



# RECOM

Retired Employees City of Mesa



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RECOM Executive Board

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## Message From the Board

### Time to Be Thankful

It's that time again – time to fill our tummies with lots of turkey and dressing, cranberry sauce (I prefer the jellied type), pumpkin pie with whipped cream, and all the other family dishes handed down throughout the generations – a tradition in the making since that first “harvest dinner” in 1621. Oh, and don't forget the Macy's parade, all the football games on TV, and of course, checking the newspaper ads for the Black Friday sales – or getting ready to put up your outside Christmas decorations!! (Note – I personally celebrate “Christmas,” but this is not meant to be an affront to anyone who celebrates any other holiday during this time of year; so, please feel free to exchange your holiday name for “Christmas.”)

Let's just say there are enough festivities to go around, regardless of which event you personally enjoy the most. But, while we're so busy with the various activities, I hope we can find the time to remember what Thanksgiving is supposed to be about – actually being thankful! Now, I know that some of us might not feel quite so cheery and thankful this year for a number of reasons – we lost our pants (and shirt!) in the stock market, the cost of groceries and gas continues to exceed our budget, we don't have “stability pay” to cover our Christmas spending (I still miss getting that check!), it's was still 90+

degrees in Phoenix in early November, and the Suns probably aren't going to go far in the Playoffs (again!). Some of those might sound very important and others might sound pretty trivial to you, but my point is that we sometimes focus on the negatives and forget our blessings – like the fact that you are still alive and reading this!

So, what do we have to be thankful for this year?? Let's see.....

- We live in what's still considered the best country in the world, where, even with its faults, we still have lots of freedoms citizens of many other countries don't have – the freedom to pray and worship the God of our choice (oops...except in public schools!), to vote and to speak out against our government and elected officials (just think how many emails would be eliminated if we couldn't do this!), to peaceably (that's the operative word) protest, etc. I think you get the picture – we have it pretty good, compared to people in a lot of other countries!

- What about our City of Mesa (COM) medical benefits? Did you look at the packet from Arizona State Retirement System or Public Safety Retirement System, showing what your medical premiums would be, if you weren't covered by COM benefits?? Halloween just passed, and the information in those packets definitely qualified as being scary, so we should be thankful for our benefits!

Most of us still have adequate food on our tables and clothes on our backs; so, while money might be a little tight, and we might not go out to eat as much or to as many movies, we usually are able to still "get by." Now, let me get personal about what I am thankful for...

- My Faith – I am thankful for my faith in God and salvation through Jesus Christ, my Lord and Savior. Don't get me wrong – I am still a work in progress in living that faith! But, when I experience life's normal ups and downs, it's my faith that gets me through and helps me to remember that ultimately, I am not in control of everything that happens – and this gives me the freedom to continue to have hope in the future and believe that all will end well. (Again, I am writing about my personal feelings and not those of the RECOM Board, organization, or any other member; so, if you don't feel the same way, I hope you won't think this is meant to slight whatever your personal beliefs are.)
- I am thankful for my health and the ability to continue to work – although I find myself sometimes working too much! (Yes, Virginia, there is life after Mesa PD – and I am thankful to be able to experience it!)
- Family – I have a beautiful daughter who has grown up to be a lovely young woman and who has given me two rambunctious grandsons – and the opportunity to baby-sit them frequently or even more often than that! (HA! HA!) My relationships with other family members have always been pretty good, but it seems that as I get older, those relationships get better – maybe we're all finally just grown up and too lazy to fight over insignificant things!

- Friends – Now that we're not so busy raising our families, etc., I think we actually have time for our friends – time to have relaxed lunches/dinners and conversations without worrying about getting home to help the kids with homework, or because we have to get up early to fight traffic and get to work, etc. Although I don't do this frequently, it's still nice to have the ability to spend an evening here and there to eat, have a glass of wine, and share good company!

I hope you have a wonderful Thanksgiving holiday – and as you prepare to have your celebration, I hope you will find comfort remembering all the things you can be thankful for, too!

Lin J. Adams  
RECOM Secretary

## You Might Have Heard....

You might have heard a number of things regarding the dire circumstances of the City's finances, and with it rumors regarding changes in retiree benefits.

Barbara Seperich, RECOM representative to the Benefits Task Force, spoke with Jody Topping on Thursday, Nov. 13<sup>th</sup> to get clarification. Jody said that the City Council will be presented with a proposal on Nov. 20<sup>th</sup> that recommends the following:

[Due to the requirements of the Government Accounting Standards Board \(GASB\) regulations going into effect on July 1, 2009 that the City temporarily suspend offering retiree health insurance to employees hired after January 1, 2009. The City will continue to evaluate the situation for the future.](#)

Jody reiterated that no discussion has taken place regarding cutting retiree healthcare benefits for current retirees or current city employees.

