

Hot Flashes

November 2021

Fairfax County Retired Employees Association

Chairman's Message

The weather is getting cooler and it's getting dark earlier in the evening. In years past, I'd be reflecting on our annual autumn picnic and reminding you to make your reservations for our holiday party. But COVID-19 is still making the rounds, and so both the picnic and our holiday party have been cancelled. But "they" say that it appears that the Delta variant has peaked and the number of new cases is dropping. We hope they are right, so we can plan some new get-togethers!



In the meantime, I have a few reminders –

Benefits Open Enrollment begins November 1 and ends November 19.

Check the new Retiree Benefits website for details:

www.fairfaxcounty.gov/hr/departments-human-resources-retiree-benefits.

Don't forget to vote! Election Day is November 2. See the County website for details: www.fairfaxcounty.gov/elections.

Joyce Gerhart, our Sunshine Chairman, would like to hear from you if you know of a retiree who is ill or has passed away, so she can send a card on our behalf and spread the word. Joyce's phone number is [703-560-4785](tel:703-560-4785), or you can email her at GGerhart2@verizon.net.

Looking forward to 2022, 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, then – Get your flu shot and stay well!

Sincerely,

Pam Martin, Chairman

Fairfax County Retired Employees Association

Retiree enjoying retirement

In this section, we ask you to share something that may be of interest to other retirees. Please send your stories to [FCREA](#) and as space is available and relevant, they will be published. Our thanks to Sara Simmons for the following:



Bison in Yellowstone National Park

Road Trip! Since retiring in 2018, I've been very fortunate to be able to travel all over the world, often with fellow county retirees. My last international trip was in January 2020, to Argentina & Antarctica. Since then, as with other folks, my wings have been severely clipped. However, I took advantage of the pandemic to be outside every day working on my nature photography

skills (check out some of my favorite photos at [@SaraTrekker](#) on Instagram!). I also explored new (to me) and favorite parks in the Northern Virginia area.

Since all of my planned trips have been postponed (right now, 2022 is looking to be a busy year), I decided to explore more of the US. In 1988, I had driven across the country for graduate school and learned I love a good road trip! I drove west again in 2016 and 2019 when I helped friends move to the west coast.

Driving west, my co-pilot was Madeline Arter (retired in 2003 from JDRC). We pushed to get to Jackson, Wyoming, and then spent several days exploring lower Yellowstone and the Tetons. We continued west and spent a week in the Portland, Oregon area, including Cannon Beach. Then Madeline flew back to Virginia and I continued south to Moab, Utah. There, I spent 4 nights, exploring Canyonlands and Arches national parks.

On my way south to Santa Fe, I made a quick detour to Mesa Verde NP in Colorado.



Double Arch Window in Arches National Park



La Capilla de San Ysidro Labrador / Lopez Chapel, Santa Fe

In Santa Fe, I met up with Karen Field (retired from DIT in 2016). We had a great time exploring new and favorite spots. We had lunch with Tom Mauter (retired from DHR in 2004), who is a permanent resident of Santa Fe. It was fun to catch up, remember the “good old days” and enjoy a beautiful New Mexican day!

The last leg of the trip was truncated & modified due to a family emergency back in Virginia. There is so much to see in this country, I plan more road trips in the future!

Sara retired from the Civil Service Commission in 2018

How to Spot an Online Shopping Scam



Over the past year, we’ve changed our habits and moved more of our shopping online, and scammers have taken notice. Scammers are creating legitimate-looking sites using stolen images and fake assurances to take advantage of people purchasing from unfamiliar sellers. Some are even preying on people looking to buy a pet or other big-ticket items, touting fake offers for “contactless delivery” that could leave customers empty-handed and out of thousands of dollars.

Four signs to look for:



Unreal deals. Scammers may lure you in with a deeply discounted offer that seems *too good to be true*, only to tack on fees or fake COVID-related costs once you make the first payment.



Unknown sellers. Anyone can set up an online shop or post an ad on social media. If you can, have a video call with the seller to meet them and see what you're buying, especially if it's a big-ticket item like a used car or pet. If you are looking for a pet, please consider adopting locally to help ensure a safe experience.



Pressure to buy. Be wary of any seller who pressures you to buy right away or asks you to pay using a digital payment service such as Zelle[®], wire transfers, or even gift cards — none of which provide payment protection. Use a credit card if you can.



