



April 2017

As we assess the things that are happening around us and look ahead, 2017 promises to be a very interesting year to say the least!!! While we were hoping that things with our Government would settle down a little given the results of the election, it looks like partisanship is still the rule of the day.

The economy is sending some mixed messages. The stock market has made some incredible increases over the past couple of months but with increases in interest rates looming and nervousness about how good the economy is and if the recovery will show better improvement the world is sort of holding its breath. In the automotive industry, things show signs of continuing the roll it has been on, with annual sales rates continuing to hold strong. FCA sales have slipped a bit but its financial results have been much improved. However, even though FCA has made some improvement in its profit margin its overall long term financial health is still in question and lags well behind other automotive competitors. And Sergio Marchionne has again made advances toward a merger with GM and now has added Volkswagen into the mix. Stay tuned for more on this in the news, but rest assured the NCRO is monitoring this closely and will continue our conversations with FCA on this subject when we meet with them.

The NCRO has been busy working on your behalf with the NRLN and travelling to Washington DC early in March to meet with our congressional representatives advocating for legislation and/or regulations that further protect our pension, and for legislation and/or regulations that will not only protect health care but will reduce the cost of prescription drugs. We are making progress with our constant actions but the confusion and the animosity between the parties is making it difficult to get them to move forward on bills that are vital to making things better for seniors/retirees. There will be more on our efforts later in this newsletter.

In early February, we met with FCA to discuss a specific issue concerning pension overpayment recoveries from the retirees and our opposition to that action. We believe we are making positive progress on this issue and will report out the final dispensation when we resolve this with FCA.

Several Board members attended the March luncheon of the Chrysler Executive and Management Retirees of Southwest Florida. There were around 30 in attendance and we had a great time with those retirees sharing what the NCRO is working on and answering questions from the attendees. Thanks to Phil Payne and the rest of the retirees for their support and great hospitality!!!

We know when you look at the world today things seem to be going fairly well. We're still receiving our pensions, FCA is continuing to provide participatory health care for those under 65 and a subsidy for those 65+, the retiree lease program continues, etc.... so all is well. But, how long will the auto industry remain on a roll? Will Marchionne be successful in securing a partner? When will the downturn come? When that happens and there is pressure to cut retiree benefits, who will be there to fight for you??? The NCRO will be there for you, but we need your continuing support. The more members we have, the more impact we can have IF we need to fight to protect the pension and benefits we earned. So, if you know of retirees who are not members, please let them know about the NCRO and tell them what we are doing to protect their pensions and benefits and try and get them to join us. There is strength in numbers.

NCRO Quarterly Meeting - January 2017

The January 18th Quarterly Meeting was attended by around 200 retirees... good attendance considering that the snowbirds were somewhere south in the warmth and sunshine.

Jay Kuhnle updated us on several areas that the NCRO has been working on. First, he covered the on-going transitional issue that we have been experiencing with the new suppliers, Benefit Connect and WageWorks. The Insurance Committee of the NCRO has received over 75 contacts from retirees with issues and has been assisting retirees bringing those issues directly to FCA and our liaison who works to resolve each one. The Insurance Committee has developed a tracking report to ensure each issue is brought to resolution. Second, Jay reviewed the pension overpayment recovery issue where FCA has audited certain retirees who have been overpaid due to an error in the calculation of their pension payment and are requiring recovery from the retiree. The NCRO met with FCA in early February and has asked FCA to stop collecting from the retiree and to return any funds that have been recovered

from the retiree and for FCA, or its supplier who made the error, to repay the pension plan. FCA is reviewing the situation and the NCRO will continue to follow up to ensure the retirees are treated fairly. When we get this resolved we will publish a final report. Third, Jay also covered the NRLN Fly-in that has just recently taken place on March 13-14th. Ten NCRO members participated in advocating senior/retiree issues with our Congressional representatives. There is a complete recap of this later in this newsletter.

Our special guest speaker was Karen Friedman of the Pension Rights Center. Karen gave us an excellent review of the 40-year history of the PRC. The PRC is an excellent organization that has fought for the protection of pensions over these many years. The PRC has been very helpful to the NCRO in our efforts to get FCA to overturn their pension overpayment recovery actions and has been helpful in the advocacy work we have done in Washington DC on pension-related issues. Karen has been directly involved in the coalition efforts the NRLN as developed and works closely with the NRLN on pension-related issues.

