

Hot Flashes

Fairfax County Retired Employees Association

July 2023

Chairman's Message

So how has your summer been so far? I hope everyone is having fun!

This time last year, things were starting to feel "normal" again. We were beginning to venture out for fun, not just a necessity! What a difference a year has made. While wearing a mask still is important for some persons at high risk should they get COVID, many of us can enjoy things again without worrying about a mask. We can go to church, fly on a plane, and even visit some doctors' offices without a mask!



This month we have two special articles. We've been hearing a lot about artificial intelligence (AI) lately. Some think this will be a great tool to make things more efficient and cost-effective; some believe it will lead to the end of life as we know it (all right, maybe I am exaggerating a little); I suspect most of us fall somewhere in between. Hot Flashes Editor Chuck Higdon decided to see what the fuss was about. He used AI to research a topic of interest to everyone in today's digital world, write an article summarizing the findings, and check the grammar. What he came up with is impressive.

The second special article in this month's newsletter is a response to all those ads we see on tv promoting SingleCare, GoodRx, and other pharmacy savings cards. Even though we have a prescription plan through the County, would one of these cards still be useful? We asked Benefits, and their reply is included in this issue.

Attendance at last year's annual picnic in September and our holiday luncheon in December was high, and everyone who came had a great time catching up with friends. Hopefully, the turnout this year will be even better. Are there any other events you would like to see us undertake? In the past, we have taken day trips, multi-day trips, and cruises. We are open to considering any suggestions. Just share your thought with me or another member of the Board of Directors. Our contact info is at the end of this newsletter.

Do you have any special outings this summer? Fun hobbies? Adorable pets? Share your tale with your fellow retirees through Hot Flashes. Email it to our newsletter editor, Chuck Higdon, at FCREA99@gmail.com, and he'll take it from there. It doesn't have to be a long story; a paragraph will do. We need to celebrate our happy times together!

That's my news for this issue. Enjoy the rest of the summer!

Sincerely,

Pam Martin, Chairman
Fairfax County Retired Employees Association

**MEMBER SUGGESTIONS
FOR CONTENT**

We want your feedback! What topics would you like to see in future issues? How can we make this newsletter even better? Email your suggestions to FCREA99@gmail.com

Retirees' Share

The following is from Paul Bilowus:

I retired in 2017 after 37.5 years with the County. Since then, I have been thrilled, as you can guess, as I am lucky enough to have a fixed (defined) County retirement income in addition to Social Security.

I also have been lucky to have our three children living within three blocks of us. They are the fortune, besides my wife, that makes me rich and happy! We watch our two grandchildren 2 or 3 days a week and have been doing it since they were two months old. It is our pleasure!

In my spare time, I maintain our house, vehicles, yard, and equipment, help my children take care of theirs, and help cook. Luckily, we bought our home long ago. How young people can afford a house these days is a mystery, but somehow our system thrives and will work out eventually.

To give back to the public for being good to me in my retirement, I use my

wisdom to help improve society and future generations. I do this by periodically writing to different government agencies, companies, citizen groups, etc., with suggestions and observations. In most cases, these ideas/comments would save consultation service or staff costs and improve life for all. The internet has everything you need to communicate efficiently, and I know I tried.

Also, as a couple, we pick up litter, dispose of it, and help neighbors stop breeding mosquitoes, gnats, and flies. Don't you wish everybody did!

You also may wonder what I can help with. I had many jobs. They were: painter, plumber and electrician helper, automotive repair trainee, air pollution control engineer and enforcement, safety, and hygiene (trash, mosquitoes, rodents, and sewage), housing and property inspector with legal expertise and duties representing the health dept., code enforcement of tattoo and massage parlors, hotels, pools, child care centers, group homes, and campgrounds, Emergency Response, Asbestos Inspector, Lead Inspector, public pesticides, Real Estate Licensed, Acid Rain Study Principal Operator, Indoor Air Quality Testing, (including radon, mold, and gases), and a Toastmasters member.

