Hot Flashes

July 2026

Fairfax County Retired Employees Association

Message From the Chair

So, how has your summer been so far? I hope you are having fun! Share your adventure with your fellow retirees via *Hot Flashes*. Contact our editor, Chuck Higdon, at **FCREA99@gmail.com**. He'll be delighted to hear from you.

Those of you who attended FCREA's virtual annual meeting heard our own John Yeatman announce that he is retiring from the Employees' Retirement System Board of Trustees. We retirees first elected John to represent us more than 23 years ago. That he has served us well is evidenced by the many times we have re-elected him. John has devoted countless hours to meetings and educational sessions over those years, and now he is ready to take a well-deserved rest. Thank you, John, for being our voice on the Employees Retirement Board!

County retirees will soon have the opportunity to elect a new Trustee. Interested? You will find more information in this issue's article from Fairfax County Retirement Systems.

Also sharing information at the virtual annual meeting was Susan Kirkman from DHR/Benefits. Susan shared a recurring issue of which I, for one, was unaware. We all know that if we delay receiving Social Security for a few years, the Social Security Administration will reward us with a larger monthly benefit when we DO start receiving it. Medicare does not work this way! It is MANDATORY that everyone enroll in Medicare when he/she first become eligible. If a County retiree fails to do so, he/she will lose his/her County health insurance coverage permanently. Sadly, this has happened to some of our fellow retirees, and it is irrevocable. So, if you know of persons working for the County who are nearing Social Security age, remind them to sign up on time!

The HR Benefits article in this issue of *Hot Flashes* discusses not only the concern I just mentioned. Susan also updates us on the status of next year's benefits, including her research into how some retirees may be paying for more coverage than they actually need, given their usage pattern. See Susan's article below for more information on both of these points.

Enjoy the rest of your summer!

Sincerely,
Pam Martin, Chairman
Fairfax County Retired Employees Association

Department of Human Resources

Have you moved?
To ensure you do not miss any communications, mailings, or open enrollment announcements, please make sure we can reach you. To update your address with the Benefits Division in the Department of Human Resources, please get in touch with us to request the required Retiree Benefits Change Form at: **DHRBenefitsDivision@fairfaxcounty.gov**.

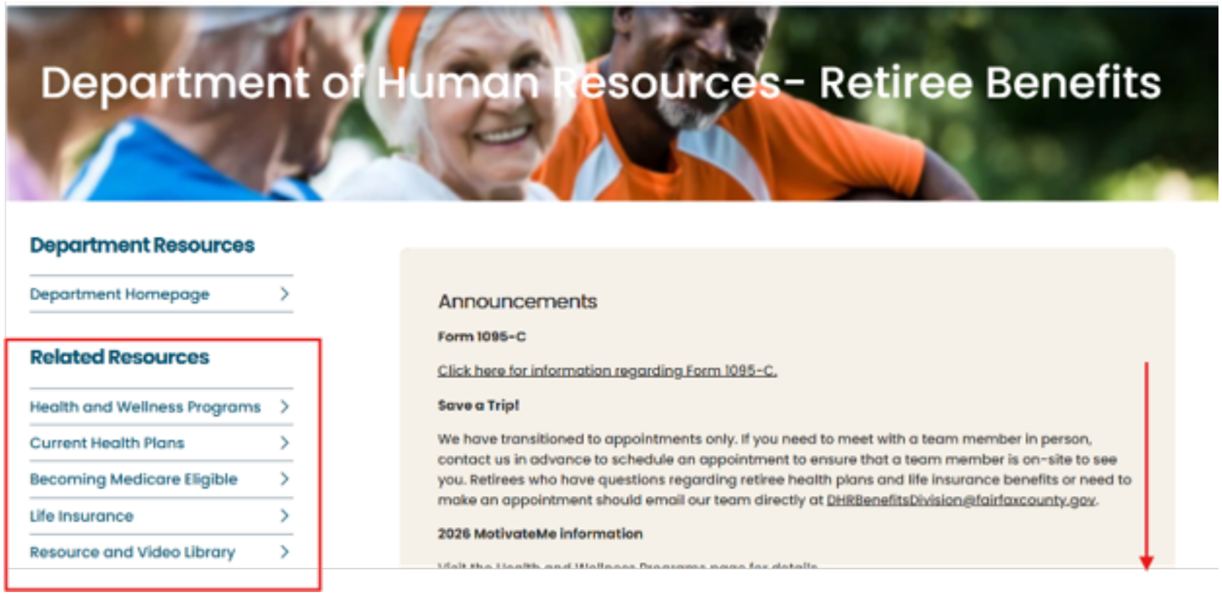
More information on 2027 retiree benefits will be provided once finalized in the October timeframe. Look out for a Hot Flashes special edition in mid-October.

