Hot Flashes

July 2024

Fairfax County Retired Employees Association

Chairman's Message

So, how has your summer been so far? It sure got hot fast. I hope everyone is having fun, nevertheless.

Our annual meeting was very informative. Thanks to the Retirement Office for making a recording of the virtual meeting available to our retirees. For those



unable to watch the meeting online, Benefits Manager Susan Kirkman provided Hot Flashes with a summary of her remarks, which editor Chuck Higdon has included in this issue.

I'm looking forward to our September annual picnic and our December holiday luncheon. I always have a great time catching up with everybody. Are there any other events you would like to see us undertake? For our newer members - In the past, we have taken day trips, multi-day trips, and cruises. Unfortunately, COVID put an end to that. But the Board is ready to start getting us on the road again if there is interest! All suggestions are welcome. Please share your ideas 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. Email it to our great newsletter editor, Chuck Higdon, at FCREA99@gmail.com. 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!

Pam Martin, Chairman Fairfax County Retired Employees Association

FCREA Annual Meeting - Susan Kirkman Remarks

On May 1, the FCREA held its annual meeting. Susan Kirkman, The Division Director of Benefits & LiveWell spoke and summarized her remarks below.

Cigna's Medicare Product Sale

What we know at this point....

- The sale is scheduled to be finalized in the first quarter of 2025.
- We will not offer the Cigna True Choice Medicare Advantage Plan in the 2025 Plan line-up.
- We are looking at options for the Group Medicare Part D prescription drug program, but nothing has been finalized.

Group Medicare Part D Prescription Drug (EGWP) Rebate

- If you meet the qualifications, this is a credit you receive back in your Pension check; it appears in the "Miscellaneous Section" as a credit on your pension check statement.
- The amount of the credit and who receives it changes annually, based on a specific actuarial determination prescribed by CMS and calculated by our outside Benefits Consultants.
- In basic terms, each year, the "true cost" of the Part D plan for the previous year is determined; this includes drug costs, rebates, and dispensing fees for all prescriptions filled under the Part D plan. The actuaries then compare this to the individual premiums members pay, taking plan, coverage levels, and service-related subsidies into account. Based on CMS guidelines, they calculate who and what amount the credit should be for the coming year.

Retiree Health Plan and Life Insurance Benefit Resources

- The Retiree Benefits Page on the county's public website includes announcements, plan information, and contact information for claims issues and other concerns. Retiree Benefits Page
- Retiree Benefits Academy and other educational opportunities
- Reaching members of the Benefits Team and on-site Vendor representatives

- If you inquire, please leave a message with a return phone number or e-mail address.
- E-mail is our preferred way of communication, even if you need us to call you in return. Benefits Staff will return your e-mail or call within 24-48 business day hours.
- Please make an appointment if you need to meet with someone in person. With the increase in demand, we cannot hold walk-in meetings.
- We cannot speak to anyone other than the retiree regarding your benefits through the County without an approved POA on file or with you on the phone or accompanying them.
- Link for Contacts in the Benefits Division: Know Who to Call
 - Alice Kreiner, Cigna Representative
 - Steve Page, T. Rowe Price Representative
 - Lonna Owens, Standard Life Representative

Enrollment in External Medicare Products

Enrolling in additional external Medicare products will cancel your Medical Plan with Fairfax County. CMS allows you to enroll in only one Medicare Plan, and our Medicare plans include the Medicare Part D plan. If you enroll in another plan, Medicare will notify us to cancel your coverage with us. Note that cancellation of county benefit coverage is permanent.

2025 Plan Year Open Enrollment

2025 Annual Open Enrollment will run from Monday, November 4 through Friday, November 22, 2024

Department of Human Resources, Benefit Division Reminders

 Have you moved recently? To ensure you receive relevant and timely benefit mailings, ensure your address is current with the Benefits Division in the Department of Human Resources.

To update your address, contact the Benefits Division through HR Central to request the required form by email at HR Central or by phone at 703-324-3311.

