August 2026

As we are entering the final stages of the summer season, we trust you are doing well. The NCRO continues to work to protect your pensions and benefits through our direct efforts with FCA US LLC and nationally in Washington DC in conjunction with the National Retiree Legislative Network (NRLN). As a member of the NCRO you are also a member of the NRLN so please support them if you can financially and especially by responding to their periodic Action Alerts. These Action Alerts allow you to send messages to your legislative representatives asking them to support issues that are especially important to senior/retirees.

A couple of years ago, we completely overhauled our website… ncro.org. It is full of information that covers all aspects of our lives as well as critical areas that are vital to you. The information is continually updated. We urge you to visit the website often to get updated on the NCRO and other areas related to your daily life.

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

NRLN Update

The NRLN is our lead partner in our efforts to affect national issues that are important to our members. In those efforts we are working to protect retirees when their pensions are annuitized, protect Social Security, protect Medicare, reduce the cost of health care and prescription drugs and many others. In an effort to educate everyone on the NRLN and its efforts, they have developed a series of podcasts on some very important senior/retiree issues. The following provides some information on those podcasts and how you can view or listen to them. We highly recommend that you watch/view them because they provide vital information on issues that are important to all of us.

New Podcast Series Begins by Introducing NRLN and AREF

Bill Kadereit, President, National Retiree Legislative Network, and Chairman of the American Retirees Education Foundation is starting a new **"Creating a Better Life for Seniors"** 2026 podcast series with an Episode1 review of NRLN and AREF roles and goals, and a discussion of all six (6) Episodes.

Bill's co-host in this 2026 series is Mike Roth who lives in The Villages, Florida.

Dive into the world of retiree advocacy. Discover how legislative changes impact your future. Learn how the NRLN fights for senior rights and why your support matters more than ever.

About 110 million senior voters, over age 55, cast 66% of the 166 million total votes cast in the 2024 general election. We must stay informed of NRLN's non-partisan facts and common-sense proposals.

Episode #1 will be followed by Episodes 2-6 on the 1st and 3rd Tuesdays monthly, starting August 11.

Access to Episode #1:
YouTube Video:
https://www.youtube.com/watch?v=4Njr3LTD2WA

Apple Podcasts Audio:
https://podcasts.apple.com/us/podcast/creating-a-better-life-for-seniors/id6794893612

Spotify Audio
https://open.spotify.com/show/033WhohHmz8LIF3BqrbIPu

Breakfast Meeting Frequency

Over the past 18 years that the NCRO has existed we have held 60 breakfast meetings to inform, educate and to provide an opportunity for our members to reconnect with friends and colleagues. Over the years we have held these events quarterly and tri-annually. Several years ago, we opened the meetings to our members outside of the Detroit area by broadcasting them via a webinar. Attendance via the webinar continues to increase.

Over the years the physical attendance at our breakfast meetings has declined from an average of around 200 to currently between 100-125 attendees.

This has led us to begin to investigate whether it makes sense for us to go to a schedule of twice a year for our meetings.

We would like your input…

Do you favor us retaining our current schedule of three meetings per year or do you support going to two meetings per year? In addition, would you be interested in us scheduling one of our meetings to be held during the late afternoon time frame that would include a light dinner menu?

Please let us know your thoughts. Send them to us at nchryslerro@ncro.org

Insurance Committee Update

Your Personal Invite to an Important NCRO Webinar

On **Thursday, September 24th at 9:30 AM**, the Insurance Committee of the NCRO will again present **"Medicare 101: Information for Pre-65 and 65+"**, our annual webinar that focuses on issues of importance to all retirees (and their spouses).

While this webinar is designed for those retirees (and/or spouses) who are getting ready to enroll in Medicare (ages 62-64), it also provides very valuable information for those who are already 65+ and currently on Medicare. You need not be a member of NCRO to participate in this free webinar.

The agenda includes speakers on:

- Overview - Social Security
- Overview - Medicare and Medical Insurance
- Understanding Medicare Advantage and Medicare Supplemental Plans (Medigap Plans)
- Break
- Understanding Medicare Part D Rx Drugs
- An Introduction to your Retiree Health Care Account (RHCA), Healthcare Retirement Account (HRA), & Via Benefits Accounts (VBA)
- Healthcare Consultants Available for your Decision Making
- Questions and Answers

Please click on this link to register for the WEBINAR.

