



October 2025

We hope this newsletter finds you well. For those of you who split your time in both the northern and southern part of the U.S., as you plan your departure for the south, we wish you a safe trip and a great time there. For those of us who stay in the north, we need to prepare for the coming winter.

And as we draw closer to the upcoming holidays from now through the New Years, we wish you a special Holiday season!!

This newsletter is longer than normal because the NCRO has been busy working on issues that seniors/retirees are facing.

In this newsletter you will hear what the NCRO Insurance Committee has been doing; you will learn about the efforts the NRLN and NCRO have been making on our behalf; you will also hear about an excellent Tri-Annual Meeting we had this month and other areas that are important for all of us.

Make sure you take the time to read the entire newsletter, so you are up to speed on what the NCRO is doing for you.

As always, we are very appreciative of and thankful for your continuing support.

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

September 2025 NRLN Washington Fly-In

The 2025 NRLN Fly-In to Washington, DC began on Monday morning, September 15 with a Board of Directors meeting.

As usual the afternoon was devoted to briefing attendees on the issues they would be addressing with members of Congress and their staff during their Capitol Hill appointments which were on Tuesday and Wednesday, September 16 and 17.

Three NCRO representatives were part of the attendees from several different organizations including the DTE retiree group, and representatives from California, Delaware, Colorado, Illinois, and Washington state.

During the briefing session, guest speaker Jeannie Fuglesten Biniek, Kaiser Family Foundation (KFF) Associate Director on Medicare Policy. (KFF is a leading health policy organization). She spoke about traditional Medicare, Medicare Advantage, Accountable Care Organizations (ACOs) and CMS' trial scheduled to begin in 2026 in six states to require prior authorization for traditional Medicare beneficiaries.

On Day 2 the NCRO and DTE group met with key legislators and/or their staff. Meetings were held with:

- Rep Debbie Dingell (MI-06)
- Rep Lisa McClain (MI-09)
- Sen Gary Peters (MI)
- Sen Elissa Slotkin (MI)
- Rep Vern Buchanan (FL-16)
- Sen Rick Scott (FL)
- Rep Haley Stevens (MI-11)
- Rep Shri Thanedar (MI-13)
- Rep Ashley Moody (FL)

The key issues the main group advocated are:

Protect Retirees in Pension Derisking – Many companies are converting their pension plans to third-party insurance annuities. When derisking (Pension Risk Transfer) occurs with the purchase of an insurance annuity, plan participants lose the protection of PBGC and ERISA. Foremost in the NRLN's proposal to protect retirees when derisking happens is to require group annuity contracts to include the purchase of reinsurance that provides equal value from a third-party independent insurer or through the PBGC.

Fund Social Security to Keep America's Promise - Social Security's funding gap should be closed – but not by cutting its benefits. The Social Security Old-Age and Survivors Insurance (OASI) Trust Fund will only be able to pay 100% of total scheduled benefits until 2033, according to the 2025 Trustees report. At that time, reserves will be depleted, and income will only be sufficient to pay 77% of benefits. We support closing the funding gap through a modest increase in the current payroll tax rate for employees and employers and making all wages subject to the payroll tax by removing the cap which in 2025 is \$176,100.

Reduce the Pain of Overpayment Clawback – Currently when Social Security discovers an overpayment that begun possibly many years ago, 50% of each month's check is withheld. We proposed making Social Security overpayment recoupment the same as the NRLN's pension recoupment proposal adopted in 2022 SECURE 2.0 Act. That would require Social Security, when it does recoup, to be done within three years of initial overpayment and may not recoup more than 10% of overpayment per year. Surviving beneficiaries would be exempt.

Protect Medicare the Lifeline for Older Americans – It is up to Congress to keep Medicare strong. The Hospital Insurance (HI) Trust will be depleted in 2033, and income will only be sufficient to pay 89% of benefits. The NRLN proposed eliminating Medicare Advantage rebates and reducing the fraud that is costing Medicare significant dollars. Rebates are expected to cost taxpayers \$89 billion in 2025.

Congress Should Prevent Prior Authorization Trial – CMS has announced a 2026 trial in six states that will require prior authorization for traditional Medicare enrollees. The six states are Arizona, New Jersey, Ohio, Oklahoma, Texas, and Washington. Fly-In attendees expressed concern that after the prior authorization trial will lead to requiring prior authorization for traditional Medicare in all states. We advocated that traditional Medicare should not be turned into a Medicare Advantage prior authorization program where insurance companies can and do deny or delay medical services.

