

Hot Flashes

November 2022

Fairfax County Retired Employees Association

Chairman's Message

The weather is getting cooler, our feet crunch on dry leaves when we walk, and it's getting dark earlier in the evening. Autumn is here! I am so glad we could kick off the new season with our annual picnic this year! The weather was perfect, and we had a great turnout. It was great to see each other again after more than two years, and several new members joined us, which was AWESOME!



Now I can't wait for our Holiday Party! It will be on December 21 at 11:30 A.M. at the International Country Club. See the FCREA Events section later in the newsletter for the details. It should be a great time, so please come!

In the meantime, I have a few reminders –

Benefits Open Enrollment begins November 1 and ends November 18. Check the new Retiree Benefits website for details: [Retiree Benefits Page](#)
Don't forget to vote! Election Day is November 8. See the County website for details: [elections](#).

Remember to let Joyce Gerhart, our Sunshine Chairman, know that if you learn of a retiree who is ill or has passed away, she can send a card on our behalf and spread the word. Joyce's phone number is 703-560-4785, or you can email her at GGerhart2@verizon.net.

Looking forward to 2023, please remember that **NO ONE OWES DUES!****
Everyone is a lifetime member now. That change in our bylaws made Treasurer Bobbie Deegan's job much less complicated.

Until the New Year, get your flu shot and stay well!

Sincerely,

Pam Martin, Chairman
Fairfax County Retired Employees Association

Retirees Enjoying Retirement

In this occasional section, retirees share something that may interest other retirees. Our thanks to Susan Mittereder for the following:

They say that "...good things come to those who wait!" Planning for a 2021 expedition cruise to Norway and Svalbard, above the Arctic Circle, began in late summer 2019. Of course, the worldwide pandemic stopped almost all international travel for the next two years. However, by the spring of this year, things started to look promising ~ the world was opening up again!

We were signed up as a group of travelers for this Arctic adventure, six of us being County retirees (Susan Mittereder ~ Govt. Relations; Karen Harwood and Becky Curran ~ County Attorney; Merni Fitzgerald ~ Public Affairs; Sara Simmons ~ Civil Service Commission; and Brenda Gardiner ~ Health & Human Services). In addition, we were joined by four friends we had made traveling together in Africa and Antarctica.

The six of us flew first to Oslo, Norway, where we met up with the rest of our group. We enjoyed this very cosmopolitan and walkable city, as we visited several museums and sights. On August 11 we left on a charter flight from Oslo to the town of Longyearbyen, on the island of Spitsbergen. We also hoped to go further north on the MV Ocean Diamond, into the sea ice or pack ice, if weather and ice conditions allowed.



Karen Harwood, Becky Curran, Susan Mittereder, Brenda Gardiner, Merni Fitzgerald and Sara Simmons.

For the next week, we would view glaciers tumbling into the sea, and we would explore the various fjords along the island coasts of the Arctic desert; we planned to head ashore as often as the weather and sea permitted to make wet landings in our zodiac boats so that we could explore Arctic outposts, see cultural remains, and view small flora and fauna and wildlife up close.

But, of course, we kept our excitement at bay as we hoped to see polar bears, the King of the Arctic. We would be lucky; our karma held. When we navigated into the Hinlopen Strait and entered Lomfjorden, we had a surprise zodiac excursion to observe five polar bears feeding on an old whale carcass with another sizeable male bear nearby! This would be one of our stellar days. We then did an after-dinner zodiac cruise along Alkefjellet, where we were lucky to witness thousands and thousands of nesting Brunnich's guillemots, whose three-week-old chicks plunged from the dolerite cliffs either to learn to fly or possibly drop to their death. We watched in angst and awe.



The King of the Arctic

We now cruised north in the Arctic Ocean above Svalbard, and on August 15, we reached a zone of pack ice at slightly above 82 degrees North latitude, only 500 plus miles from the tippy-top of this earth. This event alone was momentous, as this likely would be the furthest north any of us would visit in our lifetimes. But Mother Nature was not done, for we experienced a wildlife viewing that was one of magical proportions. A young, very curious, beautiful (probably male) polar bear approached our ship, and he literally watched and sniffed and snuffed us as WE silently watched him from the ship's decks for about forty-five minutes.

Finally, when he stood at his full height, at about ten feet, there was a communal gasp from the humans aboard, including our very experienced expedition leaders and guides. I will recall that sight for the rest of my days, a lucky, meant-to-be experience.

