

Hot Flashes

Fairfax County Retired Employees Association

July 2020

Chairmans Message

What a difference a year makes! This time last year, we were getting ready for our annual picnic. This year, the Board has agreed that having a picnic wouldn't be a great idea, since the COVID-19 virus is still circulating. The status of the Holiday Party in December hasn't been decided yet. It would be great to have it to look forward to, but would our members feel comfortable coming out for lunch that day? It's a lot of work to organize and a considerable expense to take on, so we want to be sure we will have a good turn-out. Share your thoughts with the Board as to whether the luncheon should be ON or OFF. We'll let you know when a decision is made.



So how did you spend your summer at home this year? Share your adventures with your fellow retirees in Hot Flashes. Just email them to our great newsletter editor, Chuck Higdon, at FCREA99@gmail.com, and he'll take it from there.

Open enrollment for the County's health insurance plans will be here soon. **If you have County health insurance, watch your mail for the health insurance information sent by the Department of Human Resources!** As soon as we know the schedule of County insurance briefings, we will post it on our website (www.retiredfairfaxcounty.com). These may be virtual meetings due to COVID-19 restrictions. Please make sure you and/or a family member who helps you with your health care choices participates in a session!

That's my news for this issue. Wash Your Hands. Wear a Mask. Stay 6 Feet Apart, or Stay Home. Most of all, STAY WELL!

Sincerely,

Pam Martin, Chairman
Fairfax County Retired Employees Association

Retirees Share

In this section, we ask you to share a story, anecdote, recipe, anniversary, travel tip, photo, health issue, etc., that you think may be of interest to other retirees. Please send them to [FCREA](#) and as space is available and relevant, they will be published.



Our thanks to Susan Mittereder for the following:

As a kid, did you ever watch a television show or read a Nat Geo magazine and then dream of going to some remote, wild place on this earth, once you grew up?? Well, while they are clearly grown up now, three County retirees ~ Susan Mittereder (Government Relations), Merni Fitzgerald (Public Affairs) and Sara Simmons (Civil Service Commission) started talking two years ago about their dream of going to Antarctica. They were soon joined in their plans by a fourth retiree, Karen Harwood (County Attorney).



Susan, Merni & Sarah

In early January of this year, the four of them started out together by flying to Buenos Aires, Argentina to begin a pre-trip extension to the beautiful and rugged southern Patagonia lake area of Bariloche, a city nestled in the foothills of the Andes. Their enjoyment of these activities was sobered somewhat by a diagnosis that Karen had pneumonia and would be heading back home to Virginia upon their return to Buenos Aires.

Karen graciously accepted her change of plans and cheered on her friends. The group, dubbed the “chicas” (an affectionate term for female friends) by their talented Argentinian guide, Maria, now toured Buenos Aires for several days. The chicas next flew to the extreme tip of South America, to the archipelago of Tierra del Fuego. They arrived at Ushuaia (pronounced oosh-wya), the capital of Tierra

Del Fuego and the southernmost city in the world, where they boarded their expedition ship, the Corinthian.

Ushuaia is the ideal starting point to embark on a journey that is only 600 miles by water from the Antarctic peninsula.



First, all passengers learned how to prepare their cabins to be “Drake Proof,” a euphuism for making certain that everything was either tucked away or tied down, as the ship would be navigating the Beagle Channel east and then entering the infamous Drake Passage, the most direct route to Antarctica.

In general, the trio's oft-dreaded Drake experience going south was not too bad, but there also was some good luck, as the Corinthian had a tail-wind and thus arrived a half-day early to islands off the Antarctic continent. Good news, as this would mean a bonus zodiac landing.

As expedition staff scouted out the landing site, the three chicas and their fellow travelers dressed in their bright red jackets and other gear, in order to make their very first landing on Aitcho Island, part of the South Shetlands. The goal was to do landings and/or rides each morning and afternoon.

