

2014 Retiree Matters

QUARTERLY NEWSLETTER
for City of San Antonio Retirees
Issue 16 | April 2014

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TMRS News

Did reviewing your current tax withholding election make you realize that you want to change the amount withheld from your annuity?

You can change your withholding (which will change the net amount of your annuity payment) by filling out a new Form W-4P. This IRS form may be downloaded from the "Forms" section of the website, www.tmrs.com.

Once completed, mail your new Form W-4P to TMRS at P.O. Box 149153, Austin TX 78714-9153 or fax it to 512-476-5576. **The Form W-4P needs to be sent to TMRS, not the IRS.**

For more information, contact TMRS directly at 1-800-924-8677.

Message from Chief Human Resources Officer



Joe Angelo

Hello City of San Antonio retirees! I hope you are enjoying the first few days of spring.

Preparations for the FY 2015 Budget will be underway soon, and as always, we will keep you informed throughout

the process.

In this issue, we have provided you with a variety of information, including a letter from City Manager Sheryl Sculley about the Health Care and Retirement Benefits Task Force, information about the City's

new 311 mobile application, and an invitation to the April Lunch and Learn session, which will be held on April 23.

You will also find a flyer from the Retired Employees of the City of San Antonio (RECOSA) included in this issue of *Retiree Matters*. If you are interested in learning more about this organization, be sure to read their flyer.

As always, please let us know if there are any topics you would like to see in future issues of *Retiree Matters* by emailing your ideas to cosaretiree@sanantonio.gov.

City Services at Your Fingertips



devices.

With the City of San Antonio's new 311 mobile application, San Antonio 311, requesting City services can be done from anywhere and right from the palm of your hand. This free application, available for Apple and Android mobile devices including smartphones and tablets, is available for download at the Apple App Store or the Google Play Store for Android

With the San Antonio 311 application, residents can submit service request reports directly to the City of San Antonio for graffiti, junk vehicles, overgrown yards, aggressive or dead animals, pothole repair, damaged garbage and recycle carts, and more. With their report submissions, residents can also attach photos, identify a location, and check the status of reports.

To get more information and for instructions on how to use the 311 mobile application, visit www.sanantonio.gov/Commppa/mobileapp.aspx.

Notes From the City Manager



Sheryl Sculley

Dear City of San Antonio Retirees:

You have probably seen or heard information in the media regarding the City's Health Care and Retirement Benefits Task Force. I wanted to take this opportunity to tell our retirees a little bit about the work of this group.

First I would like to recognize one of your own, Rebecca Waldman, for serving as a member of the Task Force representing retired civilian employees. Task Force participation required a significant investment of both time and energy, and Rebecca's contributions were very valuable to the work of the Task Force.

The Health Care and Retirement Benefits Task Force was created by Mayor Castro last fall and was comprised of employees and retirees representing the police, fire, and civilian workforce, as well as professionals from the private sector. The Task Force met publicly eight times between October 2013 and February 2014 and reviewed information about City employee health care and pension costs. The charge of the Task Force was to proactively evaluate the existing wage and benefit structures and to provide recommendations to the Mayor and City Council on changes that could be made for the financial integrity of the City, now, and in the future.

The Task Force presented its findings and recommendations to the Mayor and City Council on February 19 and again on March 19, 2014. The Task Force found that uniformed health care benefits and contribution levels are richer by a large margin than civilian employees; much greater than peer cities in Texas; and richer than San Antonio private employers.

The Task Force recommended adjusting the uniformed health care benefit and contribution levels to more closely align with those of City of San Antonio civilians and other police, fire, and civilian employees throughout Texas. Other recommendations included maintaining a vigorous wellness strategy, implementing regular dependent audits, and continuing to study pension and uniform pre-funded health care. For more information on the Task Force and its recommendations, please feel free to visit the City's website at www.sanantonio.gov/BenefitsStudyGroup.aspx.

It is important that the City of San Antonio provide competitive benefits that are sustainable long-term to the employees, the organization, and the taxpayers. Thank you for your service to the City of San Antonio and your continued interest in its future.

Sincerely,

A handwritten signature in black ink that reads "Sheryl Sculley".

Health Care & Retirement Benefits Task Force

As mentioned above, Rebecca Waldman, City retiree and RECOSA board member, was appointed to the 13-member Health Care and Retirement Benefits Task Force. Rebecca made the following remarks to the Mayor and City Council on March 19, 2014.

I want to express my concern for approximately 3,100 civilian retirees with an average monthly TMRS annuity of only \$1,269, many of who made the decision to work at the City of San Antonio during a time of lower compensation but significantly better benefits. In addition, I am also concerned about the approximately 7,000 civilian employees who will be the future retirees of the City of San Antonio.

The Task Force found that in San Antonio the uniformed health care benefits are richer by a large margin than civilian employees, peer cities in Texas, and private employers in San Antonio. Comparable peer cities provide the same or similar health care plans to uniform and civilian employees, including the same monthly premiums, deductibles, and out-of-pocket maximums for both groups.

Health Care & Retirement Benefits Task Force Cont....

While police officers and firefighters should certainly be well compensated for their important work, why should uniform health care plan design (co-pays, deductibles, out-of-pocket expenses, out-of-network costs, etc.) be so significantly different from that of civilians providing services in the areas of public works, parks maintenance, and other community services?

