



Employees' Retirement System of the City of Milwaukee

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

Questions/comments: norm@cmers.com



January 2019 Retiree Newsletter

1099-R Information:

Forms 1099-R (tax reporting for your pension payments, similar to the W-2 you received as an active employee) for the tax year 2018 will be mailed no later than January 31, 2019. (All 1099R's 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.)

If you have not received your form by February 15, 2019, please call the ERS office to request a replacement. Please note that these forms are produced and mailed offsite; therefore, they will not be available on a walk-in basis. Requests will be processed in the order received.

1099-R forms may be returned to our office if we do not have your current mailing address – including seasonal moves. As we mentioned in several previous newsletters, ERS cannot take address changes over the phone. A change of address form is available on our website or you may change your address through Member Self Service. In addition, you may call our office and request a change of address form or simply take a standard-sized sheet of paper and provide the new information by mailing it in. Be sure to include your printed name and signature.

If you are a recent retiree and you received a GPS lump-sum bonus during 2018 and elected to rollover all or part of your GPS lump sum bonus, you will receive a separate 1099-R for your GPS lump sum bonus rollover. If you elected to receive all or part of the GPS lump sum bonus in cash, the payment you received in cash will be included with the 1099-R containing your monthly annuity payments.

If you receive multiple benefits from the ERS (e.g. your own 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.

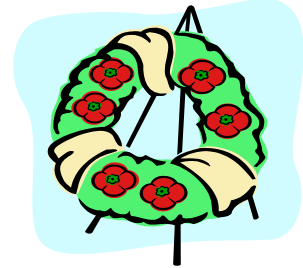
If you receive a Duty Disability benefit from the ERS, you do not receive a 1099-R because this benefit is not taxable or reportable to the IRS.

If you owe additional income tax this year or are getting a large refund, you might want to adjust the amount of your tax withholdings. You may download the tax withholding form from our website at: www.cmers.com under "Forms" – "Other" – "Tax Withholding Form." If you do not have internet access, you may contact the ERS office, and we will mail you the required form.

The ERS staff is not allowed to give tax advice or answer tax questions. We cannot recommend how much you should have withheld or tell you if you need to file a tax return. Please consult the applicable IRS instructions or a tax professional. There are taxpayer assistance programs, often at no cost, through organizations such as AARP and Volunteer Income Tax Assistance (VITA).

In Memoriam

ERS Retirees who have recently died:



Maxine Acevedo-MPS
Bobby Aker-DPW-Support Services
Edgar Andrus-DPW-Street & Sewer
Maintenance
Bernard Barczak-MPD
Thomas Beck-MPS
Joan Clarke-MPS
Raymond De Leon-DPW-Parking
Robert Dobs-MPD
Kenneth Domagalski-MPS
Kenneth Engel-MFD
Jeffrey Falk-MPS
David Fichtner-DPW-Parking
Peter Geringer-MPD
Alice Granica-MPS
Francis Griffin-DPW-Sanitation
Phyllis Hartner-MPS
Marvin Kaddatz-MFD
Nazir Khan-ITMD
Dorothy Kulis-MPS
Perry Kuntz-Municipal Equipment
Virginia Lemberger-Treasurer
Richard Mason-MPD
Howard Mc Collum-MATC
Janice Osterkorn-MPS
Rosie Payne-MPS
Patricia Rankin-Election
Commission
Magelene Ransaw-MPS
Donald Schauer-Budget
Joyce Schultz-MPS
Oley Skattebo-DPW-Water
Ruth Tenaglia-MPS
Leonard Walden-Comptroller
Linda Wallner-City Development
Robert Woida-MFD

