

CMS FORERUNNERS

SOUTHEASTERNS CHAPTER

"The mission of this organization is fraternal, to represent the interests of all retirees; to expand and strengthen fellowship among its members; and to provide leadership, information, programs and social activities."



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The breakfast meeting was held on April 2, 2018. Members present were: C.J. Schwartz, Myron Seger, Jeff Zenz, Mike Costello, Eddie Weaver, Ralph Luft, Tim Kolb, Jim Timbers, Tony and Linda Homolka, Harry Redford, Jerry Ridner, David and Jan Harvey, Steve Marshall, Tom St. Bernard, Jeannette Morris, Alice and Henry Hinojosa, Jim Abram, Mark Fowler, Brian Watters, Neil Wagner, Floyd Martin, Jim Thompson, Dan Maraugh, Jim and Terry Kominek, Dan Ternes, Frank Lambert, Raymond Otto, Ken and Diane Pearsall, Richard and Riss Elinski, Steve Sabo, and Lora Christopher.

The 50/50 raffle was won today by Brian Watters.

The treasurer's report shows \$76.00.

C.J. welcomed all attendees this morning. This was the first time we met at the Monroe Grill and changed the time to 9:00 A.M. C.J. reminded us that the 2018 scholarship application must be turned in by June. At the Annual Reunion Luncheon last September, Forerunners President Vonda Belanger and Vice President Sam Lalomia presented \$800 Forerunners scholarships to: Eva Hensel, granddaughter of Richard Hensel; Claire Klintworth, granddaughter of Shirley Stimer; Michaela Schneider, granddaughter of Judy Schneider; and Samuel Wingeier, grandson of Carol Cymbor. They were joined by representatives of Richmond Brothers of Jackson, who awarded a \$1,000 Richmond Brothers Scholarship to Simone Coverly, granddaughter of Andrew Hall. William and Nathanael Flynn, co-founders of Flynn Wealth Partners in Lansing, presented their \$1,000 scholarship to Tyler Perkins, grandson of Kathleen Aebi.

THE FORERUNNERS (the statewide retiree group) and chapter presidents are updating their membership rosters to make sure the rosters include members who are up to date paying their \$10 annual Forerunners dues (unless you're a lifetime member or a first-year retiree) plus any local chapter dues. If you belong to a local chapter, you must also pay Forerunners dues. If you're not sure if you're a paid-up member, contact the Retiree Office at 517-788-1221.

Both of these applications can be found at the end of this newsletter. You can find lots of information as well at www.consumersenergy.com/company/careers/retirement/retiree-news.

Save the date for these popular retiree events and check back for details:

- **Annual Golf Outing: September 18 at the Medalist, Marshall Michigan. Four-person scramble, shotgun start 11 a.m. Registration forms available in July.**
- **Annual Reunion Meeting: September 19 at Cornwell's Turkeyville also in Marshall. Scholarship presentations 11 a.m. followed by lunch and performance of "NunSense".**

C.J. introduced Lora Christopher, Manager of Health Care and Retirement at CMS Energy who joined us today to discuss the upcoming changes to the way health care benefits will be managed by CMS Energy beginning in 2019.

For retirees who were 75 or older on 12/31/13, you will remain in the Aetna Supplemental Plan with Express Scripts.

If you are under 65, you will stay on the active employee health insurance plan until you become Medicare eligible. Once you become Medicare eligible you will move to the Medicare marketplace.

For those of us (under 80) on Medicare with Aetna as the supplemental care, changes are being made effective January 1, 2019 to the way this is delivered. They are NOT eliminating health care coverage. CMS has contracted with Willis Towers Watson, a leading global advisory, broking and solutions company, to act as a broker for health insurance plans in the Medicare Marketplace. The individual Medicare marketplace will include a large number of health insurers that offer a variety of medical, prescription drug, dental and vision plans to best meet your personal needs and financial situation. Because there are thousands more members in these plans, premiums can be lower.

Medicare-eligible retirees, dependents and survivors who are eligible for a company subsidy for their Medicare retiree coverage will receive an annual company-funded **Health Reimbursement Arrangement (HRA)**. HRA amounts for 2019 will range between \$2,000 and \$4,100 based on the retiree's hire date and years of service. This amount is per person who is covered.