By the end of our trip, we had circumnavigated the entire Svalbard archipelago. We visited such rolling-off-the-tongue places as Midterhuken, Freemansundet, and the six-mile glacier at Negribreen, where we floated in silence and reverence among the frozen artwork of ancient ice chunks/blue sculptures. As we ventured back to port at Longyearbyen on August 20, we traveled 1,320 nautical or 1,518 miles on our expedition.

At the trip's end, we were left with feelings of wonder, awe, magic, and karma, something that only Mother Nature can inspire so profoundly. And a greater sense of responsibility for taking care of this orb called earth. It was indeed a trip of a lifetime, never to be forgotten.

And, where to next? Well, I don't know, I have not been there yet. But I am thinking of eastern Canada, Newfoundland, Greenland, and then Iceland again. It all starts with a dream. And a plan.

Regards, Susan Mittereder September 2022

susanmittereder@gmail.com

Department of Human Resources

2023 Open Enrollment for Retirees is here!

A few quick reminders:

- Retiree Open Enrollment begins today, **November 1, 2022, and will end November 18, 2022**. Changes made during Retiree Open Enrollment will be effective January 1, 2023.

- Fairfax County Government will continue to offer the existing health plans to retirees into 2023. Plan information can be found in your Retiree Open Enrollment packet or on our Fairfax County Government Retiree Benefits Page on the public website:

Retiree Benefits Page

- Retirees who do not want to change plan enrollments for 2023 do not need to take action. **No form is required.**

- Retirees **who want to make a change** in your plan elections must return a completed 2023 Retiree Open Enrollment form to the Benefits Division in the Department of Human Resources by November 18, 2022. Forms can be found in your Retiree Open Enrollment packet or on the Retiree Benefits Page on the public website. The completed form can be faxed to 703-802-8795 or emailed to HRCentral@fairfaxcounty.gov.

- Remember to maintain your enrollment in a county retiree medical plan. The Benefits Division must receive proof of your enrollment in Medicare Parts A & B before the first of the month you turn 65 or your earliest Medicare eligibility. This also applies to Medicare-eligible dependents.

How to Learn More:

- Visit the Retiree Benefits Page to access the resources such as the 2023 Retiree Benefits Guide, the Retiree Open Enrollment Form, plan information, and to learn who to contact for questions.

- The Benefits Division is hosting several virtual Open Enrollment meetings for retirees using Zoom. To view the full meeting schedule and how to access meetings, please visit the above link to the Retirees Benefits Page.

Attending one of our In-Person Events

The Benefits Team will offer a limited number of in-person events for Open Enrollment. In addition, it will continue to offer a variety of virtual sessions covering general benefit topics and specific medical plans. All in-person events are subject to change based on CDC guidance and changing COVID restrictions.

- Retiree Health and Benefits Fair - Thursday, November 3rd, from 10:00 am to 1:00 pm

Join us at the Fairfax County Government Center South Atrium for flu shots, health screenings,, and vendor partner representatives will be available. Please note there will be no in-person meeting on the day of the fair. [Retiree Health and Benefits Fair flyer](#).

- In-Person Retiree Open Enrollment Meeting - Monday, November 7th at 10 am, at the Fairfax County Government Center, Board Auditorium.

Have coverage questions or concerns during Open Enrollment?

Due to high demand, anyone seeking in-person assistance from a member of the Benefits Team should call or email in advance to schedule an appointment. Individual appointments with vendor partners will be by appointment only. There will be no walk-in consultations available.

Contact the Fairfax County Government, Benefits Division through HR Central
By Phone at (703) 324-3311
By Email at HRCentral@fairfaxcounty.gov

For plan-specific questions regarding coverage contact the carrier directly at:

Cigna OAP Coinsurance Plans (90% & 80% Co-Insurance and MyChoice CDHP)	(888) 244-6224
Cigna True Choice Core Medicare Advantage PPO	(888) 281-7867
Cigna RX PDP Plan	(800) 558-9562
Kaiser Permanente HMO Plan	(301) 468-6000
Kaiser Medicare Advantage Plan	(888) 777-5536
UnitedHealthcare Group Medicare Advantage PPO	(866) 859-5402

LiveWell

2023 Retiree Interest Survey

LiveWell is planning the year ahead and would like to expand some wellbeing offerings for Fairfax County Government retirees. Whether virtual book clubs, in-person fitness classes, social experiences, or volunteer projects, LiveWell wants to help you make 2023 your healthiest and happiest year!

Please complete a quick survey by December 15th: [Survey](#)

MotivateMe Reminder

'Tis the season to make sure your MotivateMe activities are completed and posted by the December 31st deadline! Visit the [Retiree Benefits page](#) for additional information: [health & wellness programs](#).

