



July 2019

Throughout its hallowed history, Chrysler has been blessed with leaders who have made their mark on automotive history. From past leaders like the maverick who started the company, Walter P. Chrysler to K.T.Keller, and L.L. "Tex" Colbert, all colorful characters who left their mark on the company and the industry. Add to that list more current leaders like Bob Lutz and the late Sergio Marchionne each having made major impacts on the company, its products, its employees and its reputation.

However, none has had the kind of impact on the company...the automotive industry...and the world that Mr. Lee A. Iacocca has had. His accomplishments have been lauded in the press since his passing. His automotive impact includes the introduction of the Mustang for that other company that created a new segment; leading the development of the minivan and the K-car; securing the loan guarantees from the government and paying them back seven years early; the purchase of American Motors securing the Jeep brand for Chrysler; and the marketing exploits including his iconic TV commercials with memorable lines like... "If you can find a better car; buy it". He also had an impact on areas outside of the automotive industry. He wrote several best-selling books, led a private effort that raised more than \$350 million to restore the Statue of Liberty and was often mentioned as a possible candidate to run for the Presidency of the U.S.

These are just a few of his accomplishments; but the most important was probably his impact on the mindset of the company and its employees. A mindset that is characterized by hard work, dedication and a spirit to strive for excellence in everything we did. Who can forget the corporate mantra...? "We don't want to be the biggest...just the Best".

In addition to the lauding of his accomplishments, all over social media people are telling their stories about Mr. Iacocca, whether they come from firsthand experiences or just from exposure they had at meetings or other interfaces. As we reflect on his passing, all of us have been touched in one way or another by his actions and have our own stories about him. Much of the prosperity we have experienced and continue to experience in retirement is due to his amazing leadership.

Thank you Mr. Iacocca and may you Rest in Peace.

NCRO Update

When the proposed merger between FCA and the Renault Group first hit the news, the NCRO sent out a communication letting our members know that we were doing our due diligence to be prepared in the event that our pensions might possibly be negatively affected. Since that time, the merger has been called off and the news of a possible re-igniting of the actions has been relatively quiet. However, we are continuing to do our due diligence in case the merger talks begin again. As we learn more and the merger talks do heat up again, we will share what we have learned and how we are prepared in the event we need to act. In the meantime, you may want to consider contributing to our Contingency Action Fund (CAF) which was developed to provide funds in the event the NCRO needs to take action to protect FCA retirees pensions and benefits. Please go to the NCRO website at www.ncro.org and click on the Join NCRO tab at the top of the page. On the page that comes up, in the first paragraph there is an item highlighted in blue, Contingency Action Fund. Click on that and the page that appears provides the process to contribute to the fund. Any contribution is greatly appreciated.

ALUMNI UNITED – UNITED WAY OF SOUTHEASTERN MICHIGAN'S RETIREE BASED PROGRAM

Some of you may remember that Paul Signorello, Human Resources Systems at FCA, spoke at the October 17, 2018 NCRO Breakfast meeting regarding the development of a retiree based program within the United Way of Southeastern Michigan. The program would consist of retired or soon to be retired people who were interested in volunteerism and philanthropy. Paul explained that companies do not provide participating employee information to the United Way so when an individual retires the United Way loses access to each person.. Further, the Agency understands that retirees are less likely to donate money to the United Way but may be willing to volunteer their time and/or talents.

In the months following Paul's presentation to the NCRO, the United Way conducted focus group meetings and trials with retirees from the NCRO, Ford, GM, DTE and Deloitte.

- The first trial took place during National Volunteer Week in April. The group gathered at the Gleaners Detroit Warehouse to help pack food boxes for those in need. After just a few hours, a small number of people packed over 25,000 pounds of food and supplies – enough to feed over 25,000 people.
- The second event occurred this spring at Little Caesars Arena where several hundred inner city teens were instructed in writing resumes and the interview processes. Some of the teens were then interviewed by companies seeking employees. Over one hundred teens left at the end of the day with a job.

Finally, on June 11th the United Way of Southeastern Michigan rolled out its program, ALUMNI UNITED. The Agency believes that ALUMNI UNITED provides three things to retirees:

1. Connects you with like-minded leaders
2. Gives you access to exclusive networking events and volunteer activities
3. Helps you stay active and involved in the community

Also, Alumni United provides retirees an opportunity to use the skills they've amassed in the workforce to help others.

In the coming weeks, the NCRO plans to sponsor volunteer events through ALUMNI UNITED. If you would like more information now, you can access the ALUMNI UNITED website at <https://unitedwaysem.org/alumni-united/> or use the following direct link to sign up <https://unitedwaysem.org/alumni-united-signup/> . Remember you can sign up to volunteer now for any of the events shown on the website without NCRO involvement.

NATIONAL RETIREES LEGISLATIVE NETWORK (NRLN) ACTION ALERTS

Remember, that members of the NCRO automatically become a member of the NRLN. The NRLN is an advocacy organization devoted to seniors/retirees. That advocacy includes Action Alerts to U.S. Senators and Representatives. can see the most recent Action Alerts by doing the following:

1. Access the NRLN website at <https://www.nrln.org/>
2. Click on the "Respond to an **"ACTION ALERT"** button

Note that there are currently three active Action Alerts:

1. Congress Should Waive Benefits Waiting Period for Metastatic Breast Cancer Patients
2. Urge Congress to Pass Improving HOPE for Alzheimer's Act
3. Congress Must Act to Reduce Price of Prescription Drugs

We recommend that, if you agree with the NRLN position on these Alerts, please, either send the NRLN letter or modify it to your own words. As a voter, your Senators and Representative are more likely to listen to a constituent than to a non-voting organization.