 Do you have a question regarding county-sponsored benefits for retirees but are unsure where to start? Visit our Retiree Benefits Page on the county's public website, where you will find contact numbers for our current vendors, along with benefit plan summaries, educational plan-specific videos, and more. Retirees Benefit Page

Cost-of-Living Adjustment (COLA)



It's here! It's here! Your COLA is effective July 1; you'll see it in your July

31 benefit payment. This year, the COLA is 3.4%. It is applied to your base benefit and any accumulated COLAs from prior years.

\$1,000.00 \$100.00 3.40% \$34.00 \$3.40

The July pay advice will be mailed to your address of record. Please verify your current mailing and email addresses by logging into your online account to review. To change your address, please download the Change of Address form and return it to our office. If you have questions, please contact the Fairfax County Retirement Systems office at 703-279-8200 or email your payroll specialist:

Last Name starts A-G: Nydia Rivera nydia.rivera@fairfaxcounty.gov Last Name starts H-O: Dayle Bartholow dayle.bartholow@fairfaxcounty.gov Last Name starts P-Z Yvonn Ta yvonne.ta@fairfaxcounty.gov

We also mail pay advice in January and December. You can also access pay advice from your account in Web Member Services.

Opportunities to Help

Volunteer to Teach Kids About Staying Safe!



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 bit.ly/BodySafeVol or contact the Body Safety staff at DFS Body Safety, or 703-324-7459. Si usted habla Español, nosotros necesitamos su ayuda! Our next training is August 16th, 2024. Are you available during the day or the week? If you enjoy working with kids, this

opportunity is for you!

Make a Difference – Volunteer with Girls on the Run!

Girls on the Run Northern Virginia (GOTR NOVA) is a nonprofit organization that serves girls in grades 3-8. Girls of all abilities have fun, make friends, increase their physical activity levels, and learn important life



skills. In fall and spring, volunteer coaches lead teams through interactive lessons and activities twice weekly, ending each season with a non-competitive 5K.

Whether you are interested in volunteering weekly, as a one-time event volunteer, or something in between, your support is welcomed! For more information, please visit www.gotrnova.org or email Megan Fay at mfay@gotrnova.org

Fairfax County Office of Elections

Help is needed at the polls!

The Fairfax County Office of Elections is looking for community members to serve as election officers for the November 5, 2024 election. In particular, bilingual officers who speak Korean and Vietnamese are needed. This is an excellent opportunity to know your neighbors and help your community!



You will receive \$250 as a thank you for your service.

Learn more and apply at Office of Elections Officers.



Here's the latest from your credit union, NextMark.

\$mart Summer Travel: 7 Ways to Save (and Still Have Fun!)

Few things stoke wanderlust, like longer days and warmer temps. But before you deep dive into summer travel—and your wallet—check out these tips that can help you have fun in the sun without breaking the bank.

1. Set a Realistic Budget.

Before you hit the open road (or sky...or seas...), consider all the expenses involved, including transportation, accommodation, meals, and activities. Allocate a portion of your budget for unexpected expenses. A big-picture overview of your financial limitations will steer your decision-making process and make overspending less likely.

2. Travel Off-Peak.

Take advantage of off-peak seasons or weekdays when prices are often lower. Avoiding popular travel periods can help you secure better flights, accommodations, and attractions deals. Moreover, you'll be able to enjoy destinations with fewer crowds, enhancing your overall experience.

3. Explore Alternative Accommodations.

Instead of opting for traditional hotels or vacation rentals that often come

with cleaning fees, explore alternative accommodations to save money. Consider options such as hostels (single rooms are usually still an option), house-swapping, or even house or pet-sitting for friends if your dates are flexible.

4. Be Flexible with Your Destination.

Explore different destinations based on affordability. Lesser-known or upand-coming locales can offer rich experiences without the premium rates. Research affordable domestic or international destinations—by being flexible on the 'where,' you can uncover hidden gems without shelling out a ton on airfare.

