



**Employees' Retirement System
City of Milwaukee
789 North Water Street, Suite 300
Milwaukee, WI 53202
(414) 286-3557 or (800) 815-8418
Visit Our Website: <http://www.cmers.com/>
Questions or comments: norm@cmers.com**

October 2020 Retiree Newsletter

2021 Health Insurance Benefits

*** Please do not call the ERS regarding health insurance if you are a MPS, MMSD, United Water, Veolia or MATC retiree. Contact your agency directly. ***

The Health Benefits Open Enrollment period started on Monday, October 26, 2020 and ends on Friday November 20, 2020. If you do not wish to change your health and prescription drug benefits plan, you do not need to do anything.

Please make note of the following:

- There will be 2021 plan design changes to both health plans offered by the City to its retirees (UHC Choice EPO and UHC Choice Plus PPO), so you should review the 2021 Retiree Benefits guide carefully.
- There will be a rate increase for retirees under the City's health plans. Approximately 6% for retirees under the age of 65 years. Medicare eligible retirees enrolled in the City's health plan will have a rate **decrease** of 6%.
- Any benefit changes you make during the 2020 open enrollment period will take effect on January 1, 2021. You will continue to be covered under your current health plan through December 31, 2020.
- If you did not receive an Enrollment Packet or you are not currently enrolled in a City health insurance plan and wish to receive a packet or enrollment form, call the ERS Open Enrollment Hotline at (414) 286-3689.
- If you are choosing to drop your City of Milwaukee retiree coverage, both Medicare retirees and retirees without Medicare, you must notify the ERS in writing at least 30 days in advance. Please note that you must maintain health insurance coverage if you ever plan to return to the City of Milwaukee's retiree coverage. At that time, you will be required to provide proof of creditable coverage during the period that you were not covered by the City's plan.
- The ERS does not send automatic confirmations upon receipt of open enrollment forms. If you would like to receive confirmation of receipt, please enclose a self-addressed stamped envelope for this purpose when submitting your form. We also recommend that you keep a copy of your open enrollment form for your records prior to mailing it to the ERS.

Open Enrollment Fairs: There will be no in-person open enrollment fairs this year. Instead, the ERS will host two virtual fairs on October 27 from 10:30 am to 12:30 pm, and November 5 from 12:30 pm to 2:30 pm. Please note that there will be a general presentation about the benefits and process during the first 15 minutes of each session, but you can join at any time during the window to talk to staff.

For more information, please visit ERS's website: www.cmers.com / Retirees / Open Enrollment.

Important Dates in November

The ERS will be CLOSED Thursday, November 26th and Friday, November 27th.

- 1st Daylight Saving Time Ends (set clocks back)
- 11th Veterans Day
- 26th Thanksgiving Day

Your November 2020 benefit payment will be mailed on Friday, November 27th, and made payable for Monday, November 30th.

Direct deposit payments will be in your account on Monday, November 30th.

Affidavits for lost October checks will begin on Tuesday, November 10th.

In Memoriam

ERS Retirees who have recently died:



Gladys Amundson-MPS
Rose Bartelt-MPS
Robert Bergmann-MPS
William Berry-DPW-
Infrastructure
Lem Bonds-MPS
Dorothy Buchholtz-Library
David Corcoran-Port of
Milwaukee
Joan De Witt-MPS
Louis Demers-City of Milwaukee
Susan Dobs-DPW-Operations
Louis Frankulin-MMSD
Patricia Golembiewski-DPW-
Infrastructure
Michael Gozdziński-MPD
Luz Hernandez-MPS
Ronald Kleczka-MPD
Ronald Kuehn-MPD
Yisheng Lan-Port of Milwaukee
Daniel Lentz-DPW-Sanitation
Kathleen Liebner-MPS
Joseph Maro-MPD
Arlene Mitchen-MPS
William Nelson-MMSD
Anthony Nowak-MPS
Janet O'Connell-Health
Maria Pellerin-DOA
Valerie Pogue-MPS
Duane Riehle-MPS
James Rochester-MPS
Ruth Ruege-Library
Carol Schwartz-Library
Anton Simenc-Bureau of
Engineers
Carol Steinacker-Building
Inspection
James Stupek-Sanitation
Grace Talatzko-MPS
Cynthia Unold-MPS
Joan Wallner-MPS
Lillie Williams-MPS
Robert Yadro-MMSD
Judith Zaffke-MPD

