



January 2022

Happy New Year!!! We trust you had a great Holiday Season and hope that 2022 will be a much better year. I know everyone is exhausted with the situation we find ourselves in as we enter another year with the corona virus. But we trust you are doing everything you can to keep yourselves healthy and safe. I know we all hope that in 2022 we will return to a more normal life and that we can finally put this behind us.

We are continuing our work to protect the benefits you earned through your efforts at Chrysler/FCA US LLC through our efforts with Stellantis/FCA's HR area. In addition to those efforts, we continue to collaborate with the National Retiree Legislative Network(NRLN) to effect changes in legislation and regulations that do not properly protect seniors/retirees. Later on in this newsletter we will communicate more about these efforts.

We appreciate your continuing support. If you have issues you need assistance with, please let us know by contacting us at nchryslerro@ncro.org

National Retiree Legislative Network(NRLN) Update

Since the inception of the NCRO, we have collaborated with the National Retiree Legislative Network(NRLN) to effect changes in legislation and regulations that do not adequately protect seniors/retirees. By virtue of you being a member of the NCRO, you are also a member of the NRLN.

In case you are not familiar with the NRLN and its operation it is based in Washington, D.C. and is the only nationwide organization solely dedicated to representing the interests of retirees. Formed in 2002, the NRLN endeavors to secure federal legislation to protect retirees' employer-sponsored pensions and benefits in addition to keeping Social Security and Medicare strong. The NRLN is a non-partisan, grassroots coalition representing more than 2 million retirees who came to the NRLN from nearly 200 different U.S. corporations and public entities. Our NCRO members lobby on behalf of retirees in a majority of U.S. Congressional Districts across the country. They are working together as NRLN Individual Members, Retiree Associations and Chapters to preserve the retirement benefits that were earned during their many years of employment.

We are pleased to be and very fortunate to be working very closely with the NRLN on these national issues which affect our members. We also have three of our Board members who are either on the NRLN Board or who are in key leadership positions for the NRLN. If you would like to learn more about the NRLN, visit their website at www.nrln.org

The entire NRLN legislative agenda can be found on the website at <https://www.nrln.org/nrln-legislative-agenda/> The full agenda focuses on retirees only and only on Income Security (including Social Security) and Health Care Security (including Medicare) issues and is revised annually, or more often if necessary. It is currently being updated for 2022 but will look very much like the agenda you find there on the NRLN website..

In 2022, the NCRO and NRLN will focus efforts on a couple of key issues that are affecting retirees.

First, in the area of Income Security, we will continue to push to get the legislation passed on Pension Overpayment Recoupment that includes language and a solution to protect retirees. The NCRO and the NRLN were instrumental in creating the solution and language that will be in a Retiree Security Bill scheduled to be introduced early in 2022. It is something that has affected many of our members and could in the future affect many more.

Second, a key issue is the development of a national solution to increase the protection for pensioners who have become annuitized through a de-risking action by companies. Many Chrysler salaried retirees have been annuitized in the past couple of years to either Athene or to Prudential. Once annuitized, the pensioner loses the protection they had through the PBGC and are subject to individual state guarantees that are not as sufficient as with the PBGC. NCRO along with the NRLN are in the process of developing a plan to initiate changes in ERISA law that will protect these pensioners equal to what they would have received through the PBGC. :Legislative language is being developed along with an action plan to gain the support of key legislators urging them to include this language in upcoming legislation. Stay tuned and you will hear more about this effort as things progress. NCRO may enlist your support in contacting your legislative representatives to help gain their support for this effort.

In addition to these two critical issues , we will continue to work on protecting pensions and benefits when companies enter into some type of Merger, Acquisitions and Spin-offs to ensure that pensions and benefits are protected.

In the area of Health Care Security, we will continue to push for changes in legislation and regulations that will reduce the cost of prescription drugs and for an overall decrease in medical costs. There is a lot of talk in Washington about the need to address this and we will continue to push our Representatives to enact legislation that will actually reduce medical costs and the cost of prescription drugs.

