

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."



President: C. J. Schwartz 419.270.373

Secretary/newsletter editor

Linda Homolka 419.350.5428

Cell 419-350-5428

Treasurer

Tony Homolka 734.847.8846

Cell 419-340.1177

The breakfast meeting was held on July 2, 2018. Members present were: C.J. Schwartz, Eddie Weaver, Ralph Luft, Tony and Linda Homolka, Bill Conner, Ken Pearsall, Jon Pauli, Gherin Johnston, Doug Petee, Jerry Ridner, Henry Hinjosa, Lyle Stark, Jeff Zenz, Doug Petee, Frank Lambert, Tom Cooper, Jeff Zenz, Jeanette Morris, Harry Redford, and Dave Krawetzke.

The 50/50 raffle was won today by Jeff Zenz..

The treasurer's report shows \$126.00.

C.J. welcomed all attendees this morning. Special guests were Harry's grandchildren, Azra, Violette and Wade (son Michael's children).

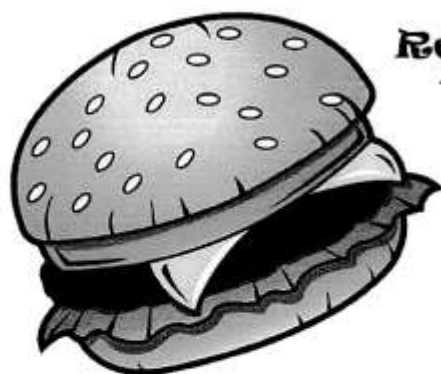
Jeff Zenz provided a link for you to see 1 & 2 precipitators at JR Whiting. (They were built about 1972). Go to <https://www.linkedin.com/feed/update/urn:li:activity:6395638053079126016>

It's a brief drone view of the demolition. Thanks, Jeff!

We are told that when asbestos removal is complete and the north wall comes down, then the stacks will be next.

Karen Lemerand, Program Manager for the Monroe Center for Healthy Aging stopped by to invite everyone to an event. It sounds like a fun event. I have copied it here:

Don't miss it! Tickets go on sale Monday, July 2!



**Remembering
The Duck Inn
... and the famous
Burgers!**

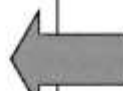
Join us for a trip down Memory Lane and an evening of fun at the Center!

Friday, July 27th - 3 p.m. to 7 p.m.



This event is held in memory of Sandy Reisig, a 24-year employee of the Duck Inn, and later owner of Our Place & Our Place Too. For years, Sandy held Duck Burger fundraisers at the Monroe Center. We fondly remember Sandy, affectionately known at the Center as *The Hat Lady*, whose birthday was July 31.

Menu
Famous Duck Burger
Cole Slaw
Chips
Dessert
Cost is only \$7 per person



Entertainment
FEATURING A LIVE REMOTE
With NASH Icon's Jeff Tattle

Classic Cars!
50/25/25
Door Prizes
Raffles



98.3

MONROE CENTER
for Healthy Aging

15275 S. Dixie Highway, Monroe

Tom Cooper, Gherin Johnston and Bill Conner attended the meeting in Mt. Pleasant regarding the upcoming changes to our health care insurance. They report that the room was full of employees and retirees. Herb Kops and Lora Christopher were there to explain the changes coming up soon. Some points that Tom made were essentially the same thing we heard in April. I am reprinting those notes from Lora Christopher here:

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.

Linda and Tony Homolka are looking for some golfers to make a team for the September 18 reunion golf outing. Anyone interested?

The group agreed to meet at the **Monroe Grill again next month on August 6th 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.

