

Hot Flashes

Fairfax County Retired Employees Association

November 2024

Chairman's Message

The weather is getting cooler and dark earlier in the evening. My feet crunch when I walk in dry leaves. Autumn is here!



With abundant caution, we canceled our annual picnic when the weatherman called for severe storms. There's always next year! Now it's time to turn our sights on the Holiday Luncheon. It will be on December 18th at 11:30 a.m. at the International Country Club in Fairfax. See the FCREA Events section in the newsletter for the details. Guests are always welcome! This is always a highlight of our year, so do plan to come!

In the meantime, I have a few reminders –

Benefits Open Enrollment begins November 4th and ends November 22nd. Please see the Retiree Benefits webpage for details.

Election Day is November 5th. Don't forget to vote! See the County website for more information: www.fairfaxcounty.gov/elections.

For those of you who are members of NextMark Credit Union, ballots to vote on its proposed merger with Apple Credit Union must be received by December 3rd. A town hall meeting has been scheduled for 5 p.m. that day to answer any questions you may have.

Please remember to let **Joyce Gerhart, our Sunshine Chairman**, know if you know of a retiree who is sick or has passed away so she can send a card for us 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.

See you on December 18th!

Sincerely,
Pam Martin, Chairman
Fairfax County Retired Employees Association

Retirees Share

In this section, we ask retirees to share their retirement stories. Our thanks to Susan Mittereder for the following.

Retirees Go on a Greenland Expedition

In June 2023, Merni Fitzgerald, Sara Simmons, Karen Harwood, and I, Susan Mittereder, signed up with Quark, a polar expedition company that had a brand new Ice Class PC6 ship, the Ultramarine, which also had two twin-engine helicopters. We would be exploring the remote areas of southern Greenland.

An experienced team (Jake was our expedition leader) would lead our expedition cruise, with expertise in history, marine biology, glaciology, ornithology, and photography.

As “veterans” of two previous polar expeditions, we were already familiar with the caution that ALL activities were weather-dependent daily and even hourly.

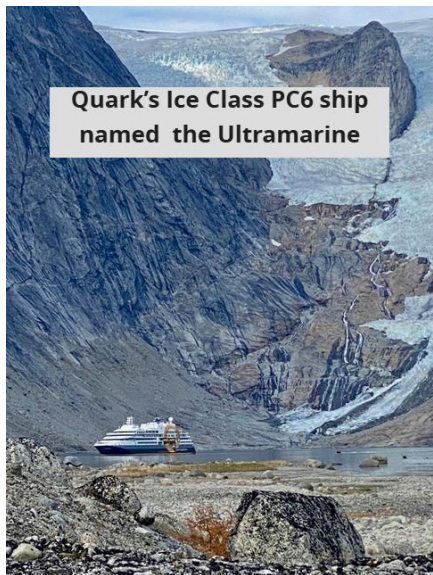
We had fog-sun-fog in rapid succession; sometimes, we could not see the edge of our balcony due to the ghostly, foggy morass that enveloped us. The captain and Jake would reposition the ship if the helicopters could not fly and we could not safely land our zodiacs, but we could go cruising in the zodiacs in a safe cove. So we did!



Karen Harwood Marni Fitzgerald Sara Simmons Susan Mittereder

Over the next week, the weather cleared, and we managed to do helicopter “flight-seeing” over Greenland’s dramatic mountains and glaciers, glancing at the ice sheet in the distance. We also managed several zodiac landings and hikes on Greenland’s fjords’ rocky and pristine terrain.

I am pleased to report that, yes, we did manage to see the Northern Lights from our ship several times. It was chilly outside, but it was worth the effort and a colorful bonus to the beauty we had already seen that



day.

We also visited the scenic trading village of Aappilattoq, perched on Prins Christian Sound's shores (Ikerasassuag). As we arrived in our zodiacs, some fishermen were finishing the clean-up from the previous day's whale killing; the meat had been divided among the villagers for use in the coming year.

At the very end of the trip, we took ferries from the Ultramarine to the Kujataa UNESCO World Heritage site, where we walked among the remains and replicas of Brattahlíó, Erik the Red's estate.

