



# Employees' Retirement System Communicator

January 2015

No. 1

## From the Desk of the ERS Manager

Dear Milwaukee County Retirees,

I hope you all enjoyed a happy and safe holiday season and the new year is off to a wonderful start. Temporarily relocated for the winter and need to change your address? Please remember that address changes need to be requested in writing. Forms are available by calling ERS (toll free number listed below) or online at [www.milwcntyretirementservice.com](http://www.milwcntyretirementservice.com).

If you've been mulling over medical bills and explanations of benefit information and have questions, you can meet with a United-HealthCare representative. We will continue to hold sessions in 2015. A list of dates, times and locations can be found on Page 4.

Please contact ERS by email at [ers@milwaukeecountywi.gov](mailto:ers@milwaukeecountywi.gov) with questions or concerns. We monitor the site frequently throughout the day and respond as quickly as possible. We have both local (414-278-4207) and toll-free (877-652-6377) phone numbers.

*Marian Ninneman*  
ERS Manager

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By Vivian Aikin

### **AGING IN PLACE**

Aging in place can be defined as a person living as independently as possible in the residence of their choice for as long as they are able. According to AARP, 89% of those age 50 and over want to age in their current homes. It's easy to understand this deep attachment to our homes. Most of us feel empowered in familiar surroundings and familiarity increases in importance as we grow older. We know how to find our way to the bathroom in the dark and even how many steps there are to the basement. Friends, neighbors, places of worship, familiar shopping areas and restaurants all provide an important social network.

According to the U.S. Census Bureau, by the year 2030 there will be approximately 71.5 million Americans over the age of 65. That number is

#### Contact Information

##### Employees' Retirement System

In the Milwaukee area:

**414-278-4207**

Toll Free:

**877-652-6377**

Email:

[ers@milwaukeecountywi.gov](mailto:ers@milwaukeecountywi.gov).

#### Life & Health Benefits

Phone: **414-278-4198**.

Email: [benefits](mailto:benefits@milwaukeecountywi.gov)

[@milwaukeecountywi.gov](mailto:@milwaukeecountywi.gov)

#### Newly Retired Members

##### *New Retirees*

*Catherine Bates*

*John Bodovinac*

*Gary Deberry*

*Roy Felber*

*Sarah Gunn*

*John Kurz*

*Thelma Martinez*

*Odette Martinez*

*Colleen Niemczyk*

*Keith Orcholski*

*Diane Patterson*

*Donald Raasch*

*Barbara Schinka*

*Mary Seivert*

*David Siegworth*

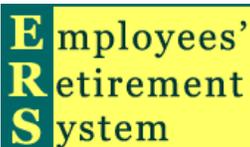
*Alex Tilson*

*Patricia Teschendorf*

*Sandra Wawrzyniak*

*Josephine Weithaus*

*Shirley Williams*



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more than twice what it was in 2000 and represents nearly 20% of the entire projected U.S. population in 2030. With age, tasks and activities that were once routine become more difficult. Bathrooms, kitchens, basements and garages that were fine when seniors were healthy and mobile start to pose risks to their safety and independence as they become more fragile. According to the CDC, falls are the leading cause of serious injury among older adults. While many alternatives exist (assisted living, nursing homes, senior villages), for those who want to stay in their homes, the question that arises is "How do I adapt my current home to help me age successfully in place?"

The population has spawned an industry of people and products to help seniors modify their homes to be more safe and comfortable. Modifications can range from simple to complex. Some typical modifications include:

- Raising toilet seats
- Lowering cabinets
- Adding handrails and grab bars
- Installing walk-in tubs or showers
- Adjusting lighting and/or color schemes
- Adding non-skid flooring
- Eliminating throw rugs
- Replacing locks so each one operates the same way with the same key
- Eliminating thresholds
- Replacing door knobs with lever door handles
- Sliding cabinet shelves to replace stationary ones
- Wheelchair ramps for accessible entry and exit (permanent or portable)
- Stair lifts

The National Association of Homebuilders (NAHB) in conjunction with AARP has established the Certified Aging in Place Specialist designation ("CAPS"). A CAPS professional has been trained to meet the housing needs of the aging population and to find solutions to common obstacles that make homes unsafe or uncomfortable. A CAPS professional has also learned strategies and techniques for designing and building attractive, barrier-free living environments. Since our homes are a major asset, preserving that value is essential even as necessary changes are made. Smart manufacturers are working to keep up with the demand by offering functional products that are aesthetic, not institutional. Visit the NAHB website ([www.nahb.org](http://www.nahb.org)) for a directory of CAPS professionals in your area.

