

February 6, 2016



Keeping You in the Loop . . .

From the desk of C. David Copenhaver

**Freezing
Cold winds,
Biting chills, and
White snow fluffed hills
Valentine's Day, oh how gay!
Presidents' Day is coming our way.
February, sweet and small, greatest month of all."**

Hello BCRSPA Members,

January is over and we survived the Blizzard of 2016! The days are getting longer and spring is just right around the corner according to following Tweet, **"No shadow"!!!!
Early Spring #Groundhog Day #You Are Welcome.**



We can look back on the cold days of winter and remember our BRSPA activities more fondly. In December, we held our 2nd Annual Breakfast with Colleagues. Our venue, Chaired by Clair Price, provided an opportunity to bring together new and current members as well as perspective members to enjoy a friendly social morning. Admission was a "new unwrapped" toy for Toys for Tots and/or a contribution to the Alzheimer's Association. Staff Sergeant Szwala from the U.S. Marines joined us again.

The festivities included: The Dundalk Sweet Adelines performing numerous Christmas favorites and leading the audience in an old fashioned Christmas sing-a-long. After a full buffet breakfast, Santa Claus appeared and visited each table for pictures which were processed on site and given to each person before leaving. In addition, more than 80 winners took home a door prize. **(Caution: the "Tie" will return!)**

We are so very appreciative of the tremendous generosity of all attendees. As a result, we filled 4 large boxes beyond capacity, approximately 150-200+ toys, and received donations in excess of \$450 for the Alzheimer's Association. Currently, we are planning for the 3rd Annual Breakfast with Colleagues to be held on December 8, 2016, starting at 10:00am.

On another note: Please consider attending an Executive Board meeting, joining a committee, attending at least one activity/trip or sharing an idea you have! Hope to see you at a meeting or activity and/or hear from you. I can be reached at c davidcopenhaver@gmail.com. You can also stay informed by visiting our website at <http://www.bcrspa.org/index.html> or our "Shutterfly site" at <https://bcrspaevents.shutterfly.com/>. (Password is "bcrspa")

Sincerely,
David



Update:

New Prescription Plan by Cigna Health Spring

I have heard from several people about the difficulties they are having with the new prescription drug plan by Cigna Health Spring. The director of health benefits, Nasrene Mirjafary, has assured me that Baltimore County Benefits and Cigna Health Spring are working closely around the clock to solve the issues that some individuals are experiencing.

When Express Scripts transferred patient information, unfortunately many files were incomplete. Also, there was a misinterpretation of benefits. Express Scripts tended to charge a flat rate for medications instead of the percentage that was noted. Therefore, customers paid \$15 for a prescription instead of 15% of the cost as was stated in the contract. Cigna Health Spring has been charging according to the exact wording of the contract. This has caused some individuals to be charged a higher amount than they were used to paying. As a result, Baltimore County and Health Spring have been working hard to rewrite parts of the contract in order to correct this problem without penalizing the members.

There have also been questions regarding prescription cards. If you are under age 65, your Cigna Health Insurance card also serves as your prescription card. You will only have one card. If you are 65 or older, you have two cards, a Cigna Health Care Card and a separate Cigna Health Spring prescription card. If you are 65 or older and did not receive your prescription card, call the number on the back of your health insurance card and report the problem. A card will be sent to you as soon as possible. Even if you do not have a prescription card, you are still covered. Simply show your insurance card to the pharmacy and they can call to verify your membership.

When a major shift in prescription companies takes place, transition difficulties are bound to occur. Please know that both Baltimore County and Cigna Health Spring are concerned about getting the plan to work smoothly for all its members. If you are experiencing problems, call 443-809-8943 to talk with Health Benefits Staff. They will work diligently to help solve the problem.

Please note that Nasrene Mirjafary, Manager of Employee Benefits, and her staff will be attending the Annual BCRSPA Business Meeting and luncheon on April 19, 2016 to discuss issues and to handle your questions. In addition, representatives from Cigna Health, Keiser Permanente, and Cigna Health Spring will be in attendance to help with questions and concerns.