If you want to see Jay's or Karen's presentation, they are available on the NCRO website at ncro.org.

Next Quarterly Breakfast Meeting

The April Quarterly Meeting will be on April 26th. We are pleased to have Dale Aldo, Manager-MOPAR Motorsports Marketing. Dale will give us an update on MOPAR and its motorsports activities. If you cannot attend in person, you should consider attending through our webinar. More information on the webinar will be emailed several weeks before the event.

NCRO Participation in the Winter 2017 Washington D.C. Fly-In

On March 13-14, 2017 ten NCRO members (Rich Brown, Grainger Goodman, Peter Hollinshead, Joe Huber, Dale Koch, Jay Kuhnle, Deb and Tom Morrissett, Ray Pasternak, and Frank Spryszak) participated in the NRLN winter fly-in to Washington DC to advocate for retiree/senior issues. The NCRO members had Congressional meetings with Senators, Congresspersons or their staffs from three states – Michigan, Ohio and Florida. In total NRLN members met with Senators and Congresspersons from fourteen states (seventy meetings).

While the weather was bad on the 14th, and Federal Government offices were scheduled to open three hours late, the NCRO managed to attend eleven of twelve scheduled meetings. The meeting that we did not attend had been cancelled by the representative. Senator Peters stressed that folks from Michigan are hearty and a little snow won't keep them home.

The NRLN continued to apply the new approach in the way members of Congress and their staffs were lobbied on key retirement issues. Not only were they presented with the traditional executive summaries of the whitepapers that advocated the NRLN's position on various issues, but they were handed proposed amendments to existing laws that would accomplish the NRLN's objectives. This new approach continues to be well received.

Congressional Meeting discussion items (liberally plagiarized from NRLN) included:

- Request for passage of bills in the House and Senate to reduce the cost of prescription drugs by allowing the importation of safe and lower priced drugs from Canada and other countries that meet the Federal Drug Administration's quality standards and allow Medicare to negotiate the price of prescription drugs.
- Retain in the repeal / replacement of the Affordable Care Act the features that were beneficial to Medicare participants, including:
 - annual wellness examinations
 - closing the Medicare Part D "donut hole" which is the difference between what a beneficiary has to pay for after reaching the initial coverage limit and the amount the government pays for the catastrophic drug coverage
 - Medicaid assistance for those retirees needing Long Term Care
 - and a reminder that all seniors, other than those with a Medicare Advantage insurance policy, are still subject to pre-existing condition exclusions
- Changes to the federal bankruptcy code to better protect retirees' pensions and health care benefits when their former employer declares bankruptcy. On Wednesday NRLN leaders representing the Avaya Retirees Chapter (Avaya is in bankruptcy court), DuPont Retirees Chapter, National Chrysler Retirees Organization, Lucent Retirees Organization, NRLN President Bill Kadereit and Alyson Parker, NRLN Executive Director, met with a Senior Counsel to the Senate Judiciary Committee. The Committee has jurisdiction over bankruptcy law legislation.
- Request for legislation to require pension plan sponsors to obtain approval from the Pension Benefits Guaranty Corporation (PBGC) and the Internal Revenue Service (IRS) before combining one or more poorly funded pension plans with one or more well-funded pension plans.

- Request for legislation to give the PBGC more authority to better protect the interests of retirees when there are mergers, acquisitions and spin-offs – particularly in the case of foreign ownership.
- Congressional report cards were provided.

At the Monday March 13th NRLN meeting, attendees were briefed on all of the above issues so they would be well prepared to advocate the NRLN's proposals. Also on Monday afternoon Marilyn Moon, an economist and policy analyst with the American Institute for Research, spoke regarding Medicare.

Patient Assistance Programs – Making High Cost Medications Affordable

Over the past 20 years, the costs of prescription drugs continue to go up and up. If anyone of your family members (including yourself), needs to take a name-brand drug, you know what I mean. Some of these biologic medications cost thousands and even many tens of thousands of dollars annually. President Trump, in his address to Congress in February 2017, said that he and the Congress should “work to bring down the artificially high price of drugs”.

