

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 **November 4, 2019**. Members in attendance: Harry Redford, Tony and Linda Homolka, Jim and Linda Thompson, Ralph Luft, Mike Costello, Lyle Stark, Ed Weaver, Gherin Johnston, Frank Lambert, Richard and Lorissa Elinski, Jerry Ridner, C.J. Schwartz, Steve Sabo, David Harvey, Neil Wagner, Darlene Collins, David Krawetzke, Bill Conners, Steve Marshall, Brian Watters, Henry Hinojosa, Terry Kominick, Jim Abram, Jim and Pat Lammers, Doug Petee, Tom and Evelyn Cooper, Jeff and Kellie Zenz, and Ernie Kotnik.



Today the 50/50 was won by Steve Sabo!

The Treasure's report shows \$155.00, including today's drawing earnings.

We had a special guest today from CMS headquarters. Lora Christopher, Director of Employee Benefits, joined us to explain our benefits and answer questions. A synopsis follows:

- If you are in the Aetna plan, those roughly 81 years and older, your plan will remain the same. No changes to deductible, out-of-pocket limit or premium costs. Over the next couple of years, we may see the deductible change but as of 2020, no changes. You are still with Aetna dental, express scripts and Aetna supplemental.
- If you are under age 65, you will stay on the regular active employee plan. You should have received a packet in the mail. CMS is eliminating the two HMO plans: Blue Care Network and Priority Health. These plans are very expensive. If you are in either of these plans, you should have received an additional letter explaining your options. You will have to contact Fidelity to select from two PPO plans. You will have no changes to deductibles, co-pays, or premiums, however. If you are not any either of these plans, your health care benefits will roll over to next year with no changes.

- Those of us with VIA Benefits (age 65 to 80 on Medicare) are still learning the process of selecting our insurance carriers. We are ones who have the Health Reimbursement Account managed by VIA who must make our elections during this open enrollment period. Lora commented that about 4% of this group have chosen the Medigap plan (Medicare part D) and about 6% have the Medicare Advantage plan. Those in the Medigap plan will probably never change the medical plan but may make changes to the prescription drug plan.
- You should call VIA Benefits to set up an appointment to talk to a benefits advisor to discuss your options. Each insurance carrier will have information regarding any changes in premium costs for medical, prescription, and dental. If you are content with your costs and coverage, you need do nothing. All will stay the same for 2020. Remember to budget and allocate funds to be sure you have enough money in your HRA to cover the premiums for the entire year. Any extra funds will roll over to the next year. There is no end-of-year deadline for requesting reimbursement for other health care costs, including you Medicare premiums that you paid all year.
- Those who have set up automatic reimbursement into a banking account have reported a very smooth and fast transaction. This is also good for those who may be traveling so that there is no default in getting your premium paid since it is automatic. If you have elected to pay the premium either monthly or quarterly, you will see a delay in reimbursement getting a “live” check in the mail. A comment was heard that even if you may quarterly, the reimbursement comes back one month at a time with some carriers. Lora noted this problem and will see if there is a solution. Different companies have different accounting practices. Keep in mind that it may not be a good idea to pay the entire year ahead. If you pass away, that money is gone.
- Lora noted that there have been some issues with the dental options offered through VIA. She has discussed with Delta Dental and Aetna Dental about being included in the VIA offerings but they were not interested since they are a Michigan plan rather than a national plan. CMS is working to improve dental offerings in the future.
- Visions coverage is mostly a discount plan that may or may not be cheaper than going to Costco or Sam’s Club.
- Remember also that there is a catastrophic drug plan available if you encounter extreme pharmaceutical costs. If this occurs, be sure to contact VIA Benefits to discuss this plan that CMS created for these circumstances. If you hear of a retired individual who is struggling with communication with VIA or making decisions, you may call Lora to be connected to a member of her team for help. Contact Harry, C.J. or Linda for that phone number.
- When negotiations for rate cases occur, Lora is at those meetings defending our pensions and benefits to the finance people. She believes in honoring the commitment CMS made to retirees in the past and appreciates that Patti Poppe, CMS CEO, holds that same belief. Our HRA has been increased by 2% for 2020. This is part of the working agreement with the union. Lora is very involved with union negotiations as far as health care benefits. Talks will start in February regarding the next 5-year contract with our union brothers and sister. She also noted that she, Herb Kops and a member of her

team meets with union officials every month to maintain communication and cooperation.

- The overall health and well-being of employees is a significant part of the strategic plan at CMS. They recognize that working hard leads to stress which can lead to injuries, illness and employees leaving their positions. The talent and experience leaves with them creating a vacuum that takes time to replace. They want to retain this valuable skill-set and keep people healthy.
- We all appreciate the time and energy it takes for Lora to attend our meeting.



We have learned that Ken Pearsall is out of the hospital and in rehab. A card was signed to send to him.

We also wish a speedy recovery to Pat Lammers who had knee replacement surgery.

There is a Forerunners Board meeting on November 6th in Howell, MI. CJ. Schwartz, Tony and Linda Homolka will be attending. The very future of the Forerunners is at stake at this time. Unless someone steps up to hold an office, this statewide retiree group is in jeopardy. Some local chapters have already removed themselves from the association. We will keep you informed.

Think about whether you wish to suspend meeting in January and February this year again. We will take a vote on that at the December meeting. Speaking of that.....



SAVE THE DATE! We have decided that the Christmas party will be held the same day as our usual monthly meeting, **Monday, December 2nd**. We will meet at 11:00 (a change since our last newsletter), have a short meeting and then have lunch. Please bring your spouse or significant other as we celebrate the holiday. There will be several menu options for one price offered. All of you who live out of town will have plenty of time to get here, right? (We hear that Santa may show up!)

Instead of a big raffle basket, we will just pass the hat to add to our treasury. Our charitable organization this year is **Sleep in Heavenly Peace**. They build and deliver beds to kids who have no bed to sleep on. Each bed costs about \$150.00.

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.

