



APRIL 2018

VOLUME 11, NO. 2

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President's Message *by Linda King*

Our March meeting was really enjoyable. We had a wonderful turnout. Everyone seemed to be having a great time. I could see lots of smiles and hear lots of chatter. Wanda Twigg, MRSPA Executive Director, informed the members about the inner workings of the state association.

March is Scholarship Month so donations were collected from attendees to the tune of \$1200.00. That's a great beginning.

April is Child Abuse Prevention Month. FCRSPA is helping to support this cause by displaying blue pinwheels in our yards during April and joining in the other events planned by the Friends of the Child Advocacy Center. You can find more information on-line.

The annual MRSPA business meeting will be held on May 8th at the Comfort Inn in Bowie, Maryland. At that meeting delegates from all retired teacher associations in Maryland will elect officers, vote on new by-laws, be informed of the legislation that passed, and memorialize members that passed away in 2017. FCRSPA has 20 delegates. You must be a member of MRSPA and FCRSPA to be a delegate. There is no cost to delegates. A continental breakfast and lunch are provided at no cost to the delegates. We usually carpool to the meeting. If you are interested in being a delegate please email me by April 2, 2018.

Our May luncheon will again be held at Dutch's Daughter Restaurant on May 15, 2018. Shelley (Smith) Miller and Jim Robbins will present information about the Catocin Forest Alliance (CFA) on their goals and how we can get involved to help our community. Also, at this meeting Tom Slater will be installed as the President-Elect of FCRSPA. Remember to send in your reservation and bring a future FCRSPA member along. Mark your calendar. I look forward to seeing you soon.

Wishing you sunshine,
Linda
lindalou2173@live.com

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FCRSPA
May Luncheon

Tuesday, May 15, 2018

Reservations are due to Brenda Banko by May 1, 2018
(Reservation Form is on page 10 of this newsletter)

Dutch's Daughter
681 Himes Avenue
Frederick, MD 21703

Doors Open at 11:30 a.m. Lunch Begins at 12:00 noon

COST: \$24.50 per person (Members and Guests)

MENU

Choice of ONE Entrée

Dutch's Chicken – or—Beef Tips – or – Haddock lightly fried

All Meals Include:

Garden Salad
Twice Baked Potato

Seasoned Vegetables
Chocolate Mousse Pie

Bread & Butter
Coffee Tea or Soda

Come enjoy a delicious meal and wonderful fellowship with friends!
Shelley (Smith) Miller and Jim Robbins will give a presentation on
The Catoctin Forest Alliance.

Tom Slater was nominated and elected at the March luncheon to be the new President-Elect. Tom will be installed at the May luncheon/meeting. We are pleased and grateful for Tom's willingness to serve in this position.

Judy Brandenburg
Nominating Committee



FCRSPA Scholarship – THANK YOU! **by Nancy Gordon**

A big “Thank You!” to the membership of FCRSPA. At the March 13th luncheon, \$1244.00 was donated to the FCRSPA Scholarship Fund. This is one of the largest amounts collected.

Donations can still be sent to the fund. If you wish to contribute to the fund, you may send your contribution to:

Shirley McDonald, Treasurer
3677 Ridgeview Road,
Ijamsville, MD 21754

Checks should be made payable to Community Foundation of Frederick County, FCRSPA Scholarship Fund or FCRSPA Scholarship Fund/Petre in the memo. Of course, contributions can be made at any time to:

Community Foundation
312 East Church Street
Frederick, MD 21701



Community Services Update **by Irene Bailey, Claudia Harrington, and Beryl Long**

The community services committee members focus on helping needy Pre-K through 12th grade Frederick County students with school supplies. We take donations at every luncheon and the picnic in May, July, and October. In March the emphasis is on our FCRSPA scholarship fund, which is administered by The Community Foundation. At the holiday breakfast in December, we collect toys for the U.S. Marines' Toys for Tots Campaign.

In cooperation with the Frederick County Public Schools Bridges to Success Program, we also collect travel size toiletries for students who are homeless or in transition between home situations. Please continue to bring or send toiletries and school supplies to FCRSPA meetings.

We will be recognizing two of our members for the FCRSPA and the MRSPA Community Service award for individual volunteer work in our community. The recognition will take place at the Annual MRSPA meeting on May 8th at the Comfort Inn in Bowie, MD.

