



Employees' Retirement System of the City of Milwaukee

789 N. Water Street, Suite 300
Milwaukee, WI 53202

Call Us: (414) 286-3557 or (800) 815-8418

Visit Our Website: <http://www.cmers.com/>

Questions/Comments: norm@cmers.com



December 2018 Retiree Newsletter

Please read the entire newsletter as it contains important information concerning your enclosed December check stub or direct deposit form, 2018 tax reporting, and health insurance updates for City of Milwaukee retirees.

Note for Retirees with the City's Health

Insurance:

As required by the Affordable Care Act (ACA), the City of Milwaukee, as the health plan sponsor, sends out **Form 1095-B** to retirees who have health insurance coverage through the City. This form is mailed separately from your 1099-R form and will be mailed at the end of January 2019. Please wait until February 15, 2019 before you contact this office for a replacement. Retirees who receive a non-taxable benefit, but have health insurance will also receive this form. Please note that the amounts listed on this form will only include premium deductions for the City's **health** plans. If you have any other insurance coverage being deducted from your pension payment, including the City's dental insurance coverage, please retain your December 2018 payment stub for those year-to-date totals.

1099-Rs for 2018:

If your pension benefit is subject to Federal income tax, the 1099-R for the pension benefits paid to you in calendar year 2018 will be mailed by the end of January 2019 in accordance with IRS regulations. If you are a recent retiree and received a GPS lump-sum bonus during 2018, 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 2018. 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 10, 2019. 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 1099-R form. If you have not received your form 1099-R, please wait until February 15, 2019 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 are processed in the order received.

In Memoriam

ERS Retirees who have recently died:



Stefana Bruckbauer -MPS
Louis Ceman -MPD
Marilyn Chiappetti -MPS
Eddie Colon -MPS
Peter Curran -DPW-Operations
John Dropik -Street Maintenance
Nona Glasco -MPS
Celia Grabczyk -MPS
Kenneth Gruber -MPS
Ruth Gruber -MPS
Florence Hamilton -Mayor
Walter Hellmich -MPD
Lucius Hood -Bridges & Buildings
William Horenberger -DPW-Sanitation
Barbara Horvatin -MPS
Milton Johnson -MPD
Barbara Kallerud -Municipal Court
Daniel Koepp -MPS
Kay Kohlmann -MPS
Robert Kranz -MMSD
Leonard Lalko -MPD
Gloria Ludka -MPS
Darryl Malquist -Assessor
Patricia Restivo -MPS
Katherine Robinson -MPS
Colette Rybacki -Health
Roosevelt Sanders -DPW-Sanitation
Donald Skeen -Engineers
Alice Stenglein -MPS
Mary Ann Strelecki -MPS
Rose Tillman -MPS
Mary Ann Vaughn -MPS
Ervin Weatherby -MPS
Revay Wright -MPS

IMPORTANT DATES IN JANUARY

December 31, 2018 - New Year's Eve Holiday (ERS closed)

January 1, 2019 - New Year's Day Holiday (ERS closed)

January 10, 2019 - Affidavits for lost December checks will begin to be taken.

January 21, 2019 - Martin Luther King, Jr. Day Holiday (ERS closed)

Your January 2019 benefit payment will be mailed on January 30 and made payable for January 31.

Direct deposits will be in accounts on January 31.

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.**

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

REMINDER: NON-MEDICARE MEMBERS who are continuing City of Milwaukee health benefit coverage can continue to use your current UHC/OptumRx card in 2019. Questions? - Call the number on the back. **The ERS does not send out cards.**

MEDICARE MEMBERS who are continuing City of Milwaukee health benefit coverage for 2019 can continue to use your prescription card from United Healthcare MedicareRx and your health card from UHC. **ERS does not send out cards.**

If applicable, 2019 health benefit premiums will be reflected on your December 2018 pension check.

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

Special At Large Member Election Results:

A special election was held on December 4, 2018 for three open seats on the Annuity and Pension Board, which become effective 01/01/2019. Active employees elected James Campbell (1,105 votes) for a 4-year term, Matthew Bell (939 votes) for a 3-year term, and Carmelo Patti (811 votes) for a 2-year term. Others who ran were Timothy M. Heling (771), Molly King (753), Thomas J. Bell (750), and Kathy Brengosz (740).

Thanks to everyone who voted.

2019 CPI COLA Factor is 2.1766%: *(This only affects certain Police and Fire Retirees)*

Every December, the ERS calculates the rate to be used to determine COLA factors granted to most protective service members based on the Consumer Price Index – All Urban Consumers (CPI-U). In November of 2018, the index was 252.038 as compared with 246.669 in November of 2017, an increase of 2.1766%.

The CPI COLA is calculated using the Consumer Price Index – All Urban Consumers data. The CPI statistics can be found on the U.S. Department of Labor Statistics website: <http://data.bls.gov/cgi-bin/surveymost?cu> Select the first index in the list presented on the website. Take the current year's November 2018 index number and subtract the November 2017 index number. Divide this answer by the November 2017 index number.

COLA increases granted in calendar year 2019 to those protective service members whose COLA is determined by the CPI-U will be 2.1766%.

Life Insurance Updates:

For members who retired after January 1, 2014, some of you will notice that your life insurance deduction will increase in January 2019. Rates increase in “5 year bands” – ages 50-54, 55-59, 60-64, etc. In other words, the year AFTER you turn 55, 60, 65, 70, etc. your premium rates will increase and will not increase again for the next 5 years. For example, if you turned 65 on ANY DAY IN 2018 (except January 1), your rates will go up in January.

And for ALL retirees who carry life insurance with the City, please remember to update your beneficiaries with us if you have any life changes that you need to share. The Pension Office and Life Insurance do not use the same Beneficiary Form, so please remember to update both. You can call our office to request the forms if you cannot print them off our website.

If you need clarification, feel free to call 414-286-3557 and ask for Life Insurance.

Recently Retired ERS Members

Hilda Allen -MPS
Ruth Allen -MPS
Andre Alston -MPS*
David Anderson -MFD
Thomas Bilicki -Port of Milwaukee
Robert Compton -Wisconsin Center District
Cy Cullen -MPS*
Nora J DeBerry Johnson -Health
Sara Delgado -MPS
Gretchen Doege -MPS*
Suzanne Hausman -MPS
Sue Heiser -MPS
Robert Helinski -DPW-Water
Barbara Henderson -MPS
Rosalind Howard -MPS
Shonda Huerta -MPD
Jacquelyn Kappel -MPS*
Jeffrey Luecking -DPW-Infrastructure
Cheryl Maitland -MPS
Catherine Maurice -MMSD*
Kathrine Metzger -MPS*
Lynn Miller -DPW-Water
David Muehl -MPD
Deborrah Nickel -MPS*
Aimee Obregon -MPD
Gary Radtke -DPW-Operations
Barbara Rotramel -MPD
Susan Schurian -Assessor*
Eddie Sills -DPW-Operations
Brenda Taylor -MPD
Veronica Teagues -MPS
Joseph Torres -MPD
Marjorie Washington-Jones -DPW-Water
Roy Watson -MPS*
Nancy Wicker -Health

***Deferred**