



Employees' Retirement System Communicator

January 2012

No. 1

Contact Information Employees' Retirement System

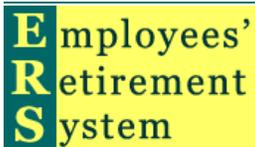
Please contact the Employees' Retirement System (ERS) at **414-278-4207** in Milwaukee or **toll-free at 877-652-6377** outside of Milwaukee for all Pension questions, including Retirement calculations. You can also contact ERS via email at ers@milwcnty.com.

Life & Health Benefits

Please contact the Benefit Division with Life and Health Benefits related questions at: **414-278-4198**. You can contact Benefits via email at benefits@milwcnty.com

Newly Retired Members

*Gloria Beckham
Robin Blomberg
Gail Boneck
Sharon Doyle
James Finney
Mary George
Mary Beth Hill
Fatama Holder
Jerome Hubert
Judy Ellen Ibe
Rhonda Jenkins
Raymond Johann
Darlene Jones-Grams
Victoria Joshua
Kathleen Knaack
Carol Kaspar*



CHOOSING THE RIGHT HEALTH & FITNESS CLUB

Welcome to the first *Communicator* of 2012. For most of us, the new year brings some familiar rituals: a champagne toast on New Year's Eve, college football bowl games and the inevitable New Year's resolutions. If your list of resolutions included getting in shape and working out, congratulations! Now that you've made the commitment to fitness, you need to decide how to go about it.

While some prefer to work out at home, a health club can be a fitness motivator if you select the right one. There are many health and fitness clubs to choose from and one size doesn't fit all. Before you sign on the dotted line, be sure the club you choose suits your personal needs and fitness goals. Decide what's important to you. Take the time to tour a number of clubs before picking one.

Here are some factors to consider:

Location

One of the most important things to think about in choosing a health club is where it is. If the club is out of your way or takes too long to get to, you'll just have one more excuse not to work out. Find a facility convenient to your home.

Timing

Visit the club at the time you'll most likely be using it to gauge the wait time for machines and the size of the classes. Inquire about specific programming for retirees during less busy periods.

Staff

Instructors should have a professional certification and be trained in first aid and CPR. Make sure there are defibrillators on site and staff are trained in using them. If you have any physical limitations, make sure there is at least one instructor trained to work with you. Find out if the staff will work with your physician if you have health issues to make sure your exercise program is appropriate.

Equipment

Machines should be well maintained and in good working order. Good facilities lease equipment and replace it every three to four years. They also have a regular maintenance schedule and quickly fix or replace broken equipment.

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Up-to-date equipment is safer, more comfortable and sometimes easier to use for older adults. Stationary bicycles, for example, now have back support and wider seats for comfort. Recumbent bikes are popular with seniors because they are more stable and easier to get on and off without risk of falling. Hand weights are covered with brightly colored plastic that is softer and easier to grip; weights lighter than 10 pounds should be available.

Programs and Classes

The best way to tell if you are going to like a class is to try it. Most clubs offer free daily or weekly passes to prospective members. Are there classes offered for your level of fitness and function? When you take a class, see how you like the instructor, the pace of the workout, the music and the room. Is the class crowded? Is the workout space appropriately sized?

Some clubs feature swimming pools, tennis and racquetball courts. If you plan to use them, visit the club when you would normally go and see if there is a wait. The pool should be clean, easy to get in and out of and the water temperature should be comfortable.

Maintenance

The entire facility should be clean, safe and well maintained. Here are some things to look for:

- ◆ Bathroom and showers: Are there enough clean showers, bathroom stalls and lockers? Are clean, fresh towels readily available?
- ◆ Equipment and workout space: You should see staff wiping down equipment on a regular basis with sanitary sprays and towels. Members should be encouraged to do the same after using the equipment. Floors should also be cleaned regularly. Is there enough room to work out without bumping into others?
- ◆ There should be no loose carpets, tiles, electrical cords or other hazards you could easily trip on.
- ◆ Parking lot: Are there enough parking spaces? Does the parking lot have adequate lighting? Will it be safe at night?

