISLATIVE AGENDA 2025 – A SUMMARY

The 2025 NRLN Legislative Agenda is a set of legislative proposals developed to address concerns of retirees who retired from more than 400 U.S. companies and public entities. 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.

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 new issues arise. Each year, agenda proposals are fully reexamined and prioritized and the top proposals are supported by detailed White Papers and brief Executive Summaries and/or Position Papers that are posted on the NRLN website at www.nrln.org. A set of one-page Talking Points is also developed for each of the top priorities, and they are used as a lobbying aid in Washington, D.C. and throughout our Grassroots Network in all 50 states.

Annual preparation, prioritizing of objectives and grassroots 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. We find that retiree issues we address mirror issues like the high cost of healthcare and income security issues tied to savings and overall preparation to retire.

To learn more about legislative issues important to America's retirees and NRLN's work on these issues, visit their website <https://nrln.org/2022/12/nrln-legislative-agenda/> or contact Alyson Parker, NRLN Executive Director, at executivedirector@nrln.org, or at 813-545-6792.

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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 Drive, 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 **YOUR help** in getting mailing addresses for retirees. *Please share your newsletter with retirees you know* – especially those retiring in the last 10 years. If they would like to join and receive their own copy, **we need them to send us their U.S. Mailing address and/or e-mail address** in an email to: mahoneyc@prodigy.net or by sending a postcard or note via U.S. 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
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
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 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
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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Livonia, MI 48152-4126