On the Horizon:

- *Executive Board Meeting: February 16 2016 @ St. Isaac Jogues Cronin Center, Room 1 (Please consider attending. Just eMail me for directions and details)*
- *2015 Draft By-Laws are available on Shutterfly and Original Web site for perusal and March UPDATE*
- *Executive Board Retreat: "Standing Rules" (Date & Location TBD)*
- *Early March: Newsletter "UPDATE" distribution*
- *Toby's Dinner Theatre Trip – South Pacific: March 9, 2016*

Important: Your Input Is Needed!

The new version of the By-Laws will be published in its entirety in the March **UPDATE** newsletter. As a result, the newsletter will predominantly be devoted to the newly revised By-Laws of the organization. Document changes are indicated by **underlined bold print**.



Please take some time to review the proposed changes. Both documents, the original (2012) and DRAFT revisions (2015), can be viewed on both of the BCRSPA web-sites, (BCRSPA original site <http://www.bcrspa.org/index.html> and Shutterfly <https://bcrspaevents.shutterfly.com/> . The password is bcrspa, all lower case letters).

If you have questions/comments, you may contact Ed Veit (ewveit@me.com), Chairperson of the AD Hoc committee or George Sparks (gcsparks1@comcast.net), Parliamentarian of BCRSPA.

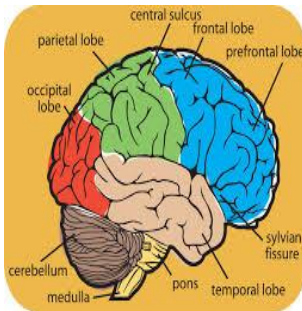
We ask each member to examine the new By-Laws carefully. We will be voting to accept the revisions at the Annual Business Meeting in the Spring.



FYI...

Prevent Brain Aging

Exciting new research proves you can stop your brain from naturally aging by following these four easy steps:






1. **Protect Your Memory by Walking:** Fitting in a daily 20 minute walk cuts your risk of dementia and Alzheimer's disease in half.
2. **Improve Your Focus with Popcorn:** Popcorn is a whole-grain which makes it a super-healthy snack which can boost your focus, concentration and memory.
3. **Cut Your Alzheimer's Risk with Nuts:** Simply enjoying a handful of nuts each day slows the aging of your brain and protects your brain cells from memory loss.

4. **Think Faster With Dried Fruit:** Eating 1/4 cup serving of any dried fruit (including raisins and prunes) everyday improves alertness, thinking ability, and long term memory.

(Source: <http://www.anti-aginggames.com/>. Some changes were made)

FEBRUARY - TIPS & TRICKS *To Make Life Easier*

		
Use a fork to lift furniture imprints on carpeting.	Use a dryer sheet on a brush to get rid of static cling.	Use a rubber band to help get out a stripped screw.

Leap Year 2016: Why Does February Have An Extra Day Every Four Years?

(February 29 crops up every four years, but what is a leap year, and why do we have them?)

A leap year, where an extra day is added to the end of February every four years, is down to the solar system's disparity with the Gregorian calendar.

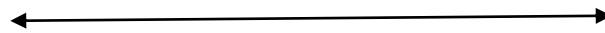


A complete orbit of the earth around the sun takes exactly 365.2422 days to complete, but the Gregorian calendar uses 365 days. So leap seconds - and leap years - are added as means of keeping our clocks (and calendars) in sync with the Earth and its seasons.

The Roman calendar did have 355 days with an extra 22-day month every two years, until Julius Caesar became emperor and ordered his astronomer Sosigenes to devise a better system in the 1st Century. Sosigenes decided on a 365-day year with an extra day every four years to incorporate the extra hours, and so February 29 was born.

As an earth year is not exactly 365.25 days long Pope Gregory XIII's astronomers decided to lose three days every 400 years when they introduced the Gregorian calendar.

(Source: Rozina Sabur, some changes were made.)



It's Not Too Late To Start Eating Fish

How much fish do you have to eat to reap health benefits? The answer to that question varies from expert to expert. The American Heart Association, for example, recommends two servings (3.5 oz, or about the size of a deck of cards) of omega-3 fatty acid-rich fish each week to keep your heart healthy. The Food and Drug Administration, on the other hand, recommends that people consume about 12 oz or roughly three servings weekly to optimize overall health, especially brain health. A new study from the University Of Pittsburgh School Of Medicine shows that one weekly serving of fish may be sufficient to maintain brain health, regardless of how high it is in omega-3 fatty acids, as long as you maintain an otherwise healthy lifestyle.