I even traveled to Aniston, Alabama, to participate in Homeland Security training at the COBRA Facility for public safety professionals, Risk Management Coordinator, 95 mask fit tester, GPS/GIS, managing 17 people involved with a stream, quality assessment, sewer, flow conditions, and fugitive dust source determination in two steel plants (before Fairfax County). I also took air conditioning and refrigeration training. That training was coupled with a four-year degree in Psychology and a minor in Biology. I am a Registered Environmental Health Specialist and a Certified Professional in food safety. Other experiences: board of directors member at a condominium, Chief Election Officer, and finally, inspecting restaurants for the last five years of my career.

Also, I periodically summarize documents, such as those that are health or economics related, from reputable sources for my friends and family. I could forward these to anyone interested; my email is CPBilowus@yahoo.com.

Now I swim, take walks, ride bicycles, and attend tennis parties from October to April.

- *Paul Bilowus, retired from the Health Department in 2014*

Department of Human Resources

Ask Benefits

With all the hype and commercials

around pharmacy discount cards like GoodRx, SingleCare, and ScriptSave WellRx, do you ever wonder if you are getting the best price?



Non-Medicare-eligible retirees and dependents covered under one of Fairfax County Government's medical plans managed by Cigna can put their worries aside. With the pharmacy benefit included in your medical plan, you are already paying the lowest price of your copay, your coinsurance, or the GoodRx price.

These county-sponsored medical plans, managed by Cigna, include a program called Price Assure powered by Good Rx. If you are getting a drug (usually a generic one) that is part of the GoodRx program, you will automatically get the best price without having to do a thing. There is no application process or special card required. It is all part of your prescription drug benefit!

GoodRx is not an automatic part of your Cigna RX Part D Prescription Plan for Medicare-eligible retirees and dependents enrolled in a county-sponsored medical plan. Out-of-pocket costs for prescriptions filled using GoodRx do not count towards your Part D plan deductible.

GoodRx can help Medicare-eligible retirees and dependents save if they are trying to fill a prescription for a drug not covered under the Part D Prescription Plan or medicine they have been unable to get approval for. You can use GoodRx to save on out-of-pocket costs for these medications.

Any time the pharmacist informs you that a particular drug is not covered, you can request that they bypass your Part D coverage and fill the prescription as a cash customer. Present your GoodRx card to the pharmacist to take advantage of the savings. Remember, you must have previously applied for this card online and it's free. Then, request a price based on the GoodRx discount.

Be aware that not all medications are part of the GoodRx program. If you find yourself with a prescription for a drug not covered under your Part D coverage and not a part of the GoodRx program, ask your doctor if there is another alternative to what they have prescribed that would be covered under your Part D Plan.

As healthcare consumers, we must advocate for ourselves and come armed with various options to help us save money.

Retirement Systems

Cost-of-Living Adjustment (COLA)

Remember that your COLA is effective July 1; you'll see it in your July 31 benefit payment. It is 3.7%. For more information about the



COLA, please select the following link ([COLA information](#)) to view the article on our website. A Pay Advice will be mailed to your address of record. Please ensure your mailing and email addresses are correct. If necessary, you can update them either by logging into your [online account](#) or by [downloading the form](#) and returning it to our office. If you have questions, please get in touch with the Fairfax County Retirement Systems (FCRS) office at 703-279-8200 or email your retirement specialist as follows:

Last Name starts A-G: Nydia Rivera

nydia.rivera@fairfaxcounty.gov

Last Name starts H-O: Dayle Barthelow

dayle.barthelow@fairfaxcounty.gov

Last Name starts P-Z: Yvonne Ta

yvonne.ta@fairfaxcounty.gov

Staffing Update

This year has seen several of our valued staff enter retirement. While we are saddened to see them go, we are happy to introduce the following new members of our management team:

Brad Baker, Deputy Director

Robert Harvey, Technology Manager

Michelle Pagano-Dierkes, Accounting Manager

Volunteer Opportunities

Do you live in Alexandria, Annandale, or McLean? Have a few hours to spare per month?