Why should active public safety employees and their dependents pay no premiums for their health care coverage while some active civilian employees and Pre-65 retirees experienced double-digit percentage increases in their health care premiums in 2013 and significant changes to their plan design in 2014 resulting in diminished coverage and significantly increased out-of-pocket costs?

Police and fire benefits are part of multi-year collective bargaining agreements that are not easily adjusted during the term to reflect the City's changing fiscal realities. The number of positions for uniform employees has grown consistent with the growth in the city's population. Conversely, the number of civilian positions has decreased. As overall health care costs have increased, changes have been made to active civilian and retiree health care plans while uniform plans have stayed the same since 2007. There are fewer civilian active employees as well as fewer civilian retirees to bear those increased costs as the number of retirees with continuing health care is declining, likely because of the increasing cost of coverage and significantly reduced benefits.

It has been said that in the past, generous health care benefits were offered to uniform personnel to offset lower wages. As public safety total wages have increased to some of the highest rates in the state, these generous benefits have continued to exist for uniform personnel at the expense of civilian employees and retirees. It is doubtful that civilians and retirees would have seen such dramatic changes in their benefits had the City been able to make adjustments to uniform benefits. And, if significant uniform health care benefit changes are not made now, civilian employees and retirees will likely continue to see major negative impacts on their health care in the future.

While the Task Force recognized that the Police and Fire Pension Fund is well managed and well funded, it also recommended that the City continue to study active compensation and retirement benefits. The City currently contributes 24.64% of uniform pay to the Fund. This is 7.66% more than the 16.98% (10.78% TMRS and 6.2% Social Security) contribution for civilian employees. Of retired civilians, 72% retired with less than 25 years of service. The average monthly TMRS annuity is \$1,331 for a retiree with 20-25 years of service and the cost of the mid-range Pre-65 health care plan for that retiree and spouse is \$529 per month, or 40% of their annuity.

The Task Force also recommended that there be further study of pre-funded health care for uniform retirees. In addition to the 24.64% pension contribution, the City contributes 9.4% of wages for uniform pre-funded health care. No such mechanism exists for civilian employees or any other public employees across the state.

As the City of San Antonio looks to find the best balance in budgeting for public safety expenses, serious consideration should be given to providing equitable benefits for both uniform and civilian employees and retirees that are sustainable by the City in the current and future economic realities.

Rebecca Waldman

Contacts

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111 Soledad, Ste. 100
San Antonio, TX 78205
210-207-8705 (P)
210-207-6043 (F)

www.sanantonio.gov/hr

cosaretiree@sanantonio.gov

hrcustomerservice@sanantonio.gov

Davis Vision

1-800-448-9372

www.davisvision.com

Delta Dental

1-800-422-4234

[www.deltadentalins.com/
cityofsanantonio/
retirees.html](http://www.deltadentalins.com/cityofsanantonio/retirees.html)

Humana Advantage

Customer Care

1-866-396-8810

www.humana.com

Medicare

1-800-633-4227

www.medicare.gov

Retiree Liaison

Ann Solis

210-207-0073

Texas Municipal Retirement System

1-800-924-8677

www.tmrs.com

UnitedHealthcare

Customer Care

1-800-996-2078

www.myuhc.com



CITY OF SAN ANTONIO
HUMAN RESOURCES DEPARTMENT

CITY OF SAN ANTONIO

Human Resources Department
Riverview Towers Building
111 Soledad, Ste. 100
San Antonio, TX 78205

2014 Retiree Lunch & Learn Program

Thank you to everyone who attended the lunch and learn session on February 21. We hope you enjoyed it.

The next session of the Retiree Lunch & Learn Program will be held on **April 23** at the Central Library from 11:30 a.m. - 1 p.m. April's topics will include *housing options for seniors* and an update on the Health Care Task Force.

To reserve your seat, contact Human Resources Customer Service at 210-207-8705.

Joining Your Ranks

Congratulations to the following people on their recent retirement. Thank you for your years of dedicated service to the City of San Antonio!

Rodrigo Bocanegra, Solid Waste Management, 31 yrs.

Gonzalo Cisneros, Transportation & Capital Improvements, 25 yrs.

Chin Foster, Convention & Visitors Bureau, 25 yrs.

Jose Guerra, Transportation & Capital Improvements, 27 yrs.

John Hernandez, Animal Care Services, 20 yrs.

Hector Huerta, Building & Equipment Services, 32 yrs.

Rosa Maria Araujo-Iracheta, Police, 30 yrs.

Maria Jimenez, Human Services, 20 yrs.

Hector Lucio, Center City Development, 20 yrs.

Jaime Martinez, Fire, 20 yrs.

Carolyn McKee, Aviation, 25 yrs.

Jaime Medrano, Solid Waste Management,, 20 yrs.

Federico Montalvo, Human Services, 20 yrs.

Elena Overkleeft, Parks & Recreation, 27 yrs.

Vielka Pink, Convention & Sports Facilities, 20 yrs.

Fidencio Quintanilla, Animal Care Services, 21 yrs.

Dahlia Canfield-Reyna, Convention & Sports Facilities, 37 yrs.

Stephen Saenz, Information Technology Services, 20 yrs.

Cheryl Swaney, Aviation, 20 yrs.

Guadalupe Sanchez, Human Services, 20 yrs.

Robert Williams, Solid Waste Management, 41 yrs.