

FCRSPA New Direction for 2016

The Board of Directors has decided that the Association will become more involved in the political election process for prospective Board of Education candidates and the Frederick County Government. This past year the BOE made arbitrary changes to the life insurance benefit offered to members upon retirement. This action was done without prior notification, causing anxiety, uncertainty and confusion with those that participate in the program. There is concern that changes in other retiree benefits could occur during future budget deliberations, specifically with health insurance benefits. It cannot be predicted how future BOE members will continue to support retiree earned benefits. It is for that reason that we, as retirees must get more involved in the election process. An Association committee will be working directly with the Frederick County Teachers Association to provide retirees with a recommended slate of BOE candidates to help with your informed decision. There will be more information coming in the near future.

Medicare Deductible

The new Medicare deductible for 2016 is \$166.00 (147.00 in 2015). United HealthCare will not pay any claims until this deductible is met.

Delta Dental

The allowance for dental reset as of January 1, 2016 for those that have the dental insurance, you now have either \$1000.00 or \$2000.00 dollars to use.

Joe Polce

FCRSPA Insurance