Be Careful of Scam Artists

Protect your personal information, do not fall prey to phone or email scams. Occasionally an ERS payee falls prey to a phone scam. We cannot emphasize strongly enough that you should never provide personal information, such as your social security number, bank account number, date of birth, etc., to anyone who makes an unsolicited phone call to you. Under no circumstances will the ERS, your bank, credit card company or any governmental agency, including representatives for the Internal Revenue Service (IRS) or Affordable Care Act (aka Obamacare) ever call you to verify this information—they will already have it in their records. These scam artists can sound very convincing over the phone.

Scammers also use caller ID spoofing, where the name of the company/ governmental agency will show on your caller ID, even though they are not a representative from that company or governmental agency. If the caller gives you a phone number to call to verify they are from that agency, do not call that number. Hang up and call the customer service number printed on your statement, the company's website or phonebook.

For more information about how to report phone fraud, visit <http://www.consumer.ftc.gov/articles/0076-telemarketing-scams>

Additionally, never respond to an email requesting that you provide personal information to verify an account or to re-activate that account or service. Delete email and text messages that ask you to confirm or provide personal information (credit card and bank account numbers, social security numbers, passwords, etc.). Legitimate companies do not ask for this information via email or text.

ERS Offices Remain Closed to the Public

As a precautionary measure related to the COVID-19 (coronavirus) outbreak, the ERS office continues to be closed to the public. All meetings and walk-ins will continue to be cancelled at this time until further notice. Please be aware that due to security reasons, the front doors of ERS' office building are currently locked. If you need assistance, please contact ERS at (414) 286-3557.

ERS's daily operations and services are NOT interrupted, including the processing of benefit-related updates and annuity payments.

Email us at norm@cmers.com with your questions. Please be advised that responses may be delayed.

Veterans Day Freebies

We have quite a few retirees who are veterans. Here is a website of free meals and other deals for Veterans Day.

<https://www.thespruce.com/veterans-day-free-meals-1357348>

All you need is some form of valid ID that you are a veteran. This would include a membership card to a veterans' service organization, i.e. American Legion, VFW or a copy of your DD214.

Recently Retired ERS Members

Awilda Acevedo- MPS
Marcie Adameak- MPD
Mark Bethausen- DPW-Operations
Lynn Bridger- Common Council
Rosa Carrasco- WCD
Roberto Colon- MPD
Marcia Cunningham- ERS
Ricardo Delgado- DPW-Water
Cary Dorobialski- MPD
Nunziante Frias- DPW-Infrastructure
Amy Fritz- MPS
Karl Guhl- MPS
Kathleen Haass- City Treasurer
Kevin Hafemann- MFD
Janice Hagen- MPS
Gary Hogue- MFD
Warren Holzem- Library*
John Hunley- MFD
Barbara Jennings- MPS*
Louise Johnson- MPS
Brenda Keckeisen- MPD*
Denise Knutowski- MPS*
Peter Kujjo- WCD
Timothy Lambert- MPS*
John Meadows- MPS
Maria Monteagudo- DER
Larry Moore- Housing Authority
Lawan Moore- Health
Kathleen Okerlund- DPW-Operations
Lionell Perry- DPW-Infrastructure
Alberto Riestra- MPD
Gregory Roberts- Urban Forestry*
Kevin Rodgers- Library
Marlene Royalty- Library
Gregg Ruffert- Health*
Christopher Schroeder- MPD
James Schwalbach- MPS*
Anne Schwartz- WCD*
Roxanne Slane- City Treasurer*
Joel Walloch- Neighborhood Services
Edith Wendorf- WCD
Sally Witte- DCD
Judith Wobick- MPS
Michael Wright- MFD
Mark Wroblewski- MPD

***Deferred Retirement**