A few reminders:

- MotivateMe rewards are available to subscribers in the Fairfax County Government Cigna 80%, 90% and MyChoice Plans and the Kaiser plans.
- Retirees who elect the Cigna True Choice Core Medicare Advantage Plan or the United Healthcare Group Medicare Advantage Plan have access to their own wellness and incentive programs and are unable to participate in MotivateMe.
- Cigna Participants: All activities must be posted to the MotivateMe portal on [mycigna.com](#) by 11:59 pm EST on December 31, 2022.
- Kaiser Participants: Kaiser passports must be received by LiveWell via email or hard copy at 11:59 pm EST on December 31, 2022.
- The annual physical and health assessment must be completed annually to earn any rewards
- It can take up to 8 weeks for claims based activities to be posted and up to 72 hours for self-entered or online activities, such as the health assessment, to post. Please do not wait until the last minute to complete your activities.
- If you are a retiree currently participating in MotivateMe who had a Medicare wellness exam or other preventive service fully covered by Medicare, please send documentation, such as an explanation of benefits (EOB) to LiveWell@fairfaxcounty.gov that includes the following, by December 31, 2022. These activities will be manually entered into the Cigna system.
 - o Your Name
 - o Physician Name
 - o Service Provided (i.e. Mammogram, Physical, Cervical Cancer Screening, etc.)
 - o Date of Service (must have taken place within 2020)
- Rewards will be available in pension checks in March 2023.

Health for the Holidays: December 5-9, 2022

Make your holidays a little jollier with LiveWell's Virtual [Health for the Holidays](#) Week, December 5-9, 2022. We'll connect with old acquaintances, turn our homes into Santa's workshops with crafting and cookie baking, and take a moment to fill our cup of cheer with seasonal self-care practices. Attend at least 4 of the week's webinars; you can enter a prize drawing for even more festive fun: <https://www.surveymonkey.com/r/healthyholidays2022>.

Retirement Systems

Confirm Your Address for Tax Documents:

Do you have a new address? Please let us know so we can mail your tax document to the correct address. Your Form 1099-R will be mailed in January and the post office will not forward it even if you leave a forwarding address. Address changes can be made by submitting a [Change of Address](#) form by mail or fax.



You can also find the form on the [Retirement Systems website](#), click on "Forms" under Department Resources, then click on "Change of Address for GENERAL COUNTY Retirees" or click on the "Forms" icon next to it.

Forms must be received by December 9 to ensure your address is updated for year-end tax reporting.

Retirement Systems Board of Trustees Election

John Yeatman has been elected by the retired members of the Employees' Retirement System to serve another four-year term on the System's Board of Trustees. Jeff Weiler, Executive Director, said that "John has been an active and integral member of the Board for over 19 years and has served as Vice Chairman for most of that time. He has and will undoubtedly continue to represent Fairfax County's retirees in an exemplary manner. I look forward to working with him for another four years."



Living your best life.

Don't you just love Fall? The leaves change colors, the smell of apple pie and pumpkin-spice everything – and resurfacing your favorite cozy sweaters! It's also a time to begin preparing for holiday spending and even budgeting for the following year.

Please know that NextMark continues to be your financial partner – no matter what life stage you're in. We are here to guide you on your financial journey, and help you accelerate NEXT.

We've increased our Certificate Rates.

If you're looking for a place to maximize your earnings, NextMark savings certificates are the perfect option. Check out our **LIMITED TIME OFFERS:**

Earn 2.53% APY on a 12-Month Certificate (minimum deposit \$2,500)

OR

Earn 3.04% APY on a 12-Month (minimum deposit \$100,000)

The longer the term, the more you'll earn!

*Check out savings options, rates and more information on APY at [NextMark Rates](#)

Protect yourself against holiday fraud.

With the holiday season approaching, it is common for fraud and identity theft to spike. Protect yourself from becoming a victim by doing the following:

1. Monitor ALL your financial accounts regularly by enrolling in Online Banking.
2. Notify NextMark or other financial institutions of your travel plans, so if unusual activity is noticed, it will be easier to identify.
3. Ensure all personal information, including beneficiaries, are up to date in your accounts.
4. DO NOT give out any personal information such as social security numbers, account numbers, passwords, credit or debit card PINs, or CVVs to anyone. Be aware of text, phone, and email scammers.
5. DO NOT be tempted by time-sensitive holiday offers that force you to visit unfamiliar websites. And do not click on attachments or links in emails or texts unless you are certain you recognize the sender.
6. Have a friend or neighbor retrieve your mail or packages if you're traveling. Package bandits like to lurk in neighborhoods and are always looking for an opportunity to strike.