Year-round resources
The best way to access retiree benefit resources and to keep up with the latest is to visit the Retiree Benefits Page on the Department of Human Resources public website. This site is available to retirees and their dependents who have maintained coverage in a Fairfax County Government benefit plan.

The Retiree Benefits Page provides general information on retiree programs, including health and life insurance, becoming Medicare-eligible, and upcoming education sessions as part of the Retiree Benefits Academy Series. Find out more by visiting the Retiree Benefits Page on the Department of Human Resources public website:

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

Below is a snapshot of accessing our website
Tip: Remember to scroll down on the website to view more options



From the DHR Benefits Director…

Currently, we don't have any final information for the 2027 Plan year. I can tell you that claims are already running higher this year than they were for the same period last year. We have just begun digging into the 2027 renewals and any possible plan updates. We have asked Aon and Cigna to both provide proposals and pricing for any of those recommendations. By pricing, I mean savings for both participants and the County.

- 2026 Open Enrollment ended with 170 of the 300 participants in the discontinued Cigna Medicare Advantage Plan electing to move to the UHC MA plan, and, for the most part, the remainder moved to the 80% Co-insurance plan.
- The January move to a fully insured Medicare Part D Prescription Drug plan with HealthSpring caused some early confusion for some members, but after the first few months, we have had fewer calls. Most of the confusion stemmed from the fact that the carrier is HealthSpring, but prescriptions are still being filled through Express Scripts, so participants were unsure whom to call when they had a question.
- We are still experiencing retirees losing coverage with the County because they do not enroll in Medicare when they are eligible. We send notices to participants who are approaching Medicare eligibility 90-100 days before their first eligibility date, reminding them to begin the process. Our plan requires that enrollment in Medicare Parts A and B be in place by your earliest eligibility date, or coverage with the County will permanently terminate.

Please open the mail you receive from the Benefits Division. The Benefits

Team is very strategic about the information we mail out. We do not send out JUNK Mail.

Looking ahead to November and the 2027 Open Enrollment period, my best recommendation is to read the materials we send out and plan to attend at least one meeting, either virtually or in person. Be sure to look not only at the monthly premium amount but also at the benefits and how you use them. In 2025, 19% of retirees in the 90% plan met the deductible, compared with 12% in the 80% plan.

In looking at our utilization, most participants use services and medications that do not apply to deductibles and may have one or two visits to labs or offices. Are you one of these participants? Please think about how you use your coverage and make sure you are not overinsured and paying a higher cost for it, especially if you are on Medicare.

I asked Cigna to pull some random claims files for some of our Medicare participants in the 90% coinsurance plan and rework the claims as if they were covered under the 80% plan. In almost every case, the participant was losing money by being enrolled in the 90% plan.

This plan's premium for the 90% plan with 2-party coverage runs around $6,900 a year, higher than the 80% plan. If you discount for the highest service-based subsidy, it is still a loss of $4,150.

For 2027 Open Enrollment, read the Material—research other options. Ask questions. Make yourself a list of questions before you attend an OE Presentation.

Cost of Living Adjustment

The annual cost-of-living adjustment (COLA) is effective July 1, so you'll see it in your July 31 benefit payment. This year, the COLA is 3.0%. This percentage is applied to your base benefit and any accumulated COLAs from prior years. If you've been retired for less than a year, your COLA will be prorated.

	$1,000.00	**$100.00**
3.00%	$30.00	$3.00

For more information about the COLA, please check out our page on the website: **Cost of Living Adjustment (COLA) | Retirement Systems**

Board of Trustees – Retirement

As you may know, John Yeatman is retiring from the Employees' Retirement System Board of Trustees after 23½ years of service, which includes serving as chairman since January 2024. John has been a steadfast advocate for our retiree community and a trusted voice on the Board. His leadership, experience, and knowledge have been invaluable, and his presence will be greatly missed. As the elected retiree member, he consistently championed the interests and perspectives of our retired employees.

With his retirement, we will be seeking nominations for his replacement as the elected retiree member of the Board of Trustees. Those interested in submitting a nomination or learning more about the role are encouraged to call Jeff Weiler at 703-279-8255 or review our webpage: **Are You Interested in Serving on One of Our Retirement Boards? | Retirement Systems**.