After registering, you will receive a confirmation email which will contain information on how to join the webinar. It is anticipated that the webinar will last approximately 3 hours and end around 12:30 pm.

Registration is now open (see above). In mid-August, you will be receiving an announcement/registration email, at which time, you will also be able to register by going to the NCRO website at NCRO.org.

Healthcare Claims Submission for Healthcare Retirement Account (HRA) or Retiree Health Care Account (RHCA)

This information is intended primarily for those with large balances in their HRA and or RHCA but is of benefit to all retirees.

Chrysler first introduced the Healthcare Retirement Account (HRA) for Medicare eligible retirees in 2007. On an annual basis, Chrysler (now FiatChrysler US LLC) provides retirees, spouses and surviving spouses with tax free medical reimbursement credits to use to reimburse health care expenses. Some retirees have large unused balances in their HRA, these unused HRA credits accumulate when they roll over from year to year.

Note: However, at date of death, the HRA account is closed, and remaining funds can be only requested for up to 1 year by survivors submitting qualified expenses of the retiree or spouse after which the funds are lost.

Retirees also have large unused balances potentially in their Retirement Healthcare Account (RHCA) which they funded while working and are held with Merrill Lynch. Withdrawals from the RHCA for healthcare expenses are tax free.

Note: Upon death, the RHCA funds transfer to the spouse, if applicable, otherwise the funds transfer to the beneficiaries and at that point are generally taxable to them.

ViaBenefits Accounts (VBA) is Chrysler's benefit administration partner and introduced automatic Medicare Part B basic premium reimbursement in 2022 for retirees and spouses who are enrolled in direct deposit. Once enrolled in direct deposit, VBA automatically reimburses, from your HRA balance, the base Medicare Part B premium which excludes IRMAA, which is defined below. These payments are limited to your fund balance.
Note: You can turn on the Health Plan Auto Pay on the opening screen of the VBA website or VBA **phone app.**
However, some retirees still have unused HRA funds from years before 2022 or because they are not enrolled in automatic reimbursement. Enrolling in VBA's automatic HRA reimbursement facilitates the use of your HRA credits, but large HRA balances may need to be reimbursed using the information in this document.
Unfortunately, the RHCA does not offer automatic reimbursement. As a result, retirees who have not submitted claims may also have substantial RHCA unused balances. Keep in mind that RHCA funds used to reimburse retirees/spouses for eligible health care expenses are **tax free**.
The following steps can help you claim available funds from either account.
Retirees and eligible spouses must submit documentation and claim forms for qualified healthcare expenses. If you have significant unused HRA or RHCA funds, you may request proof of eligible expenses dating back to your eligibility for those accounts. RHCA eligibility for reimbursement is when you are retired and at least 55. HRA eligibility begins when the HRA account is funded after you enroll in Medicare.

Eligible expenses include:

- Medicare Part B and Part D premiums including IRMAA (Income Related Monthly Adjustment Amounts). IRMAA is a Medicare Part B and Part D surcharge that is charged against your SS amount in addition to the base Part B monthly premium based on your previous year's income. The amount is scaled up based upon the income reported on your 1040.
- Medicare Parts A, B, C and D deductibles
- Medicare Supplement (Medigap) or Medicare Advantage premiums
- Health insurance copays and other eligible medical expenses
- Long-Term Care insurance premiums
- Dental & Vision premiums and expenses
- Other qualified medical expenses allowed under the plan

The amount you choose to claim depends on your available balance and documented expenses. Therefore, you may need records from one or more of the following sources:

