

RETIREE Report

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A Semi-Annual Publication from the
Fairfax County Retirement Administration Agency
Designed for County Government & County School Retirees

WINTER, 2009

Fairfax County
Retirement Administration Agency
10680 Main Street, Suite 280
Fairfax, Virginia 22030

www.fairfaxcounty.gov/retirement/

Board of Trustees Meeting Schedule 2009

January	14 Police Officers Retirement Board 1:30 PM	July	08 Police Officers Retirement Board 1:30 PM
	22 Employees' Retirement Board 3:30 PM		16 Employees' Retirement Board 3:30 PM
	28 Uniformed Retirement Board 8:30 AM		22 Uniformed Retirement Board 8:30 AM
February	11 Police Officers Retirement Board 1:30 PM	August	No Board Meetings Scheduled
	19 Employees' Retirement Board 3:30 PM	September	02 Employees' Investment Committee 3:30 PM
	25 Uniformed Retirement Board 8:30 AM		09 Police Officers Retirement Board 1:30 PM
March	04 Employees' Investment Committee 3:30 PM		17 Employees' Retirement Board 3:30 PM
	11 Police Officers Retirement Board 1:30 PM		23 Uniformed Retirement Board 8:30 AM
	19 Employees' Retirement Board 3:30 PM	October	14 Police Officers Retirement Board 1:30 PM
	25 Uniformed Retirement Board 8:30 AM		22 Employees' Retirement Board 3:30 PM
April	08 Police Officers Retirement Board 1:30 PM		28 Uniformed Retirement Board 8:30 AM
	16 Employees' Retirement Board 3:30 PM	November	12 Police Officers Retirement Board 1:30 PM
	22 Uniformed Retirement Board 8:30 AM		19 Employees' Retirement Board 3:30 PM
May	13 Police Officers Retirement Board 1:30 PM		18 Uniformed Retirement Board 8:30 AM
	21 Employees' Retirement Board 3:30 PM	December	02 Employees' Investment Committee 3:30 PM
	27 Uniformed Retirement Board 8:30 AM		09 Police Officers Retirement Board 1:30 PM
June	03 Employees' Investment Committee 3:30 PM		17 Employees' Retirement Board 3:30 PM
	10 Police Officers Retirement Board 1:30 PM		
	18 Employees' Retirement Board 3:30 PM		
	24 Uniformed Retirement Board 8:30 AM		



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Social Security Update

Effective January 1, 2009

According to the Social Security Administration, monthly Social Security Income benefits for more than 54 million Americans have increased 5.8% in January 2009. For more information on Social Security, please visit their website at www.socialsecurity.gov.

Social Security Income benefits increase automatically each year based on the rise in the Bureau of Labor Statistics' Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), from the third quarter of the prior year to the corresponding period of the current year.

Medicare Update

The Department of Health and Human Services (HHS) has determined Medicare Part B premium amount for 2009. The standard Medicare Part B monthly premium for most people will be \$96.40* in 2009. This premium did not increase from 2008. The deductible amount for Part A, Medicare in 2009 will increase to \$1,068 for each benefit period. The premiums paid by beneficiaries enrolled in Medicare Part B cover physician services, outpatient hospital services, certain home health services, durable medical equipment and other items.

Additional information about Medicare changes for 2009 can be found on the Medicare website at www.medicare.gov or www.hhs.gov.

*Note: If your income is above \$85,000 (single) or \$170,000 (married couple), then your Medicare Part B premium may be higher than \$96.40 per month. ★

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News Highlight from

The First Fairfax County Board of Supervisors Meeting of 2009

Despite difficult economic climate, Fairfax County retains top rating.

Fairfax is one of only 22 counties nationwide with a AAA rating from all three rating agencies.

The Board noted that Fairfax County has retained its AAA credit rating from all three rating agencies – Moody's Investors Service, Standard & Poor's Corporation and Fitch Ratings. Each of the rating agencies reported that the county's outlook was stable, meaning that despite the recent decline in assessed values, the agencies consider the impact to be well within the county's ability to continue to provide essential services and ensure payments to bondholders. The county's self-imposed financial and debt management guidelines were mentioned as strengths by all three ratings services.

<http://www.fairfaxcounty.gov/news/2009/fairfax-county-maintains-aaa-credit-rating.htm> ★

Piper Elected to Police Board of Trustees

First Lieutenant **John R. Piper** has been elected for his first term as Trustee of the Fairfax County Police Officers Retirement System.

First Lieutenant Piper was the only nominee for the position. Following established election procedure, with only one nominee, no ballots are cast and the sole nominee becomes the trustee.

First Lieutenant Piper's four-year term commenced January 1, 2009. ★

General County Retirees with County Health Insurance AND Medicare Coordination of Benefits

General County retirees who carry Fairfax County health insurance should apply for Medicare Part B three months prior to their 65th birthday and submit proof of coverage to the Retirement Agency as soon as they receive their card. Those who forget or those who choose not to accept Medicare Part B will have to pay, out-of-pocket for any medical expenses that Medicare would have paid. Remember, while you have to pay for Medicare Part B, those retirees enrolled in BlueChoice POS, Blue Preferred PPO or Kaiser Medicare Plus, with Medicare coverage, receive a lower rate than those without Medicare. After a retiree receives Medicare coverage, Medicare becomes the primary source for payment of claims, and the Fairfax County Group (FCG) health plan becomes secondary.

