

March 4, 2016



# *Keeping You in the Loop . . .*

From the desk of C. David Copenhaver



Sunday, March 13<sup>th</sup> at 2am

Hello BCRSPA Members,

March typically means it's the beginning of springtime. But as we slowly emerge from winter, the projected snow, possibly freezing rain, and ice just punctuates a long and difficult winter. Nevertheless, Spring (Vernal Equinox) officially begins, in Baltimore, Maryland, on Sunday, March 20, 2016, at 12:30 AM EDT

As we prepare for the BCRSPA Annual Meeting and Spring Luncheon. Your Executive Board has been diligently working to meet the goals of our association. The 2015-2016 year has been very busy. Collectively we have:

The BCRSPA Executive Board has been diligently working to meet the goals of our association. We continue to emphasize providing a variety of activities that appeal to the broad spectrum of our membership to encourage participation.

The 2015-2016 year has been very busy. Collectively we have:

- We held 5 Executive Board Meetings.
- We continue to emphasize member recruitment. We have been able to establish a direct line of communication with every retiree via the Board of Education. This enables us to make personal contact with all new retirees. We have added 85 new members.
- Held a contest to obtain eMail addresses for more of our members.
- Held our 2nd annual crab feast at Camp Running Bear, Monkton, Maryland.
- We sponsored the following trips for our membership: Western Maryland Scenic Excursion, Lancaster, PA to see the Miracle of Christmas at the Sight & Sound Theatre and Toby's Dinner Theatre to see South Pacific.
- In December, we held our 2nd Annual Breakfast with Colleagues. Our venue 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. 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.

- Our Fall meeting and 70th Anniversary Celebration started off with super entertainment by the Perry Hall High Pan Groove Steel Drum Band under the direction of Scott Engle. Lunch was superb! Billy Burke, of Dr. Dance's Staff, and David Uhlfelder, Chair of BCPS Board of Education spoke. Oak Crest Village representative, Jim Antonakos, presented BCRSPA \$1,000 check as part of our partnership. The 50/50 raffle to benefit the Scholarship Fund netted \$122.
- BCRSPA participated in the 11/4/2015 MRSPA Legislative Day in Annapolis.
- The 2016 Annual Spring Business/Luncheon meeting was held. New Directors were sworn in and the BCRSPA Bylaws were updated to reflect verbiage and organizational changes that will keep our organization current and "with the times". This Ad hoc committee worked for almost a year to complete their work. In addition, Scholarships were awarded to graduating Baltimore County seniors.
- Our UPDATE newsletter received a new "Look and Feel". We published 4 editions as well as the President's monthly "Keeping You In the Loop" eNews.
- BCRSPA offers, its member's two media websites to stay "up close and personal". Our original site @ <http://www.bcrspa.org/> and our new web page on Shutterfly that provides the opportunity to post photos of social events. <https://bcrspaevents.shutterfly.com/> (the password is bcrspa)
- In October, BCRSPA participated in the MRSPA Leadership Workshop.
- We participated in MRSPA's 70th Anniversary annual business meeting and celebration. BCRSPA developed a display to represent our organization. Thank you Mary Lou and Barbara.

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 [cdavidcopenhaver@gmail.com](mailto:cdavidcopenhaver@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")

We need your support. Please consider joining us at one of our social activities and/or volunteering to assist with one of our committees. Remember, there is strength in numbers!

Sincerely,  
David

### **On the Horizon:**

- *Executive Board Meeting: March 15, 2016 @ St. Isaac Jogues Cronin Center, Room 1 (Please consider attending. Just eMail me for directions and details.)*
- *Executive Board Retreat: "Standing Rules" (Date & Location TBD)*
- *Early March: Newsletter "UPDATE" distribution*
- *Toby's Dinner Theatre Trip – South Pacific: March 9, 2016*
- *Annual Spring Business Meeting at Columbus Gardens, April 19, 2016 (Registration, 9:30 am)*