Contact Information

If you have questions about your benefit payment or changes to your direct deposit, tax withholding, or address, please contact your retirement specialist. Please note the division of last names based on the matter you need help with.

Account Updates, Refunds, Income verification, Last Name A-K	Christina Storr Barnes	**christina.storrbarnes@fairfaxcounty.gov** 703 324 4861
Account Updates, Refunds, Income verification, Last Name L-Z	Yvonne Ta	**yvonne.ta@fairfaxcounty.gov** 703 279 8230
Deaths of Retirees, Address Changes Last Name A-K	Brittany Pistolessi	**Brittany.Pistolessi@FairfaxCounty.gov** 703 877 2887
Deaths of Retirees, Address Changes Last Name L-Z	Maria Foltz	**Maria,Foltz@fairfaxcounty.gov** 703 279 8202

Opportunities to Help

Fairfax County Department of Family Services

Are you familiar with Fairfax County's **Silver Shield Anti-Scam Program?**

It’s a countywide initiative designed to protect older adults, people with disabilities, and family caregivers from scams and fraud. Through presentations and resources, the program raises awareness about common scams, such as impostor schemes and financial fraud, and teaches strategies to avoid becoming a victim.

To learn more about Silver Shield, visit **bit.ly/FxSilverShield**.

A new Fairfax Alerts channel, "Silver Shield Scam and Fraud Information," is now available for text updates on scam and fraud prevention. Its goal is to provide subscribers with timely information and send alerts when scams pose an imminent threat to the community.

Signing up is quick and free:
1. Go to **bit.ly/FFXALERTS**
2. If you are not an existing user, register for Fairfax Alerts
3. To subscribe to this channel, choose Area Agency on Aging
4. Then, select Silver Shield - Scam and Fraud Information

Do you have a skill or hobby you'd like to share with older adults at Fairfax County Senior Centers?

Volunteers are needed to lead fun and enriching activities, including fitness, line dance, music, arts and crafts, and more.

Visit **bit.ly/SeniorCtrOpps** for a full list of opportunities, or **bit.ly/DFS-VS** to learn more about Volunteer Solutions and its partnership with Neighborhood and Community Services.

Questions? Contact **VolunteerSolutions@FairfaxCounty.gov** or call 703-324-5406.

Body Safety Facilitators Needed

Empower children, make a difference in your community, and help prevent child abuse in a non-alarming way. The Body Safety Education Program is seeking volunteers available on weekdays to teach our evidence-based, age-appropriate lessons at local schools across Fairfax County.

We offer:
- Flexible scheduling around your availability
- Thorough training and ongoing/onsite staff support
- The opportunity to choose the classes you prefer

Our next in-person training for new facilitators is Thursday, August 27, from 11 a.m. to 3 p.m.

Si usted habla español, ¡necesitamos su ayuda!

Learn more or **apply online** or email **DFSBodySafety@fairfaxcounty.gov**.

The Golden Gazette is Going Digital!

July 2026 will be the last printed issue. Print and mailed copies will no longer be available after July, so **sign up** to receive the Golden Gazette by email.

In accordance with the Fairfax County FY 2027 Adopted Budget, beginning with the August 2026 edition, the Golden Gazette will only be available as:

- A free monthly newsletter delivered to your email.
- A newsletter on the **Department of Family Services' website**.
- A PDF you can download and print at home.

For IT assistance, call Volunteer Solutions' IT On-Call team at 703-324-5406 or email **VolunteerSolutions@FairfaxCounty.gov**.

The digital Golden Gazette will continue. Sign up for the email version today!

Editor's Note: I subscribe to the Golden Gazette and recommend it to all retirees. To view the July 2026 issue, go to ***Golden Gazette****.*

apple FEDERAL CREDIT UNION

Smart Summer Travel Tips

July marks the absolute peak of the summer travel season. Whether you are planning a historic road trip up or down the Eastern Seaboard, heading to a quiet mountain cabin, or catching a flight for a long-awaited international getaway, taking a break from the Northern Virginia heat is a time-honored tradition. However, peak travel season also means peak activity for financial fraudsters targeting vacationers.

When you are exploring new destinations, the last thing you want to worry about is a compromised card or a locked account. Safeguarding your hard-earned money requires just a few minutes of digital preparation before you leave your driveway. By partnering with Apple Federal Credit Union, you can ensure your summer travels remain entirely seamless and secure.