Insurance often covers much of this cost but each plan (including Medicare Part D) has different rules and limits. Deductibles, co-pays, and co-insurance cost can still set you back thousands and thousands of dollars for which the individual is personally responsible.

The drug manufacturers understand that these prices are unaffordable to most Americans. That is why many of them have created Patient Assistance Programs (PAP's). These programs often mentioned at the end of some of those frequently broadcast drug ads. “Call us, we may be able to help pay for your medication”.

These PAP's are established by the drug companies to assist individuals who find the out-of-pocket costs of their medication out of reach. They serve as either a secondary insurance plan to your regular drug insurance plan or will bypass your insurance plan all together and provide you the medication free of charge.

Obtaining help from these PAP's can be tricky, though. First, determine if your medication has created a PAP. Luckily, there are three ways to find this out. First, either look on the manufacturer's website for the medication in question. Second, search for the drug on the website provided by the Partnership for Prescription Assistance (www.pparx.org). They offer a single point of access to more than 475 public and private free or low cost drug programs, including about 200 programs offered by the biopharmaceutical companies. Third, contact the national organization or society which advocates for the disease that is present and that the medication treats. Any one of the three should be able to point in the right direction.

Next, this is a must, contact the PAP and find out if your eligibility for their program and the steps that must taken to apply. Sometimes, this means completing an application and/or obtaining your doctor's approval. It is good to know that not all PAP's have income limitations. Some are open to all users of the medications, with no income requirements at all.

A word of warning, though. Because of Federal law, people covered by Medicare, Medicaid, or other federally funded insurance plans are not eligible to enroll directly in these PAP programs. But even for patients who have these types of insurance coverage, there are alternatives which have been developed to help. The PAP's are extremely knowledgeable about the ins and outs of all types of insurance policies. They are your best source of information and assistance through any of these complex insurance thickets.

True, these types of medications are expensive. But there is help out there for those who know where to look.

2017 CY Membership Dues Reminder

Calendar Year 2017 Annual Dues (1-1-2017 thru 12-31-2017) invoices were mailed in early November, 2016. The \$25 annual dues were to be paid by December 31, 2016. More than ever NCRO will have to watch and address, with our federal and state legislatures any reductions that could have a dramatic impact on the quality of life for our members as well as all retirees. It is also why we continue to work closely with the National Retiree Legislative Network (NRLN) to lobby for appropriate laws and regulatory actions that protect for the future, what we have earned in the past. This is why we need your continued support by maintaining your membership in NCRO.

If possible, please make your payments via PayPal on our website at <https://ncro.org/Programs/dues.php>

or

Please Make Checks Payable to **NCRO**, include your NCRO ID number in the check's memo space, and mail to:

National Chrysler Retirement Organization

P.O. Box 174
Washington Twp., MI 48094

Also, please consider a recommended voluntary contribution of \$75 or more to our Contingency Action Fund (CAF) payable by PayPal at <https://ncro.org/contingency-action-fund.htm> or **with a separate check payable to NCRO** and mail to above address. Please include the words "CAF Contribution" and your NCRO ID number in the check's memo space.

Also we ask that you enlist your retiree friends who are not NCRO members to join in our efforts by joining NCRO.

REMINDER TO CHECK/UPDATE YOUR INFORMATION FOR THE NCRO

Please go to the NCRO website (www.ncro.org) under the "NCRO Members" tab and check to see that your correct address and/or email address is on file. We often find that members have moved or changed their e-mail address, which creates a problem for them to receive the newsletter and any NCRO/NRLN pertinent information. Also if your address information is incorrect in the NCRO database it may also be incorrect in FCA's database. This will make it difficult for you to receive letters, benefit information and/or retirement checks. So not only update NCRO but FCA also with any changes in address and/or phone number. Make that update at <https://fcabenefits.ehr.com>. Click on My Profile and on View/Edit to see your current information and make any needed changes. If you are having a problem updating your information in the NCRO database please contact Pete Piccinato and he will help to get it done. Pete's email is: ppiccinato@comcast.net