In addition to those efforts there is a new issue that we have become aware of that could dramatically affect seniors on Medicare. It is called, Direct Contracting Entities (DCE). To explain this concept the following are excerpts from an Op-Ed that appeared in The Hill newspaper written by Pramila Jayapal who represents Washington's 7th District in the U.S. House of Representatives and Susan Rogers, M.D., who is president of Physicians for a National Health Program.

"...starting this year, millions of seniors are quietly being enrolled into a program run by third-party middlemen called Medicare Direct Contracting (DC). This is occurring without their full knowledge or consent. If left unchecked, the DC program could radically transform Medicare within a few years, without input from seniors or even a vote by Congress.

Developed late in the Trump administration, the Medicare DC program allows commercial insurers and other for-profit companies to "[manage](#)" care for seniors enrolled in Traditional (fee-for-service) Medicare. Instead of paying doctors and hospitals directly for seniors' care, Medicare gives these middlemen (called Direct Contracting Entities, or DCEs) a monthly payment to cover a defined portion of each seniors' medical expenses. DCEs are then allowed to keep what they don't pay for in health services, a dangerous financial incentive to restrict and ration seniors' care.

"...under the Medicare Direct Contracting program, older Americans who actively chose the popular Traditional Medicare program are [automatically](#) enrolled into a Direct Contracting Entity without their full knowledge or consent.

Seniors in Traditional Medicare may be "auto-aligned" to a DCE if any primary care physician they've visited in the past two years is affiliated with that DCE. That means Medicare automatically [searches](#) two years of seniors' claims history without their full consent to find any visits with a participating DCE provider as the basis for enrollment. It's no wonder that the current DC pilot phase includes [potentially 30 million](#) Traditional Medicare beneficiaries enrolled in [53 DCEs](#) across 38 states.

Since Direct Contracting is a pilot program, it can and should be stopped in its tracks by the Biden administration while we have the chance. After our experience with commercial Medicare Advantage plans, we already know that inserting a profit-seeking middleman into Medicare ends up costing taxpayers [more](#), with fewer choices and worse [outcomes](#) for seniors."

As you can see from these excerpts this could be very detrimental to seniors who are on original Medicare. We and the NRLN believe this is a major issue... one that we are addressing immediately. A plan is being developed, and we have already initiated actions to alert key representatives about the situation and have expressed the need for them to stop these secretive and detrimental actions by the DCE's. Stay tuned for updates on the progress to stop this situation.

If anyone of you have been affected by this, please contact us. We need to know who and how many of our members might be affected.

Update from the NCRO Insurance Committee - [Important Information](#)

Change to Via Benefits from WageWorks/HealthEquity

Change to Via Benefits for HRA / RHCA administration

It is hopefully not “new news” to all who receive this newsletter that, beginning January 1, 2022, Stellantis/FCA/Chrysler has changed administrators of our accounts for receiving reimbursements for our health care expenses in retirement. Those retirees who established direct deposit with VB should have already have received their deposit for January.

THE NEW ADMINISTRATOR IS VIA BENEFITS (VB). They replaced WageWorks/ HealthEquity on January 1, 2022.

- **Phone: 1-800-953-5395** M-F 8am-7pm Eastern Time
- **Website** for HRA information and claims filing: **Viabenefitsaccounts.com**

Note: As was the case with WageWorks, VB does not have access to any of our RHCA information at Merrill Lynch.

Reminder: Healthcare Retirement Account (HRA) is provided by Stellantis to those retirees and surviving spouses aged 65 and older who no longer have Stellantis-provided healthcare coverage.

Retiree Health Care Account (RHCA), for those retirees who have one are those investments held by Merrill Lynch in that special account. This can apply to any retiree or surviving spouses.

Via Benefits has sent multiple communications over the past few weeks. If you did not receive them or need to see them again, you can on the NCRO website at <https://ncro.org/medicare-soc-sec/>. See the first section called **Via Benefits – HRA/RHCA** for the November **Postcard** and the December **Welcome to Via Benefits (“Letter”)** and **Transition to Via Benefits Welcome Kit / User Guide (“Guide”)**. The Letter and Guide were both emailed and mailed.