## Speaker

It appears that Jody is our oracle for this



newsletter since she was also the speaker at the October membership meeting. She said that there was nothing new on the table for current retirees, but possibly down the road there would be more contributions required from the members.

The trust fund is doing very well at a healthy \$17 million. \$12 million is considered good. However, her goal was to keep the *status quo*.

One of the efficiencies Donna, Jody, and company were working on has now become a reality and almost all claims are now filed electronically – but through an outside vendor. This will allow the Benefits Dept to process the 500-800 claims a day quickly and with fewer errors. Ah, but there is a catch. Your doctor or health care provider must send your claim to this third party vendor – not the City. So.....

**Starting in January 2009**, we will all receive new ID cards with the address of this new vendor – so that your provider will send your claim to the correct address. Sending it to the city will delay processing as they might then have to forward it to this vendor – something about conversion to a new electronic format. (Do you really want to know the details?) **The cards will come from MEDCO. When you receive the new cards, destroy the old ones so as not to have your claims misdirected.**

Jody also asked if there might be any interest in a Medicare workshop if the city were to offer one about every 6 months or so. **Everyone on City insurance is required to sign up for Medicare Part A (hospitalization) and B** (professional services – doctors, labs, some diabetic supplies, X-rays (but not Part D – prescription drugs) when they reach age 65.

**After age 65, Medicare is your primary insurance and the City becomes your secondary.** When you go on Medicare, you receive a credit from the City for \$60.00 which is applied toward your premium. There seemed to be some interest in workshops that will tell people when and how to sign up for Medicare. Stay tuned.

**So – let's review briefly:**

### **At age 65**

The City requires you to sign up for Medicare Part A and B.

The City does not require you to sign up for part D because the City's prescription drug plan is better than Medicare's. The City gets a small rebate from Medicare if you stay with the City's prescription drug plan. But, if you join Medicare Part D –you will be dropped from Medco – forever! So be warned!

If you are on Medicare you can still stay with the City's Vision and Dental plans.

If you are on Medicare, and you go to the doctor or hospital, present **both** your Medicare card and your City of Mesa health care card. Medicare pays first, the City pays the rest. But of course there are restrictions – such as non-covered services that must meet deductibles etc.

Jody opened the floor to questions



Here is a sampling:

**Can we go to any dentist under the dental plan?**

Yes. The City pays reasonable and customary charges. If the dentist you selected charges more, you pay the difference.

**Can we go to any optometrist or ophthalmologist?**

Yes. But! If you do not choose one of their doctors, you must pay the bill and then **submit it to Spectera** (not the City) and they will reimburse you which may not be the full cost.

**Can I choose my own doctor?**

If you **are not** on Medicare, choose a Blue Cross/Blue Shield provider, otherwise you may be in for hefty charges for out of network providers.

If you **are on** Medicare or have another primary provider, be sure to know if your doctor

- a. Accepts Medicare assignment
- b. Accepts Medicare, but doesn't accept assignment
- c. Doesn't accept Medicare at all

**Does the City cover hearing aids?**

Yes, up to \$500.00 a year.

**Are colonoscopies covered?**

They are covered after age 50 under the following conditions:

If you have no history of cancer or symptoms – every 10 years,

If you have symptoms or family history, then as often as needed.

**Does the city's plan pay for shingles vaccination?**

Yes, part of it.

At a BC/BS provider the City pays 80% of the cost. At an out of network provider, the City pays 60%.

The CDC does not recommend shingles vaccination for those under 60 years of age.

By the way – speaking of vaccinations –You may find it hard to believe, but the writer made **an error** in last month's newsletter regarding **flu shots**. People who received "free" flu shots at the Art Mollen clinics and thought that these were covered by the City may find that the cost of the shot was deducted from their \$400.00 wellness benefit.

Apparently there has been some inconsistency regarding the billing. Sometimes the Mollen Clinic does bill the City, and sometimes they don't, but don't be surprised if the charge shows up on your wellness benefit.

## Reports

### Secretary/Membership

We currently have 725 members.

Membership dues were due on July 1<sup>st</sup>. Anyone who hasn't paid will be dropped from the membership list. So far, that's 112 folks.

**Elections** Bill Petrie is chair of the *Nominations Committee*, and needs 2 other members. This would be a short term commitment, but a good contribution to RECOM. These two members would suggest/contact others to run for the RECOM Board – not run themselves.

### Programs

Bill Petrie reminded the members of the Holiday Social on **December 17<sup>th</sup>**.

Please remember to bring some canned or non-perishable foods which we will donate to a food bank. In addition to good company, there will be refreshments and door prizes!

## Meetings

Meetings are held the third Wednesday of each month at the fire station at 1<sup>st</sup> Street and Mesa Drive at 9:00AM.

**Nov. 19<sup>th</sup>** – Speaker: Diane Johnson, Arizona Genealogical Society.