Everyone learned to walk among the delightful penguins (chinstrap, adelic, gentoo) and to peer carefully at the seals, especially the leopards, but also the Weddells, the elephants and the Antarctic fur seals. Most prolific of all to observe and photograph were the birds that plied the sea skies ~ small, large and very large. And a few sharp-eyed humans saw dusky and hourglass dolphins and humpback whales as they broke through the water's surface.

Who in the world ever told them there would be nothing to see on this trip, but ice and more ice? Just wait until they tell them about the 900 species of invertebrates that lurk below the surface of the water in the Antarctic Peninsula.



Beyond the more serious aspects of the trip, there were always moments of fun, both planned and spontaneous. On the second expedition day, as the sunny weather continued, the restaurant crew surprised everyone with a barbecue outside on Deck 5 aft, with music, singing, and a party-like atmosphere. And then there was a polar plunge the next day in Mikkelsen Harbor, where a number of brave souls, including Merni and Sue, went into the sea, surrounded by bits of ice. Great fun.

While everyone on the trip loved the daily expedition landings, sometimes it was the quiet times that were most poignant. The expedition teams turned off all the motors and everyone had the experience of floating, surrounded by ice, and simply listening to the complete silence, broken only by the creaks of moving ice, in this awesome, magnificent, pristine environment.

It was now time to say goodbye to Antarctica, as the Corinthian captain high-tailed it north at a fast clip to avoid a storm bearing down from the west, toward the Drake Passage.

And, little did anyone know at that time, that the enjoyment of this January journey would soon be tempered by the pandemonium that was about to beset this planet earth. When this pandemic is over, may we never again take for granted so much of our day to day lives and routines, and our togetherness with our fellow men/women.

(Author is Susan Mittereder. She and her fellow travelers ~ Karen, Merni and Sara have already planned a future group expedition cruise/trip in the summer of 2021

to Norway/Svalbard in the Arctic, the polar opposite to Antarctica. Contact



Merni & Sue

Sue -semitte@comcast.net- if you are interested.)

Editor's Note: The article was edited to fit into the available space. Interested readers are encouraged to see the full article at: [Retirees go to Antarctica](#)

Fairfax County Retirement Systems

The Retiree Cost of Living Adjustment (COLA) will increase 0.4% on July 1, 2020. The COLA applies only to your monthly base benefit and any accumulated COLAs from prior years. To understand the impact, the Fairfax County Retirement Systems has provided the example below.

Income	Current	YTD Income		
Base Amount	\$ 2,014.43	\$ 10,072.15		
Cost of Living Adjustment (COLA)	\$ 138.62	\$ 693.10		
Pre-Social Security Benefit	\$ 1,007.21	\$ 5,036.05		
			COLA	Additional
			7/1/20	COLA
Base Amount	\$ 2,014.43	x	0.4% =	\$8.06
Cost of Living Adjustment (COLA)	\$ 138.62	x	0.4% =	<u>\$0.55</u>
				\$8.61

Income	Current	YTD Income
Base Amount	2,014.43	10,072.15
Cost of Living Adjustment (COLA)	138.62	693.10
Pre-Social Security Benefit	1,007.21	5,036.05

When looking at your Pay Advice, it will look similar to that shown above.