IMPORTANT #1: If you have not already done it, you need to set up your account on Viabenefitsaccounts.com.

You need to use your SSN because your CID will not be recognized by VB. It is also strongly recommended by Stellantis and very encouraged by the NCRO that you submit your claims online on the VB website. They will be processed much more quickly than paper mailed-in claims. **If you have problems, call VB at 1-800-953-5395.**

If you just cannot submit your claims electronically, **do not use the prior WW form** since it will not be accepted. **VB does provide a paper form.** You will find it on the NCRO site at <https://ncro.org/pdf/Via%20Benefits%20Stellantis%20Reimbursement%20Request%20Form.pdf>.

The NCRO has been told that VB will continue to accept paper claims for a limited time that is still to be determined. **After you have logged into your VB account, you will also find the paper claim form and a list of eligible expenses** at <https://www.viabenefitsaccounts.com/acclaim/#/accounts/RMRA/forms>. To get there on the VB site, click on “View Account” under HRA on the left side of the Dashboard page, then click on “Forms” on the resulting page. If you have difficulty finding it, please call Via Benefits.

IMPORTANT #2: All need to set up DIRECT DEPOSIT information on Viabenefitsaccounts.com. The direct deposit information data did not transfer from WW to VB. To do this at VB, (this writer uses a laptop) I click on my name on the dashboard page and then click on “Banking Information” in the dropdown. Once you enter your account information, VB needs to validate it and will email a notification of validation, which may take a few days. Do this because Stellantis alerted the NCRO that paper checks will be discontinued at some point in the future. **A VB rep can be called to help you set it up on line, but cannot set it up for you.**

IMPORTANT #3: All retirees on Medicare have been set up to be automatically reimbursed monthly for \$170.10 HRA reimbursement for the Medicare Part B premium. If your premium is greater, then you will need to submit each month for the difference. If you do not want this automatically, then you need to click on “More” in the HRA or RHCA box on the Dashboard page and then click on “Payments”. (Note that since 12x\$170.10 is over \$2000, you will not need to file additional claims if you want your HRA used up monthly that way.)

To date, during the launch of the transition to Via Benefits from WageWorks, the Insurance Committee has assisted over 60 members who have contacted us. About 6 retirees are still being helped, but all the others have been resolved.

If there are issues that you cannot resolve with Via Benefits, the Insurance Committee of the NCRO will try to get them resolved. **Please email us at InsCom@NCRO.org** with as much detail as possible on the issue and what you have done to try to resolve it.

Addendum to the Survivor Guide January 15, 2022

In August 2020, the NCRO provided a document titled the Survivor Guide and it was sent via US Mail to all active NCRO members. This guide has instructions regarding requirements and actions to be taken in conjunction with FCA US LLC benefit programs in the event of the death of the retiree or their spouse.

The guide instructions have not changed except to now replace WageWorks with Via Benefits since they are the new administrator effective January 1, 2022, for the Healthcare Retirement Account (HRA) and the Retirement Health Care Account (RHCA).

Hopefully, you have retained your original copy. The revised copy is available on the NCRO website at NCRO.org. under the H-Care/Medicare tab for you to read or print, it is 12 pages long. In addition, here is a link to the revised guide. <https://ncro.org/pdf/Survivor%20Guide%20Final%201.09.2022%20.pdf>.

There will be no mailing of the revised guide for this wording change.

We ask that you include this portion of the newsletter with your copy of the guide to note the change to Via Benefits.

Via Benefits can be reached by phone at 1 (800)-953- 5385 or by internet at viabenefitsaccounts.com

Information about the Medicare Rights Center

The NCRO Insurance Committee works with a variety of senior organizations. Recently a NCRO member recommended the Medicare Rights Center to us. After review by the Insurance Committee and the Board, we believe the Medicare Rights Center (MRC) is a valuable resource for our retirees.