Enforce Medicare GIR and SEP – When a traditional Medicare supplement (Medigap) plan or Medicare Advantage plan is ceased or terminated such as a company-sponsored benefit or by a healthcare insurance company, the federal law must be enforced that requires plan participants to be informed of their Medicare Guaranteed Issue Right (GIR) and Special Enrollment Period (SEP). We explained that a GIR prohibits insurance companies from denying coverage or overcharging an applicant for a Medigap or MA policy, regardless of pre-existing health conditions. An SEP allows one to shop for the best deal possible for a Medigap or MA plan. We already know that UnitedHealthcare intends to drop 600,000 enrollees in its Medicare Advantage plans for January 1, 2026. Humana expects a loss of 500,000 participants in its MA plans. Several other healthcare insurers are expected to drop MA enrollees.

A second group consisting of Bill Kadereit (NRLN President), Jay Kuhnle (NCRO President), Michael Calabrese (NRLN Attorney), and Alyson Parker (NRLN VP Advocacy).

This group focused on three specific area of concern to seniors/retirees. Specific issues were:

- support for legislation that would restore the pensions for Delphi salaried retirees that were devastated back in 2009 during the GM/Delphi bankruptcies through the passing of the Susan Muffley Act
- support for the NRLN legislative language that would protect pensioners whose pension have been involved in a PRT (pension risk transfer) through an annuitization to an insurance company. NRLN is working to get this language into a bill similar to what was done with the pension overpayment issue.
- develop support for execution of mandatory communication of Guaranteed Issue Rights (GIR) and Special Enrollment Period (SEP) to ensure that those seniors/retirees whose health care plans have been terminated are notified of the rights they have.

This group met with representatives from key Legislative committees that have jurisdiction over these issues.

Update on October 2025 Tri Annual Meeting

For our 58th meeting we had the privilege of having Vince Galante, Vice President, Jeep Design, as our keynote speaker.

Vince was born in Chicago. He graduated from the College for Creative Studies in 2005 with a degree in transportation design and earned an executive MBA from Michigan State University in 2018.

Vince was appointed, Vice President, Jeep® Design in June 2023. Galante is responsible for shaping the design direction for all SUVs in the brand's portfolio. He reports to Stellantis Chief Design Officer, Ralph Gilles.

Previously, he was responsible for global design development, coordination, and alignment of the company's user experience and Uconnect platform.

Since joining the company in 2005, Vince has held a variety of positions of increasing responsibility and has been responsible for interior and exterior design, global UX, management and execution of various products and programs, including the Uconnect platform, Grand Wagoneer Concept, and the Airflow Vision Concept. Significant elements of his professional background include:

- 2023, Vice President, Jeep Design
- 2017, Head of User Experience Design
- 2016, Chief Designer – Advanced Design Studio
- 2014, Sr. Manager - Jeep and Corporate Wheel Design
- 2012, Manager - Jeep Exterior Design Studio
- 2006, Designer – Jeep/Truck Design Studio
- 2005, Designer – Chrysler/Dodge Design Studio

Vince gave us a look under the tent of the future of the Jeep design and gave us a sneak peek at many of the vehicles that are coming to the Jeep Brand in the near future. If you were not able to attend the meeting and see the amazing new Jeep products, you will be able to see his presentation on the NCRO website in the near future. Visit ncro.org to view his presentation.

If you were not able to attend the meeting, we encourage you to view it on our website at www.ncro.org.

Insurance Committee Update

REVIEW TIME – MEDICARE ANNUAL ENROLLMENT PERIOD IS HERE

The Medicare Annual Enrollment Period (AEP) is now, October 15 through December 7, 2025.

It is important to revisit your medical, dental, vision and prescription drug coverages at this time. As we age, our healthcare plan may need to change with us.

You want to get the best coverage for your current needs, look at different plans that might have lower premiums or better benefits, make sure your doctors are still in your network and check the costs for your current medications.

It is always good to re-educate yourself on the choices available to you. Even if it is just to find out that your plan premiums are going to increase for next year. It is best to know this upfront instead of being surprised. You might even find some different plans that would work for you and be less expensive than what you currently have. Some plans are adding new features or benefits that may help you out.

