



# Retirement Plan Services Communicator

November 2015

No. 10

## From the Desk of the Director

Dear Retirees,

Hope you all had a wonderful Thanksgiving. What a great day to reflect on the goodness in our lives, enjoy the company of others if we choose, and kick off another holiday season.

Retirement Plan Services and Benefits are both busy preparing for year end activities: Open Enrollment, tax statements, etc. You will find communication regarding the Open Enrollment Informational Sessions schedule on Page 4. Vivian Aikin offers some valuable information on medical identity theft in the article below.

However you prepare for the holidays, please find time to enjoy the season!

Marian Ninneman, Director

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*By Vivian Aikin*

### **MEDICAL IDENTITY THEFT**

Medical identity theft happens when someone uses your personal information without your knowledge or consent to see a doctor, get prescription drugs, buy expensive medical equipment or submit fake billings in your name. This insidious type of identity theft is growing and can be hazardous to both your finances and health.

The risks of financial harm are common to all forms of identity theft. A thief who uses your health insurance or name to get medical care could also compromise your medical records. For example, a thief's treatment history could end up on your medical records. This could include incorrect blood type (possibly resulting in the wrong blood transfusion) or medicine to which you are allergic. A victim could also be turned down for life insurance, disability insurance or long-term care insurance if false negative information appears in your health records. In an extreme, "ripped from the headlines" example, a pregnant, drug-addicted

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*"Look at the sparrows;  
they do not know what  
they will do in the next  
moment. Let us literally  
live from moment to mo-  
ment."*

*– Mahatma Gandhi*

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woman stole the medical identity of a mother, delivered a baby who tested positive for illegal drugs and abandoned the child at the hospital. The victim of medical identity theft was threatened with the removal of her four real children when authorities falsely believed she was the addict. The victim faced a financial and legal nightmare while trying to keep her family together.

To help spot medical identity theft, carefully review statements and explanation of benefits documents ("EOB") from your medical provider/health insurer to confirm you have actually received the treatments and services listed even if there is no money owed. Watch for denials of insurance for a condition you have never been treated for. Seemingly minor things like an incorrect date of birth on provider documents should be checked out. Letters or calls from a collection agency attempting to reclaim medical debts a thief racked up in your name are an obvious sign.

Some tips for avoiding medical identity theft:

- Be as careful with your insurance cards as you would be with your ATM, credit or Social Security card, especially for Medicare recipients whose Social Security number is printed directly on the Medicare card. Of course never give your insurance information over the phone or lend your card to anyone.
- Get an annual statement of all benefits paid from your insurer. Thieves are clever enough to know how to redirect your EOB documents to a fake address. Getting an annual statement of all claims billed to you will counter this.
- Get copies of your medical records. Do this routinely and keep them in a safe place at home. That way, if someone does steal your information and your medical records are altered, you will have proof of the "before" copies.
- Avoid offers of free services which can be a common lure for thieves as a way to obtain information. Have blood pressure screenings, etc. done through your physician's office.
- Check your credit report regularly to identify reports of medical debts.

Paying close attention to your medical information, insurance documents, financial statements and credit reports won't necessarily prevent all cases of medical identity theft. But keeping watch over all these items can help you notice fraud faster and allow you to move quickly to correct it.

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## **Congratulations to Our October Retirees!**

*Jane Alexopoulos-Walters  
Steven Bernstein  
Peggy Brandon  
Mary Carias  
Christine Ellis*

*Christopher Fendos  
James Glyzewski  
Claudia Meyer  
Omena Smith*

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## OPEN ENROLLMENT 2016

This year's open enrollment period and informational sessions will be held from **December 7, 2015 through December 16, 2015**. During this year's sessions, the Milwaukee County Benefit's Division staff will be presenting on the 2016 benefit offerings available to retirees and their dependents. Retirees are welcome to attend any of the sessions listed below; **attendance is optional**. Open Enrollment informational packets will be mailed to your home the first week of December.

<p><b>Monday, December 7</b> <b>Washington Park Senior Center</b> 4420 W. Vliet Street</p> <p>1:30 PM - 3:00 PM - Presentation</p> <p>3:00 PM – 4:00 PM – Vendor</p>	<p><b>Thursday, December 10</b> <b>Wilson Park Senior Center</b> 2601 W. Howard Avenue</p> <p>9:30 AM - 11:00 AM – Presentation 12:00 PM – 1:00 PM – Lunch Break 1:30 PM - 3:00 PM – Presentation 3:00 PM – 4:00 PM – Vendor Fair</p>	<p><b>Friday, December 11</b> <b>Clinton Rose Senior Center</b> 3045 N. Martin Luther King Drive</p> <p>9:00 AM - 10:30 AM - Presentation 10:30 AM - 11:30 AM – Vendor Fair</p>
<p><b>Monday, December 14</b> <b>Washington Park Senior Center</b> 4420 W. Vliet Street</p> <p>1:30 PM - 3:00 PM - Presentation</p>	<p><b>Tuesday, December 15</b> <b>Boerner Botanical Gardens</b> 9400 Boerner Drive, Franklin</p> <p>9:00 AM - 10:30 AM - Presentation 10:30 AM - 11:30 AM – Vendor Fair</p>	

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## In Memoriam

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

*Darlene Behling  
Francis Brickler  
Richard Goeb  
Annie Harris*

*Janice Hayman  
Betty Herrick  
Sandra Hildeman  
Joyce Morey*

*Bette Mrozinski  
Vanessa Rembert-biami  
Berlyn Thomas  
Johnny Windom, Jr.*

## Market Value of Pension Fund Period Ending October 30, 2015

<b>Total Fund Composite</b>	<b>\$1,695,355,789</b>
Fixed Income Composite	\$301,709,138
US Equity Composite	\$406,903,814
International Equity Composite	\$319,587,039
Hedged Equity Composite	\$181,269,657
Real Estate Composite	\$194,073,497
Infrastructure Composite	\$152,349,715
Private Equity Composite	\$88,433,772
Total Cash Equivalents	\$51,029,157

### 2015 Check Disbursement Schedule

Thursday, December 31

### 2016 Check Disbursement Schedule

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

## CONTACT INFORMATION

### Retirement Services

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