

# THE VOLUNTEER

A NEWSLETTER FOR RCRV MEMBERS

October 2013  
Volume 13, Issue 3

## Rockwell Collins Retiree Volunteers

If you can dream it,  
we can do it.

## Mission

Rockwell Collins retirees connecting to identify and support volunteer needs in our community and beyond, while enriching the lives of the volunteers.

## Officers

Terry Lamb – President  
Dave Knuth – Vice  
President  
Chuck Wehage – Secretary /  
Treasurer

## Committee Chairs

John McDonough –  
Community Projects Team  
Kayla Paulson – Membership  
Jim Green – Communications  
Jim Klein – Data Base

## Web Site

<http://www.rcrv.org>  
e-mail: [contact@rcrv.org](mailto:contact@rcrv.org)

RCRV  
927 N. Compton Drive  
Hiawatha, Iowa 52233  
319-393-9637 (voice mail)

## Notice of RCRV Annual Meeting

RCRV by-laws require notification to all members, including members of the Board of Directors, of the Annual Meeting. This year, the meeting will be held at the American Red Cross Manville Center, 4300 Rockwell Dr. NE, Cedar Rapids, on **November 20**, 2013 at 1:30 PM. All Rockwell Collins retirees are invited to attend the annual meeting, including inactive RCRV members and those who may wish to become active members. Officers and board members for 2014 will be elected during the annual meeting. Come join us! ♦

## Does the Health Insurance Marketplace Affect Me?

How will the Health Insurance Marketplace that starts in January, 2014 affect Medicare and supplemental health insurance coverage? “The Marketplace is designed to help people who don’t have any health insurance,” says Kris Gross from the state of Iowa’s Senior Health Insurance Information Program (SHIIP). Iowans on Medicare

have health insurance through Medicare. The Marketplace won’t have any effect on their Medicare coverage.

Medicare Part A and B benefits are not changing. Whether you get your benefits through Original Medicare or a Medicare Advantage plan, you will still have the same benefits you have now. You won’t have to make any changes because of the implementation of the Marketplace.

Likewise, the Marketplace is not changing Medicare supplement insurance. People on Medicare will still choose from the ten supplemental plans offered today (Plans A-N). The Marketplace plans are not intended to supplement Medicare.

The laws and rules governing Medicare supplements are not changing. People on Medicare will be guaranteed Medicare supplement coverage the first six months they are age 65 or older and go on Medicare Part B for the first time. Beyond that time most people will need to answer health related questions to determine if they will get coverage. Plans will not be guaranteed for most people after the initial six month open enrollment period, unlike Marketplace plans where

coverage is guaranteed regardless of health.

Marketplace plans do not have a waiting period before they cover pre-existing health conditions. Medicare supplements waive the pre-existing condition waiting period in some situations, but not all.

Generally, Iowans on Medicare should not make changes to their Medicare supplement coverage because of the Marketplace. Be wary of anyone who suggests you change your Medicare supplement coverage because of the Marketplace and health reform. You may want to change your Medicare drug coverage or Medicare Advantage plan during the October 15-December 7 annual open enrollment period because these plans can change premiums, cost sharing and drugs covered annually.

If you have questions about Medicare and the Marketplace call SHIIP at 1-800-351-4664 (TTY 800-735-2942). Over 350 SHIIP counselors around the state are also available to sit down and talk with you face-to-face. SHIIP is a service of the Iowa Insurance Division and all services are free, confidential and objective. To find the SHIIP site nearest you call 1-800-351-4664 (TTY 800-735-2942), go to [www.therightcalliowa.gov](http://www.therightcalliowa.gov) or e-mail [shiip@iid.iowa.gov](mailto:shiip@iid.iowa.gov).

In the Cedar Rapids area, there are 5 SHIIP offices that you may

visit to get any questions you may have on Medicare, Medicare Advantage plans, the VA plans or your supplements answered face to face. They are: St Lukes Hospital, Mercy Medical Center, Heritage Area Agency on Aging, the Witwer Center and Jones County Regional Hospital. All counseling services are free, confidential and objective.

## Retiree Insurance Programs for 2014

John McDonough

Extend Health executives indicate that if you like the Medicare plan you are currently signed up for, you do not need to do anything. However, RCRV SHIIP Counselors recommend that each Medicare recipient have their drug plans reviewed by your local SHIIP office or by doing it yourself during the upcoming open enrollment period of October 15 through December 7th. We have found that many of our clients can save from \$100 to several thousands of dollars if they only have someone review the plan that they are currently signed up for to see if it is the most economical plan for them for the next year. Your opportunity for this savings is only during the open enrollment period unless you live in a nursing home, where you can change plans monthly if you so desire. Another choice would be to select a 5 star plan, as you can sign up for this during the year as

well at periods other than open enrollment.

### *A reminder to all Medicare-eligible retirees.*

To continue with the RCI Health Reimbursement Arrangement (HRA), you must sign up for your supplement or Medicare Advantage plan via Extend Health if you want to change from your current plan. You may sign up for your part D plan via your local SHIIP office in lieu of Extend Health if you so desire and still continue to get your HRA.♦

## RCRV Welcomes New Members

RCRV is very happy to welcome the following new members to our organization during 2013. We trust that they will find many worthwhile projects and volunteer opportunities through RCRV that will help make their retirement rewarding.