# 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.

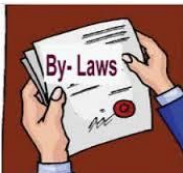
There have also been questions regarding prescription cards. If you are under age 65, your Cigna Health Insurance card also serves as your prescription card. You will only have one card. If you are 65 or older, you have two cards, a Cigna Health Care Card and a separate Cigna Health Spring prescription 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**

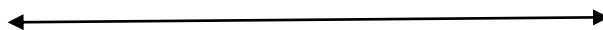
### **Important: Your Input Is Needed!**

Please take some time to review the proposed By-Laws changes as printed in the March UPDATE. Also, 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](mailto:ewveit@me.com)), Chairperson of the AD Hoc committee or George Sparks ([gcsparks1@comcast.net](mailto:gcsparks1@comcast.net)), Parliamentarian of BCRSPA.

**We will be voting to accept the revisions at the Annual Business Meeting on April.**



# CONSUMER Connection



8379 Piney Orchard Parkway, Suite A  
Odenton, MD 21113

March-April 2016

## Great buys in March and April

March is National Frozen Food Month so you can expect to see discounts and coupons from frozen food brands. It might be a great time to stock up if you have room in your freezer!

As the weather starts to warm up, prices actually drop on athletic shoes. Look for shoe sales during these months with discounts of 45% to 60%.

Perfume sales peak around both Christmas and Valentine's Day and retailers will discount perfume heavily after these holidays have passed. Expect prices to be slashed as much as 50% with the best sales at web sites dedicated to perfume.



If you need new luggage, don't wait until the eve of your next trip. Spring for luggage in March when retailers mark down prices between the busy holiday travel season and summer vacations. Look for discounts ranging from 20% to 70%.

Those boxes of chocolates that didn't get snapped up for Valentine's Day will be marked down by as much as 50% in March. You'll find the best deals at high-end chocolate shops.



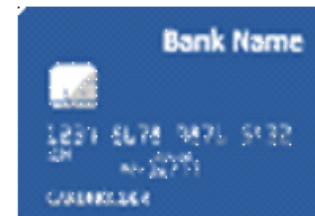
## Earth Day is April 22, 2016

Each of us has the opportunity to help our planet by remembering to "reduce, reuse and recycle." You can lead a cleanup of a river, beach or park in honor of Earth Day; use reusable shopping bags; or start a recycling project at work. Whether you like small projects or big ones, physical work or more brainy tasks - there's a bunch of ways for you to help others go green.

Tasks range from as little as 15 minutes (to help a neighbor replace old light bulbs with energy-efficient ones) to numerous days - for example, to plan and lead a river cleanup.

Visit [www.CreateTheGood.org](http://www.CreateTheGood.org) for a range of opportunities to use your life experience, skills and passions to benefit your community.

Find out more about recycling and how you can save the planet and money at the same time. Visit <http://www.epa.gov/recycle/recycling-basics> for more information.



## Stay safe at the ATM

Before inserting your card, try several keys, especially "enter", "cancel" and "clear". A sticky keypad could indicate a non-skimming ruse that prevents you from completing a transaction after inserting a cash card and keying in a PIN. As you leave to report the problem, a nearby fraudster can use the touchscreen or other buttons on some machines to complete a cash withdrawal.

**2015-16 MRSPA CONSUMER EDUCATION COMMITTEE**  
Chairperson - Elizabeth Doyle, Montgomery Co. - Connection Editor

Area I East - to be appointed

Area I West - Nancy Jean Martin, Washington Co.

Area II North - Parker Koons, Baltimore Co.

Area II North - Phyllis Cherry, Anne Arundel Co.

Area II South - John Sisson, Prince George's Co.

Area III North - Dr. Barbara Wheeler, Kent Co.

