



August 2021

We trust you are doing well and coping with the continuing Covid pandemic. Hopefully as we are beginning to return to a more normal lifestyle you are doing your best to remain safe. While some areas are experiencing an uptick in Covid cases hopefully we have turned the last corner in our journey in this unprecedented pandemic and a return to our previous normal lifestyle is not too far down the road.

As we stated in previous communications, our plan is to hold an in-person Triannual Breakfast meeting on October 13th at the San Marino Club. We are really looking forward to seeing our members and guests in-person again and rekindle our fellowship that has been missed so very much in the last couple of years, it has been a long drought... Stay tuned... as we get closer to the date we will provide more information on the meeting and its agenda.

From time to time, you should receive some Action Alerts via email from the National Retiree Legislative Network requesting that you send communications to your Congressional representatives on issues that are important to senior/retirees and on which the NRLN has supported through their efforts to advocate to Congress on behalf of all seniors/retirees. You should be aware, as a member of the NCRO, you are also a member of the NRLN and the NCRO is intimately involved in the NRLN with several NCRO Board members represented on the NRLN Board and leadership. We ask that when you receive these Action Alerts, you review them carefully and respond to your Congressional representatives if you support the issue and stated solution. We know that our Congressional representatives track the communications they receive on issues from their constituencies, and it does influence their positions and related actions. Your assistance on the action alerts can be helpful and is greatly appreciated by the NRLN and the NCRO.

We want to provide an update on a couple of key issues we are working on in Washington D.C. with the NRLN. As you should be aware from previous communications, we work with and through the NRLN on important issues seniors/retirees face that require action on the part of our representatives in Washington D.C.

One important issue the NCRO has been working on for several years is the issue of Pension Overpayment Recovery. Details on what this is has been communicated on numerous occasions in the past. What can be provided is an update on where our efforts to improve this untenable situation, which many of our members have faced in the past and to protect our members from onerous actions in the future. Excellent progress both with members of the House, and Senate and the language the NCRO was instrumental in developing is included in bills that are moving forward in both Houses. Indications are that there is an excellent chance the current Congress will pass new pension legislation this year and that the language developed will be included in that legislation. The key improvements where agreement has been is that if companies decide to recover from retirees they can only go back 3 years from the date of the error and can only recover 10% of the overpayment a year which means a 10-year payback period greatly reducing the yearly impact on the pensioner.

Another issue NCRO is advocating for is the inclusion of dental and vision coverage in original Medicare which are a normal inclusion in Medicare Advantage plans. This is an effort the NCRO will aggressively pursue this year.

Additionally, efforts are being ramped up to protect pensions from being affected negatively from de-risking actions by companies. This important effort will focus on specifically protecting pensions through annuity actions where companies transfer their pension responsibility to insurance companies through annuitization. Many of our NCRO members have been annuitized and it is our belief that Congress needs to ensure that these individuals are provided as much protection, once they are annuitized, as they have when receiving a pension from the company from which they retired.

You will hear more about our collective efforts as the year proceeds.

Expanded expenses allowed to be reimbursed from the HSA, RHCA and HRA

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act, P. L. 116-136, March 27, 2020) made the following changes, which expand the expenses allowed to be reimbursed from the **Health Savings Account (HSA)**, the **Retiree Health Care Account (RHCA)** and the **Health Reimbursement Arrangement (HRA)**.

NOTE: The changes are retroactive for expenses incurred on or after January 1, 2020, and receipts are required to be submitted. They are applicable to all for whom reimbursement is otherwise eligible, including qualified dependents.

Additional Allowable Eligible Expenses for HRA and RHCA

- **Over-the-Counter (OTC) Medications**

The legislation allows you to use these funds to get reimbursed for OTC medications without needing a prescription.

- o OTC medications are medicines that can be purchased without a doctor's or other healthcare professional's prescription. Examples: aspirin, allergy relief medication.

It does not include vitamins/supplements.

- **Certain Menstrual Care Products**

The legislation allows you to use these funds to get reimbursed for menstrual care products.

- o The IRS lists tampons, pads, liners, cups, sponges, or similar products used with respect to menstruation are eligible.

Note: Some feminine hygiene products are not eligible such as feminine moisturizers, feminine powders, or deodorants.

- **Personal Protective Equipment (PPE)**

The legislation allows you to use these funds to get reimbursed for Personal Protective Equipment (PPE) products.

- o The IRS confirms that masks, hand sanitizer, and sanitizing wipes specifically used for the purpose of preventing the spread of COVID-19 are eligible.

