

**Jim Akhtar**

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**Subject:** FW: Increase cost for Retirees Medical Insurance

**Eugene:**

The conference call number for the 8:00 PM call tonight is:

1-305-848-8888

Select Option #1

Pass Code is 6544672140

**Jim Akhtar**

**From:** Jim Akhtar [mailto:jimakhtar@att.net]

**Sent:** Monday, January 18, 2016 8:20 AM

**To:** Eugene Wright <ewright74@gmail.com>

**Subject:** Increase cost for Retirees Medical Insurance

**Eugene:**

This email is a follow up to our conversations of last week, as it relates to Evans order to have the retirement system change retiree's Medical Insurance copays and increasing retirees Insurance Premiums to 25%. As I understand what Evans will do is as follows:

- 1) Starting with the March 1, 2016 retirement check, the retirement system will start taking out the 25% Insurance Premium Payment (hypothetically, if the annual insurance premium for 2 people is \$8000.00, the retirement System will take out \$167.67 per month or \$2012.04 per year); Evans my hold off the implementation of the increase in premium payments and have a new open enrolment to allow retirees who are covered by Blue Cross Insurance to change to HAP, which now offers a High Deductible Plan; I have not seen any written documents as to this open enrollment period.
- 2) Starting January, February or March 1<sup>st</sup> your out of pocket deductible will be \$2600.00 per year; as I understand the process, your medical and prescription coverage will not kick in until your family has paid said \$2600.00 for medical services.
- 3) Active County Employees will receive \$1300.00 per year as a bonus payment, which can be placed in their Health Savings Account (HAS) to offset the \$2600.00 out of pocket copays. Under Evans Plan, as I understand it to be, retirees will not be receiving this \$1300.00 to be placed in a Health Reimbursement Account (HRA) to help pay for the \$2600.00 insurance copays!
- 4) These changes only apply to employees who retires after 2007 and are not receiving the Macdonald Stipend.
- 5) For those retirees who retired under the 2008 – 2009 Retirement Incentive (MOA) and who have signed up to be part of the Law Suite I am about to file on their behalf, if we succeed, this group will not have to pay any Insurance Premium; however, they may still have to pay the high deductible. I am waiting until the Retirement Board receives from Evans, as to what the 25% amounts to, before I file the complaint.
- 6) In order to have standing to file a law suit, I would recommend that a non-profit corporation be set up and filed with the state; this would require developing bylaws, and electing officers to represent the retirees. There will be an annual membership dues payable to Corporation to pay for the law suit. I make no promises

**as to our success as to this litigation. I fully understand that Evans actions will cause extreme hardship for many of you who are living on fixed income.**

- 7) The law suit will be filed in Federal Court seeking damages and injunction relief.**
- 8) There will not be a meeting this Wednesday, however there will be a conference call at 8:00 PM this Wednesday, to go over the content of this email. The conference call information will be posted on my website Wednesday afternoon (jimakhtar.com) click on "save your pensions" to get the conference call number and pass code..**

**You have my phone number, call me if you have any questions.**

**Jim**

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