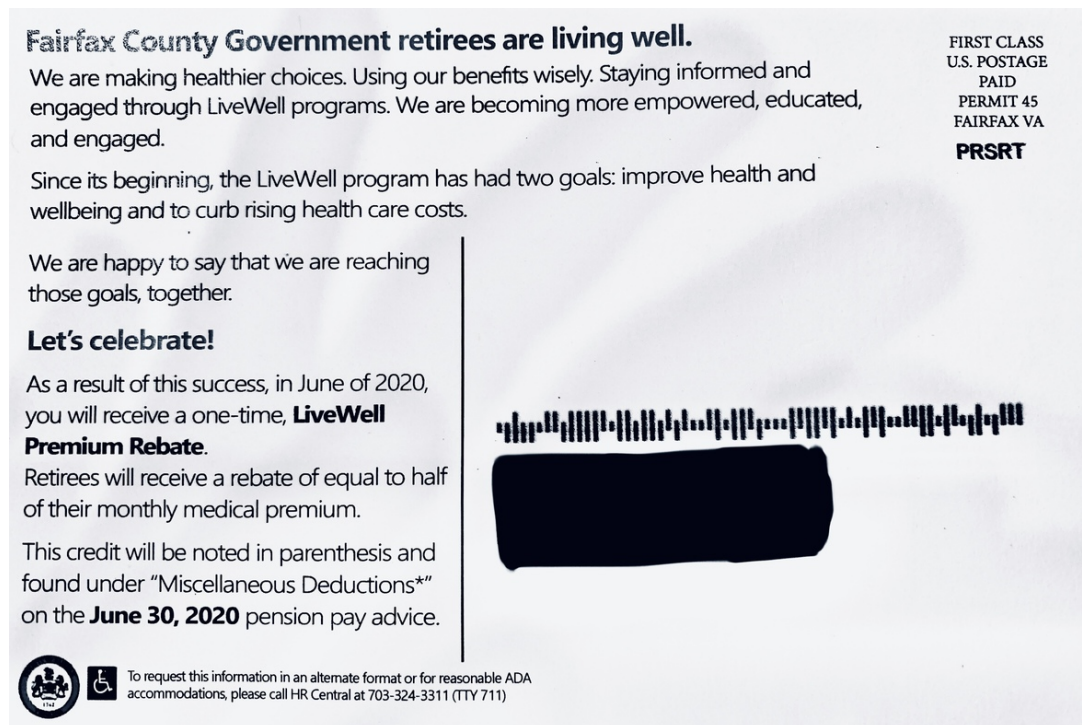
The additional COLA amounts are added to the COLA amount as displayed under the "Current" column. A person's Base Amount will not change, but the amount of the COLA, under "Current" will increase from \$138.62 to **\$147.23** (138.62 + 8.61)

The COLA will be effective in your July 2020 pay.

Please visit the Retirement Systems website at [Fairfax County Retirement](#) for additional information on the Retiree COLA.

Fairfax County Government retirees are living well.

Good News! Retirees will receive a rebate equal to half of their monthly medical premium. The below post card was mailed to retirees.



Fairfax County Department of Human Resources

Duplicate Part D Coverage

The Benefits Team at Fairfax County Government encourages all retirees to explore their medical plan options and find the best fit for them and their unique needs. For some retirees, the Cigna 80% plan with Medicare is the best fit. For some living in the service area, the Kaiser Medicare Advantage plan serves them well. Some retirees may choose original Medicare and a supplemental plan through AARP, dropping the county's medical plan entirely. Is your head swimming?

As you explore all of the options available to you, it is important to note that Center for Medicare Services (CMS) does not allow individuals to be enrolled in more than one Part D Drug Plan at a time. The Cigna managed medical plans currently offered to Medicare eligible retirees through Fairfax County Government are secondary plans and come with a Part D prescription plan included. The

Kaiser Permanente plan offered to Medicare eligible retirees is a Medicare Advantage plan. This plan also has a Part D prescription plan included.

If you are currently, or soon to be, enrolled in Medicare and enrolled a Fairfax County Government medical plan if you enroll in any other plan that offers Part D coverage, your county medical plan will be cancelled. It is important to remember, as a retiree, once any county coverage is cancelled, coverage is cancelled permanently. There is no option to re-enroll in the future.

Most retirees knowingly enroll in outside medical plans with a Part D prescription plan. They make this decision fully intending to stop enrollment in the county sponsored medical plans. However, recently the Benefits Team has seen an increase in retirees signing-up for Part D unwittingly. These retirees are unaware of what they are committing to and do not understand the impact this action can have on their county coverage and their service-based subsidy.

You may be asking how this happens. When a Medicare eligible retiree enrolls in an outside Part D prescription plan or other Medicare plan that includes Part D coverage, Fairfax County Government receives a notification from CMS of their double enrollment. This notification requires Fairfax County to terminate the retiree's coverage effective the first of the following month. The retiree loses their county sponsored medical plan with no option to re-enroll and no longer receives their subsidy.