NCRO INSURANCE COMMITTEE SEMINAR - May 18, 2017

This Seminar is coordinated by the Insurance Committee and focuses on issues that our members indicated in the 2016 Survey were important to them. It will be held Thursday May 18 at the San Marino Club in Troy and via Webinar to members who cannot attend. Doors will open at 8:30, with family style breakfast at 9:00 and presenters from 9:30 am – 1:00 pm. The cost will \$16 for members and spouses and \$20 for non-members. At the door, the cost will be \$20. Formal sign up will be after the April 26 Quarterly Meeting. The presenters will be from the NCRO and outside experts in their subject area:

Paul Gritt (NCRO Insurance Committee)	9:30 Aging into Soc Sec and Medicare Timeline
John Kaiser (NCRO Insurance Committee)	10:00 Medicare Part D - How to Compare Part D Plans
Diana Moak (Pugh Moak P.C.)	10:45 Senior Legal Planning
Jenny Jarvis (Area Agency on Aging 1B)	11:30 Senior Services
Roger Meyers (Presbyterian Villages of Michigan)	12:15 Senior Living Choices

FCA and WageWorks announce an important enhancement to **how you can use your HRA**

Retirees age 65 and older who have an HRA account can now use their remaining balances in 2017 and in the future to receive reimbursement for prior years' eligible expenses. A mailing is being sent by WageWorks to those retirees about this change. If you have not yet received the mailing, please be patient. If you have an HRA account, whether or not it has a current balance, this applies to you and you do not need to contact WageWorks to confirm this. A copy of this letter will be posted on the FCAREtirees.com website and, when available, on the NCRO.com website.

If you now submit a claim for an eligible service dated October 31, 2016, **for example**, you may use funds from your 2017 HRA to cover the 2016 expense.

Example: You became eligible for the HRA on January 1, 2010. In some years you were eligible to submit enough claims to exhaust that year's HRA allocation. In other years you did not have enough eligible claims to exhaust that year's HRA allocation. As a result, you now have a \$5,500 balance in your HRA. Effective in 2017, you may now submit claims incurred at any time since January 1 2010 (your HRA effective date) for payment from your \$5,500 balance. Your claims are no longer tied to your HRA allocation from a specific year.

The amount mentioned above is for EXAMPLE purposes only. It does not represent your personal balance.

(Note -- claims **may not** be submitted for expenses incurred prior to your HRA effective date nor for any expenses previously reimbursed.)

Claims may be submitted:

- Online at www.participant.wageworks.com or at www.wageworks.com
- Download the WageWorks EZ receipts app to your Smartphone
- Completed paper form may also be printed and sent with proper documentation via:
 - fax to [877 353 9236](tel:877-353-9236) or
 - US mail to CLAIMS ADMINISTRATOR, P.O. Box 14053, Lexington KY 40512

Reminder from WageWorks: If you have questions or need to update your contact information, please do it through Benefit Connect by calling [888 409 3300](tel:888-409-3300) or visiting the website at <https://fcabenefits.ehr.com/ESS>

NOTE.....This does NOT apply to CHRYSLER FINANCIAL (TD) Retirees.

The HRA (called MERA) Administration for **Chrysler Financial (TD)** remains with YSA.

The Chrysler Financial (TD) Retiree Benefits Service Center at YSA can be reached at:

[1-855-535.6225](tel:1-855-535-6225) Monday-Friday 8 a.m. - 8 p.m. Eastern

Retiree Friendly Dealer Program

We have seven Detroit Metro dealers participating and will sell vehicles to retirees using the Retiree Friendly "no hassle" process. If you are in the market for a vehicle contact one of the Retiree Friendly Dealers listed below to schedule an appointment. Please make sure that you contact the person identified for that particular dealer listed since they understand the retiree friendly dealer program. Once your appointment is completed feel free to log onto the NCRO blog at <http://ncro.wordpress.com> to report your experience. We use your blog comments to monitor the dealer's follow through on their commitments. Also please remember the Chrysler Employee and Retiree Advantage Program. You have an allotment of 6 Employee Purchase (EP) (95% of invoice for the retiree and eligible family members only) and 6 Friends Program (PP) (99 % of invoice for friends and colleagues) control numbers available for use. You can get those numbers at <https://www.ea.chrysler.com/EmpAdv/>

Also remember to use the Retiree Friendly Dealers for your service maintenance. If you do go to one of the Retiree Friendly Dealers for maintenance please let them know that you are a member of NCRO. This will let the dealers know that NCRO members are supporting them since these dealers are supporting NCRO.