5. Embrace Free and Low-Cost Activities.

Many destinations offer walking tours, public parks, museums with discounted admission rates, or specific days when attractions offer reduced entry fees. Take advantage of natural wonders, public beaches, and hiking trails, engage with locals to discover hidden gems, and receive insider tips on affordable attractions and events.

6. Plan Your Meals Wisely.

Splurging on food and drinks is easy, especially when you add in inspiring scenery. Opting for accommodations with kitchen facilities or access to a shared kitchen can save you hundreds. Prepare some meals instead of dining out for every meal and frequent local markets to purchase picnic-style fare. Street food vendors often offer tasty options without restaurant price tags when dining out.

7. Use Travel Rewards and Discounts.

Have an airline or hotel account? Leverage those travel rewards programs, credit card points, and loyalty programs to your advantage. Additionally, search for discount codes, coupons, and promotions when booking accommodations, flights, and attractions—it pays to comparison shop.

Use your NextMark Platinum Visa card to earn rewards on every dollar purchased, with bonus points for travel, dining, and gas. If you don't have one, you can apply before you travel here.

County Retirees Eligible for Loan Discounts

As a county retiree, you can enjoy a 0.25% loan discount on NextMark Auto and Personal Loans using promo code SAVE25. Get the details and other benefits here.

Maximize your retirement earnings with a NextMark Savings Certificate

Now is a great time to lock in high rates with a NextMark certificate. A share certificate may be a good investment if you want to earn a high-interest rate on your savings and know you won't need to access your money during the term. The NCUA federally insures your money. Check out NextMark's top rates for 9 and 12-month terms here.

Click here for Branch Locations and ATMs

Sad News

Raymond E. Willis (age 89] passed away surrounded by family, on May 21, 2024. Ray retired as the Director of Vehicles Services in 2013. Obituary



Wayne Cottrill passed away on August 19, 2015. Wayne retired from the Park Authority in 1998

Barbara M. Jenkins, 82, of Fairfax City, passed on May 22, 2024. Barbara retired from the Office of the County Executive in 2007. Obituary

Helen Lorraine Doores, of Manassas, VA, passed away at her home on November 24, 2022, surrounded by loved ones. Helen retired from Fairfax County Public Schools in 1988. Obituary



FCREA

Events 2024

- Picnic September DTBD, at 11:30, at Nottoway Park, Vienna
- Holiday Luncheon December 18, at 11:30, at the International Country Club, Fairfax

Membership

New Members

- Priscilla Demeo, Retired from Family Services on 3/8/2024
 - · David E. Griffin, Retiring 8/9/2024
 - · Fatu Kamara, Retired from Neighborhood &

Community Services/ADHC on 5/31/2024

- Denise Long, Retired from Office of the Clerk to the Board of Supervisors on 6/2/2019
- Miriam Waad, Retired from Land Development Services on 5/31/2024
- Christine Wilhelm, Retiring from Public Safety Communications –
 MPSTOC Management on 7/24/2024

Membership Fact Sheet Membership Application

Members, we have lost track of. ..



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

- Veronica O'Donnell, Retired from Library in 1998
- Elizabeth Thomson, Retired from Police in 1998
- John White, Retired from DPWES in 1998
- Joan Schmidt, Retired as Registrar in 1997
- Charles Slusser, Retired from DPWES in 1997

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

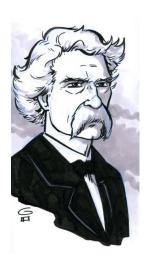
Please send address changes to Bobbie Deegan: 301-937-7070 or BobbieDeegan@aol.com

FCREA Website

Fairfax County Websites with Retirees Information:

Retirement Systems
Retirement Web Member Services
Retirees Benefits
HR- Who to Call Contacts
Retirees Resource and Video Library

Finally... the brilliance of Mark Twain



It ain't what you don't know that gets you into trouble. It's what you know for sure that just ain't so.

A person who won't read has no advantage over one who can't read.

Travel is fatal to prejudice, bigotry, and narrow-mindedness.

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