



March 2026

As we enter the Spring season for those of you who have remained in the colder climes and lived through this incredibly cold and snowy weather, we can look forward to warmer weather and the flowers blooming, trees waking up and in improvement to our overall emotional well-being. We trust this newsletter finds you well.

If you haven't visited or spent time on the NCRO website, we highly recommend that you include visiting it on an on-going basis. The information there keeps you informed about the NCRO activities; it includes articles about topics that are relevant to senior/retirees; it provides updated information on things you need to know including tech information and tips, trends, and tools for smarter living. So, make it a habit to visit us at ncro.org.

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

Update on March 2026 Tri Annual Meeting

If you were unable to attend the March Triannual Breakfast meeting, you missed an opportunity to get an update on the NCRO activities and a glimpse into the current workings at FCA. And you missed a great chance for camaraderie, rubbing shoulders with fellow retirees and catching up on what's going on with all of us.

Our President, Jay Kuhnle, gave us an update on NCRO activities. He provided some insight into Medicare fraud which is detailed later in this newsletter.

Our keynote speaker was Mark Trustle, Vice President of RAM Truck, SRT and MOPAR Design. Mark gave us an exciting look at FCA... the new direction to design and build the vehicles that buyers want and how the morale of the employees and dealers has greatly improved with this new product direction. He provided a look under the tent at the new product design direction for RAM, SRT and MOPAR.

We encourage you to go to our website at ncro.org and view these presentations and we're sure you will be excited as well.

As always we encourage you to view the meeting on our website at www.ncro.org.

Insurance Committee Update

Medigap Plans: Important Opportunity for Certain Retirees

This information is specifically for retirees and spouses currently enrolled in a Medicare Supplement (Medigap) plan. While those first becoming eligible at age 65 are not the primary focus, these details may be valuable for future reference.

This update addresses two key areas: states with consumer protections that allow Medigap plan changes regardless of pre-existing conditions, and the importance of reviewing your plan annually.

1. States With Special Medigap Switching Opportunities

In most states, once your initial enrollment period ends, insurers use medical underwriting, a review of your health history and prescriptions, to determine eligibility. This often prevents retirees with pre-existing conditions from switching plans, leaving them locked into significant annual premium increases.

However, twenty-two "Guaranteed Issue Rights" (GIR) states offer protections that allow you to change plans without underwriting during specific windows:

- **Birthday Rule States:** A limited annual time window around your birthday (CA, ID, IL, IN, KY, LA, MD, NV, OK, OR, UT, VA, & WY).
- **Anniversary Rule State:** In Missouri, you can switch to an insurer with equal benefits around your enrollment anniversary.

- **Year-Round Protections:** CT and NY have completely open enrollment. MA, ME, VT, & WA offer year-round enrollment only if you have an existing Medigap policy (note: these states typically have higher premiums).
- **Special Enrollment Windows:** Delaware and Rhode Island offer windows aligned with the fall Annual Enrollment Period (AEP).

Other states, including Michigan, permit medical underwriting in order to change plans after the initial GIR period. If you are considering switching plans with the same or a different insurance carrier, you need to talk to each insurance carrier or your insurance consultant (see below) to understand how underwriting might impact you.

2. Why You Should Review Your Medigap Plan Annually

Medigap premiums have increased by 10% to 30% or more in some areas recently. To protect your retirement budget, please consider the following:

- You are not required to accept annual increases without reviewing other options.
- You can apply to change plans at any time, (not just during the annual enrollment period) although medical underwriting may apply depending on your state as noted above.
- Reviewing your options while you are healthy is more beneficial than waiting until conditions develop.
- Compare plan letter codes (e.g., Plan N vs. Plan G), deductibles, and insurer stability—not just the premium.

Important Reminder (when changing supplements): Do not cancel your current Medigap policy until your new application is approved.

Where to Get Help

Because Medigap rules are complex, we recommend consulting a licensed advisor. The following three NCRO vetted consultants are available to assist you or a licensed advisor of your choice. Also, Via Benefits, a FCA vetted insurer, is listed.

Butler Capital Advisors: 419-243-9665 <https://www.ButlerCapitalAdvisors.com> (Contact: Dave Baum or Denise Sikorski) Licensed in 25 States, representing 20+ Medigap insurers

Double Health USA: 800-674-2901 | <https://DoubleHealthUSA.com> (Contact: David Kee) Licensed in 31 States representing 10 Medigap insurers

MY Senior Specialists: 512-731-0562 | <https://MySeniorSpecialistS.com> (Contact: Laura Camacho) Licensed in 36 States representing all major and several smaller insurance carriers for all Medicare products

Via Benefits (FCA sponsored): 855-885-5724 <https://www.Myviabenefits.com/fca>. Licensed in all States with representing most Medigap insurers.