The following dealers participate in this program,

Bloomfield Hills:

[Golling Chrysler Dodge Jeep](#)

Your Golling RFD Contact: Matthew Godfrey at 248.409.2310

Lake Orion:

[Milosch's Palace Chrysler Dodge Jeep & RAM](#)

Your Milosch Lake Orion Contact: Steven Hamzey at 248-724-7349

Lapeer:

[Jim Riehl's Friendly Chrysler Dodge Jeep Ram](#)

Your Jim Riehl Lapeer RFD Contact: Bill Hilliard 810.245.5952

Novi:

[Suburban Chrysler Dodge Jeep](#)

Your Suburban RFD Contact: Diane Marshall at 248.427.7729

Rochester Hills:

[Rochester Hills Chrysler Jeep Dodge](#)

Your Rochester Hills RFD Contacts: Lincoln Phillip at 248.659.3278 or Jerry Dawe at 248.659.3223

Warren:

[Jim Riehl's Friendly Chrysler Jeep](#)

Your Jim Riehl Warren RFD Contact: Brandon Fikes 586.983.4325

Land & Sea Holiday Departs August, 2017

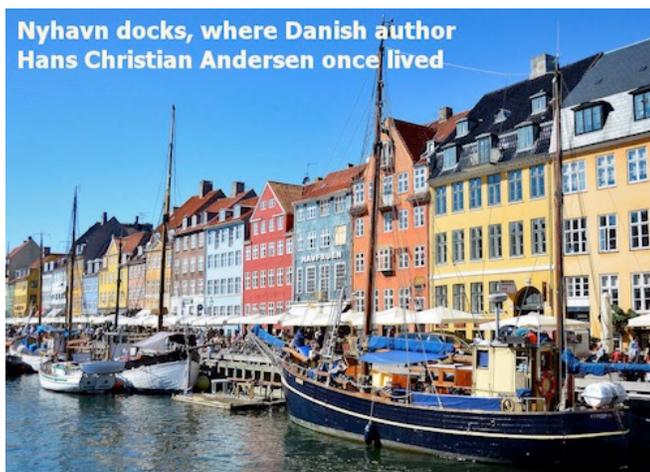
By Bill Roscoe

Next year, Mgt. Club travelers will begin a maritime adventure by touring England's historic Kent county, then cruising from Southampton to ports of call in four other countries. The 12 day land and sea holiday departs August 22, 2017. Upon arrival we will travel by way of Tunbridge Wells to our hotel in **Sevenoaks in Kent**, a perfect base for exploring South East England.

The next day we're off to medieval Canterbury, made famous in the Canterbury Tales. It is home to the shrine of Saint Thomas Becket at Canterbury Cathedral. Then we'll continue on to Sandwich. Once a medieval port, it is considered one of the best preserved medieval towns in Europe. We'll enjoy free time in both cities.

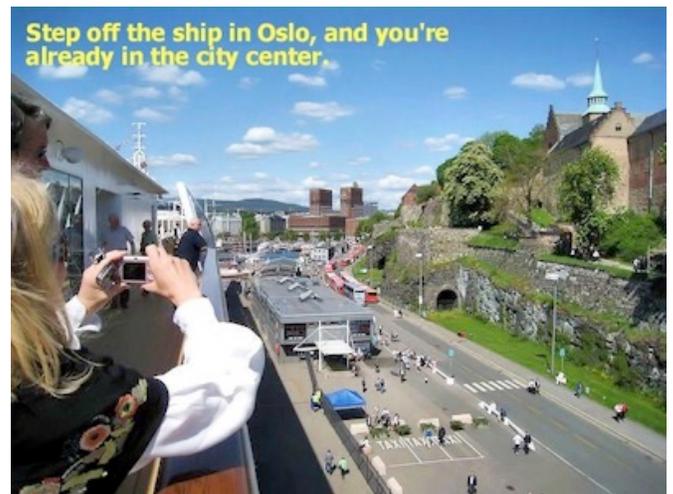
The following morning we'll tour **Leeds Castle**, often referred to as "The Loveliest Castle in the World". In 1278, the castle was the favored residence of King Edward I. Our afternoon stop is nearby **Chartwell** for a tour of the country retirement home of Sir Winston Churchill. It contains much memorabilia of the famous man's life, achievements and hobbies.