Recently Retired ERS Members



Michael Alles- MPD
Victoria Badzinski- MPS
Donna Barker- MPS
Barry Barrett- DPW-Infrastructure*
Gary Berg- DPW-Water*
Linda Bogardus- MPS
Kathleen Borkowski- MPD*
Valerie Coleman- MPS
Lee Eschendal- Library*
M'Johno Foster- MPD
Linda Greene- DPW-Parking
David Halbrooks- Municipal Court*
Peggy Helle- MPD
Paul Hettwer- DPW-Operations*
Susan Holst- MPS
Katherine Jackson- MPS
Charles Kelley- DPW-Parking
Troy Klemstein- MFD
Mark Kuehn- DPW-Infrastructure
Susan Laroque-Wishowski- MPD
Patricia Lenski Dunning- Library*
Ronald Linzmeyer- MPD
Willie Love- DPW-Infrastructure
Mertha Martin- MPS
Joseph McLin- MPD
Angelita Mendez- MPD
Jeffery Muhammad- MPD
Lorraine Murphy- MPD
Richard Ociepa- DPW-Operations
Juliana Pascucci- MPS
Marta Pinon- MPS*
Danny Pratt- MPS
Cynthia Ratliff- MPD
Daryl Ratliff- MPD
Rosa Rivera Beck- MPS
Cynthia Rogers-Block- Health*
Diane Shaw- DPW-Parking
Phil Sower- DPW*
Barbara Stovall- MPS
Linda Taylor- MPS
Michael Thomas- MFD*
Eleni Topetztes- Health*
Richard Twardowski- MPS
Erich Uebersohn- MPD*
Richard Wagner Jr- MPS*
Jesse Weathersby- DPW-Water
Charmaine Wilks- DPW-Parking

* Deferred Retirement

2018 Tax Reporting: Federal Form 1095-B:

Note for Retirees with the City's Health Insurance: As a health plan sponsor, The Affordable Care Act (ACA) requires the City of Milwaukee to send out Form 1095-B to retirees who have health insurance coverage through the City. Please note that you **DO NOT** need this form to file your taxes; however, you should keep Form 1095-B with all your tax records as supporting documentation. This form is only used to verify medical coverage to the IRS that you (and your covered tax dependents on your federal income tax filing) had health insurance coverage during the year—no amounts are listed on this form. If you need to reference year-to-date deductions that occurred during 2018, please refer to your December 2018 payment stub. Receiving Form 1095-B does not mean you owe income taxes on the value of the health care benefits you receive. Please note that additional benefits such as dental plans, life insurance or disability (through the ERS) do not need to be reported to the federal government and will not be included on Form 1095-B. If you have not received this form by **February 15, 2019**, please contact our office.

Medicare Eligibility - informational only:

If, at the time you are turning 65 **AND** possibly eligible for Medicare **AND** you are currently enrolled in the City of Milwaukee health insurance plan (**this excludes MPS, MMSD, Veolia, United Water, MATC retirees**) our office will **automatically** mail you a health insurance packet regarding your options. Please look for this information approximately 2 months before your 65th birthday. This also applies to any dependent (i.e. spouse) listed on the plan turning 65 and possibly eligible for Medicare. Please be sure to read this information in its entirety. **Any questions regarding your Medicare eligibility should be directed to your local social security office and not the ERS.**

Please note: at age 65, your healthcare coverage, or coverage for any dependent(s) listed on the plan, will not automatically be cancelled. However, Medicare A&B must be in place by the time members turn 65 or members may experience claim related issues and additional expenses from gaps in healthcare coverage. Please note that any retiree or retiree spouse "eligible for Medicare" regardless of age is required to take Medicare Part A&B. This includes any retiree or retiree spouse eligible for Medicare based on a disability.

2019 Federal Tax Withholding Update:

The IRS has issued new 2019 tax tables for federal income tax purposes. The new rates will be effective with the January payments (checks and ACH's payable on January 31, 2019). The State of Wisconsin tax withholding rates are not changing at this time.



Important February Dates:

12th - Lincoln's birthday
14th - Valentine's Day
18th - Presidents' Day
19th - Wisconsin Spring Primary Election
22nd - Washington's Birthday

The ERS office will be open each weekday in February.

- * Your February benefit payment will be mailed on February 27, payable on February 28.
- * Retirees with direct deposit will have their payments in their accounts on February 28.
- * Affidavits for lost January checks will be taken beginning February 11.