1 **Via Benefits Accounts** (800-483-7283) – If you are not enrolled with VBA for automatic reimbursement of your Medicare Part B base premiums, including your spouse's premiums, if applicable, you have the option to enroll. Enrollment provides you with automatic reimbursement of your base Medicare Part B premium without the need to file a claim. You can enroll online or by contacting VBA. Once enrolled, you will start receiving automatic reimbursements for Medicare Part B base premiums amounts. If you were not previously enrolled at any time since automatic reimbursement began in 2022, the VBA website and phone app will show those unpaid base amounts under "Expense Reimbursement." The unpaid amounts shown will only date back to when automatic reimbursements began in 2022. If you were not auto paid and have amounts shown under the heading Expense Reimbursement, you can select them for payment. No forms or proof of payment are required. IRMAA amounts, if any, will not be shown. Those amounts would have to be requested in a separate submission with the proper form and proof of payment. To request reimbursement for Medicare Part B premiums before 2022, or IRMAA amounts since 2022 follow step 2 below.
2 **Social Security** (800-772-1213) – If you no longer have your annual Benefit Verification Letters you can request your annual Medicare Part B and Part D premium amounts. The information will include IRMAA (Income Related Monthly Adjustment Amounts). Base Part B premiums may already have been reimbursed through ViaBenefits, but IRMAA amounts were not automatically reimbursed.
3 **Health Insurance Deductibles-** Depending upon your choice of plans, you may have deductibles or co pays for Medicare Parts A and B , Medicare Part D drugs Obtaining cost history on these amounts would require contacting Medicare at 800-772-1213.
4 **Health Insurance Carrier** – Request annual premium amounts for your Medicare Supplement (Medigap) or Medicare Advantage plan. If you paid Part D premiums through Social Security, those amounts would already appear on your Social Security records. Contact each insurer that provided coverage during the years for which you are requesting reimbursement.
5 **Long-Term Care Insurance Carrier** – Request annual premium statements, and proof of payments.
6 **Other Providers and Expenses** – Submit receipts for eligible out-of-pocket medical, dental, vision or hearing premiums and other qualified healthcare expenses by contacting insurers or personal records as applicable..

To request reimbursement, complete a VIA Benefits expense claim form for your HRA or RHCA account and include supporting documentation. Claim forms are available through VIA Benefits by phone or online at https://www.viabenefitsaccounts.com. Your account balances will determine the number of contacts and the amount of documentation. You only need enough documentation to support the reimbursement amount you are requesting.

Providing annual billing information and supporting payment documentation helps ensure timely reimbursement of all eligible HRA and RHCA funds. For questions about eligible expenses or required documentation, refer to the materials provided by ViaBenefits.
Additional claim filing information is available on the NCRO website under Reimbursements at **https://www.ncro.org.** Here is a PDF link to our September 2025 presentation on filing both HRA and RHCA claims: **Your-RHCA-HRA-Accounts-Wide-9-11-25-1.pdf.**

If you need additional assistance, you can email the NCRO Insurance Committee at **Inscom@ncro.org**

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

Aging Information Committee

The aging committee is working on some webinars for later this year and early next year. It seems we all got busy on projects and the summer just slipped by us. We did come up with a possible speaker for a future breakfast meeting. We are going to contact NASA and have an astronaut give us a presentation. There are several current astronauts from Michigan, but it will all depend on their schedules. More on this event in a future newsletter.

The NCRO Tech team creates Blog articles that are published on NCRO.org. To see the full article click on this link: https://ncro.org/better-ways-to-unsubscribe-and-stop-spam-emails/35338/

Better Ways to "Unsubscribe" and Stop Spam Emails by NCRO Published: July 9, 2026

If your inbox seems more crowded every day, you're not alone. Spam emails have become increasingly sophisticated, making it harder to tell the difference between legitimate messages and scams. While clicking the **"Unsubscribe"** link may seem like the quickest solution, it's not always the safest choice.
Many legitimate companies honor unsubscribe requests, but cybercriminals often include fake unsubscribe links to trick recipients into clicking. These links can confirm that your email address is active, direct you to fraudulent websites, or even attempt to install malicious software. Before taking any action, ask yourself one simple question: **Do I recognize and trust the sender?**

Cybersecurity experts recommend using safer methods to reduce unwanted email while protecting your personal information. The good news is that Gmail and most other email providers include built-in tools that can help you manage unwanted messages without putting your privacy at risk.