Finally, a highlight of this special trip was our helicopter ride to Greenland's ice sheet or ice cap. It is massive ~ 1500 miles from north to south and over 700 miles east to west. And it is melting. We felt awe to see and experience this; we also worried about the dark pollution and sediment we saw and the increasing melting of this ice. I felt like I had left a piece of my heart in this vast, remote area of our fragile earth, where we are all just visitors.

Sidenote: Immediately after our trip to Greenland, the four of us piggybacked a seven-day trip to Iceland, where we traveled counterclockwise on the circle of road that encompasses the island. I focused on writing about Greenland because it would interest most readers. Travel on, retirees!

Regards, SUSAN MITTEREDER, October 2024
susanmittereder@gmail.com

Editor's note: Susan's article was edited due to its size. To see her full article and photos, go to [Retirees Go on a Greenland Expedition](#)



Department of Human Resources, Benefits Division Update

2025 Open Enrollment for Fairfax County Government Retirees

Each year, during Fairfax County Government's annual Retiree Open Enrollment period, retirees can evaluate their current enrollments and make adjustments for the new plan year. While retirees may not add or increase benefits, they can add or remove a spouse, change medical plans, or reduce life insurance.

All plans, including all Cigna Medicare plans, will be available for the 2025 Plan year.

Open Enrollment will start on **Monday, November 4, 2024**, and go through **Friday, November 22, 2024**.

How to Learn More:

- Review the Open Enrollment packet mailed to the home address on file. These packets are mailed to retirees who have maintained Enrollment in county-sponsored medical plans.
- Please attend our in-person Retiree Open Enrollment Meeting on Thursday, November 7, at 9:30 a.m. in the Board Auditorium of the Fairfax County Government Center.
- Retiree Health and Benefits Fair - Thursday, November 7, from 11:00 am to 2:00 pm Fairfax County Government Center - South Atrium (outside of suite 170)
- The Benefits Division also hosts virtual Open Enrollment meetings for retirees using Zoom. To view the full meeting schedule and how to access meetings, please visit [Retiree Benefits](#).
- To access resources such as the 2025 Retiree Benefits Guide, the Retiree Open Enrollment Form, plan information, and whom to contact with questions, visit our [Retiree Benefits Page](#)

A few quick reminders:

- Retirees who **want to change** their plan elections must return a completed 2025 Retiree Open Enrollment form to the Benefits Division in the Department of Human Resources by November 22, 2024.
- 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.
- The 2025 Retiree Open Enrollment Form is included in your Retiree Open Enrollment packet or on the [Retiree Benefits Page](#) on the public website.
- Retirees who **do not want to change** plan enrollments for 2025 do not need to complete a form.

Have coverage questions during Open Enrollment?

- Due to high demand, anyone seeking in-person assistance from a member of the Benefits Division team should call or email in advance to schedule an appointment. Walk-in consultations are not available. You can reach us by email at DHRBenefitsDivision@fairfaxcounty.gov or by phone at [\(703\) 324-3311](tel:7033243311).
 - For plan-specific questions about coverage and/or provider search, you can contact the plan carrier directly using the contact information provided in the 2025 Retiree Benefits Guide or by visiting the [Know Who To Call flyer](#) on our [Retiree Benefits website](#).
-

November is National Diabetes Month. Did you know that almost 50% of people with Type 2 Diabetes are ages 65 and older? Symptoms of diabetes can be subtle or mimic other conditions. Here are ten common signs of diabetes that can often be overlooked:

1. Increased thirst and urination
2. Excessive fatigue
3. Wounds that heal more slowly and frequent bladder infections
4. Dizziness and/or fainting
5. Headaches
6. Tingling sensations in hands and feet
7. Blurry vision
8. Gum problems
9. Increased appetite
10. Dry mouth

If you notice any of these issues or have a family history of diabetes, discuss your concerns with your doctor. If you haven't had an annual wellness exam this year, don't delay.