For more fraud tips, we invite you to visit [NextMark's Fraud Protection page](#).

Referrals help us thrive.

Word-of-mouth referrals is the biggest and most impactful compliments you can give us. Share the benefits of NextMark with your children and grandchildren and teach them the value of cooperative banking. The future of NextMark relies on educating our younger generations that banking with us is easy, accessible, and rewarding.

From college to retirement, we're your financial partner and we are here to help you live a more awesome life. Learn more at [join-today](#)

Your feedback matters.

Member feedback is very important to us and we use it as an opportunity to continue improving the way we serve you. Please take a moment to submit a Google Review. Visit <https://g.page/r/CTiAbkGZXOPEAg/review>.

Branch Hours & Closures

Our priority continues to be the health and safety of our members, our employees, and the community we serve. We continue to update operating procedures based on CDC guidelines and recommendations in order to maintain a safe branch environment for our staff and visitors.

[Click here for Branch Locations and ATMs](#)

We hope to re-open the Herrity Branch shortly.

Check out our latest newsletter [here](#)

We wish you a safe and enjoyable holiday season.

FCREA Events 2022

FCREA Holiday Luncheon

FCREA's annual holiday luncheon will be on Wednesday, December 21, 11:30, at the International Country Club, Fairfax.

International Country Club
13200 Lee Jackson Memorial Hwy,
Fairfax, VA 22033 ·

[Directions](#)



Retirees are encouraged to bring guests!

Cost: \$30 per person

Make checks payable to: FCREA. Mail check and full names of attendees to:

Joyce Gerhart
3358 Taleen Ct
Annandale, Va. 22003

For more information, phone Joyce at 703 560 4785 or email her at ggerhart2@verizon.net.

Reservation Deadline: December 14th

Help those in need during the winter months! Please bring non-perishable food items to our holiday luncheon. Examples of non-perishable food items include canned goods, pasta, cereal, rice, dry soup mixes, etc. (Food items that do not require refrigeration.) This year we will donate to the **FACETS** non-profit organization working to serve the poor and homeless.

FCREA Picnic Photos

After several years of cancellations due to Covid, the FCREA resumed its annual picnic in September at Nottoway Park in Vienna. Approximately 30 retirees attended and enjoyed the food, drinks, and camaraderie, including representatives from the Office of Retirement and NextMark (who handed out gifts).





For more photos go to [2022 FCREA Picnic Photos](#).

FCREA Membership

New Members

- * Margaret (Peggy) Cook, Retired from Community Services Board in September 2020
- * Merni Fitzgerald, Retired from the Office of Public Affairs in March 2014
- * Alan Arthur Fogg, Retired from Economic Dev Authority on 4/12/22
- * Susan Schnabel Horn, Retired from the Health Dept. on 10/20/22
- * Patricia A. Patterson, Retired from the Police Dept. on 9/09/22
- * Judith A. Pedersen, Retiring from the Park Authority on 12/30/22
- * Margaret Squires, Retired from Office of Human Rights & Equity Programs on 7-29-22



Join FCREA: [membership](#)

FCREA Members Information.

For a list of FCREA Board Members: [Board](#)

FCREA retirees are asked to forward any news concerning retirees or their family members who are ill or have passed away to Joyce Gerhart: 703-560-4785 or ggerhart2@verizon.net

Please send address changes to Bobbie Deegan: 301-937-7070 or BobbieDeegan@aol.com

[FCREA Website](#)

[Fairfax County Retirement Systems](#)

[Fairfax County Retirement Web Member Services](#)

[Fairfax County Retirees Benefits](#)

[Fairfax County HR Who to Call Contacts](#)

[Live Well Benefits Academy Catalogue 2022](#)

Finally... Margaret Mead

Years ago, anthropologist Margaret Mead was asked by a student what she considered to be the first sign of civilization in a culture. The student expected Mead to talk about fishhooks, clay pots, or grinding stones.



But Mead said no, the first sign of civilization in ancient culture was a femur thigh bone that had been broken and then healed. Mead explained that you die if you break your leg in the animal kingdom. You cannot run from danger, get to the river for a drink, or hunt for food. You are meat for a prowling beast. No animals survive a broken leg long enough for the bone to heal.

A broken femur that has healed is evidence that someone has taken time to stay with the one who fell, has bound up the wound, has carried the person to safety, and attended the person through recovery. Helping someone through difficulty is where civilization starts, Mead said.

We are at our best when we serve others.



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