



Employees' Retirement System Communicator

August 2013

No. 8

Contact Information

Employees' Retirement System

In the Milwaukee area:

414-278-4207

Toll Free: 877-652-6377

Email: ers@milwcnty.com.

Life & Health Benefits

Phone: 414-278-4198.

Email: benefits@milwcnty.com

Newly Retired Members

June Retirees

David Britt

Wilma Crowder

Terri Jurewicz

Joe Key

Janet Koscinski

Lydia Louise Magras

Carol Mueller

Linda Oaks

Amos Owens

Annmarie Perkowski

Tina Payne

Zeora Robinson

Shirley Smith

Carol Steffes

John Ulatowski

Thomas Van Dalen

Christina Zahn

From the Desk of the ERS Manager

Dear Milwaukee County Retirees,

What a month July and August have been for Milwaukee County employees housed in the Courthouse! I think we are finally back to what we are all calling "the new normal." We are back in our offices but need to watch our electrical usage very carefully. It feels like the cooling system is finally back up and running, so instead of shorts and sandals, we are all back to business attire!

I want to express my appreciation for the patience of the retirees who tried to reach us during the two and a half week period ERS was forced to work remotely. I know we were not always able to respond to your calls and requests in our usual timely manner. If anyone has an outstanding issue, please call us.

I also want to acknowledge and express my thanks for the way the ERS staff pulled together and continued to provide outstanding service to our retirees. Within a day we were working remotely and conducting "business as usual." We are all now hoping for a rather boring Fall!

As always, if you have questions, comments or concerns regarding your pension or health care benefits, please let us know. We can be contacted by email at ERS@milwcnty.com. We monitor the site frequently throughout the day and respond as quickly as possible. We have local (414-278-4207) and toll-free (877-652-6377) phone numbers. Both have an automated menu for your convenience.

Marian Ninneman
ERS Manager

When An Adult Child Moves Back Home

By Vivian Aikin

Thanks to the Great Recession, we've added a new expression to the lexicon: "boomerang kids." These are young adults who left home to go to college, get married or just live on their own. But economic factors like the tight job market, low starting salaries, student loan debt and rising rental costs have sent a lot of young adults back to live with their parents – thus the boomerang analogy.

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With the transition to adulthood more complicated today, it makes sense for kids to head for home and the security it represents. Parents are often happy to help out both emotionally and financially. However, there are risks to the arrangement for parents. Family tension and money issues are two primary concerns. If you're the parent of a boomerang kid, there are things you can do to minimize conflict and make the experience a positive one for both you and your child.

Initiate a serious conversation early on

Laying the groundwork in advance for a move back home can ensure that you and your child have the same expectations about the new living arrangement. Understand why your child has decided to live at home. Make sure you both want the same things out of the arrangement. Clear the air upfront to prevent misunderstandings later.

Make sure both spouses are in agreement

You both need to be on the same page for something this major. Don't agree to something you may later resent.

Establish accountability and boundaries

It's important for the parent to accept that the dynamic has changed from parent-child to adults living under the same roof. Since your child has been living independently, clarify issues around household chores, checking in, sleepovers, etc. Set limits together (as adults) and hold to your commitment. Work as a team so you're all more likely to be willing to compromise if necessary.

Consider finances

Don't underestimate the financial aspect of a return to the nest. Some experts say having an adult child back at home can cost between \$8,000 and \$18,000 a year depending how much parents shell out for extras like travel and entertainment. Decide how much you can afford (and want) to help. Avoid taking on any debt to help out your child. This is particularly important for retirees. You shouldn't sacrifice your own financial well-being to help your child. Ironically, if you are not careful, you could end up depending on your child for help as you age. Develop a financial plan including details of the child's expenses and what the child is expected to contribute once they are able to do so. It may be appropriate to ask the adult child to pay even a minimal amount for rent to help cover increased utilities and food expenses. Doing so will help prepare the boomerang kid for living independently in the future. Your role as a parent is to guide them and this can be an important teaching moment.

Determine a time frame

Set a time limit for how long the living arrangement will last. The ultimate goal is for your child to successfully live on his own. A time limit will encourage the boomerang kid to set short term objectives toward this goal. The date can always be adjusted later.

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Keep promises

If you and your adult child hold to your agreements and treat each other with respect, you should not encounter many problems. But resentment can arise when either parents or children don't do what they've agreed upon. If the situation starts to unravel, have a family meeting to discuss expectations and boundaries.

If you can embrace having your adult child move back home, it can be a great experience. While it may delay your empty nest freedom, having your boomerang kid return to the safety net of your home can be a time to renew family closeness and create shared memories.

From the Benefits Department

Meet with a UnitedHealthCare Representative

A UnitedHealthCare representative has been available to answer questions regarding services, explanation of benefits and billing questions at different Milwaukee County facilities this year. Please see the schedule below for the times and locations of the remaining meetings. We hope this has been a helpful service!

10/9/13	Wednesday	12:00pm - 4:00pm	Wilson Park Senior Center 2601 W Howard Ave.
9/11/13	Wednesday	9:00am - 1:00pm	Washington Park Senior Center 4420 W Vliet St - Meeting Room 2
12/11/13	Wednesday	9:00am - 1:00pm	Washington Park Senior Center 4420 W Vliet St - Meeting Room 2

OPEN ENROLLMENT

This year's open enrollment period will be held from **October 7, 2013 through October 18, 2013**. Watch for your enrollment materials to be mailed to your home in mid-September. **The information provided in the enrollment kit will be based on the benefits in place as of September 1, 2013.** Any subsequent changes to benefits resulting from the County budget or legislative changes will be communicated separately, as soon as administratively possible.

Flu shots will be provided to all County Retirees and covered adult dependents, and Benefit's staff will be present to answer questions about the County plans currently in effect.

Please note, representatives from the County's medical, pharmacy, and life insurance plans **will not** be present in the October sessions. A second series of enrollment meetings will be conducted in January to allow

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employees to reconsider any enrollment decisions that are impacted by the changes adopted in the annual budget process. Representatives from the plans referenced above will be present to answer questions in the January sessions.

Please feel free to contact benefits staff via e-mail at benefits@milwcnty.com, or at 278-4198 if you have any questions.

July Retirees

*Joseph Brien
Donna Brown-Wells
Dorothea Ceasar
Karen Crowley
Robert Davis
Debra Evans
John Frederick
Debra Hall*

*Jane Harmatys
Peggy Jackson
Lamont Johnson
Tanya King
Domingo Leguizamon
Karen Lombard
Patricia Meehan
Juanita Mesa
Michael Michelz*

*Robert Olson
David Serafin
Patricia Tarver-Harris
Janet VanBrunt
Jeanne Wiedmeyer
Sam Zielinski*

In Memoriam

Please keep the families of these recently deceased retirees in your thoughts:

June

*Pauline Brand
Jeannette Cason
Mary Coppersmith
Judith Cutsforth
Montess Evans
David Fletcher
Priscilla Frankfin
Daisy Hall
Christopher John
Theresa Kapsos
Mary Klingbail
Mary Kluth*

*Milton Knuijt
Emma McGrew
Gabriel Merkel
Petranilla Prevetti
Raymond Ross
Kenneth Stormo
Lillie Walker
Ruth Wink
Carl Ziefle*

July

*Pauline Binter
Linda Evans
Bruce Fish
Marcus Hipp
Barbara Horton
Eddie Jones
Evelyn Kwiecinski
Neil Noonan
Anna Rasmussen
Patrick Sloan*