Prescription payments stay the same as they were when you were an active employee, where you are only responsible for co-pays for each of your eligible prescriptions. Keeping your County health insurance precludes any need for a retiree to participate in Medicare Part D.

With regard to your health insurance expenses, once a claim has been filed with Medicare, it should be filed with your secondary insurance company with a copy of your Medicare Explanation of Benefits (EOB). As long as you visit a doctor who participates with your secondary health insurance company, your bill should be submitted first to Medicare and then to CareFirst or Kaiser for any additional consideration. If you go to a doctor who does not participate with Medicare, your claim must still be filed through Medicare first, and then any denial and EOB will need to be forwarded on to your secondary insurance company for consideration and payment by them. If, for some reason, you have visited a doctor who participates with Medicare, but is NOT one of the County's plan participants, you may be financially responsible for any amount not covered by Medicare. Please make sure to ask questions BEFORE your visit, about what types of insurance your doctors will take.

For a complete explanation of how this Coordination of Benefits will work for you, refer to your insurance carrier's benefit plan handbook. Those with CareFirst Blue Choice POS or the Blue Preferred PPO, please read pages 59-62 in the CareFirst 2008 Plan Handbook or visit the Retirement Agency website at www.fairfaxcounty.gov/retirement. Once on our website, use the drop-down menu for Retired members under your specific System and select "Questions". From the Questions page, select the question that reads "How does Medicare coordinate with my County health insurance?" Kaiser Medicare Plus participants should contact Kaiser directly for information on their coordination of benefits with Medicare.

If you have additional general questions, you may call the Department of Human Resources at 703-324-3311.

Medicare eligible retirees from Fairfax County Public Schools (FCPS), who carry health insurance through FCPS, should contact the Schools Office of Benefits Services at 571-423-3200 for answers to questions about coordination of benefits.

If you are a County retiree who chose not to keep County health insurance at or after retirement, you may be relying on Medicare alone, or you may have other secondary insurance not provided through one of the County's group plans. In these cases, any amount not covered by Medicare becomes your responsibility to pay, in its entirety. Please check with your individual insurance carrier for how they coordinate any coverage you may have, with Medicare. ★



WHAT CAN I DO IN WEB MEMBER SERVICES ???

Make sure to check out the **Member Area** in the left navigation bar for access to Web Member Services (WMS), where retirees have access to many features, including:

- ★ individual payroll history
- ★ year-to-date totals
- ★ deductions
- ★ direct deposit information
- ★ 1099-R information
- ★ tax withholding elections
- ★ insurance deductions
- ★ beneficiary information

Tax Help FROM AARP

The AARP (American Association of Retired Persons) AmericanTax-Aide program has volunteers willing to help low to middle-income taxpayers prepare and file their Federal income tax returns with the Internal Revenue Service (IRS) at no cost. Each year, from February 1, through April 15, trained and certified personnel are available to help prepare your federal tax return. To locate an AARP site offering the Tax-Aide service, please visit their Internet site at <http://www.aarp.org/money/taxaide/taxpreparation/> and click on "Get Help With Your Tax Return". The Internet site also has information on Tax Aide schedules and additional contact information.

With the help of volunteers, the AARP Tax-Aide program is the nation's largest, free, volunteer-run tax preparation and assistance service. Tax-Aide provides free tax preparation

and assistance services to millions of low to middle-income taxpayers, with special attention to those ages 60 and older. Please be aware however, if your tax return is relatively complex you may be advised to seek professional tax assistance. Electronic filing and online counseling is also offered by the program.

If an AARP Tax-Aide site is not available in your local area, contact the IRS directly for information about other free tax preparation assistance: ~ 1-800-829-1040

Even if you don't need assistance with your taxes, you may volunteer to help others with their tax returns. As the Tax-Aide program continues to grow, AARP is continually recruiting dedicated individuals to join their team. Many of their volunteers stay with the program year after year and some have been with the program for more than 15 years. Visit <http://www.aarp.org/money/taxaide/volunteertaxaide/> to learn more about volunteering with AARP Tax-Aide. ★

Retirement Agency Website NEW LOOK --

You may remember that we announced a major change to the look and features in the Retirement Agency website in the last edition of the Retiree Report.

Well, the whole Fairfax County website also underwent a major change that was unveiled in the fall. This big change made small changes to the Retirement Agency home page as well.

Please visit the RAA website at <http://www.fairfaxcounty.gov/retirement/> to see how a few of our features moved around in the left navigation bar.

Please be aware that you can only access information through WMS; you cannot make any changes. To make changes in your direct deposit or withholding amounts, or if you have questions, please contact the Retirement Agency at 703-279-8200. ★

Using Web Member Services:

- ★ Under **Related Links**, click on the link for "Member Area: Secure Log In"
- ★ The first time you visit the **Member Area**, you will need to establish a log-in identification name and password by clicking on "Need an Account?"