When the Benefits Team receives a notification of double Part D coverage, we attempt to contact the retiree by phone and certified letter letting them know of the conflict and the requirement to cancel their coverage. Increasingly, retiree is unaware they have enrolled in an outside Part D plan. When this happens and the retiree wishes to maintain their coverage in the county's medical plan, their only recourse is to contact CMS directly. Fairfax County does not receive plan information on the retirees enrolled, when they enrolled, or whom to contact to correct the issue. There is very little assistance we can provide other than notification of coverage cancellation. There have been times when the Benefits Team is notified by CMS on the last day of the month that a retiree is double covered in Part D plans. This late notification leaves retirees with less than 24-hours to correct their enrollment with CMS and maintain county coverage.

Don't let this happen to you. If you choose to explore your post-Medicare medical plan options with any organization, make sure you know what you are signing-up for. If you work with any insurance agent or broker, be clear as to what is being offered and if the programs contain a Part D prescription plan.

What's Next? A Sneak Peak on 2021

Each year the goal of the Benefits Division is to offer high quality, innovative, and fairly priced health and welfare benefits to active employees, retirees, and their families. This endeavor can be challenging in the ever-changing world of insurance, pharmaceuticals, and health benefits. The Benefits Division is required to periodically evaluate our vendors and program offerings. As many of you are aware, for plan year 2021, we have already been hard at work reviewing qualified vendors, plan designs, and enhancements for our self-insured medical plans. While we do not have details to share yet, retiree choice has been a focus in this process.

As we approach what could be an Open Enrollment full of changes, we want to offer some tips for ensuring you can access all the resources available to you.

Ensure We Have Your Current Address:

For this Open Enrollment period, retirees will receive several communication pieces in addition to the usual Retiree Benefits Open Enrollment Guide. The additional communications will be reminders of upcoming events, information on how to access additional resources, and more. To ensure you receive these important benefits related materials, make sure we have your current address. Remember your address on file with the Benefits Division is the address provided to all of your benefit vendors. To update your address on your benefit record please contact us at 703-324-3336. If you are providing a new address, don't forget to update it with Retirement Office too. Note - if you are planning an extended trip make sure you arrange with a trusted friend or family member to send communications pieces to you while on travel.

Watch for, and Thoroughly Review Benefit Updates:

The mail and communications you receive in the fall can be overwhelming. Whether it is Open Enrollment materials from Fairfax County, information regarding Medicare's Open Season, or various communications from other insurance providers vying for your attention, there could be a lot stuffing your mailbox. The Benefits Division team often hears from dazed retirees, "you don't expect me to read these materials, do you?" We know there is a lot out there, but it is important for you to know what is new for the coming year, and not just the monthly premiums. Every Open Enrollment, there are coverage changes, potential vendor changes, and other updates you need to know.

- **Access Forms and Information Online:** Remember that expanded retiree materials will be available on our public site at: www.fairfaxcounty.gov/hr/fairfax-county-benefits-summary . Closer to the Open Enrollment timeframe you will be able to find the Retiree Open Enrollment Guide, the Open Enrollment Form, and