Bad reviews. Do an online search on the seller, product, and related scams by using terms like “review,” “complaint,” or “scam”. No reviews can be a red flag too. Get a second opinion from a friend or family member.

See Scam Stories

Be Aware: Payment apps, gift cards, and wire transfers do not have protection like a credit or debit card, so you may NOT get your money back once it is sent.

This was forwarded by a member who received it from Wells Fargo.

Fairfax County Retirement Systems

Planning for Tax Documents:

Please remember to update your address with the Retirement Systems if you move or have already moved. In January, we will mail the 1099R tax form to your home address that we have on file as of December 31. The post office does not forward tax documents, so be sure we have your current address. Address changes can be made by submitting the Change of Address form by mail or fax. You also can find the form on the Retirement Systems website home page under "Forms" in the "Department Resources" list on the left or click on the "Forms" icon on the right.

A note from the Investment Team:

Fairfax County Retirement's Defined Benefit Pension Plans Achieve Landmark Returns!

Despite a global pandemic, the Chief Investment Officers achieved the following investment growth of our pension funds for the 2021 fiscal year. (IRR is the Internal Rate of Return, which measures the rate of return on an investment.)

- * Employees': 26.89% Net IRR
- * Police Officers: 31.22% Net IRR
- * Uniformed: 25.43% Net IRR

You also can think of it in this way. For every \$1 invested, each retirement system grew by \$1.27, \$1.31, and \$1.25, respectively.

As we have all experienced, jobs, supply chains, food, medicine...it's not the same these days, mostly in ways that are downright challenging. One thing you don't have to worry about is your retirement benefit from Fairfax County. The Chief Investment Officers (CIOs) established a portfolio of investments where their defensive strategies (in case of downturns in the market) outperformed the usual offensive strategies used when the investment markets are normal.

Congratulations are due to Andrew Spellar, the Fairfax County Employees' Retirement System CIO, and Katherine Molnar, the Police Officers Retirement System CIO, for their finalist nominations for the prestigious CIO Industry Innovation Awards! Another reason our County benefits are in great hands: your Retirement Team is resilient and innovative.

We sincerely hope this message helps you find some peace and wellness in these challenging times.

2022 Open Enrollment for Retirees is here!

A few quick reminders:

- * Open Enrollment begins today, November 1st, and runs through November 19th.
- * We will continue to offer the existing plans into 2022.
- * Should you want to make a change in plans, return your completed Open Enrollment form by **November 19th** to the Benefits Division. Completed forms can be faxed to [703-802-8795](tel:703-802-8795) or emailed to [HR Central](#).
- * If you are not making any changes, you do not need to submit a form.
- * You can access 2022 plan information on the **NEW** Fairfax County Government Retiree Benefits public website at www.fairfaxcounty.gov/hr/department-human-resources-retiree-benefits. On our website, you can access the 2022 Retiree Benefit Guide, Open Enrollment form, and information on who to contact with 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 our public site listed above.

Note: Updated United Healthcare Medicare Advantage teleconference [\(844\) 867-6169](tel:844-867-6169). Access codes are available on the Employee Education PDF on our website. (See above link).

- * 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 in which you turn 65 or your earliest Medicare eligibility date. This also applies to Medicare-eligible dependents.

If you need assistance with questions or concerns during Open Enrollment

The health and safety of our retirees, employees, and citizens is a top priority for the Benefits Division. We strongly encourage anyone seeking in-person assistance from our team to 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 Benefits Division through HR Central

By Phone at [\(703\) 324-3311](tel:7033243311)

By Email at HRCentral@fairfaxcounty.gov

For plan-specific questions regarding coverage and/or provider search contact carrier directly at:

Cigna OAP 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

Attending one of our in-person Open Enrollment Meetings

A reminder that there is limited availability for our two in-person Retiree Open Enrollment Meetings in November, and our One-on-One, In-Person Benefit Consultations.

Please remember, **registration is required** for everyone and there is only one sign-up slot per person. You cannot sign up for more than one person. Benefits staff will confirm registration upon entrance. No walk-ins will be permitted. Social distancing guidelines will be strictly adhered to, and masks are required in all County buildings at all times.

All in-person events are subject to change and may cancelled due to updated CDC recommendations and COVID-19 safety protocols.



Live more awesome.

As we continue to navigate the COVID-19 pandemic, NextMark will prioritize the health and safety of our members, our employees, and the community we serve.

Branch Hours & Closures

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.