- Morris Anderson
- Harlan Baskerville
- Margie Bodensteiner
- John Duster
- Ron Habelt
- Paul Heysse
- David Huovinen
- Greg Jobe
- John Keefer
- Bill Logan
- Mary McCullough
- Jack Morio
- David Sampson
- Rick Stusse
- Steven Weber ♦



## Transitioning to Retirement

Kayla Paulson

Through my volunteer outreach events I have had the opportunity to meet many community members that are getting ready to retire or just recently retired and trying to redefine their role in life. The story that stands out to me most is a woman that I recently met. In the span of about 5 years she had a lot of life changes; she lost her husband, had the last child move out, and retired. After 35 plus years of describing herself as a wife, mother and employee she no longer had any of those roles on a daily basis.

In less than a year she got the things that she wanted to do on her To Do List done; she slowly spent more and more time watching TV. She even said there were days when she would turn on HGTV in the morning and before she knew it the day was over. Along with the decline in activity came an increase in the waistline. She no longer had any of the identities that she clung to for so many years.

Since meeting her I have had the privilege to connect her with some great opportunities that are able to put her professional skills to good use. She now volunteers a couple of times a week, has connected with other retirees that have invited her to social events, and has a new role for herself. She describes herself as a “part-time professional volunteer that

is no longer bugging her kids all the time.”

The funny thing is, this story is the one that sticks with me most, but it is not that uncommon. People need a purpose, whether it is watching the grandkids, working in your craft room/workshop, or sharing your time, talents and passions with a non-profit organization. RCRV supports all types of volunteerism with local non-profits. To find out more about how you can share your time, talents and passions with community, reach out to Kayla Paulson, United Way of East Central Iowa’s RSVP Coordinator at 319.398.5372 x 37 or [KPaulson@uweci.org](mailto:KPaulson@uweci.org). ♦

*(Editor’s note: There are many agencies and organizations that are looking for volunteers to help with their programs. Kayla maintains a list of the needs for local volunteers age 55 and above. Most of Kayla’s RSVP volunteers are not RCRV members. She has immediate openings for drivers (mileage reimbursed), administrative clerks, income tax preparers (training provided), tutors, and other jobs.*

*If you or someone you know is looking for an opportunity to add value to your retirement, then please consider contacting Kayla to talk about the skills that you can offer to non-profit organizations in your community.)*

## HRA Claim Reminder

John McDonough

If you have not collected your entire Health Reimbursement Arrangement (HRA) for 2013, you have until 3/31/2014 to file. You may file a claim for premiums paid. These include your health policy, your drug policy, your dental policy, your vision policy and you Medicare Part B payments. Any Health insurance premium is acceptable for your HRA. You may not use any claims that you have paid over the past year.

Claims may be made online at the Extend Health Website (<http://www.extendhealth.com/rockwellcollins/>) or using a claim form found on the EH website, or you can pick up a claim form at the UnityPoint Health St Lukes SHIIP office, or visit the UnityPoint Health St Lukes SHIIP office for assistance. You must show proof that you paid the premiums. If you use your Part B Premiums, you need to send a copy of the Social Security summary you received in December of last year. If you can’t find that letter, then visit or call your local SSA office and request a letter stating what you paid for your Part B coverage in 2013. ♦

## RCRV Meetings

The Community Projects Team meets every Thursday at 10:00 in our office in the REACT Center where we discuss future and current projects. You are always welcome at any of the meetings.

Informational meetings for new retirees or others interested in becoming active members of RCRV are held at 9 AM on the third Thursday of each month at the REACT Center (927 N. Compton Dr. in Hiawatha). ♦

## WRAP Program Reaching New Goals

RCRV volunteers continue to support the local Wheelchair Ramp Accessibility Program in Linn County. The demand for ramps continues to grow. Angie Ehle, coordinator for the program, says that 2013 may set a new record for the number of ramp projects completed. As of this writing, 36 ramps have been constructed, repaired, or removed, and there are five more in queue this fall.



WRAP encourages retirees to come join the fun! Almost all of

the ramps are completed in just one day, and the “work” is a great way to use carpenter skills, or to develop new skills. Anyone can learn to measure and cut lumber, or operate a drill/driver, or read a bubble level.

Angie Ehle is always looking for designers for the ramp projects, also. Each ramp is designed to meet the local building code, plus meeting the needs of the homeowner. Training is provided for new designers who want to contribute. Call Angie at (319) 369-7377 to join a build crew or to become a ramp designer. ♦

## RCRV Insurance Seminars at KTOS

In early October, nine identical meetings were held at the Kirkwood Training and Outreach Service Center in Marion, where the Rockwell Collins Retirees 2014 Insurance Programs were presented and questions answered. Attending most of the meetings were representatives from Rockwell Collins from Cypress, California and Extend Health from Texas to assist us. They answered questions at the conclusion of each of the meetings. We had approximately 2,100 retirees or their caregivers at these meetings. Most of the meetings were standing room only. We required reservations in an attempt to keep the attendance at 200 or less for each of the sessions. However,

overflow crowds were the norm, and we were able to accommodate everyone.

RCRV plans to hold similar briefings at the same location next year.

## Online Newsletter

This is a short reminder that The Volunteer can be sent to you electronically, saving time, money, and resources as compared to mailing your copy.

If you would prefer to receive this newsletter by email, and you have not yet notified us, simply supply RCRV with your name and email address. If there is more than one retiree in the household, please provide information for all. Send your information to [contact@rcrv.org](mailto:contact@rcrv.org).

If you wish to continue receiving this newsletter by mail, then you do not need to do anything differently. We will continue to maintain your mailing preference in our database.

The electronic version of the newsletter is available a couple of weeks earlier than the printed version, and it looks better in color on the computer. All current and back issues may be found on the RCRV website, [www.rcrv.org](http://www.rcrv.org). ♦