From the NCRO Insurance Committee

Helpful Suggestions For Filing HRA and RHCA Claims

1. If you are on Medicare, verify that you and your spouse, if applicable, are signed up to receive the automatic Part B Medicare premium reimbursement of \$109 for each of you. If you are not receiving it and want to receive it, call WageWorks (877-924-3967) to enroll or go online using the instructions on the NCRO website.
2. Most retirees are paying more than \$109 per month for their Part B premium. We have asked FCA to review raising the amount for 2020. You can file for any excess over the \$109, including those receiving an income related surcharge, by submitting a copy of the November Social Security notice you receive each year that indicates how much you will receive for SS and how much will be deducted for Medicare.

You should subtract the automatic reimbursement (\$109) and then claim the monthly difference. On the claim form, indicate the 12 month amount you are requesting and insert the dates of 1/01/xx to 12/31/xx. Each month, you will receive the monthly amount. If you submit after January, you will receive a retro amount as well. It would help if you included a simple worksheet showing your calculations. You can request several prior year's as well if you have those November statements for documentation.

3. If you have not filed for Medigap, Part D, Advantage Plan or Long Term Care premiums for prior years, you can call your insurance company and request a letter that indicates your name, the period covered, for

example 1/01/2018 to 12/31/2018, and the total amount paid for your premiums. This single letter along with a claim form will enable you to file for reimbursement for prior years. From the HRA, you can file for all unclaimed expenses back to when you first received an HRA amount. From the RHCA, you can file for unclaimed expenses back to when you retired.

4. Instead of filing periodically for individual prescription copays, you can file for them in a lump sum. This is done by going to your Part D or Advantage plan's website and requesting a list of your payments. Provide the period for which you are requesting the information. The listing will indicate the name of the drug, the date the prescription was filled, and the amount you paid.

It can be difficult, unless you are somewhat PC proficient, to get a simplified printout. Do not download it to a file because it will then not have the insurer's logo and may not be accepted as legitimate. You can instead call the insurer and request the info which they should be able to print and send you.

5. Remember, if you file a claim for an amount greater than is available in your HRA, the amount if approved, will be put into a pending status and paid the following January when the account is replenished for the year.

Also, remember to file the information individually for you and your spouse (if applicable).

If you encounter problems using these suggestions you can contact the Insurance Committee at InsCom@NCRO.org

NCRO Seminar – Growing into Medicare and Social Security

On **Thursday, September 19th at 10:30 AM**, the Insurance Committee of the NCRO will present “Growing Into Medicare and Social Security”, it is the annual seminar that focuses on issues of importance to all retirees (and spouses) turning 65.

This seminar is designed for those (retirees or spouses) who are getting ready to enroll in Medicare (ages 62-64), providing information about Social Security, all of the different Medicare options that will be available, and the benefits FCA offers after turning 65. It will also provide valuable information for those already 65 and currently on Medicare. Membership in the NCRO is not necessary in order to participate.

Look for your personal invitation, coming to your email mailbox in August!

Website Reminder

Trying to make heads or tails out of all of the options in Medicare?
Need to get medical expenses reimbursed from your FCA HRA or RHCA accounts but don't remember how to do it?
Looking for information on Long Term Care, Advance Directives, and other Senior issues?

Just go to the Healthcare/Medicare/Soc Sec/Wageworks/BC tab of the NCRO.org website. There you will find oodles of pdf's and videos to answer almost all of your questions.

Still have more? Simply email the Insurance Committee at InsCom@ncro.org and we will try and help out.

Next NCRO Tri-annual Meeting

The next NCRO tri-annual meeting is scheduled for October, 16, 2019, at the San Merino Club which is located at 1685 E. Big Beaver Road, Troy, Michigan. Please mark your calendars and plan on attending.

NCRO has a new office location!

Effective May 2019 the new location is:

**NCRO
901 Tower Dr. Suite 420
Troy, MI 48098**

For everyone's convenience the office phone number, **248-633-2827**, remains the same. If you have questions relative to the NCRO or your retirement where the NCRO can assist with answers and direction please call this number and leave a message with our personal answering service and an NCRO representative will return your call.

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 since there is no coordination between NCRO and FCA databases due to security of an individual's information. 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

Retiree Friendly Dealer Program

We now have five Detroit Metro dealers participating and will sell vehicles to retirees using the Retiree Friendly "no hassle" process. Golling Chelsea is now participating in the Retiree Friendly Dealer Program. 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: Joe Ellsasser at 248.420.2332

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 Jerry Dawe at 248.659.3223

Warren:

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

Your Jim Riehl Warren RFD Contact: Brandon Fikes 586.983.4325, email: BAckerman@friendlyautogroup.com

Chelsea:

[Golling Chrysler Dodge Jeep Ram Of Chelsea](#)

Your Golling Chelsea RFD Contact Person: Matthew Godfrey 734.627.7147