



# Retirement Plan Services Communicator

February 2016

No. 2

## From the Desk of the Director

Dear Retirees,

The numbers for 2015 are in. When I look at the totals, I am amazed and feel very fortunate to have such a great team working for the members! Below is just a brief sampling of what Retirement Plan Services worked on last year:

- Processed 277 retirements (183 females / 94 males)
- Answered 8000 phone calls from our members
- Responded to 4200 emails
- Paid out approximately \$189,196,000 in monthly pension benefits

Please watch for information about the Pension Board's Annual meeting in the March newsletter.

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, Director

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*By Vivian Aikin*

### **AIR TRAVEL CONSIDERATIONS**

With the end of winter finally in sight, you may be making air travel plans for warmer months to come. If so, please keep the following items in mind in your planning process.

Is there a best day to buy airline tickets?

It depends. Many travelers think Tuesday is magical because it has been praised by various publications for its fare sales. Other pundits have declared Wednesday as the ideal day. Last December, Expedia declared that weekends are the new best time. So there may not really be a preferred day to buy.

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*“Retirement has been a discovery of beauty for me. I never had the time before to notice the beauty of my grandkids, my wife, the tree outside my very own front door. And, the beauty of time itself.”*

— Hartman Jule

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There are too many variables involved to predict a universally ideal day to purchase an airline ticket with certainty. Price can depend on several factors: the route, the number of airlines flying the route, surrounding holidays and events (think Super Bowl as an example) and also the days of the week you plan to fly.

Besides price, other things to consider relate to the quality of the flight. Will you have to factor additional fees into your budget (for example, checking a bag on certain discount airlines like Frontier or Spirit)? Is the flight non-stop or will you have a connection at a busy airport? Will you have an aisle seat or a middle seat?

Many websites have sprung up to assist travelers with booking flights; here is a partial list:

- Airfarewatchdog.com
- Cheapoair.com
- Expedia.com
- FareCompare.com
- Google.com/flights
- Kayak.com
- Hipmonk.com
- Orbitz.com
- Priceline.com
- Smartfares.com
- Trivago.com

If you find a flight with a fare that looks like a good deal, don't hesitate to book it. A better deal might not come along on one of the "preferred" booking days. Even after you buy a ticket, you still have a chance to save. On the site [My.yapta.com/airline-refunds](http://My.yapta.com/airline-refunds), you can sign up to receive free notifications if your ticket price drops. Using Yapta, if the price drop exceeds the cost of the airline's change fee, you can call the airline and get the difference. Should the price drop within 24 hours from when you booked your ticket, you can cancel that ticket without cost and rebook at the new lower rate. TripIt Pro offers a similar service, in addition to others, as part of their \$49 annual membership.

## Carry-on Travel Bags: Watch Out For False Advertising

With space in an airplane's overhead compartment at a premium, the airlines have become much stricter in limiting the size of bags travelers are allowed to carry on. American, Delta and United, three of the largest airlines, limit carry-on bags to no more than 22 inches high by 14 inches wide by 9 inches deep. A study in *Consumer Reports* recently revealed that dimensions claimed by luggage manufacturers are rarely accurate. And manufacturers measure bags differently. Some measure inside space rather than outside to determine packable space. Some don't measure handles or wheels. Here are some recommendations to avoid buying a carry-on bag you won't be allowed to carry on:

- Check your airline's website to find out exactly what is allowed
- If shopping in a store, use a tape measure to check size
- If shopping online, check product details for size. If the site offers a customer service chat, take advantage of it to ask how the size is measured. Read user reviews that might indicate a problem taking the carry-on onboard.
- Check return policies so you know your options if the airline will not allow you to carry on your newly purchased bag. Many stores or websites will not take back luggage once it has been used.

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## Congratulations to Our January Retirees!

*Sharon Bell  
Paul Clark  
Carol Frannecki  
Susan Foster  
Mary Jo Glaspey*

*Judy Jazdzewski  
George Johnson  
Wendy Kopinski  
Joseph Layde  
Willie McGee*

*Daniel Moore  
Cheryl Schloegl  
Julie Smith  
Charlene Werner*

Are you in the **Milwaukee County Choice PPO Plan** and having difficulty understanding your Explanation of Benefits (EOB), deductibles, copays and out-of-pocket costs? In 2016 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:

Date	Day	Reserved Time	Location
4/6/16	Wednesday	2:00pm - 4:00pm	Wilson Park Senior Center 2601 W Howard Ave. Room 145
5/4/16	Wednesday	9:00am - 11:00am	Clinton Rose Senior Center 3045 N Martin Luther King Drive Multipurpose Room
3/9/16	Wednesday	9:00am - 11:00am	Washington Park Senior Center 4420 W Vliet St - Meeting Room 2
6/1/15	Wednesday	9:00am - 11:00am	Washington Park Senior Center 4420 W Vliet St - Meeting Room 2

If you are currently enrolled in the **Medicare Advantage Plan** and need assistance with your benefit coverage, please contact the UnitedHealthcare Medicare Advantage team at 1-866-291-1237

**Election Workers Needed** — The City of Milwaukee Election Commission needs you and your great spirit of civic responsibility! They are looking for dependable retirees residing in Milwaukee County to assist as election workers at voting sites throughout the city in 2016. Election work is non-partisan and provides an opportunity to meet new people and to showcase leadership in the community. Retirees can apply to work as Chief Inspectors (supervisors of the voting site; must reside in the city) or Election Inspectors (must reside in Milwaukee County). These are paid positions — \$160/day for Chief Inspectors and \$130/day for Election Inspectors. You must attend training which is also paid. Fluent bilingual (English/Spanish or English/Hmong) retirees are encouraged to apply. The election dates in 2016 are April 5th, August 9th and November 8th. For applications and more information, visit [www.milwaukee.gov/election](http://www.milwaukee.gov/election).

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## In Memoriam

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

Ruth Abramson  
Judith Achtor  
Esther Bauers  
Edward Chapp  
Eileen Clark  
Eugene Conrad

Rosemary Cornelius  
Daniel Danforth  
Robert J. Doyle  
Michael Foren  
Norman Glisch  
Stanley Krupnik

Arthur Larson  
Henry R. Lee  
Richard Lentz  
Lilli-ann Long  
Naomi Lynch  
Lawrence N. Nelson

Beatrice Reynolds  
Scott Stromberg  
Wally K. Wenzel  
Annabelle Wolter

## Market Value of Pension Fund Period Ending January 2016

<b>Total Fund Composite</b>	<b>\$1,649,222,470</b>
Fixed Income Composite	\$304,028,252
US Equity Composite	\$383,944,947
International Equity Composite	\$304,436,129
Hedged Equity Composite	\$175,127,715
Real Estate Composite	\$217,912,896
Infrastructure Composite	\$150,673,744
Private Equity Composite	\$90,911,096
Total Cash Equivalents	\$22,187,691

### 2016 Check Disbursement Schedule

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