You will pay premiums monthly for your coverage through the Medicare Marketplace and then you will be reimbursed typically the next business day from your HRA account when you set up the payments to be done automatically from your checking or savings account. This is the recommended way to do it. Other medical expenses may be reimbursed as well (such as Hospice or home health needs) and the company will provide the specifics on this in future communications. If the entire amount in the HRA is not used in a year, it does roll over and add to the new annual amount for the next year.

For those retirees who are in the Medicare Marketplace there will be an enhanced survivor benefit. If the retiree passes away leaving a widow or dependent, the annual amount (single

coverage) that had been established for your HRA will continue throughout the remainder of the eligible spouse's life. This is a significant change!

Lora also explained that they have a "no retiree left behind" policy where they are reaching out in many ways to contact everyone. There will be no penalty if you are not enrolled in a Medigap plan now.

Starting in August, you will begin to receive information about dates and times for large general meetings to take place throughout the state. Watch for this to arrive as this is your opportunity to hear the details and ask some questions. Online recordings will also be available.

In August/September, you will set up a phone appointment to speak to a licensed benefits specialist from Willis Towers Watson after October 1st. Individual plan specifics will be available and your specialist will ask information about your personal situation and needs and then will guide you to the best insurance plans. Generally, this person will suggest a few choices for you for the ones that fit best. There are so many to choose from that it gets confusing for the average person.

Complete your enrollment by Dec. 1, 2018 to ensure a smooth transition to your new plan(s). Use the provider's unlimited support, free of charge, to enroll in an individual Medicare Advantage or Medicare Supplement plan, along with drug, dental and vision plans, if desired.

We all appreciated the time given and information provided by our knowledgeable speaker today. As in the past, CMS has kept its promise to continue health care coverage for its retirees.

The group agreed to meet at the **Monroe Grill again next month on May 7th at 9:00 A.M.**

Respectfully submitted,

Linda Homolka

FORERUNNERS Member Application

Date _____

Last Name _____ First Name _____

Spouse First Name _____ Spouse Retiree? _____

Street Address _____

City _____ State _____ Zip _____

Telephone Number _____ Date Retired _____

Headquarters Retired From: J.R. Whiting

Forerunners Chapter _____ South Easterners _____

Email address _____

Alternate Street Address _____

City _____ State _____ Zip _____

Telephone Number _____

Alternate address: Winter ____ Summer ____

Forerunners Dues \$10/year plus any Chapter dues: Attached Yes ____ No ____

Note: We are always searching for more efficient and timely methods of communicating with our members. Electronic communications are very helpful in this regard. Your e-mail address may be used to send information of interest to retirees by the Forerunners, for example, notification that the Retireeline has been posted on the retirees' website, important issues concerning the company, etc. Your address, of course, will NOT be shared outside of the Forerunners office.

By giving us your e-mail address, you are agreeing to receive information from us via e-mail.

Please complete and mail to:

Consumers Energy Forerunners, 1945 Parnall Road P21-504, Jackson, MI 49201. If you have any questions, please call us at 517-788-1221.

**FORERUNNERS SCHOLARSHIP
APPLICATION-2018**

Application Deadline: June 15, 2018

APPLICANT INFORMATION

Name: _____

Last First Middle

Permanent Address: _____

Number and Street

City State Zip Code Telephone Number

Date of Birth: _____

Month/Day/Year

Name of High School: _____ Graduation Date: _____

FORERUNNER MEMBER

Name: _____ Telephone Number: _____

Address: _____ City/State/Zip: _____

Relationship to Applicant: _____

COLLEGE/UNIVERSITY/TRADE SCHOOL INFORMATION

Will you be a full time student during the coming academic year? _____

Anticipated field of study: _____

When do you anticipate receiving degree or certificate of completion? _____

MO/YR

Name of college, university, or trade school you plan to attend: _____

Location of School: _____

ATTACHMENTS REQUIRED ** Important Application invalid if not included

- Copy of transcript of credits complete at least thru the first semester of your senior year.
- ACT and/or SAT scores if available.
- Copy of letter of acceptance from college, university or trade school.

CERTIFICATION

I hereby affirm the information provided on this application is accurate and complete to the best of my knowledge. I understand this scholarship, if awarded to me, is for pursuing the course of study at the college, university, post-secondary or trade school stated on this application. I will inform the Forerunners office, in writing, of any changes in my plans before the coming school year begins. I understand this may be grounds for reevaluation of my application.

Signature: _____ Date: _____

Wait – Did you include all required attachments?