In addition to being good for your health, an annual physical or a Medicare wellness exam is required to earn any **MotivateMe rewards**. Completing two additional MotivateMe activity categories, such as dental and vision exams, is also needed to earn rewards, up to \$250 per year. Please remember these important deadlines:

- **Cigna participants:** All activities must be posted to the Wellness & Incentive MotivateMe page on mycigna.com by **December 31**. If you had a preventive service that is a part of MotivateMe but was covered by Medicare, send the exam documentation to LiveWell@fairfaxcounty.gov by December 31 to receive credit.
- **Kaiser participants:** LiveWell must receive Kaiser passports by December 31. Passports can be submitted via email to LiveWell@fairfaxcounty.gov or mailed/dropped off at 12000 Government Center Parkway, Suite 270, Fairfax, VA 22035, c/o LiveWell.

MotivateMe rewards will be distributed in your pension check around March 2025. MotivateMe eligibility may vary by individual circumstances, such as Medicare Advantage plan enrollment. Contact LiveWell@fairfaxcounty.gov or call [703-324-3311](tel:703-324-3311) (TTY 711) to discuss your eligibility or with any questions. Visit the [Retiree Benefits page](#) on the public website for more information.

Source link: [10-warning-signs-of-diabetes-in-older-adults](#)

Last reminder before year-end: Do you have a new address? Please let us know so we can mail your tax document to the correct address. We mail your Form 1099-R 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** under "Forms" in Department Resources and then in the section for Retirees. **Forms must be received by December 8 to ensure your address is updated for year-end tax reporting.**

All questions regarding your retirement benefit can be addressed to 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: Yvonne Ta yvonne.ta@fairfaxcounty.gov

Opportunities to Help

Have you been thinking about volunteering? Take advantage of this *fantastic* opportunity to meet representatives from various nonprofits and local government

agencies. Learn about several volunteer roles at the **Venture into Volunteering Fair** on **Sunday, November 3, 2024, from 12-4 pm** at the **Springfield Town Center**. Go to bit.ly/VOLFAIR for more details.



Questions? Email VolunteerSolutions@FairfaxCounty.gov or call [703-324-5406](tel:703-324-5406).

The **Venture into Volunteering Fair** will take place in conjunction with the annual **Beacon 50+ Expo**. Dozens of exhibitors—including government agencies, nonprofits, and local businesses—will provide helpful information regarding retirement communities, home remodeling, financial planning, healthcare, travel, fitness, and more. Health screenings, flu shots, and other vaccines will also be offered.

It's free to attend, and giveaways and door prizes will be available!



Volunteers Needed for the Volunteer Income Tax Assistance (VITA) Program - 2025

The Volunteer Income Tax Assistant Program (VITA) provides free tax preparation to qualified individuals and families in Northern Virginia. The Fairfax County Department of Family Services is

recruiting volunteers to act as greeters, interpreters (including ASL), screeners, and tax preparers. No tax training is needed for greeters and interpreters. No prior experience is necessary. Free training (classroom and online) is available for screeners and tax preparers. Opportunities are available throughout Fairfax County. Hours are flexible, including evenings and weekends.

Please note that the Department of Family Services will continue to consult with the IRS Stakeholder Partnerships, Education, and Communication (SPEC) Officers and monitor state, local, and national guidelines when administering the VITA and TCE programs for Tax Year 2024. Volunteer training begins in early December and volunteers are needed through mid-April. More information will be available in the upcoming months regarding Tax Year 2024 specific training schedule and VITA site operations.

To register as a volunteer please visit: [Volunteering - Fairfax County Virginia](#)

With a current waitlist of over 40 children waiting for a CASA volunteer, we need YOU.

We need compassionate community members to apply to our January 2025 training and give our children a voice during their hardest moments.



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

We hope you will take the first step by attending one of our upcoming virtual information sessions this fall to learn more about how YOU can help!

November 7th @7PM

November 21st @1PM

December 5th @7PM

December 12th @1PM

Please email volunteer@casafairfax.org to reserve your spot!

We invite you to visit us at www.fairfaxcasa.org for more information.



NextMark – Apple Merger Ballot

In June, NextMark announced the intent to merge with Apple Federal Credit Union. The merger process involves three phases: approval from the regulator, the National Credit Union Administration (NCUA), a member vote, and system integration.