1. Put Security on Your Itinerary
Before you pack your bags, make sure to let your financial institutions know where you are headed. If a sudden transaction pops up out of state or overseas, advanced fraud monitoring systems might flag it as suspicious and temporarily freeze your card to protect you. Preventing this is simple: log into the Apple FCU Mobile App a few days before your departure to submit a quick Travel Notice. This ensures your cards continue working perfectly, no matter where your journey takes you.

2. Upgrade to a Digital Wallet
When pulling out a physical plastic card at crowded airport terminals, unfamiliar gas stations, or local tourist kiosks, you run a minor risk of encountering hidden card skimmers. A safer, modern approach is to connect your Apple FCU Debit and Credit Cards to your smartphone’s mobile wallet (such as Apple Pay or Google Pay). Digital wallets encrypt your actual card number, replacing it with a unique one-time token for every purchase. This means merchant terminals never see your real account information, completely neutralizing the risk of skimming.

3. Set Up Real-Time Alerts
Knowledge is your best line of defense. Take a moment to activate transaction eAlerts within Apple FCU Online Banking. You can customize these to send an immediate text notification the exact second a purchase is made on your account. If an unauthorized charge ever does occur, you will know instantly, allowing you to lock your card via the mobile app right from the palm of your hand.

Need a Quick Pre-Trip Check? You do not have to handle your financial security alone. If you prefer in-person guidance to ensure your mobile features are fully optimized for an upcoming trip, stop by any of Apple’s branches for a quick, friendly check-up before you take off.

Friends of the Fairfax County Animal Shelter

Evelyn Grieve retired from the Department of Human Resources in July 2014. Evelyn is the President and co-founder of Friends of the Fairfax County Animal Shelter (FFCAS), founded in 2005.

FFCAS is the non-profit fundraising partner of Fairfax County Animal Services (FCAS), the Animal Shelter. FFCAS provides funds to supplement shelters' budgets, which provide care and services for pets. FFCAS provides medical, dental, and parasite prevention for dogs, cats, and rabbits; medical vouchers for adopted senior pets; spay/neuter and vaccinations for rabbits; spay/neuter and vaccinations for community cats; and collars, tags, and leashes for adopted cats and dogs.

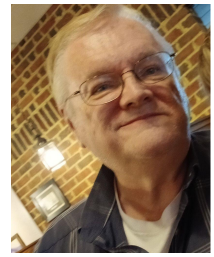
For more information, visit: **https://www.ffcas.org**

Evelyn Grieve recently appeared on a podcast

with Chantilly Youth Association (CYA) about FFCAS and FCAS and how important your donations are in helping pets find homes.

⬅️Click on the photo to the left for Evelyn's podcast.

Sad News



Ronald Clark McDevitt of Moxham, PA, and Fairfax, VA, passed away on February 4, 2026. Ron retired from the DAHS in 2017.
Obituary

Barbara Ensor, born on October 21, 1950, passed away on April 17, 2026, in Charlottesville, Virginia. Barbara retired from the Department of Human Services in 2011.
Obituary

FCREA

2026 Events

Picnic - September TBD
Holiday Luncheon - December 16, 2026, at 11:30 AM

New Members

- David Edelman, retired from the Community Services Board on 6/13/2026
- Emily “Hope” Hohmann, retired from Human Resources on 3/2/2020
- George Hohmann, retired from Information Technology on 6/12/2014
- Shahana Alam Khan, retiring from GIS in August 2026

- Patricia Sloate, retired from the Community Services Board on 12/26/2025
- Lorraine Yake, retired from Finance on 6/1/2017

Membership Application
Membership Facts

FCREA Board Members

FCREA retirees are asked to forward 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: **BobbieDeegan@aol.com**, or 301-937-7070

FCREA Website

Fairfax County Websites with Retirees Information:
Retirement Systems
Retirement Web Member Services
Retirees Benefits
HR- Who to Call Contacts (go to Know Who to Call link)
Retirees Resource and Video Library

Finally: Good Response

Why should I pay indeed?

From [redacted]
Hidden Oaks Court, Dubuque

Congressman Rod Blum in a Dubuque town hall (Monday) night asked, "Why should a 62-year-old man have to pay for maternity care?"

I ask, why should I pay for a bridge I don't cross, a sidewalk I don't walk on, 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 what we pay for.

Editor's Note: A letter to the editor from the Dubuque Telegraph Herald

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View as Webpage