Irene Bailey, Claudia Harrington, and
Beryl Long
Community Services Co-chairs

Remembrance and Sunshine Committee

Please notify us if you hear of or know of any members who have illnesses or deaths. We will send thinking of you, get well, or sympathy cards.

Brenda Martz
bmartz@comcast.net
(301) 662-9519

Faye Buckingham
buck1017@comcast.net
(301)473-5563

Membership Musings

by Marsha Wise and Debbie Thackston



We are pleased to welcome **Jenny Powell** as our publicity liaison for photography and news releases. Thank you, **Jenny**, for taking on this important responsibility.

If you know a recent retiree, please encourage them to join us! Either you or they should contact us using the contact info below. Your personal contact makes such a big difference!

As of March 1, 2018, we have 749 members!

Should you have any questions or suggestions, please contact us at our Membership email:

... **Marsha Wise, Membership Co-chair; myfcrspa@gmail.com**

... **Debbie Thackston, Membership Co-chair; (301) 694-7884**



To our new members!

Nancy Thorpe Kelley and Christine Preston

Emeritus Membership? **Do We Have Your Birth Date?**

If you turn 90 on or before *June 30, 2018*, you are eligible for *Emeritus* membership beginning on July 1, 2018.

Congratulations! *No more dues!*

We must have your birth date in order to award your *Emeritus designation*.

Please contact

Debbie Thackston at 301-694-7884

OR

Email: myfcrspa@gmail.com

If you are over 90 and not yet *Emeritus*, *contact us to get your change of status for the 2018 year. Unfortunately, because the change goes through the Retirement System, no refunds can be made after the fact.*

Thank you! Thank you! Thank you!



Thank you to **Nick Gregorio, a CTC media arts student**, for photographing our March luncheon. Nick also served as the photographer for the Holiday Breakfast. It is gratifying to see FCPS students developing and honing their skills. Nick's volunteer service allowed all our members to enjoy the fellowship of the gathering.

Membership Musings (continued)

If you are a Facebook member, you can find our page by searching Frederick County Retired School Personnel Association. All requests will be vetted against our membership roster.



??New Contact Information??

Address Change?

Phone Number Change?

Email Address Change?

Please remember to contact us if your contact information changes so that we can update our records.

Membership Roster Additions Changes

ADDRESS CHANGES

Carolynn Maddox
14 Lure Trail
Fairfield, PA 17320

John Thompson
7407 Willow Road
Meadows 223
Frederick, MD 21702

NEW MEMBERS

Nancy Thorpe Kelley
7288 Beechtree Court
Middletown, MD 21769

Christine Preston
7111 Emerald Court
Middletown, MD 21769

IN MEMORIAM

Margaret Turner
July 22, 1928 - February 8, 2018

C. Odessa Thornton
June 1, 1925 – February 18, 2018

DUES DILIGENCE

If you are a cash paying member, keep an eye out for your renewal notice the first part of May. Pension check deductions will be deducted from the July 31st check.

FCRSPA Website is Updated for 2018 ***by Carroll Kehne, Website Manager***

If you ever need any information fast, please open our website at www.fcrspa.org to find the answer on many topics. It includes new information from Joe Polce on the FCPS Insurance section at top. Click it now for the newest up-date of information regarding your Medicare Part D drugs and your \$183.00 deductible. The new FCRSPA Calendar is completed. Check it out so as to attend meetings and events throughout 2018. All members are invited and encouraged to attend all meetings of the BOD.

Insurance/Health ***by Joe Polce***

EGWP + Wrap Issues

It's been three years since the Medicare retirees were moved into the Medicare Part D prescription drug program (EGWP + Wrap). For review, the Employee Group Waiver Program (EGWP) has been working very well. The Wrap part of the program insures the Medicare retirees continue to have the same prescription benefits in place prior to the change.

On occasion, CVS reps fail to recognize the Wrap part of the plan. This was a problem in the beginning but as time passes, new reps are employed and may not fully understand the plan. This is where an informed consumer is very important. If information is provided that indicates that a drug is not covered, the first question should be related to the Wrap part of the plan. If this does not provide an adequate remedy, a call should be made to Doris Toms (301 644 5052). Again, the Wrap part of the plan should be part of the discussion.