If dental and vision coverage is something that you are looking for, take a look at Medicare Advantage plans or separate stand-alone retiree Dental and Vision plans that can be added to Medicare Supplement/Medigap coverage.

You can compare costs of the various plans for Medicare recipients, Medigap Plans, Medicare Advantage Plans and Medicare Part D drug plans, online at <https://www.medicare.gov/>.

On the NCRO website, under Health Insurances then under On Medicare, there is an entire page loaded with Medicare information at <https://ncro.org/on-medicare-2/>. There are videos and documents from our recent September webinar, covering Medicare, Medicare Advantage, Medigap and Part D plans. If you would like some assistance reviewing your Medicare options, there are several Medicare healthcare consultants listed on this page under Healthcare Consultants Available (September 2025) with their website/contact information. Reach out to them and get some peace of mind.

Now is the time to review your healthcare coverage and get prepared for 2026.

NCRO's Website (ncro.org) has Helpful Information for Making Medicare Enrollment Period Decisions

This information is easy to get to from the ncro.org HOMEPAGE;

First, look for the dropdown for HEALTH INSURANCES. There, choose either ON MEDICARE or PRE-65 and open the one that applies to you.

If you are ON MEDICARE (most of us are), click there and you will find the Sept 2025 presentations (slides and videos) by the Insurance Committee on:

- Understanding Medicare Advantage vs Medigap
- Understanding Medicare Part D Rx

- Health care consultants available (and literature about them).

And if you are ON MEDICARE you can click on several MEDICARE RESOURCES, including Create a Medicare Account; Medicare plan finder; “ Medicare and You 2026” Handbook; and Multiple Medicare Enrollment Periods.

If you are PRE-65, click there and you will find the Sept 2025 presentations (slides and videos) by the Insurance Committee on:

- Helpful Information in Your Preparing for transition from Chrysler’s Retiree Choice to Medicare and
- A helpful Medicare Action Timeline

Also, on these webpages there is helpful contact information and links to the webpages of Benefit Connect, Via Benefits Accounts and Benefits Insight. Links to the 2025 FCA enrollment communication will also be on these pages once FCA makes them available to the NCRO.

Information Regarding Your Healthcare Retirement Account (HRA)

Most retirees receive annual funding for an HRA account. Each January for those eligible retirees, FCA funds the account, assuming full benefits, \$1,975 for the retiree and \$1,750 for an eligible spouse or \$3,725 in total.

These funds are held in the retiree’s HRA account and disbursed automatically or by the retiree and or spouse submitting eligible healthcare expenses.

Reimbursement of the retiree and spouses’ Medicare Part B base premium (\$185 each for 2025) occurs automatically when the retiree first enrolls in Medicare and begins receiving HRA funds. The default position with FCA is to provide automatic payment to the retiree’s checking account and the retiree has to actually elect to not get this monthly payment automatically.

In an example where both the retiree and the spouse are paying \$185 each for twelve months the annual cost for the retiree is \$2,220 or including the spouse \$4,440 (185x12)x2. This means that the HRA funding of \$1,975 for the retiree would leave a shortfall of \$245 (\$1975 - \$2,220). For the spouse, the shortfall is \$470 (\$1750-\$2,220 for a total shortfall of \$715 (\$245 + \$470) for 2025. As a result, the \$245 or \$715 amount will be paid automatically the following January (2026) along with new monthly amount for 2026 of \$206.50 each.

As you can calculate, this shortfall will grow every year. Many retirees have a shortfall from prior years that has accumulated greater than \$1,975 or \$3,725 and therefore when their HRA is funded in January, they immediately receive a bank deposit for the full \$1,975 or \$3,725. Then during the year, the expense accumulates again, and the account is always in arrears in terms of being reimbursed from their HRA.

Because of this automatic payment process, the retiree never has to submit a claim against their HRA for reimbursement.

Note that if you have a Retirement Health Care Account (RHCA), there is no automatic payment system from the RHCA at this time, and claims would need to be submitted for reimbursement.

Aging Information Committee

Mark your calendar! Jackie Robinson will be the guest speaker for the NCRO Aging Information Committee Webinar on Tuesday, November 12th, 11 AM EST: “How to Use AI for Everyday Living—and for the Upcoming Holidays.”