How to Safely Block Spam

Most email providers, including Gmail, Outlook, Yahoo, and Apple Mail, include built-in tools to block unwanted senders. Instead of opening suspicious emails or clicking links inside them, use the **Block** or **Report Spam** option provided by your email service. Blocking prevents future messages from reaching your inbox, while reporting spam helps improve your email provider's ability to identify similar messages for everyone.

Never Reply to Spam Emails

Even if a message says, “Reply with REMOVE to stop receiving emails,” don’t do it.
Responding confirms that your email address is active and monitored by a real person. That information can be valuable to scammers, who may sell your address to other marketers or send even more unwanted messages.

If you don’t recognize the sender or weren’t expecting the email, the safest response is no response at all. Just delete the unwanted email.

Report Spam to Train Filters

Every time you mark an unwanted email as spam, you’re helping your email provider improve its filtering system.

Spam filters use millions of reports from users to recognize patterns in fraudulent messages. Over time, fewer of these emails will reach your inbox.

Instead of simply deleting suspicious messages, take an extra second to click **Report Spam** or **Junk**. It’s one of the easiest ways to improve your inbox security.

Block and Report Suspicious Emails

Some emails are more than annoying—they’re dangerous.
Messages asking you to verify passwords, claim prizes, pay invoices you don’t recognize, or click urgent links may be phishing attempts designed to steal personal information.

If you receive one, report it as spam or phishing and block the sender immediately. Never click links, download attachments, or provide personal information unless you’re absolutely certain the message is legitimate.

When in doubt, contact the company directly using a phone number or website you already know—not the contact information provided in the email.

Create Filters or Rules to Auto-Sort Spam

Most email services allow you to create filters or rules that automatically move unwanted messages into a separate folder or delete them before they reach your inbox.

For example, if you repeatedly receive promotional emails from a particular sender, you can create a rule that automatically sends future messages to your Junk or Promotions folder.

These filters save time and keep your inbox organized without requiring you to handle the same unwanted messages repeatedly. Spending just a few minutes creating filters today can save hours of sorting through unwanted email over the course of a year.

Use a Disposable Email for Sign-Ups

Many websites ask for an email address before allowing you to download coupons, enter contests, or receive special offers.

Instead of giving out your primary email address, consider creating a secondary email account used only for newsletters, online shopping, travel bookings, and registrations. If that address begins attracting spam, it won’t clutter your personal inbox.

A separate email account also makes it easier to identify which companies may have shared or sold your email address. If the secondary account becomes overloaded with unwanted messages, you can simply stop using it and create another one without affecting your primary communications.

Keeping your primary email reserved for family, friends, healthcare providers, banks, insurance companies, and trusted organizations makes it much easier to spot important messages and recognize suspicious emails that don’t belong.

A Safer Inbox Starts with Smart Habits

There is no way to eliminate spam completely, but you can dramatically reduce it by avoiding risky unsubscribe links, blocking suspicious senders, reporting spam, and using your email provider's built-in security features.

Think of these habits as regular maintenance for your inbox. Just as you lock your front door and shred sensitive documents, managing unwanted email is another important step in protecting your personal information. The small amount of time you invest today can help prevent identity theft, phishing attacks, and unnecessary frustration in the future.

With the instructional images in this guide, you'll see exactly where to click in Gmail to block, report, filter, and organize unwanted messages. By following these simple steps, you'll spend less time sorting through junk mail and more time reading the messages that truly matter.

A few smart habits today can help keep your inbox cleaner, protect your personal information, and reduce your chances of becoming the target of an email scam.

A Message from the IT Team

Technology continues to change, and so do the scams that target older adults. That's why the NCRO IT Team is committed to providing practical, easy-to-understand information that helps our Members use technology with confidence.

Our goal is simple: to share tips, tools, and step-by-step guidance that help keep you safe online, protect your personal information, and make technology work for you—not against you.

Whether you're learning a new app, protecting your smartphone, or recognizing the latest email scam, we hope each newsletter gives you knowledge you can put to use right away.

Thank you for reading and for being part of the NCRO community. We look forward to bringing you more technology tips that help you stay connected, informed, and secure.

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 CY Membership Dues

Reminder: Calendar Year 2026 $25 Annual Dues (01-01-2026 through 12-31-2026) were to be paid by December 31, 2025.

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.

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.