



Employees' Retirement System Of the City of Milwaukee

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Visit Our Website: <http://www.cmers.com/>
Question or comments: norm@cmers.com

September 2018 Retiree Newsletter

2019 Open Enrollment-City Retirees Only

Health Insurance

The 2019 Open Enrollment period will be October 29, 2018 through November 16, 2018. Packets will be mailed out **starting the week of October 15, 2018 to all City of Milwaukee retirees presently enrolled in a City health insurance plan. This excludes MATC, MMSD, MPS, United Water Services, and Veolia.** If you do not receive your packet by **October 26, 2018** call the ERS Open Enrollment Hotline at (414) 286-3689 and request that one be sent to you. If you are not currently enrolled in a City health insurance plan and wish to receive a City Open Enrollment packet, or want to request an enrollment form, call the ERS Open Enrollment Hotline at (414) 286-3689 and request that one be sent to you.

You should be able to find the answers to your questions in your Retiree Benefits Guide or on the ERS website – www.cmers.com. You can find links to frequently asked questions, 2019 rate charts and an online copy of the 2019 guide on the Retirees' Health & Dental Insurance Page. **Please read your Benefits Guide carefully. Rate information and the Retiree Benefits Guide will be available at the end of September or beginning of October.**

When submitting a new health enrollment form, please keep a copy for your records. ERS does not send out confirmation letters. However, if you want confirmation of receipt of this form, please enclose a self-addressed stamped envelope for this purpose.

Due to the high volume of forms received each year, we cannot confirm by phone if we have received your health enrollment form.

Life Insurance

There are **no changes** to the life insurance benefit design for current retirees and MetLife remains as the carrier for this benefit. **This excludes MATC, MMSD, MPS, United Water Services, and Veolia.** No action is required on your part if you currently participate in the City's Life Insurance plan as a retiree. If you currently do not participate in the City's plan as a retiree, you are **not** eligible to enroll in the plan.

PLEASE REVIEW YOUR OPEN ENROLLMENT PACKET FOR MORE INFORMATION.

Open Enrollment Fairs

The City will be holding five (5) Open Enrollment Fairs that are open to all City employees and retirees. The schedule is listed below:

- Tuesday, October 30th – 1:00 p.m. to 4:30 p.m. Wilson Park Senior Center
2601 West Howard Avenue
- Thursday, November 1st – 1:30 p.m. to 4:30 p.m. Fire and Police Academy
6680 North Teutonia Avenue
- Tuesday, November 6th – 1:00 p.m. to 5:00 p.m. DPW Field Headquarters
3850 North 35th Street
- Tuesday, November 13th – 1:00 p.m. to 4:30 p.m. DNS Lake Tower
4001 S 6th Street
- Thursday, November 15th – 9:00 a.m. to 1:00 p.m. City Hall Rotunda
200 East Wells Street

Recently Retired ERS Members

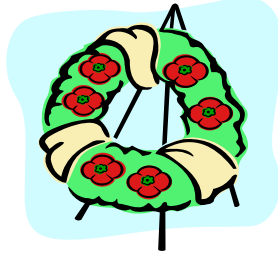


Maria Arenas Cary- Health*
Nancy Blumenberg- MPS
Michael Bonds- MPS
Levent Cobin- MPS
Barbara Connolly Blick- MPS
James Ebert- DPW-Forestry*
Edward Fausel- DPW-Operations
Todd Fischer- MPD
Georgette Gruenstern- MPS
Heidi Hendricks- MPD
Patricia Hopson- MPS
Robert Howland- DPW-Water
Todd Johnson- MPD
Kimberlee Klak- MPS
Ghassan Korban- DPW-Administration
Michael Kowalske- DPW-Infrastructure
Carolyn Krez- MFD
David Kumbier- MPD
Diane Laubenstein- Housing Authority*
Rhonda Manuel- City Development
Mariellen Martin- MPS
Cheryl Memmel- MPS
Jennifer Moore- MPD
Paul Najera- DPW-Infrastructure
Malvin Nichols- DPW-Operations
Salvador Ordonez- DPW-Sewer Maintenance
Lori Paul- MPS*
Robert Retka- MPS*
Wayne Rokicki- Administration
Virginia Santiago- MPS*
Stanley Saunders- Housing Authority
Colleen Schmitt- MPS
Stephen Schrank- MPS*
Judy Skenadore- MPS
Drita Spahiu- MPD
Henry Steele- DPW-Operations
Susan Steinbach- Neighborhood Services
Christopher Thompson- MFD
Wayne Vaden- MPS
Linda Van Lanen- MPS*
Evelyn Young- MPS
Lora Young- MPS
David Zeichert- DPW-Operations

*Deferred retirement

In Memoriam

ERS Retirees who have recently died:



Robert Biesiadny-MFD
John Bloc-Building Inspection
Ronald Chevremont-Health
Thomas Davey-MFD
Vernon Drew-MFD
Joyce Gill-City Development
Kenneth Hanke-MPD
Wanda Harvie-Engineers
Roger Hoge-DPW-Water
Harvey Hohl-Economic Development
Marguerite Hotz-Health
Donald Huberty-MPD
Robert Hurd-MPS
Mark Kablau-MPS
Mary Kallas-Building Inspection
Gloria Lehn-MPS
Robert Lutze-MPD
Carl Nevels-City Development
Bonnie Olson-MPS
Mary Pitts-MPS
Chris Potos-MMSD
Gordon Radtke-Purchasing
Shirley Rakowski-MPS
Herbert Simmons-Neighborhood Services
Robert Skeen-Engineers
Edmund Wisniewski-Street & Sewer Maintenance
Michael Wolfram-MPD
Jane Wroblewski-MPS
Joslyn Zaffrann-Intergovernmental Fiscal Liaison
Lois Zimmermann-MATC



Are Your Beneficiary Designations Heir Tight?

Here are some of the more common beneficiary form mistakes and misconceptions:

- *Beneficiary-designation form is not signed and dated.* If there is a challenge to the designation or if there are multiple designations and it is impossible to determine which form is the most current.
- *Percentages do not add up.* Participant designates multiple primary beneficiaries and indicates a percentage allocation to each beneficiary but the total percentages do not equal 100%.
- *Participants believe that their wills override all beneficiary designations.* Beneficiary designations and the plan document determine who gets the money, not the will.
- *Participant does not update beneficiary designations to reflect life changes.* Life events such as birth, adoption, marriage, divorce, and death should trigger a review of beneficiary designations.
- *Participant changes the beneficiaries on life insurance, but not on the pension account (or vice versa.)* There are separate forms for each benefit.

Be an Election Worker

The City of Milwaukee Election Commission needs you! Be a leader in your community. We are looking for dependable people residing in Milwaukee County to assist as election workers at voting sites throughout the City in 2018. Election work is non-partisan and provides a great way to more fully participate in the democratic process. You can apply to work as an Election Inspector (must reside in Milwaukee County). These positions are paid: \$130/day. You must attend training, which is also paid. Fluent bilingual (English/Spanish or English/Hmong) individuals are especially encouraged to apply. The election date is November 6th. For applications and more information, visit www.milwaukee.gov/election or contact us at electionworker@milwaukee.gov.

Your **October 2018** benefit payment will be **mailed on October 30th** and made **payable for October 31st**. Those retirees with **direct deposit** will have their pension payment in their account on **October 31, 2018**.

Affidavits for lost September checks will begin Wednesday, October 10, 2018.