Social Factors

For many, an important aspect of a health club membership is social. Friends you make can become "workout buddies", keep you motivated and make working out more fun. Find out the demographic the club serves. Does the club have a comfortable gathering area? Does the club organize group activities for members that you might enjoy?

Cost

Once you've found the club for you, have a staff person explain costs IN DETAIL. Health and fitness clubs are known to employ high-pressure tactics when signing up new members. Some clubs have staff that are actually commissioned salespeople trained to try to get you to sign up immediately. Don't feel pressured to sign a contract right away. Both *Consumer Reports* magazine and consumer advocate Clark Howard recommend staying away from a multiyear membership. A club might go out of business, or move from your preferred location, during the contract

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term. Under no circumstances should you pay for a long-term contract up front or allow your bank account to be drafted. Getting a refund or having the draft stopped if there is a problem can be extremely difficult especially if the club gets in financial trouble. Some clubs have implemented month-to-month contracts that are a better alternative. Find out if the activities that interest you cost extra; some clubs have additional fees for classes or swimming. Be sure you understand the cancellation/refund policy.

The effort spent finding the right health club for you can be well worth it. One more word of caution: be sure to check with your physician before you start your new exercise regimen, especially if you are substantially increasing your activity level.

BENEFITS UPDATES

Understanding Your Explanation of Benefits

Having difficulty understanding your Explanation of Benefits (EOB), deductibles, copays and out-of-pocket costs? In 2012 UnitedHealthcare will continue to have a representative available to assist you with understanding these issues or other concerns you may have. The representative from UnitedHealthcare will be available on a first come first serve basis at the following locations and times:

Wilson Park 2601 W. Howard Avenue 9:00 a.m. – 1:00 p.m.	Wednesday, April 4, 2012 Wednesday, July 11, 2012 Wednesday, October 3, 2012
Clinton Rose Senior Center 3045 N. Martin Luther King Drive 9:00 a.m. – 1:00 p.m.	Wednesday, February 8, 2012 Wednesday, May 2, 2012 Wednesday, August 8, 2012
Washington Park Senior Center 4420 W. Vliet Street 9:00 a.m. – 1:00 p.m.	Wednesday, March 7, 2012 Wednesday, June 13, 2012 Wednesday, September 5, 2012 Wednesday, December 12, 2012

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Meet Your Benefits Team

Milwaukee County's Employee Benefits Team — Health & Life Benefits and ERS is shown below. These are the individuals who respond to your questions, requests and concerns.



Back Row: *Marco Gruchalski, Peggy Kubricky, Marian Ninneman, Dan Gopalan, Heather Giza*

Front Row: *Bob Shupe, Dale Yerkes, Becky Paszkowski, Theresa Velazquez, Vivian Aikin, Tracy Jackson, Bruce Nall*

Missing: *Matt Hanchek, Denise McCaskill, Monique Taylor, Cynthia Walker*

Newly Retired Members (con't)

*Thomas Linnane
Joseph Marchewka
Patricia Martin
Phyllis McWilliams
John Oleskow*

*Ronald Peter
Dawn Sass
Luanne Simos
Verna Taylor
Dennis Wittenberg*

*David Woelfel
Deloris Ware
Gregory Watson
Kurth Zunker*

In Memoriam

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

*Shelton Daniels
Sadie Davenport
William Ford
Jack Geist
Marcella Klein
John Knorr
Connie Koelsch
Margaret Krause*

*George Mason
James Pick
Katherine Reindfleisch
Annie Robinson
Nettie Robinson
Isabele Sampson
Donald Schuler (Alice)
James Siegler*

*June Spencer
Kenneth Starr
Ruth Suha
Robert Testin
Phyllis Tilson
Helen Westfall
Lucy Windrey*