



## Employees' Retirement System

November 2025

### 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- [norm@cmers.com](mailto:norm@cmers.com)

### **Health Insurance Reminders**

- **NON-MEDICARE MEMBERS:** (includes retirees, spouse, and/or dependents): If you have elected or are continuing City of Milwaukee health benefits coverage for 2026, you **will not** receive a new United Healthcare (UHC)/OptumRx card. Contact information for UHC/OptumRx is on the back of your card. Other benefit phone numbers, including UHC/OptumRx are also located on page 22 of the 2025 Retiree Benefits Guide. The ERS does not send out health/prescription drug cards. **If you are new to UHC/OptumRx for 2026** and do not receive a new UHC/OptumRx card by December 31<sup>st</sup>, please contact UHC directly at **1-800-841-4901**. Please be advised that updated 2026 premium deductions, if applicable, will go into effect with the December pension payment.
- **MEDICARE MEMBERS:** All Medicare members who participate in the City's health coverage for 2026 will be enrolled in the new UHC Medicare Advantage (MA) PPO Plan as of 1/1/2026. All enrolled members will receive two cards from UHC – a MedicareRx prescription card and a UHC Medicare Advantage PPO insurance card. The ERS does not send out health or prescription drug cards to Medicare members. If you do not receive the two cards by December 31<sup>st</sup>, please contact the UHC Medicare Advantage Plan at **1-866-465-0572**. Please be advised that updated 2026 premium deductions, if applicable, will go into effect with the December pension payment.
- **MPS, MATC, MMSD, UNITED WATER SERVICES, AND VEOLIA RETIREES:** The ERS office **does not handle your health insurance**. Please do not call ERS with health insurance questions if you retired from one of the above listed agencies. If you have questions or concerns, you should call the agency directly.
- **POLICE AND FIRE RETIREES METLIFE VISION/ DENTAL COVERAGE VIA SOURCE ONE (aka the "Retired Public Safety Officers Insurance Premium Deduction Program."): The ERS office does not administer this benefit.** If you have questions or concerns regarding this benefit, please call Source One at **414-220-9900**.

### **Recently Retired ERS Members:**



Laura Anderson- MPD\*  
Jacquede Chambers- MPS\*  
Veneitta Claybrooks- Comptroller\*  
Barbara Corbine- MPS  
Michael Fixel- MPD\*  
Patrick Fuhrman- MPD  
Sarah Green- MPS  
Margarita Gutierrez- City Treasurer  
Julietta Henry- Election Commission\*  
Michael Jeske- DPW - Water\*  
Frederick Larry- Comptroller  
Maynard Mckillen- DPW - Operations  
James Ndon- DPW - Water\*  
Michael Nelson- MPD\*  
Gary O'Connor- Emergency  
Communications  
Thomas Paschke- MPS\*  
Steven Radomski- MFD  
Yolanda Reyes- Health\*  
Michael Rogahn- MMSD  
Melvin Russell Jr- MMSD  
Terry Schemehorn- MPD  
Jeffery Smith- DPW - Operations  
Dwayne Ward- MPS  
Daniel Welk- DPW - Water  
Toby Yang- MPS  
Sharon Zagrodnik- Emergency  
Communications

\*Deferred retirement

### **Important Dates:**

- Wednesday, December 24<sup>th</sup> – Christmas Eve – ERS Closed
- Thursday, December 25<sup>th</sup> – Christmas Day – ERS Closed
- Wednesday, December 31<sup>st</sup> – New Year's Eve – ERS closed
- Thursday, January 1<sup>st</sup> – New Year's Day – ERS Closed

## Third Quarter Investment Update

The City of Milwaukee Pension Fund had a return of 4.0%, net of fees, in the third quarter of 2025. This return underperformed the Fund's blended benchmark by approximately 1.0%. Markets continued their strong performance, driven in large part by enthusiasm around artificial intelligence investments. The Fund's public equity allocation earned a return of 6.8%, net of fees, in the quarter. The Fund's fixed income allocation was up 2.2%, net of fees, and the Fund's absolute return allocation was up 2.1%, net of fees. Because of the lagged nature of reporting, Q2 2025 private equity values were reflected this quarter, with a return of 3.7%. The Fund's real estate allocation was up 0.7%, net of fees, in Q2 2025, which is the most recent data available. As of September 30, 2025, the year-to-date return for the Fund was 10.1%, net of fees, and the market value of the Fund totaled approximately \$6.31 billion.

- Your December 2025 benefit payment will be **mailed on December 29<sup>th</sup>, and made payable for December 30<sup>th</sup>.**
- **Direct deposit** payment will be in your account on **December 30<sup>th</sup>.**
- Replacement for lost November checks will begin on **December 10<sup>th</sup>.**

*In Memoriam*  
*ERS Retirees who have recently died:*

Barbara Acker-MPS  
 Angeline Agrusa-DCD  
 Jerry Allen-MFD  
 Lelar Barr-MPS  
 Barbara Connolly Blick-MPS  
 Regina Deuel-MATC  
 Kathleen Galioto-City Clerk  
 Kenneth Johnson-MPS  
 Ronald Josick-MPS  
 John Karolewski-MMSD  
 Mary McLaughlin-MPS  
 Steven Nordvall-MPS  
 Sherlyn Plavsic-MPS  
 Darrell Remsing-Bureau of Engineers  
 Dolores Reynolds-MPS  
 Tomasa Rodriguez-MPS  
 Virginia Santiago-MPS  
 Timothy Singbeil-DPW - Water  
 Quentin Spector-MMSD  
 Viola Stanley-Health  
 Olga Stecker-MPS  
 Vincent Stewart-DPW - Operations  
 William Van Clief-DPW - Water  
 Kathleen Zapfel-MPS  
 Robert Zellmer-MPD

The following is a message from the Milwaukee Retired Fire & Police Association...

To all retired Milwaukee Fire and Police Officers (including spouses and survivors),  
 We thank you for your service and would like to cordially invite you to apply for (or renew!) your membership with our organization.  
 We are a fraternal group that has been in existence since 1933 supporting our Brothers and Sisters, Survivors and Spouses through fellowship and support. We meet four times a year, at the FF Union Hall on Hawley & Wisconsin, to catch up with each other, get the news affecting our pensions and benefits, host a guest speaker and enjoy a chicken dinner. In addition, we have an active FB page and send out five newsletters per year to keep you up to date on current happenings, items of interest and those that have gone before us. Dues for all of that is only \$5 per year! I encourage you to cut out the form below and mail it in to the address provided. We welcome all new and returning members, spouses and survivors to be a part of our group!

- John Barmore, President

*\*\*Not to be confused with the Milwaukee Retired Police Association (MRPA), but you are encouraged to join both.\*\**

**Do NOT send to the ERS**



**The Milwaukee Retired Fire & Police Association  
Membership Application**



Name of Applicant \_\_\_\_\_ DOB \_\_\_\_\_  
 Name of Spouse \_\_\_\_\_ DOB \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Email \_\_\_\_\_  
 New member \_\_\_\_\_ Renewal \_\_\_\_\_ (Please use Zelle QR code for renewals only)  
 Retired from: Fire \_\_\_\_\_ Police \_\_\_\_\_  
Dues \$5 per year per member, may pay up to 2 years at one time  
 Dues of applicant \_\_\_\_\_ Dues of spouse \_\_\_\_\_ Donation \_\_\_\_\_ Total enclosed \_\_\_\_\_

**Make checks payable to: The Milwaukee Retired Fire & Police Association  
 Mail to: Gretchen Barmore - 321 N. Pinecrest St., Milwaukee, WI 53208**