Jackie will share practical ways to use ChatGPT for daily living and the holiday season—from planning gatherings to writing greeting cards. Use this link to register for the event:

<https://attendee.gotowebinar.com/register/7361032886056372055>

Also, visit our website for our new blog on Aging Issues, ncro.org

Enjoy your Holiday celebrations. If you have questions or suggestions for future webinars, please email us at Aging@ncro.org

2026 Triannual Meeting Schedule

As always meeting will be held at the San Merion Club on Big Beaver in Troy, Michigan. The dates are; 3/11, 5/20, and 10/14. Please mark your calendars.

2025 CY Membership Dues

Reminder: Calendar Year 2026 Annual Dues (01-01-2026 through 12-31-2026) invoices are in the process of being mailed out during October 2025. The \$25 annual dues are to be paid by December 31, 2025. If you have already paid your 2026 Calendar Year Dues, you will not receive dues notice.

We also ask that you encourage your retiree friends who are not NCRO members to join our efforts by becoming members of NCRO.

Reminder to Check/Update Your Information for the NCRO

To ensure that NCRO can provide you with the latest communications, newsletters, benefits, and company ownership updates, please check and update your information in the NCRO database.

Regarding Membership Information in the NCRO Database:

There is no linkage between Stellantis and NCRO databases. If you update Stellantis with any changes to your home address, email address, or phone numbers, **these changes do not get to NCRO**. You need to update both Stellantis and NCRO separately.

1. **Email Address:** If you no longer have an email address, the only means for NCRO to provide you with 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.
2. **Snowbirds:** Many of you may 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.
3. **Payment Addresses:** All 2026 Calendar Year payment addresses used are those presently in the NCRO database. If you are using the NCRO website to make a payment for breakfast meetings or dues, please take the time to review your information in the database and correct it if required.
4. **Caregiver Address:** 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 may be incorrect in FCA's database. So, update both NCRO and Stellantis 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 have 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 seven Detroit Metro dealers participating in the Retiree Friendly "no hassle" process for selling vehicles to retirees. You can also visit our website to review the list of retiree-friendly dealers and their contact information.

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, as they understand the retiree-friendly dealer program. Also, remember the Chrysler Employee and Retiree Advantage Program. Control numbers are available for your use at <https://www.ea.chrysler.com/EmpAdv/>

Also, remember to use the Retiree Friendly Dealers for your service maintenance. If you 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.

Participating Dealers:

Birmingham:

- [Golling Alfa Romeo of Birmingham](#)
- Contact Person: James Houfley, (248) 502-0882, email: james.houfley@golling.com

Bloomfield Hills:

- [Golling Chrysler Dodge Jeep](#)
- Contact Person: Matthew J. Godfrey, (248) 409-2332

Rochester Hills:

- [Rochester Hills Chrysler Jeep Dodge](#)
- Contact Persons: Lincoln Phillip, (248) 659-3278 or Jerry Dawe, (248) 659-3223

Warren:

- [Jim Riehl's Friendly Chrysler Jeep](#)
- Contact Person: Brian Ackerman, (586) 983-4325, email: Backerman@friendlyautogroup.com

Chelsea:

- [Golling Chrysler Dodge Jeep Ram of Chelsea RFD](#)
- Contact Person: Chris Brough, email: chris.brough@golling.com

Roseville:

- [Golling Chrysler Dodge Jeep Ram of Roseville](#)
- Matt Rabineau, General Sales Manager, direct 586-859-2510, email: matt.rabineau@golling.com

Grosse Pointe (Detroit):

- **Golling Chrysler Dodge Jeep Ram of Grosse Pointe**
- Contact Person is Monique Harwood. (313) 410-6752, email: monique.harwood@golling.com

Auto Tech Tips

The NCRO has added a section to our website for members to ask questions about issues with their Stellantis vehicles. Once we receive a question, it will be submitted to one of our retiree-friendly dealers. The response will be posted on the website, and a separate email will be sent to the individual who asked the question. Our retiree-friendly dealers support this process. Please be aware that some issues may eventually require a visit to the dealership service department to be resolved.

Please visit the NCRO website to view responses to other questions submitted and to submit a question if you have an issue that needs additional support.