



58th Breakfast Meeting

“Opening Remarks”

**By Mike Cipponeri – NCRO Treasurer/
Jay Kuhnle – NCRO President**

October 15, 2025

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Agenda

Opening Remarks 10:30 – 11:00

Keynote Speaker: *Vince Galante,*
"Jeep – New Products Coming" 11: 00– 11:45

Q & A 11:45 – Noon

Adjourn Noon



Mike Cipponeri

Treasurer
NCRO



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Jay Kuhnle

President
NCRO



NCRO

- NCRO Update
 - 2026 FCA Health Care Program
 - NRLN Washington Fly-In

2026 Health Care Program

- Pre 65 Retirees/Dependents
 - Annual Enrollment: October 24th - November 7th
 - Enroll at Benefit Connect
 - fcabenefits.ehr.com
 - Medical premiums increasing 9.4% on average
 - Dental premium realignment
 - Family tier increase of \$170/yr
 - Child only tier increase of \$72/yr
 - Vision increasing 44% on average

2026 Health Care Program

- Post 65 Retirees/Dependents
 - Annual Enrollment period
 - October 15th – December 7th 2025
 - No changes in HRA
 - Retiree receives \$1975 in HRA credits
 - An eligible spouse will receive up to \$1750 in HRA credits
 - HRA Personal report will be available in Benefit Connect
 - fcabenefits.ehr.com



2026 Health Care Program

- MetLife Legal
 - MetLife Legal continues to be administered directly with MetLife
- Benefit Insight
 - Best resource for up-to-date info on plan design
 - hrportal.ehr.com/fcaretiree



NRLN Washington Fly-In

- September 15-16
- 19 attendees from several organizations
- Two groups
 - Main group
 - Met with their representatives and covered key advocacy issues
 - Second group
 - Bill Kadereit, Alyson Parker, Michael Calabrese, Jay Kuhnle
 - Met with key members of specific Committees on specific issues



NRLN Washington Fly-in

- Main group advocacy issues
 - Protecting Retirees in “Derisking” Pension Risk Transfers
 - Fund Social Security
 - Protect Medicare
- Second group advocacy issues
 - Delphi Pension Issue –Susan Muffley Act
 - Pension Risk Transfers
 - Guarantee Issue Rights/ Special Enrollment Period

Thanks for Your Support!!