Volunteer Solutions is looking for volunteer grocery shoppers (2x/month on average) and social visitors (1 hour/week) to support older adults. Bilingual social visitors also are needed for a Spanish-speaking woman in Alexandria (in-person or by phone) and a Farsi-speaking woman in McLean. A Mandarin-speaking social visitor is also required to speak by phone with an older adult. *Help reduce social isolation.* Skilled volunteers are also needed to lead classes throughout Fairfax County senior centers. To learn more about the wide variety of opportunities, visit bit.ly/FXVSVOL, email VolunteerSolutions@FairfaxCounty.gov, or call 703-324-5406.



At **Fairfax CASA**, our volunteers support and advocate for newborn babies to young adults (0-21 years old) involved in open child abuse and neglect cases in Fairfax County.



Please consider joining us to learn more about what it takes to be a CASA for a child in our community. Becoming a CASA volunteer can help change an abused or neglected child's story.

We hope you will take the first step by attending one of our upcoming virtual information sessions:

- July 13th @7:00PM
- July 27th @1:00PM
- August 10th @7:00PM
- August 24th @1:00PM
- September 7th @7:00PM
- September 21st @1:00PM

Please reserve your spot by emailing volunteer@casafairfax.org. For more information, we invite you to visit us at www.fairfaxcasa.org.

The Department of Family Services' **Body Safety Program** needs volunteer classroom instructors to help empower elementary students with the tools they need to prevent or interrupt child abuse and exploitation. Visit <https://bit.ly/3nSoolM> or contact Francesca Lovitt at Francesca.Lovitt@FairfaxCounty.gov or 703-324-7459. Si usted habla Español, nosotros necesitamos su ayuda! Training August 11th, 2023.

[Body Safety Brochure](#)

Cell Phone Charger Cables

- Written by AI (artificial intelligence)

In today's world, cell phones have become a necessity for everyone. However, one issue is the need for universal charging cable compatibility. Different charging cables are often needed for the increasing number of cell phone brands and models. This not only adds to the cost but also creates clutter and confusion.

The issue of standardizing cell phone charger ends has been a topic of discussion for years. But, for this to happen, manufacturers must standardize their charging ports so users can use one universal charger for all devices.

One trend that has emerged in recent years is the move towards USB-C charging ends which was mandated by the European Union (EU) for all new devices sold in 2024. This charging cable offers faster charging times and greater compatibility with different devices. As a result, many smartphone manufacturers, including Samsung, Google, and Apple, have adopted this standard.

Different types of USB cables



Another trend is the use of wireless charging technology. This eliminates the need for cords and allows users to place their phones on a charging pad. While this technology is still relatively new, it is gaining consumer popularity.

Standardizing charging cables will benefit consumers and manufacturers by reducing waste and improving convenience. As more companies adopt these trends, we can expect a more streamlined approach to mobile device charging.

Editor's Note: We recently went out of town and needed three different charging cables: cell phones, iPads, and portable charging banks. I thought an article on charging cables might be appropriate for our newsletter, and decided I'd try using AI to write it.

I went online, found an AI generator, entered the topic, and AI "spit out" this article in minutes. Next, I used a "grammar checker" to improve phraseology (some phrases and transitional words were clunky) and to check spelling and punctuation errors (there were none). Finally, I inserted the image. Amazing.



What's happening at NextMark?

Protect yourself from Summer Fraud.

As you embark on summer adventures with family and friends, please remember to be extra vigilant when protecting your personal information. We want to offer you some tips for safeguarding yourself from fraud.

- Notify NextMark and your other financial institutions of your travel plans. That way, if unusual activity is noted, it will be easier to account for or question.
- Have someone retrieve your incoming mail and packages when out of town. Package bandits are lurking in neighborhoods and looking for an opportunity to strike. Speaking of bandits, be wary of fraudulent delivery package attempts. If you are not expecting a package, don't accept it. Do not provide personal information to the delivery personnel, even if they indicate it's required.
- Enroll in [Online and Mobile Banking](#). This will provide you with 24/7 access to your accounts to monitor your transaction history, balances, and any other activity to ensure it is as expected. Setting transaction alerts also can provide you with real-time notifications so you are aware of fund transfers as they occur.
- Monitor your accounts closely and immediately report any unusual transactions to NextMark by calling 703-218-9900. Credit card fraud is known to spike during summer, when folks travel more, so please consider activating the Fraud Alert feature for all your credit cards. For NextMark credit cards, you can get started [here](#).