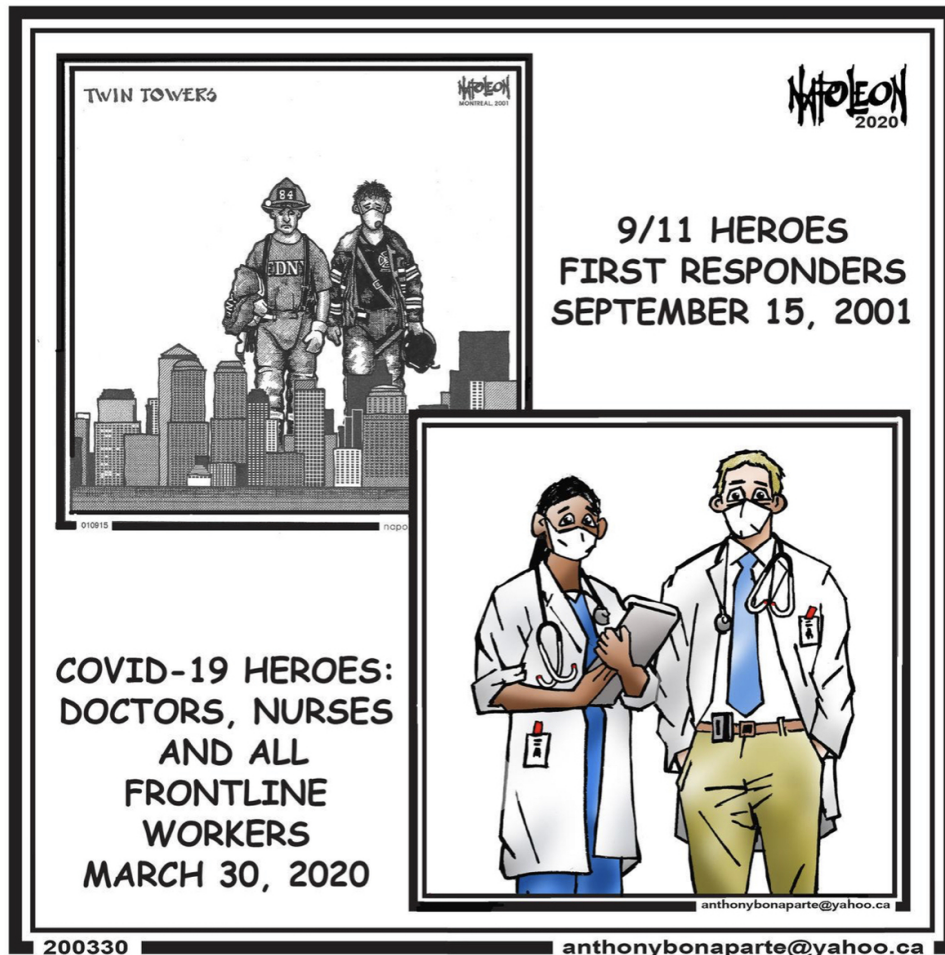
other pertinent information.

Attend Virtual Meetings:

For the upcoming Open Enrollment, be on the lookout for more virtual meetings. Online meetings make it easier for retirees anywhere in the country to take an active part in choosing their benefits and in a year unlike any other, they allow us to focus on your safety and ours.

Covid-19 Response

The Covid-19 pandemic has spread and has squeezed our health care systems. We all thank the doctors, nurses and front line workers who rose to the occasion.



NextMark Credit Union



We're open – we're just doing things a little differently.

Updated Branch Hours & Closures

As we navigate the COVID-19 pandemic, NextMark continues to prioritize the health and safety of our members, our employees, and the community we serve. NextMark is ONLY serving members at its Drive-Thru Branch Locations and ATMs (see below). The Night Drop remains open at our Fairfax location.

We hope to re-open the Government Center and Herrity Branches in the near future.

DRIVE-THRU BRANCH LOCATIONS

Fairfax Branch: 4201 Members Way, Fairfax, VA 22030

Lobby Hours: M - F: 10am – 4pm, Sat. By appointment only.

Drive Thru Hours: M,T,W,F: 9am – 5pm, TH: 9:30am-5pm, Sat. 9am-1pm.

Springfield Branch: 6506 Loisdale Rd., #100, Springfield, VA 22150

Lobby Hours: M - F: 10am – 4pm, Sat. By appointment only.

Drive Thru Hours: M,T,W,F: 9am – 5pm, TH: 10:00am-5pm, Sat. 9am-1pm.

For faster service: Print and complete your [Deposit Slip](#) ahead of time. No worries if you don't, we have slips available for you at our branches and drive-thru's.

Online Banking and Mobile are the ways to go

Our Online and Mobile Banking options are available 24/7. If you have not done so already, we encourage you to enroll today by clicking on the "Log in" button on our website (NextMarkCU.org). To access mobile banking, we invite you to download our NextMark Mobile Banking app from your App store.