The National Credit Union Administration has approved NextMark's application to merge with Apple Federal Credit Union. Now, NextMark members must vote to approve it. Voting packages were mailed to members starting on October 10, 2024. If you have yet to receive yours or have any questions, please contact us at mergerinfo@nextmarkcu.org.

Why a vote of YES benefits you

- You will access an expanded range of products and services, including business banking, wealth management, and insurance.
- Larger branch network. Apple will keep all NextMark branches open, ensuring continued local access for our members. Even better, members also will have access to Apple's network of 21 more branches throughout Fairfax, Loudoun, Prince William, Stafford, and Winchester.
- More drive-thru locations. Apple has an additional 11 drive-thru locations with expanded hours of operation.
- All NextMark employees will join the Apple team, giving members access to the same knowledgeable, friendly employees you've come to know. The merger also offers NextMark employees the development and growth opportunities of being a part of a larger institution.
- Apple's financial resources and expertise in technology and innovation will allow the credit union to offer more solutions tailored to meet the evolving needs of our members.

Special Meeting Scheduled

A special town hall meeting will be on December 3, 2024, at 5:00 PM. This meeting will allow members to ask any questions about the merger. Attendance at this meeting is not required to vote—you can mail your ballot.

Your vote makes a difference and helps shape our future. Your ballot must be received by December 3. We recommend allowing at least five days for mailing time.

We are excited about this new chapter and its opportunities to enhance your financial experience. Thank you for your continued loyalty and support.

Membership

New Members



- Charles A. Locke, Retired from Information Technology/Radio Services on November 1, 2024
- Cheryl G. Martelli, Retired from the Economic Development Authority on November 1, 2024
- Margaret (Margie) Skidmore, Retired from Public Safety Communications on October 18, 2024
- Averil V. Tomlinson, Retired from Health Dept/School Health on October 4, 2024
- Ronald Utz, Retiring from Park Authority/Park Operations on November 19, 2024
- Karen West-Poague, Retiring from Circuit Court on December 31, 2024
- Laura B. Yager, Retired from Fairfax-Falls Church Community Services Board on September 19, 2018

Membership Application Membership Facts

Members we have lost track of...

If anyone knows any of these members, please remind them to update their address by contacting FCREA99@gmail.com or Bobbie Deegan at [301-937-7070](tel:301-937-7070) or BobbieDeegan@aol.com.

- Charlotte C. Samuels retired from DFS in 1998
 - Anne Anderson retired from OPA in 1992
 - Collette Brennan retired from Parks in 1996
 - Steward M. Buckley retired from FCPS in 1995
-

FCREA Event

FCREA's annual holiday luncheon will be on **Wednesday, December 18, at 11:30 a.m.** at the International Country Club in 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](tel:7035604785) or email her at ggerhart2@verizon.net.

Reservation Deadline: **December 9**

Help those in need! We will collect food items for Fairfax F.I.S.H.'s food pantry at the Fairfax Presbyterian Church on Main Street in Fairfax City. For Immediate Sympathetic Help (**Fairfax FISH**) is a volunteer ecumenical outreach community-based organization founded over 50 years ago. It is comprised of 14 churches located in the vicinity of Fairfax City. They also welcome toiletries such as soap, toothpaste, shampoo, etc. Diapers of all sizes are also needed.

I want to thank you in advance for your contributions.

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](tel:7035604785) or ggerhart2@verizon.net

Please send address changes to Bobbie Deegan: [301-937-7070](tel:3019377070) 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... a Civil Society



In a town hall meeting several years ago, a town manager was asked, "Why should a 62-year-old man have to pay for maternity care?"

Another person responded: "Why should I pay for a bridge I don't cross, a sidewalk I don't walk on, or a library book I don't read?"

Why should I pay for a flower I won't smell, a park I don't visit, or art I can't appreciate? Why should I pay the salaries of politicians I

didn't vote for, a tax cut that doesn't affect me, or a loophole I can't take advantage of?

It's called democracy, a civil society, the greater good. That's why."

Editor's Note: This submission was received from a member. It's probably apocryphal, but it is worth sharing.

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