



# Employees' Retirement System Of the City of Milwaukee

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## December 2011 Retiree Newsletter

**Please read the entire newsletter as it contains important information concerning your enclosed December check stub or direct deposit form, 2011 1099R form, health insurance updates for City of Milwaukee retirees and upcoming changes at the U.S. Post Office.**

### **Health Insurance Update: (excluding MPS, MATC, MMSD, UWS, and Veolia):**

**UNITED HEALTHCARE CHOICE PLUS (BASIC PLAN):** New cards were mailed out to **ALL** enrollees and members. If more than one member is on your coverage you will receive two cards listing everyone on your plan. If you need additional cards, please request those directly through UHC.

If you have not received your card(s), contact UHC at 1-800-741-8786.

**ERS does not send out health insurance cards. If you have not received a new health insurance card(s), please contact UHC directly.**

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**MEDCO PRESCRIPTION ID CARDS:** **ALL** members should have received a new ID card. For **MEDICARE** retirees: Each person enrolled will receive their own ID card. If you have not received a card, please call **1-866-544-6963**. For **NON-MEDICARE** retirees: Each retiree will receive two ID cards, both with the retiree's name on them (no dependents are listed). If you have not received a card, please call **1-866-544-8642**.

**REMINDER:** As of January 1, 2012, please do not use your Anthem Blue Cross/Blue Shield card, your 2011 United Healthcare card, your DeancareRx card, or your Navitus card.

If applicable, 2012 health insurance premiums will be reflected on your December 2011 pension check.

**\*\*Please look at your check stub or direct deposit notification before calling our office.**

### **Attention All Members – Especially Those Receiving Duty Disability Benefits:**

Please be sure to retain all of your pay stubs, especially your December check stub or direct deposit advice. This statement summarizes your monthly annuity pay and deduction amounts for the calendar year. For example, you will see that all of your health insurance premiums paid for the year are found under the "Year-To-Date" column on your stub/advice. You may need this information when completing your tax return since health insurance deduction totals are not included on your 1099R form.

**IMPORTANT:** If you receive a benefit which is not taxable and, therefore, not reportable on a form 1099R, **such as a duty disability** or accidental death annuity, this year-end statement will be the only record you will have of your payments. **You will not receive a 1099R form; please refer to your final pay stub for this information.**

### **Website Changes**

Using member feedback and industry best practices, we redesigned our website. On December 8<sup>th</sup> we went live with the new public site. Your links to the old site may no longer work, but once you get to the new site ([www.cmers.com](http://www.cmers.com)) you should find a better website to answer your pension information questions.

In 2012 we will be making improvements to the Self Service part of our website as we continue to work to improve the service you receive from ERS.

### In Memoriam

*ERS Retirees who have recently died:*



Carol Bailey- MPS  
Joyce Bielawski- MPS  
Robert Daymond- MFD  
Marilyn Dunn- MPS  
Donald Fox- Library  
Charlotte Guiliani- MPS  
Arnold Hegwood- MPD-Civilian  
Bernadine Huerta- MPS  
Dell Humphrey- MPS  
Charles Joers- Engineers  
Gerald Kennedy- MPD  
Robert Knippel- Traffic Eng & Elec Serv  
Byron Larson- MATC  
Judy Linzenmeyer- MPS  
Angeline Maline- MPS  
Kenneth McQuin- Building Inspection  
Richard Mezich- MMSD  
Richard Miller- DPW-Bldgs & Fleet  
Betty Mundy- MPS  
Esther Nickel- MPS  
Edna Rutz-MPS  
Arthur Sinicki- MFD  
Elvera Winter- MPS

## **1099-Rs for 2011:**

If your pension benefit is subject to Federal income tax, the 1099-R for the pension benefits paid to you in calendar year 2011 will be mailed by the end of January 2012 in accordance with IRS regulations. If you are a recent retiree and received a GPS lump-sum bonus during 2011, you will receive a separate 1099-R for that portion of the bonus you rolled over. Any portion taken in cash will be included with the 1099-R containing your monthly annuity payments. If you receive multiple benefits from ERS (e.g. your own retirement benefit as well as a survivorship benefit from the account of your deceased spouse), you will receive a separate 1099-R for each benefit you received in 2011. Your 1099-R will be mailed to the address on file with this office. If you want this form mailed to another address, you must inform the ERS office in writing no later than January 6, 2012. Please note that all 1099-Rs will be mailed on the same date, but they may arrive at your address at different times. The post office will be delivering millions of these forms at about the same time, so there is a possibility your form might be delayed in the mail.