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## FAQ for Form 1099-Rs

The end of the year is here and soon you will receive your year-end tax statements for 2014. The tax forms are required to be sent to members by January 31, 2015.

Here are a few common questions asked by our members:

**1. How many copies of Form 1099-Rs will I receive?**

Members will receive three copies for each Form 1099-R. These copies are for filing your federal (copy B) and state tax returns (copy 2), and also a copy for the member's records (copy C).

**2. I received more than one Form 1099-R from ERS. Why?**

You most likely have different IRS distribution codes, which are found in Box 7 of the form. Different types of payments (i.e. annuity payments, lump sum rollovers, disability payments, etc.) require different IRS distribution codes. Members who turn 59 ½ in 2014, will also receive two separate Form 1099-R's as well.

**3. I rolled over funds in 2014 and received the 1099-R, but I not sure how to tell if I am going to be taxed on it?**

If there is a "G" in Box 7 and Box 2a shows a \$0.00, you will not be taxed for this year. The amount may be subject to tax when you withdraw it from your IRA.

**4. I made contributions to my pension as an employee. How does that get reflected on the 1099-R?**

Some members made pension contributions that were deducted from their paychecks pre-tax. These types of contributions will not change the taxable amount of the pension payments. After-tax contributions made by members (i.e. seasonal employees who opted into ERS or members who bought back service using after-tax funds), will reduce the taxable amount reported in Box 2a of the 1099-R.

**5. I did not receive my Form 1099-R or I think that there may be an error on the form. Who should I contact?**

You can contact our general information line at (414) 278-4207. The toll-free number is (877) 652-6377. You can also reach us at the following email address:

[ers@milwaukeecountywi.gov](mailto:ers@milwaukeecountywi.gov)

2015 Check Disbursement Schedule	
Friday, January 30	Friday, July 31
Friday, February 27	Monday, August 31
Tuesday, March 31	Wednesday, September 30
Thursday, April 30	Friday, October 30
Friday, May 29	Monday, November 30
Tuesday, June 30	Thursday, December 31

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## **Meet with a UHC Representative**

A UnitedHealthCare representative will again be available during 2015 to answer questions regarding services, explanation of benefits and billing questions at different Milwaukee County facilities. Please see the schedule below for the time and location of upcoming meetings. We hope this continues to be a helpful service!

<b>Date</b>	<b>Day</b>	<b>Reserved Time</b>	<b>Location</b>
2/4/15	Wednesday	9:00am - 12:00pm	Clinton Rose Senior Center 3045 N Martin Luther King Drive 1st Floor Conference Room
3/4/15	Wednesday	9:00am - 12:00pm	Washington Park Senior Center 4420 W Vliet St - Meeting Room 2
4/1/15	Wednesday	1:00pm - 4:00pm	Wilson Park Senior Center 2601 W Howard Ave. Room 145B
5/6/14	Wednesday	9:00am - 12:00pm	Clinton Rose Senior Center 3045 N Martin Luther King Drive 1st Floor Conference Room
6/3/15	Wednesday	9:00am - 12:00pm	Washington Park Senior Center 4420 W Vliet St - Meeting Room 2

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### **In Memoriam**

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

*Helene Barwick  
Ralph Borkowski  
Laura Dantzler  
Ida Fischer  
Robert Georgenson  
Beatrice Hicks*

*Sibyle Kelley  
George Lee  
Esther Miller  
Robert W Nolan  
Bernard Pitchford  
Ted Zimowicz*