MRC's website provides very good information relative to Medicare coverage. Their site allows you to get a more detailed understanding of Medicare and its coverage. Also, a unique feature of the MRC is that they will provide 1 on 1 assistance to seniors who are experiencing problems with Medicare. For example, if you have a situation where Medicare has denied a valid claim, the MRC can be your advocate for resolution.

Below are excerpts from its web site: <https://www.medicarerights.org> which will be added to our NCRO website under the H Care/Medicare tab and then under Important Internet Links.

"We are the largest and most reliable independent source of Medicare information and assistance in the United States. We answer thousands of questions each year.

- The Medicare Rights Center works to ensure access to affordable health care for older adults and people with disabilities through counseling and advocacy, educational programs, and public policy initiatives.
- Our expert counselors provide clear answers and step-by-step assistance to take the guesswork out of health insurance decision-making.
- We work nationwide with federal and state advocates to help secure Medicare's future and systematically address consumers' needs".
- We answer thousands of questions each year. Trained staff and volunteers help each caller with their particular issue, whether it relates to understanding Medicare benefits, making enrollment decisions, coordinating Medicare with other insurance, appealing denials of care, determining eligibility for Medicare cost-saving programs, or another topic"

The MRC has a free national helpline at 1 (800)-333-4114.

An Invitation to Become A Member Of The Insurance Committees

The NCRO Insurance Committee (IC) and its Aging Information Subcommittee (AISC) would like to extend an invitation to our Stellantis/FCA/Chrysler retirees to become a member of our committee or its subcommittee. It represents an opportunity to help your fellow retirees dealing with these important senior concerns.

The NCRO IC helps our members 1) to navigate the transition from corporate-provided health insurance to Medicare and other post-65 coverage options and 2) to assist with all Stellantis-provided retirement health benefits. The AISC

provides our members valuable information on issues seniors encounter as they age – wills and trusts, medical directives, palliative care to reduce pain and suffering, housing and care alternatives, and financing elder care. If you think you would like to explore joining our committee, please feel free to contact us at InsCom@NCRO.org.

February 16th NCRO Tri--Annual Meeting

On Wednesday, October 13, 2021, Joseph Ozdowy, retired – Vice President – Asia-Pacific Manufacturing and General Manager - Jeep Joint Venture in China, gave a great presentation to a 100 attending NCRO members. Joseph was well received by those attending and we had about 45 people attending by GoToWebinar. His talk was titled, “My Global Experiences and Thoughts about my time with FCA.” Joseph presented a number of slides walking thru 35 years of his career at Chrysler, mostly in oversea locations. You can find his complete talk in our NCRO You Tube videos.

We are looking forward to our 48th Tri-Annual Breakfast Meeting on Wednesday, February 16, 2022, at the San Merino Club on Big Beaver Road, Troy Michigan. Our speaker and the meeting agenda will be announced in the coming weeks. Doors open at 9:30 with the meeting beginning at 10:00, Hope you can join us in person or thru the GoToWebinar.

2022 CY Membership Dues Reminder

Reminder: Calendar Year 2022 Annual Dues (1-1-2021 thru 12-31-2021) invoices were mailed at the end of October 2021. The \$25 annual dues were to be paid by December 31, 2021. A second dues invoice will be mailed in February 2022 for those who have not paid their 2022 Calendar Year Annual Dues. If you have already paid your 2022 Calendar Year Dues and receive a second dues invoice, please neglect it. The mailing list that is provided to FedEx for mailing out the second dues invoice could have been submitted to FedEx before you made your dues payment. NCRO does apologize if this causes anyone concern.

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:

<http://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 <http://ncro.org/Programs/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

The 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 Stellantis 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 Stellantis 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 2022 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 Stellantis 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

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](#)

Your Golling Bloomfield Hills RFD Contact: Matthew J. Godfrey 248.409.2332

Lake Orion:

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

Your Milosch Lake Orion RFD Contact: Ken Van Portfliet 248.393.2222 x1272 C. 248.310.3616

email: Kenv@palacecj.com

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: 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
Kevin Frabis 586.859.2500 email: kevin.frabis@golling.com