Area III South - to be appointed



## Great offerings at the library

There are so many great things about the library! In addition to books the library offers CDs of your favorite music, DVDs of both movies and television shows/series in addition to free use of their computers. They offer Book Clubs, activities for children and visits by local authors. Other great events are free gardening advice from master gardeners, income tax preparation assistance, resume writing, "ask a lawyer" and many more topics. The library has a new program named Lynda.com that provides an online education service offering more than 3,000 courses and nearly 130,000 tutorials at no cost, from home or the nearest library.

All libraries may not offer the same programs but if you haven't visited your library lately, you'll be amazed at the wonderful resource it is - at no cost.

## Healthy eating as we age

Visit [ChooseMyPlate.gov](http://ChooseMyPlate.gov) for some great tips on nutrition concerns for older adults and activity suggestions. Our daily eating habits change as our bodies get older. Make small adjustments to help you enjoy the foods and beverages you eat and drink.

- Add flavor to foods with spices and herbs instead of salt and look for low-sodium packaged foods.
- Add sliced fruits and vegetables to your meals and snacks. Look for pre-sliced fruits and vegetables on sale if slicing and chopping is a challenge.
- Ask your doctor to suggest other options if the medications you take affect your appetite or change your desire to eat.
- Drink 3 cups of fat-free or low-fat milk throughout the day. If you cannot tolerate milk, try small amounts of yogurt, buttermilk, hard cheese or lactose-free foods. Drink water instead of sugary drinks.
- Consume foods fortified with vitamin B-12, such as fortified cereals.

## Check out your County/City website for free activities in the Spring

Did you know that there are great, free activities available in your County/City, each month? For instance, in the Spring, when flowers and trees are in bloom, Montgomery County has the Brighton Dam Azalea Garden and Howard County has their Cherrybration Celebration in Historic Ellicott City where you can view dazzling shrubs and trees, all at no cost? Check out your local website for great free activities for you and the family.

## Problems with a medical bill that is unpaid?

The Health Education and Advocacy Unit of the Consumer Protection Division offers mediation services to consumers who have a billing dispute with their healthcare provider or a coverage dispute with their HMO or health insurance company. For example:

- If your health plan has refused to cover a medical procedure or pay for a medical service
  - If you need help resolving a billing dispute with a health care provider, such as a hospital, doctor or dentist
- If you need assistance resolving a dispute about medical equipment that was defective or was never delivered.

Go to <http://www.oag.state.md.us/Consumer/heau.htm> for help.

## Spring is around the corner - 15 Spring home maintenance tips that will save you money

1. Inspect your roof
2. Clean your gutters
3. Clean or replace your HVAC filters
4. Clean your dryer vent
5. Check the washing machine fill hose - look for cracks that could become leaks
6. Clean and repair your screens
7. Clean decks, driveways, fences and outside surfaces
8. Fix cracks in your walks, driveway and the outside of your home
9. Repair any cracked or peeling paint
10. Vacuum your refrigerator coils
11. Replace the batteries in your smoke detectors
12. Prepare your lawn mower for summer
13. Check seals around windows and doors
14. Clear vegetation around your AC compressor
15. Drain your water heater

**You'll probably need to dedicate a couple days to complete the list, but don't look at them as chores. View them as crucial preventative measures - ones that will help you save on your utility bills and avoid big repairs later on!**



# This n That

## Clever Ideas and Solutions (A new dozen)

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

- Add a few drops of vodka and a teaspoon of sugar, to make cut flowers last longer.
- To dissolve ink stains, use hand sanitizer
- To open sealed plastic packaging, Use a can opener
- To light hard-to-reach candle wicks, Use raw spaghetti strands
- To get rid of a sunburn, Use Earl Grey teabags
- To suck the pain out of a burn, Use mustard
- To clear the steam after a hot shower, Use a blow-dryer on a mirror
- Amplify the volume of your iPhone or iPod by placing it in a bowl.
- To soothe a sore throat, eat marshmallows
- To erase water stains from wooden furniture, Use mayonnaise
- To cut soft cheeses and cakes, Use (unscented) dental floss
- To release wrinkles from clothing, Use fabric softener and vinegar in a spray bottle



**BCRSPA together, creating a moment!**