**Important:** Do NOT make an appointment with your tax preparer/accountant until you receive your 1099R form. If you have not received your form 1099-R, please wait until February 13, 2012 before you contact this office for a replacement. No replacements will be processed before that date. Also, replacement 1099-Rs are not processed on a walk-in basis. Requests will be processed in the order received.

## **2012 CPI COLA Factor is 3% (NOTE: This affects certain Police and Fire Retirees only)**

Every December, the ERS calculates the rate to be used to determine COLA factors provided to most protective service members based on the Consumer Price Index – All Urban Consumers (CPI-U). In November 2011, the index was 226.230 as compared with 218.803 in November 2010, an increase of 3.3944%. However, increases are capped at 3%. Accordingly, affected protective service members (generally, those who retired after 1992) will receive an increase of 3% effective on their anniversary date in 2012.

The CPI statistics can be found on the U.S. Department of Labor Statistics website: <http://data.bls.gov/cgi-bin/surveymost/cu>

To calculate the CPI, take the November 2011 index and subtract the November 2010 index. Divide this answer by the November 2010 index.

**Note: This does not apply to Fire and Police Duty Disability Retirees.**

## **Post Office Proposed Changes:**

The U.S. Postal Service is planning to slow its delivery service beginning in the spring of 2012. Currently, first-class mail is supposed to be delivered within the continental U.S. in one to three days. With the proposed changes, first-class delivery will be lengthened by two or three days and you can no longer expect next-day delivery. *If you are currently receiving your pension benefit in the form of a check, this means you will probably not receive your check on the payable date.* However, if you are receiving your pension benefit via direct deposit, while your ACH advice will take longer to be delivered by the post office, your funds will still be deposited into your financial institution on the last business day of the month.

ERS encourages all retirees that are currently receiving their monthly benefit by check to seriously consider going on direct deposit. If you choose to continue receiving your monthly benefit in the form of a check, you will need to wait patiently for the post office to deliver your check every month.

If you would like to sign up for direct deposit, you can download the form from our website [www.cmers.com](http://www.cmers.com) or call our office at (414) 286-3557 or 1-800-815-8418 to request a direct deposit form be mailed to your home.

## **Recently Retired ERS Members**

Doris Atkins- MPS\*  
Steven Blicharz- DPW-Water  
Felix Bridgeford- MPS\*  
Michael Brzezinski- DPW-Infrastructure  
Paul Byrne- MFD  
Forest Dahlberg- DPW-Sanitation  
Susan Dano- MPS  
Barbara Dentici- MPS  
Jean Fifer- MPS  
Frederick Franklin- MPS  
James Hanna- City Treasurer  
Michael Heling- MFD  
Penny Hendricks- MPS  
Stephen Hiniker- DPW\*  
Esther Hubbard- MPS\*  
Beverly Johnson- Housing Authority  
Gene Johnson- DPW-Sewer  
Gordon Keno- DPW-Operations  
Thomas Kilhau- MPS  
Dennis Kopydlowski- DPW-Infrastructure  
Jeffrey Kust- DPW-Infrastructure  
Marianne Kwiatkowski- MPD-Civilian  
Barbara Laux- MPS  
Jenny Lazuardi- Health  
Joseph Matejka- MPD  
Mark Michalak- MFD  
Kenneth Murack- MFD  
Sharon Paul- MPS\*  
Brian Pierotti- DPW-Forestry  
Richard Pollack- DPW-Administration  
Harry Raabe- DPW-Infrastructure  
Robert Riehle- MFD  
Frank Rzepkowski- MFD\*  
Carrie Sallis- MPS  
Bruce Severn- DPW-Forestry\*  
David Smith- DPW-Operations\*  
JoAnn Smolarek- Health  
Mike Szczerbiak- DPW-Water  
Randall Walters- MPS  
Wayne Whittow- City Treasurer  
Daniel Zoladkiewicz- Neighborhood Services\*

**\*Deferred**

## **IMPORTANT DATES IN JANUARY**

**January 2, 2012 – New Year's Day Holiday (ERS closed)**

**January 10, 2012 – Affidavits for lost December checks will begin to be taken.**

**January 16, 2012 – Martin Luther King, Jr. Day Holiday (ERS closed)**

**Your January 2012 benefit payment will be mailed on January 30 and made payable for January 31.**

**Direct deposits will be in accounts on January 31.**