Deposit a check from the comfort & safety of your home

Get started by downloading the NextMark Mobile App from your App Store, then go to Transactions>Deposit Check and follow the instructions to take a picture and deposit your check right into your account. It's that easy.

Financial Relief Products

If you or someone in your economic household is experiencing a financial hardship, we are here to help. Please visit our [COVID-19 resource page](#) for a detailed list of financial relief products, or email us at membersolutions@NextMarkCU.org.

Check out our latest newsletter [NextMark News](#) for current promotions, news and events.

Not a credit union member yet? You are eligible to join! Open an account today and start reaping the NextMark Credit Union benefits!

Visit our website, stop by a branch or call us for details! NextMarkCU.org - 703.218.9900 opt.3. Federally Insured by NCUA. Equal Housing Lender.

FCREA Events

All FCREA events are cancelled until further notice.

Date for your 2020 Calendar

FCREA Holiday Luncheon -December 16, 2020

FCREA Membership



New Members

- Steven P. Barrett, Retired from Information Technology on 6/20/09
- Susan Burry, Retired from the Library on 6/19/20
- Joseph T. Fisher, Retired from Facilities Management on 3/3/20
- Kolleen Martin, Retired from Community Services Board on 7/12/16
- Robert Allen McCrory, Retried from Vehicle Services on 6/19/20

- Karen "Tracey" Paterno-Hardy, Retired from Health Dept/School Public Health Nurses on 4/17/20
- Lonnelle Robinson, Retired from Procurement & Material Management on 4/24/20
- William "Bill" Robinson, Retiring from Facilities Management/Space Planning on 8/14/20
- Judith R. Stocks, Retiring from Fairfax-Falls Church Community Services Board on 7/10/20
- Yolanda P. Sutton, Retired from Neighborhood & Community Services on 6/01/20
- Chris M. Swanson, Retiring from Information Technology on 7/22/20
- Paulette Whiteside, Retiring from Neighborhood and Community Services in December 2022.

To Join FCREA

Any retired Fairfax County employee or surviving spouse is eligible to become a member of the Association. The association has an Annual Membership Meeting in May and sponsors several events during the year.

Prospective members should contact [Bobbie Deegan](#). The cost of a lifetime membership is just \$50. For a membership application [click here](#)

Sad News



Theresa Johnson Oss of Manassas, VA died unexpectedly on Saturday, May 16, 2020. She had a life-long career with Fairfax County Government. She spent her last several years working for the Sheriff's Office before retiring in 2011. For more information go to: [obituary](#)

FCREA Officers

Chairman: Pam Martin
703-323-4929

Past Chairman: Joe Blackwell

Vice Chairman & Sunshine Committee Chair: Joyce Gerhart
703-560-4785 or email: ggerhart2@verizon.net

FCREA retirees are asked to forward any news concerning retirees or their family members who are ill and/or have passed away to Joyce.

Secretary & Hot Flashes Editor: Chuck Higdon
FCREA99@gmail.com

Treasurer & Membership: Bobbie Deegan
4316 Knott Street
Beltsville, MD 20705
301-937-7070 or email: BobbieDeegan@aol.com

Please send membership forms & checks, and/or address changes to Bobbie.

FCREA Board Member: Randy Creller

Retirement Board: John Yeatman

Travel Coordinator: Betty Powell
703-273-3216 or email: bpowe1@aol.com

[FCREA Website](#)

Fairfax County Websites of Interest

[Fairfax County Retirement](#)

12015 Lee Jackson Memorial Hwy, Suite 350, Fairfax, VA 22033-3300
1-800-333-1633 or 703-279-8200

[Fairfax County Benefits Summary - Active Employees and Retirees](#)

Department of Human Resources Retiree Benefits list of [Who to Call Contacts](#)

Finally... some humor



“One day, son, all of these perfectly good A.C. adapters, which have long outlived the products they were originally designed for, will be yours.”

Next Mark

CREDIT UNION

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