The study focused on the effects of fish on the brain health of adults over age 65. Surprisingly, however, the researchers think it may not be related to omega-3 fatty acids alone. The blood levels of omega-3s in the people who ate fish and people who didn't weren't significantly different. Those findings led the researchers to conclude that lifestyle factors may have a significant effect on brain health.

Research results like these highlight the importance of a healthful diet, physical activity, and brain-stimulating activities. But adding a little fish couldn't hurt.

- See more at: <http://www.ericksontribune.com/articles/2014/09/its-not-too-late-start-eating-fish#sthash.D4hQXYW7.dpuf>

(Source: The Tribune is a publication of Erickson Living, Some changes were made.)



MRSPA Legislative Update – 2016

Consumer Issues (C) – Education (E) – Health Issues (HI)
Retirement (R) – Social Issues (SI) – Taxes (T)



SENATE BILLS		ACTION
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<p>SB 5 (R) Senator Young INCOME TAX – SUBTRACTION MODIFICATION – RETIREMENT INCOME Increasing the maximum amount allowed as a subtraction modification under the State income tax for specified retirement income of a resident who is at least 70 years old or who is totally disabled or the resident's spouse is totally disabled; providing that the amount of the subtraction modification may not exceed specified amounts during specified taxable years; etc. EFFECTIVE JULY 1, 2016 TG, § 10-209 - amended Assigned to: Budget and Taxation</p>		Monitor
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HOUSE BILLS		ACTION
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<p>HB 33 (R) Delegate Arentz FAIRNESS IN TAXATION FOR RETIREES ACT Including income from specified retirement plans within a subtraction modification allowed under the Maryland income tax for retired individuals who are at least 65 years old or who are disabled or whose spouse is disabled; altering the determination of the maximum annual benefit under the Social Security Act for specified purposes; and applying the Act to taxable years beginning after December 31, 2015. EFFECTIVE JULY 1, 2016 TG, § 10-209 - amended Assigned to: Ways and Means, Hearing: 1/20@2:00</p>		Monitor
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<p>HB 38 (R) Delegate McConkey STATE RETIREMENT AND PENSION SYSTEM – DISABILITY RETIREMENT – ALTERATIONS Authorizing the Board of Trustees for the State Retirement and Pension System to require retirees who are under normal retirement age and are receiving a disability retirement allowance to undergo a medical examination if good cause exists; authorizing the Board of Trustees to suspend a disability retirement allowance if the Board finds that a disability retiree is no longer mentally or physically incapacitated for the further performance of the normal duties of the position of the retiree at the time of retirement; etc. EFFECTIVE JULY 1, 2016 SP, § 29-115.1 - added and § 29-116 - amended Assigned to: Appropriations</p>		Monitor
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(Source: MRSPA Legislative Committee)



Clever Ideas and Solutions

I just love it when I get emails with hints like these — you're never too old to learn.

- Hulling strawberries: Use a straw inserting at the bottom of the strawberry and pushing through the top.
- Rubbing a walnut over scratches in your furniture will disguise dings and scrapes
- Stop cut apples browning in a lunch box by securing with a rubber band.
- Overhaul your linen cupboard — store bed linen sets inside one of their own pillowcases and there will be no more hunting through piles for a match.
- Pump up the volume by placing your iPhone/iPod in a bowl — the concave shape amplifies the music.
- Re-use a wet-wipes container to store plastic bags.
- Find tiny lost items like earrings by putting a stocking over the vacuum hose.
- Make an instant cupcake carrier by cutting crosses into a box lid.
- Bread tags make the perfect-sized cord labels.
- Bake cupcakes directly in the flat bottom ice-cream cones.
- Microwave your own popcorn in a plain brown paper bag. Much healthier and cheaper than the package stuff.
- Install a tension rod under your sink to hang your spray bottles
- Turn you muffin pan upside down, bake cookie-dough over the top and voila — you have cookie bowls for fruit or ice-cream.
- Use egg cartons to separate and store your Christmas decorations



Happy Valentine's Day

BCRSPA together, creating a moment!