

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:

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The breakfast meeting was held on **May 6, 2019**. Members in attendance: Harry Redford, Darlene Collins, David Harvey, John Pauli, Jiim and Terry Kominek, C>J> Schwartz, Jerry Ridner, Ken Pearsall, Frank Lambert, Steve Marshall, Ed Weaver, Jeff Zenz, Steve Sabo, Ralph Luft, Gherin Johnston, Jim Thompson, Mike Costello, Ernie Kotnik, Brian Watters, Jim Abram, Tim Kolb, Steve Taddonio, Dave and Laura Krawetzke, Henry Hinojosa, Tony and Linda Homolka and Tom St. Bernard.



Today the 50/50 was won by John Pauli.

The Treasure's report shows \$117.00, including today's drawing earnings.

This morning, Harry introduced our special guest speakers, Marilyn Johns and her associate, Melanie Piper. These ladies were gracious enough to visit us to discuss our health care benefits and answer questions.



Some points that were covered:

- 6,844 people from CMS entered the Medical Marketplace in 2019.
- VIA benefits handled over 33,000 phone calls. Survey results reported that most representatives were knowledgeable and patient but the process was confusing and very repetitive. This was especially so when a spouse had to repeat the entire process!
- United Health Care and Wellcare were the two top plans chosen.
- CMS has created a “Catastrophic RX” fund. Many specialty drugs are very expensive and a person could quickly reach maximum coverage. This fund covers expenses for those people who reach the \$5100.00/year, picking up the rest of the cost. CMS felt strongly that a retiree should not go bankrupt paying for drugs.
- Know that drugs that are not covered by Medicare part D will not be covered in your prescription plan. Be sure to ask.

Q. Why can't the 4 plans (medical, drug, vision, dental) be “bundled” for us?

A. This is how the Affordable Care Act is set up in the medical marketplace. Each one is separate.

Q. How do we apply for reimbursement for Medicare premiums?

A. Make a copy of your annual Social Security Benefit Award letter that you get from Social Security during October/November. Use this to submit your reimbursement form to VIA if you wish to use your HRA for this expense. It is probably a good idea to wait until the end of the year to see how much money is left in your HRA account. Also, remember that your HRA “rolls over” to the next year if you are anticipating extra medical expenses in the future.

Q. Must I arrange all my health care insurance through VIA?

A. Your medical plan must be through VIA in order for you to get the HRA funded by CMS. However, you may look for prescription, vision, and dental plans outside VIA Benefits offerings. You would then be able to use your HRA to pay for these premiums. Keep in mind that some dental plans have a strict policy on pre-existing conditions. Be sure to ask about that. Also, most vision plans only amount to a discount on services and glasses.

Q. Are there any plans at this time to have retirees over 80 be moved into the medical marketplace?

A. Nothing is planned now but we never say “never”.

Marilyn and Melanie wanted us to know that they understand how difficult it is to make such a big change in the way this is managed. They are learning right along with us and have weekly meetings with VIA to discuss problems that crop up and new situations that may not have been considered. Steve Marshall asked if they could create a list or booklet of all the new things that have been learned so we can be in the know also. Marilyn said that point will be brought up at their meetings. Many more individual questions were taken and answered. We are certainly appreciative of this opportunity

Jerry Ridner presented an original watercolor to CJ to thank him for his many years of service as our chapter president.



Jeff Zenz sent this picture on Monday. But as most of you know, the first unit and stack came down today, 5/10/19.



Just after the unit was pulled down. 5/10/19

Paul Gire sent a message to Whiting Retirees:

The new owner has proposed a gathering at the Whiting site next Friday, 5/17, to talk through the site work thus far, and present an overhead drone camera video of the pulling over of the Unit 1 boiler building and chimney.

Paul Gire

Project Development – Project Manager

Cell – 616 836 9951

paul.gire@cmsenergy.com

Please contact him at the phone number or email if you would like to attend. You will also have an opportunity to be given a brick from the plant as a memorial

Our next meeting will be Monday June 3rd at 9:00 AM. At the Monroe Grill and Bar.

Once again, the Forerunners will offer scholarships. See below for the application and information.

THE FORERUNNERS SCHOLARSHIP AWARD 2019

The Forerunners, an association of retirees from CMS affiliated companies, has established a scholarship award for qualified, worthy graduating high school seniors. The award can be used for tuition, books, fees, and/or other academic expenses. Applicants must be planning to attend an accredited college, university or trade school.

ELIGIBILITY REQUIREMENTS:

- Children/legal dependents, grandchildren, step-children and step-grandchildren of Forerunners members
- High school graduate with a cumulative grade point average of 2.5 or above
- Planning on following a full time program
- First year student at a college, university, post-secondary, or trade school
- Only one scholarship award per year, per Forerunner member
- Forerunners membership dues payment must be current

SELECTION CRITERIA:

Selection of the scholarship recipients will be by a lottery type drawing overseen by the Forerunners Scholarship Committee and at least one Forerunners Chapter President.

SCHOLARSHIP AWARD:

Three \$1,000 and two \$800.00 scholarships are available for award this year. Recipients will be selected and notified in late June or early July with the awards presented at the Forerunners Annual Meeting in September.

Richmond Brothers Investment Advisers in Jackson, MI is providing a \$1,000 Scholarship for this year. The Richmond Brothers Named Scholarship will be awarded to the first drawn winner. Additionally Flynn Wealth Partners of East Lansing is offering a \$1,000 Named Scholarship which will be awarded to the second drawn winner. As a proactive wealth management firm Richmond Brothers concentrates on helping pre-retirees and retirees create and continuously manage a plan to get the most out of their retirement investments while building deep, personal relationships.

Flynn Wealth Partners \$1,000 Scholarship, at 2260 E Saginaw Street, East Lansing MI 48823, brings more than 60 years of combined experience helping individuals, families and small businesses plan for their financial futures. They enjoy working with people who have various levels of financial knowledge and experience, taking the time to educate you on concepts and helping to bring greater clarity and deeper understanding across all aspects of your financial life.

"Forerunners Building for the Future" The Forerunners is also providing a \$1,000 Scholarship named the "Forerunners Building for the Future" Scholarship. This is the first year the Forerunners is providing this scholarship and every attempt will be made to continue to provide it in the future.

DEADLINE FOR APPLICATIONS:

Applications are available beginning in January 2019 from local chapter presidents, the Forerunners Office in Jackson or may be downloaded from the Consumer Energy/retiree website: www.consumersenergy.com/retiree. Completed applications with required attachments must be postmarked by no later than June 17, 2019, to be considered in this year's drawing. Return entries to:

FORERUNNERS SCHOLARSHIP COMMITTEE CHAIRMAN, CONSUMERS ENERGY, P21-505, JACKSON MI 49201

Retiree Office Telephone: 517-788-1221

Retiree email: retiree@cmsenergy.com

Retiree website: www.consumersenergy.com/retiree

FORERUNNERS SCHOLARSHIP APPLICATION-2019

Application Deadline: **June 17, 2019**

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: _____ Phone 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 through 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 provide 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?

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.