The next day we begin our cruise. From the first port of call, **Zeebrugge, Belgium** there are optional excursions to **Bruges**, one of Europe's most perfectly preserved medieval towns and home to the Madonna of Bruges by Michelangelo in the Church of Our Lady, and **Brussels**, known for its famous chocolates, beers and the Grand Place. If you prefer to stay in port, check out the Seafront Maritime Park, with its decommissioned Russian "Foxtrot" class submarine.



Following a relaxing day at sea, we arrive in **Copenhagen, Denmark**. Sights like the Nyhavn, where Hans Christian Andersen once lived, and Tivoli Gardens, the second oldest amusement park in the world, can be enjoyed on optional shore excursions. The ship's late departure is an evening photo op for travelers. *Be sure to send your friends some great photos on Facebook.*

The next port is scenic **Helsingborg, Sweden**. It's known for its old style stone churches, a medieval fortress, a seafarers monument (by Carl Milles) and the Kullagatan, Sweden's first pedestrian shopping street.



Our final port is **Oslo, Norway**, the 1,000-year-old Norwegian capital. It sits at the head of the scenic 70 mile-long Oslo Fjord. You can stroll through Frogner Park and view over 200 Gustav Vigeland bronze and granite sculptures, or visit a museum like the Kon-Tiki Museum, containing Thor Heyerdahl's 1947 raft, or the Viking Ship Museum, which has the world's best preserved Viking ships. *Did you know a replica Viking ship sailed the Atlantic to Bay City this July? But if you cruise that ship, you'll be required to man an oar.*

As always, space is very limited. So please get your deposit and completed form (on the next page) in the mail ASAP! you don't want to miss this one.

From English Countryside to Scandinavia, an Exciting Journey Awaits You



- **12 Day Trip Departing August 22, 2017 - Returns September 2, 2017**
- **Cities and Ports of Call:**
Sevenoaks in Kent - Known for its stately homes and picturesque landscapes
Zeebrugge, Belgium - Coastal gateway to medieval Bruges and Brussels
Copenhagen, Denmark - Home to the Little Mermaid and Tivoli Gardens
Helsingborg, Sweden - Historic coastal city with a medieval fortress
Oslo, Norway - Norwegian capital sitting at the head of the scenic Oslo Fjord



Leeds Castle -- Norman stronghold, a royal residence and royal palace

- **Accommodations (Nights):**
Sevenoaks in Kent (3), Princess Cruise Lines Crown Princess Balcony Cabins (7)
- **Breakfast, and Dinner (with a glass of wine) at the Hotel, All Meals Aboard Ship**
- **Touring: Canterbury, Sandwich, Leeds Castle and Winston Churchill's Chartwell Home**
- **Roundtrip Airfare, Transfers & Taxes, But Not Ship Gratuities - \$91 pp Payable Onboard**

The trip is priced at **\$5,389 Per Person** (based on double occupancy) and is tentative and subject to surcharges or adjustments outside the control of the Travel Committee. To secure your reservation, send a deposit check (**\$1500 Per Person** payable to Volare Travel Inc.) to: Volare Travel Inc., 42500 Hayes, Suite 400, Clinton Twp., MI 48038. Any questions can be answered by Linda at Volare Travel (586) 263-4500 Her E-mail address is LindaVolar@aol.com Reservations will be confirmed first come first served only with this completed form and your payment.

First, Middle and Last Name - MUST be the SAME as on your Passport

1st Traveler Name _____ Birth Date _____

2nd Traveler Name* _____ Birth Date _____

Mailing Address _____ City/State _____ Zip Code _____

Daytime Phone _____ Cell Phone _____

E-mail Address _____

Remarks (Special Needs, etc.) _____

* If address is different than yours, submit information on a copy of this form.

<https://ncro.org/>

An optional two night post trip tour to London on September 2-4, 2017 is planned. Details will be published by Volare Travel later this year.