NCRO's Survivor Guide and Family Guide

The NCRO Insurance Committee, in 2020, developed and mailed 2 documents to all NCRO members, the Survivor Guide and Family Guide. It was mailed again in 2024, and a current copy of both documents can be accessed on the NCRO.org website on the homepage.

The **Survivor Guide** is intended to be a guide for FCA retirees, surviving spouses and their beneficiaries to enable an understanding of the requirements and actions involving FCA benefit programs that need to occur when a retiree or spouse dies.

It is very important that the retiree, spouse, survivors, and beneficiaries have access to this document. It is highly recommended that this document be kept with your other important information e.g. wills and or trusts for reference by surviving family members or future caregivers.

A **Family Guide**, not FCA related, is also included. It is a general guide for families to ensure important information is available to your survivors as well as recommended actions at the time of death.

If you did not retain the copy mailed to you it can be accessed on the NCRO.org site on the homepage and other locations on the site. If you cannot access the NCRO website because you do not use a computer and do not have or use email, please call the NCRO office at 248-633-2827 and request that a copy be mailed to you. Provide your membership ID and mailing address. You could also consider seeking help from family or friends to download and print the guides.

Please do not make a request for a mailed copy if you are able to have computer access, with assistance from a family member or a friend, to our website

How You Can Keep Safe From Fraud By Medicare Health Providers

We all know that scammers particularly target retirees. Well, so do some healthcare providers. A recent email from the NCRO reminded you of what you can do to protect yourself and your own Medicare account. Why? Because when Medicare and/or your insurance company pays a fraudulent claim, it weakens Medicare and it hits all of us in higher premiums and maybe even your own deductible and copay costs.

What you need to do:

1. Set up and use your own account on Medicare.gov to check your Medicare Summary Notices (MSNs) or claims statements. Look for claims that you don't recognize. You will see them there before you receive any printed Explanations of Benefits (EOBs) in the mail much later.
2. Carefully read the EOBs that are all mailed or emailed from your Insurance Companies when they receive and pay a claim. Read those notices and be sure that you recognize the doctors, hospitals and other providers listed.
3. Contact your insurance company if you see there is a fraudulent claim charged to them --- if you don't, you could pay.
4. Contact Medicare. (1-800-633-4227) if you suspect fraud on your Medicare EOB.

This type of fraud happens only when a scammer is able to get your Medicare number, somehow. So, if doing the above does not stop the fraudulent claims on your account, you can choose to request Medicare to give you a new Medicare number and Medicare will send you a new card.

On this subject, you probably also received the recent email directly from Medicare about this. It advises, quoting:

“Scammers spend their days and nights trying to con you out of your information and money”. Here are 4 tips to protect you from scams:

- If you get a call, text or email asking for your Medicare number, don't respond.
- Don't give your Medicare card or Medicare number to anyone except your doctor or people you know should have it.
- Check your Medicare Summary Notices (MSNs) or claims statements carefully for possible fraud. If you see a charge for a service or product you didn't get, it may be fraud.
- Guard your Medicare card like it's a credit card.

Crush Medicare Fraud

If you suspect fraud, report it at 1-800-MEDICARE (1-800-633-4227). Visit Medicare.gov, the official source for Medicare information, to learn more about “crushing Medicare fraud.”

Aging Information Committee

We had a very interesting session last November lead by Jackie Robinson on using Artificial Intelligence in our day to day lives. Follow this link to our YouTube Channel to view the presentation: <https://youtu.be/O8MwPqzyx0?si=LAnz-za9P0H9zYWQ>, Then in January Jackie Robinson provided us with advice on Locking Down our cell phones: <https://youtu.be/RjAzT0ojXJM?si=zoZIPKNNNuvIGNvV>. The presentations if you wish to read them can be found on our website.

Also, visit our website for our blog on Aging and Tech Issues, www.ncro.org, then click the Aging tab.. If you have questions or suggestions for future webinars, please email us at Aging@ncro.org

2026 Triannual Meeting Schedule (May meeting moved to June)

As always, meetings will be held at the San Marino Club on Big Beaver Road in Troy, Michigan. The 2026 dates are, 6/17, and 10/14. Please mark your calendars.

2026 CY Membership Dues

Reminder: Calendar Year 2026 Annual Dues (01-01-2026 through 12-31-2026) invoices were mailed out on October 2025. The \$25 annual dues were to be paid by December 31, 2025. A second dues invoice is being sent during the month of February 2026. If you have already paid your 2026 Calendar Year Dues, you will not receive a second 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.

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.

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.

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.

Caregiver Address: If you are living with a caregiver, please use the caregiver's address in the database.

How to Change Your Information:

Please go to the NCRO website (www.ncro.org) and click on the "Members Only" tab in top right-hand corner of the front page. Follow the instructions. Please verify to see that your correct address and/or email address is on file. It also may be incorrect in FCA's database also. 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: Dustin Marich, (517)294-8050, email: dustin.marich@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.