OPEN BRANCHES

Fairfax Branch: 4201 Members Way, Fairfax, VA 22030

Lobby Hours: M, T, W, F: 9am – 5pm; TH: 9:30am - 5pm

Sat: 9am – 1pm

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, T, W, F: 9am – 5pm; TH: 10am -5pm

Sat. 9am – 1pm

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

Government Center Branch: 12000 Government Center Parkway, Ste. 266, Fairfax, VA 22035

Lobby Hours: Monday ONLY: 8am – 4pm

T, W, TH, F, Sat: CLOSED

On weeks when the branch is closed on Mondays due to Federal Holidays, it will open on Tuesdays.

We hope to re-open the Herrity Branch in the near future.

Online and Mobile Banking are the way 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 Banking 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. Email us at membersolutions@NextMarkCU.org to schedule an appointment with one of our financial guides to discuss NextMark’s financial relief products.

Check out our latest newsletter [here](#)

Sad News

John “Jack” Bricker Seamon passed away on July 15, 2021. Jack retired from the County as the Acting Director of Facilities Management in December 2005.

For more information, go to: [Obituary](#)



Constance Goode Connors passed away on October 21, 2021. Connie retired from the Office of Human Resources in 1999.

For more information go to: [Obituary](#)



FCREA Events

All FCREA events are cancelled until further notice.

FCREA Membership

New Members

* Robert A. Bermingham, Jr., Retiring from Juvenile & Domestic Relations Courts on 1/07/2022



* Deborah H. Gutierrez, Retired from Office of Strategy Management on 9/14/2021

* Nelson B. Gutierrez, Retired from Information Technology on 7/06/2021

* Noel Kaplan, Retired from Planning and Zoning on 4/27/2019

* Jacqueline Lonora Payne, Retiring from Community Services Board on 12/17/21

* Vivian Wisda, Retired from Health Dept. on 10/15/21

To Join FCREA ...

Any retired Fairfax County employee or surviving spouse is eligible to become a member of the Association. Our Hot Flashes newsletter provides retirees with County benefits information, news about other retirees, and other information we believe may be of interest. 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](#)

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](tel:703-560-4785) or ggerhart2@verizon.net

Please send address changes to Bobbie Deegan: [301-937-7070](tel:301-937-7070) or BobbieDeegan@aol.com

[FCREA Website](#)

[Fairfax County Retirement](#)

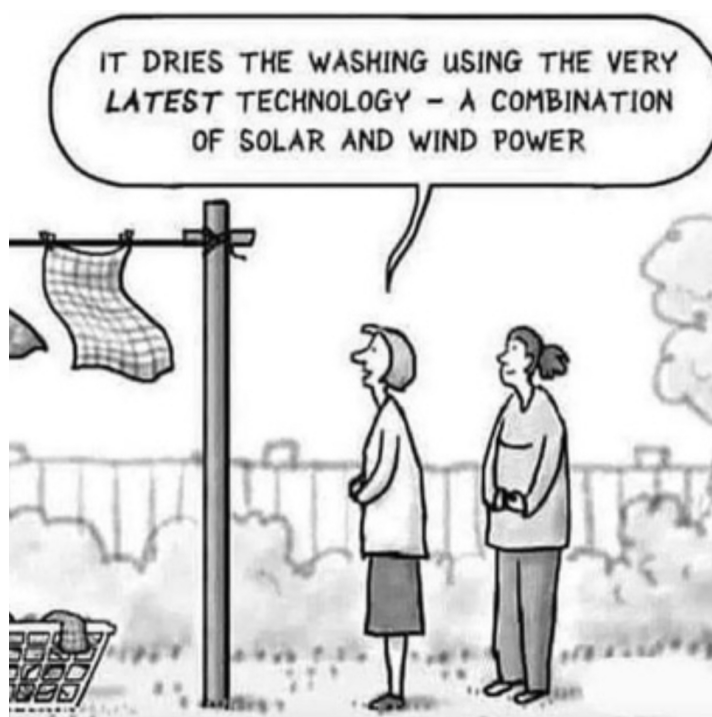
12015 Lee Jackson Memorial Hwy, Suite 350, Fairfax, VA 22033-3300
[1-800-333-1633](tel:1-800-333-1633) or [703-279-8200](tel:703-279-8200)

Fairfax County Retirement Web Member Services: [website](#)

Fairfax County Benefits Summary - [Retirees](#)

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

Finally... the latest technology





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