For additional fraud protection tips, we invite you to visit our [fraud protection page](#). We wish you a safe and enjoyable summer.

NextMark Fairfax Branch Remodel

Our Fairfax Branch remodel project is moving along nicely. The new design will elevate the branch experience and allow our members to perform transactions more quickly and conveniently. Although we understand this is causing you some inconvenience, we believe the changes will positively impact your future visits to our branch, making them more efficient and enjoyable. The estimated completion period is mid-July, so be on the lookout for updates.

Maximize your retirement earnings with a NextMark Savings Certificate.

You may miss some earning potential if you haven't checked out our savings certificates. Check out our recently-increased rates at NextMarkCU.org/rates and open your certificate online today!

Don't forget, our [quarterly newsletter](#) is an excellent resource for current promotions and other news.

Sad News

Guy L. Yates, of Catonsville, MD, passed away on January 16, 2023. Guy retired from DTA/Real Estate in 2011.

[Obituary](#)



FCREA

Events 2023

September DTBD, FCREA Picnic, 11:30, Nottoway Park

December 20 - FCREA Holiday Luncheon, 11:30, International Country Club.

Membership

New Members

- Raja'a Satouri, Retiring from the Health Dept. on 8/01/23
- Cathy (Spage) Schafrik, Retiring from Human Resources on 7/07/23



Membership [Fact Sheet](#)
[Membership Application](#)

Members, we have lost track of. ..

Keeping our email database current is an ongoing issue. We now have 73 members whose email addresses are no longer valid, and we have lost track of them. In future newsletters, we will list more "lost members."

If anyone knows any of these members, please ask them to update their email address by contacting FCREA99@gmail.com or Bobbie Deegan: 301-937-7070 or BobbieDeegan@aol.com.

- Edward Huggins, retired from The Community Service Board in 2012
- Genevieve Lester, retired from the Library in 1993
- Mark Holsteen, retired from the Parks Authority in 2017
- Mary Williams, retired from DPWES in 1989
- Sara (Robin) Ransom, retired from the Planning Commission in 2011
- Vivian Wisda, retired from the Health Department in 2021

Members Information.

[FCREA Board Members](#)

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 Websites with Retirees Information:

[Retirement Systems](#)

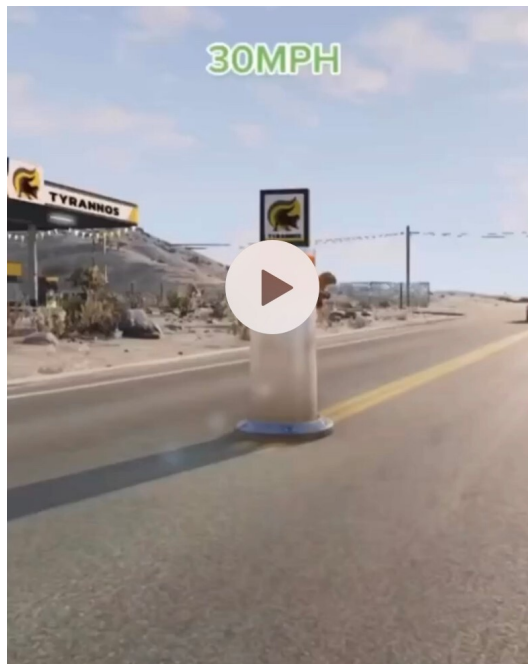
[Retirement Web Member Services](#)

[Retiree Benefits](#)

[DHR - Who to Call Contacts](#)

[Retirees Resource and Video Library](#)

Finally... Car crashes at various speeds



In 2022, 42,939 people died in car accidents, and according to the NHTSA, the number one cause is driving too fast for the road conditions or in excess of posted speed limits. i.e., speeding. This video should make everyone slow down!



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