



Retiree Election Update

RPS is pleased to announce that David Zepecki has been elected as the retiree Pension Board Representative. Mr. Zepecki's term will begin on November 1, 2016 and end on October 31, 2019. Mr. Zepecki has 25 years of county government service including working as staff assistant to the County Board and Department of Audit, serving as Executive Assistant to County Executive William O'Donnell, being elected as a County Board member and holding the position as Director of Economic Development. Mr. Zepecki is active in a variety of community organizations and has served on many non-profit boards. We look forward to his involvement and participation on the Pension Board.

We heard from many of you that you were not comfortable using the first seven digits of your social security number as your log in. We appreciate the feedback and have listened to your concerns. We will work with our vendor to find a different way to provide unique logins and passwords – we've got three years to work on this!

SOCIAL SECURITY BACKS OFF ON CELL PHONE/TEXT MESSAGE REQUIREMENT

By Vivian Aikin

In July 2016 the Social Security Administration ("SSA") announced that in order to access online "mySocialSecurity" accounts, users would be required to use a password sent to them via text message. The requirement took effect on July 30th. Two weeks later, the following message appeared on the SSA website: "We removed the requirement to use a cell phone to access your account. While it's not mandatory, we encourage those of you who have a text capable cell phone to take advantage of this optional extra security. We continue to pursue more options beyond cell phone texting." What happened?

The mySocialSecurity website was introduced in 2012. It allows Social Security recipients to do a variety of things like change direct deposit of payments, obtain verification letters, order replacement Social Security or Medicare cards, etc. People not yet receiving benefits can obtain estimates of future payments and check their annual earnings statement to be sure their benefit payments will be calculated using the correct information. As the SSA in recent years has tried to reduce the amount of paperwork it generates, the online service has become more important. Nearly 26 million people have created an account.

In an effort to enhance online protection, the SSA decided to require mySocialSecurity account holders to use a password sent to them via text message each time they logged on. According to the SSA, an October 2014 Executive Order entitled "Improving the Security of Consumer Financial Transactions" that requires federal agencies to provide more secure authentication for online services triggered the cell phone/text message requirement. Adding a texted code to the user name and pass-

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*"We don't stop playing because we grow old;
we grow old because we stop playing." –
George Bernard Shaw*

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word is a type of multifactor authentication intended to prevent unauthorized users from gaining access to confidential information. Many banks and other online services offer text verification.

While increased security is important, reaction to the change was immediate and overwhelmingly negative. Many people, especially older ones, complained that the requirement was unreasonable. The ranking members of the Senate Special Committee on Aging, Sen. Susan Collins and Sen. Claire McCaskill, sent a letter to the SSA's acting commissioner stating that the agency's security concerns must be balanced with a realistic understanding of its clients. They quoted a 2014 Pew Research Center study showing that almost a quarter of people age 65 and older in the U.S. do not have a cell phone and just 18 percent of the seniors used smartphones which are better equipped for texting. Some cell phone plans have added charges for texts creating an additional financial burden. Many seniors are just not comfortable with texting as a means of communication. Another significant problem is that many Americans, especially those in rural areas, lack access to reliable cell phone service.

Facing this backlash, the SSA apologized on its website for any inconvenience the new security policy had caused and said it was making the text message code optional. The SSA said it planned to introduce alternative authentication options for mySocialSecurity accounts, in addition to texting, within the next six months.

The Retirement Member Self Service website (MSS) has been upgraded to be compatible with Internet Explorer 11!

MSS can be used by retirees to update contact information, tax withholding, and direct deposit information. It can be accessed by navigating to the Milwaukee County Retirement Plan Services website and selecting the member self service link.

Please contact Retirement Plan Services with questions on MSS at 414-278-4207.

From the Benefits Department

Milwaukee County will be offering free flu shots to all Milwaukee County retirees and adult dependents beginning the week of **October 3, 2016**. Please see schedule below.

Date	Day	Time	Location
10/4/16	Tuesday	10:00 AM - 12:00 PM	Clinton Rose Senior Center 3045 N Martin Luther King Drive
10/6/16	Thursday	8:30 AM - 11:30 AM	Boerner Botanical Gardens - Room 114 9400 Boerner Drive, Hales Corners
10/10/16	Monday	1:30 PM - 4:00 PM	Washington Park Senior Center - Main Hall 4420 W. Vliet St.
10/11/16	Tuesday	2:00 PM - 4:00 PM	Wilson Park Senior Center - Main Hall 2601 W Howard Ave
10/12/16	Wednesday	2:00 PM - 4:00 PM	Wilson Park Senior Center - Main Hall 2601 W Howard Ave

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From the Benefits Department

Why should people get vaccinated against the flu?

Influenza is a serious disease that can lead to hospitalization and sometimes even death. Every flu season is different, and influenza infection can affect people differently. Even healthy people can get very sick from the flu and spread it to others. During a regular flu season, about 90 percent of deaths occur in people 65 years and older. "Flu season" in the United States can begin as early as October and last as late as May.

How do flu vaccines work?

Flu vaccines cause antibodies to develop in the body about two weeks after vaccination. These antibodies provide protection against infection with the viruses that are in the vaccine. The seasonal flu vaccine protects against the influenza viruses that research indicates will be most common during the upcoming season. Traditional flu vaccines (called trivalent vaccines) are made to protect against three flu viruses; an influenza A (H1N1) virus, an influenza A (H3N2) virus, and an influenza B virus.

During this year's flu sessions throughout the County, Midland Health **will ONLY be administering the trivalent vaccine.**

Medicare Premium Reimbursement Reminder

Employees hired before 1/1/1994 who retire with at least 15 years of Milwaukee County pension service credit are **generally** eligible for County-paid health insurance and reimbursement for the cost of Medicare Part B premiums. (This provision may vary for former bargaining unit employees and non-represented employees who retired after March 31, 2011) If you are eligible for Part B premium reimbursement and/or you are required to pay anything other than the standard Medicare Part B premium, it is your responsibility to notify the Division of Employee Benefits. Premiums will be reimbursed directly on your pension check **starting the month after** the Division of Employee Benefits is notified in writing.

August

Congratulations to Our Newest Retirees!

Paul Cesarz
Janet Friedman
Brian Gundrum
Aggie Hale
Alexander Hardy
Jane Hendricks
Sadie Hill
Scott Krueger
Denise Lisowski
Michael Lonergan
Dean Moore
Michael Nunley

Leslie Osborn
Cynthia Pfalzgraf
Bruzena Phillips
Elizabeth Repnik
Richard Ritacca
Mark Ross
Lynda Shearn
Charlotte Thomas
Renee Wink
Janice Winkowski
Barbara Wofford

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In Memoriam

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

Boyd Bresnahan
Robert Buetow
Salvatore Corrao
John Hansen
Margaret Mezsick
Marillyn Miller

Peggy Montez
Eleanor Schultz
Barbara J. Talbert
Ruth Williams
Lane Wletschak

Market Value of Pension Fund Period Ending July 31, 2016

Total Fund Composite	\$1,672,473,305
Fixed Income Composite	\$278,132,255
US Equity Composite	\$426,901,981
International Equity Composite	\$323,090,993
Hedged Equity Composite	\$181,007,007
Real Estate Composite	\$168,782,419
Infrastructure Composite	\$153,203,256
Private Equity Composite	\$114,253,664
Total Cash Equivalents	\$27,101,730

2016 Check Disbursement Schedule

Friday, September 30
Monday, October 31
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

Life & Health Benefits

Phone: **414-278-4198**

Email: benefits@milwaukeecountywi.gov