Your Personal Invite to an Important NCRO Seminar/Webinar

On **Tuesday, September 14th at 10:30 AM**, the Insurance Committee of the NCRO will present "Growing Into Medicare And Social Security" our annual seminar/webinar that primarily focuses on issues of importance to all retirees (and spouses) turning 65.

This seminar/webinar is designed for those retirees (and/or spouses) who are getting ready to enroll in Medicare (ages 62-64). It will also provide valuable information for those who are already 65 and currently on Medicare. You need not be a member of NCRO in order to participate.

The Agenda includes speakers on:

- Medicare and Social Security 101
- Understanding Medicare Advantage and Medicare Supplemental Plans (Medigap Plans)
- Medicare Part D (Drugs)
- An Introduction to your Healthcare Retirement Account (HRA) & HealthEquity/WageWorks
- Healthcare Insurance Consultants Available for your Decision Making
- Questions and Answers

This seminar/webinar is again being offered free of charge. Refreshments will be provided.

It will be held at the Bloomfield Township Public Library which is located at 1099 Lone Pine Rd. (17 Mile) just East of Telegraph. Due to evolving Covid restrictions, we will be following the Covid policy in effect at the Bloomfield Township Public Library on the day of the seminar.

If you will be able to attend in person, please click on [this link](#) to register for the SEMINAR.

If you will be watching/listening on-line, please click on [this link](#) to register for the WEBINAR.

Note: The webinar system requirements are at [this link](#).

Either way, after registering, you will receive a confirmation email. If you are participating in the webinar (the second link above), the confirmation will also contain information about how to join the webinar.

The doors (and webinar) will both open at 10:00 AM. It is anticipated that the seminar will end around 1:30 pm

2021 CY Membership Dues Reminder

Reminder: Calendar Year 2021 Annual Dues (1-1-2021 thru 12-31-2021) invoices were mailed the first week of November 2020. The \$25 annual dues were to be paid by December 31, 2020. A second dues invoice was mailed the first week of February 2021 for those who had not paid their 2021 Calendar Year Annual Dues. If you have already paid your 2021 Calendar Year Dues, **thank you ! If you have not paid your 2021 calendar year dues please do so now using the possible method of payment listed below.**

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 and what we have earned in the past. For these reasons 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.

We also 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

Reason for asking you to do this is to ensure that as a member NCRO can provide you with the latest communications - newsletters, benefits, company ownership, etc.

Regarding membership Information in NCRO Database:

1. There is no linkage between FCA and NCRO databases. If you update FCA with any changes, home address/email address/phone numbers, it does not get to NCRO. You need to update both FCA and NCRO of any changes separately.
2. If you no longer have an email address the only means for NCRO to provide you with any written communications is through your mailing address. If it is not correct in the NCRO database, you will not receive any communications from NCRO. Please keep your address in the database current.
3. Many of you may be snowbirds who travel to a warmer climate for the winter months. We cannot keep two mailing addresses for you in our database. Please provide NCRO with one main mailing address to send NCRO communications.
4. All 2021 Calendar Year payment addresses were reviewed and compared to what is in the NCRO database. Several addresses had to be corrected in the NCRO database. If you are using the NCRO website to make a payment for, breakfast meeting/dues, please take the time to review your information in the database and correct if required.
5. If you are living with a caregiver, please use the caregiver's address in the database.

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. It also maybe incorrect in FCA's database. 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. You can contact Pete through the NCRO office and leave a message for him, phone number is 248-633-2827 or send Pete an email, Pete's email is: ppiccinato@comcast.net

Retiree Friendly Dealer Program

We now have six 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 dealer listed since they understand the retiree friendly dealer program. Also, please remember the Chrysler Employee and Retiree Advantage Program. Control numbers are available for your use. Those Control numbers are available 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 Ram](#)

Your Golling Bloomfield Hills RFD Contact: Mathew Godfrey 248 409-2332

Lake Orion:

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

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

Rochester Hills:

[Rochester Hills Chrysler Jeep Dodge](#)

Your Rochester Hills RFD Contacts: Lincoln Phillip at 248.659.3278 or Brandon Stiltner (Sales Manager) at 248.659.3223

Warren:

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

Your Jim Riehl Warren RFD Contact: Brian Ackerman 586.983.4325, email: Backerman@friendlyautogroup.com

Chelsea:

[Golling Chrysler Dodge Jeep Ram Of Chelsea](#) RFD Contact Person: Darren Verbouw, email: darren.verbouw@golling.com

Roseville

[Golling Chrysler Dodge Jeep Ram of Roseville](#). Your Golling Roseville RFD Contacts: Nicolas King (Marketing Manager) 248.760.2608 email: nicolas.king@gmail.com or Paul Russo 586-859-2624 email: paul.russo@golling.com