The covered drug list changes quite often. On occasion a drug may be reclassified from a Tier 2 to a Tier 3 category. This would mean that the drug is now a Non-Preferred Brand instead of a Preferred Brand drug. CVS is required to notify the member if negatively affected by tier changes or drug exclusions 30-45 days prior to the effective date. This simply changes the co-pay. This should not change the availability of the drug. Please remember that co-pays have not changed. If the co-pay is more than the Tier allows, there is a problem, so ask questions. There are many times that the cost of the drug is less than the prescribed co-pay. This deals mainly with Generics. A brief outline of the prescription drug plan can be viewed at fcps.silverscript.com.

Medicare Payments

The Medicare explanation of benefits will indicate the maximum amount that you may be billed. This amount is paid by United Health Care after the \$183.00 deductible has been met. There have been occasions where a provider has billed a Medicare patient for the amount not paid by either of the insurers. This is called balanced billing and is prohibited by the Medicare contract. Always refer to the maximum amount that you may be billed line on the Medicare EOB if there are problems with billing. Medicare EOB's are available at www.mymedicare.gov.

Non-Medicare members are subject to balanced billing if the provider is not in the plan network. UHC only covers 80% of the eligible expenses. The remainder may be billed to the patient.

Benefit Contact Information (301) 644-5080

Penny Opalka – Senior Benefits Manager – 301-644-5112 – Penny.Opalka@fcps.org

Employee Assistance Program
Retirement
Insurance Appeals

Doris Toms – HR Associate II – 301-644-5052 – Doris.Toms@fcps.org

Retiree Insurance
Life insurance claims
Medicare documentation

March Luncheon Fun



More March Luncheon Fun



Above, left to right: Mary Smith, Nancy Gordon, and Sandra Butler.



Above, left to right: Beth Keiling, Ann Thomas, Marsha Wise, Susan Baldwin, and Carol Welty.



To the right, left to right: Tom Slater, Bill Price, and Linda King.



Above, left to right: Rose Graf and Paulette Kolb.



Above, left to right: Barb Keiling and Sylvia Cooper.



Children of Incarcerated Parents Partnership by Sally Smith

Six FCRSPA members spent their Valentine's Day, February 14, at the Career Technology Center lovingly making six no-sew blankets for COIPP. **Linda Sanders (not pictured), Nancy Bybel, Lois Kuhn, Rise Lainier, Dottie Wood, and Sally Smith** continue to support our contributions to COIPP. Thank you to all for your participation in this worthwhile project.

Upcoming Blanket Making Date

The next blanket making date is **April 19th** from **12 p.m., noon to 3 p.m.** at the **Career and Technology Center**. If you're planning on attending, please contact Sally Smith at 301-694-7289 or email: simplysally@comcast.net by April 15th, so there is a kit for each participant. Be sure to bring a pair of sharp scissors and plan on having a lot of fun!



Mark Your Calendar

Group Gatherings

Tuesday, May 15, 2018
Dutch's Daughter at 12:00 noon
Doors open 11:30

Tuesday, July 10, 2018
Annual Picnic
Jefferson Ruritan Center at 6:00 PM
Doors open 5:30 PM

Tuesday, December 4, 2018
Dutch's Daughter at 8:30 AM
Doors open at 8:00 AM

FCRSPA Board of Directors Meetings

Meetings are held at CTC on
Tuesdays at 2:00 PM

May 22, 2018
August 7, 2018



FCRSPA May Luncheon Reservation Form

Tuesday, May 15, 2018



Reservations must be received **NO LATER** than **May 1, 2018**

Location: Dutch’s Daughter Restaurant Time: Doors open at 11:30 a.m.
681 Himes Avenue Luncheon at 12:00 noon
Frederick, MD 21703

Cost: \$24.50 (Members & Guests)

Name: _____

Name: _____

(Please circle entrée for yourself)

(Please circle entrée for your guests)

Dutch’s Chicken

Dutch’s Chicken

Beef Tips

Beef Tips

Haddock lightly fired

Haddock lightly fried

Street: _____ City: _____ State: _____ Zip _____

Phone: _____ Email: _____

Total Number Attending: _____ Are you a new member? Yes _____ No _____ Emeritus _____
(90 years or older)

\$ _____ Amount Enclosed (24.50 per person – Members & Guests)

Mail reservation form and check (payable to FCRSPA) to

Brenda Banko
1849 Millstream Drive
Frederick, MD 21701

Brenda **must** have your reservation no later than **May 1, 2018.**

FREDERICK COUNTY RETIRED SCHOOL
PERSONNEL ASSOCIATION
8009 Ridge Road
Frederick, MD 21702-3530