

# "Association News" (from page 1)

phone and called RetireeFirst. This was the first contact I had since BCPS hired them and we began working with them. The young woman who answered the phone was pleasant, put me at my ease and took all my information. Several days later she called back and connected me with the billing office and facilitated a discussion among the three of us. My bill was adjusted which allowed me to use my energies toward recovery. I may have been somewhat skeptical at the initial switch to RetireeFirst but I certainly appreciate their support."

Also, Cheryl Vourvoulas shared this account of her interaction with RetireeFirst: "Last summer, I had an injury from a pool accident that required me to visit the wound center at Franklin Square Hospital (FSH) weekly. I was nearing the end of my treatment, when the doctor informed me she was leaving FSH to go to Good Samaritan Hospital (GSH) I called to change my next appointment to that location; whereupon the scheduling secretary reviewed my medical and insurance information. She told me, incorrectly, that I had Blue Cross and Blue Shield for my supplemental insurance. When corrected, she insisted that that was what she saw on my records. I called RetireeFirst to verify my coverage. They were very quick to verify that I had Cigna Surround as my supplemental. My second conversation with GSH proved fruitless. With much frustration, I called RetireeFirst back and asked for their help. They took down the information, and called on my behalf. Within the next day, I received word back from GSH that the misinformation was corrected. Thank goodness for RetireeFirst. They were my 911 for insurance information support."

**To reach RetireeFirst :** Call 443-290-3114 or 1-856-780-6218 to speak to an advocate via a personalized phone consultation to evaluate your individual needs. HOWEVER—TABCO-Retired is the advocate and watchdog for retired members' rights. Do not hesitate to contact us if you encounter problems that are not being addressed.

# "Year in Review" (from page 2)

for 25-26 events were ordered. A letter to MSEA leaders regarding problems with the recent MSEA retiree election was composed and sent. We arranged a schedule of financial planning and retirement preparation workshops for 2025-2026.

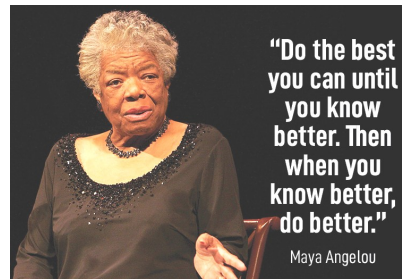
**AUGUST:** Retired members volunteered to assist TABCO at New Educators Orientation events. The summer Messenger was prepared and mailed to both current retired members and recently retired TABCO members. Retiree Angela Leitzer was re-elected to the TABCO board.

**SEPTEMBER:** Reference document of resources for retirees created. Worked on plan for coverage of chairperson's responsibilities during surgery and recovery. Members were assigned to arrange for speakers, location, etc., for the Fall Forum. Further information on fiduciary status of endorsed vendor was investigated. Responded to request for volunteers for Oregon Ridge Scholarship Committee.

**OCTOBER:** Arrangements for Fall Forum reviewed and confirmed. KidCare activities reviewed. Healthcare provider issues discussed.

**NOVEMBER:** Planned and carried out a very successful 11th Annual Fall Forum.

**DECEMBER:** Fall Forum evaluation; Healthcare wins—Cigna Surround, no default, and other options still in place; Retired members welcomed to register for Legislative Breakfast; updates made to retirement/financial workshop times; Publisher software to be replaced before October 2026 to facilitate continuation of TABCO-R Messenger.



**And, in conclusion: We really are retired, but not expired!** Experts tell us that the current senior population, which is growing faster than any other age group in the U.S., are living longer, and casting more ballots than any other age group. When we choose to stay active both physically and intellectually, we can have another phase of life in which to be useful and to use our power for good!

Teachers Association of Baltimore County  
President Kelly Olds, Vice President Lloyd Allen  
Treasurer Frank Soda, Secretary Seth Rich  
and the TABCO Board of Directors  
Executive Director Ben Forstenzer

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Contact person for TABCO-R at the TABCO office:  
**Kim Melfa, kmelfa@mseanea.org**

TABCO-Retired is a class of membership that is affiliated with MSEA-Retired and NEA-Retired  
TABCO-R Steering Committee Members:  
Chairperson: Angela Leitzer  
Elizabeth Ceanfaglione, Stephanie Foy  
Julia Hinton-VanHook, Edward Kitlowski, Cindy North  
Roxann Russo, Barbara Tyler,  
Mary Ellen Vecchioni, Cheryl Vourvoulas  
Messenger Editors: Stephanie Foy, Angela Leitzer  
To reach the TABCO-Retired Steering Committee,  
email: [bookends68@comcast.net](mailto:bookends68@comcast.net)



# TABCO-R MESSENGER

THE ONLY RETIREE ORGANIZATION AFFILIATED WITH TABCO



## Association News

By Angela Leitzer

### Retiree election coming soon

In March 2026, TABCO retired members will have the opportunity to vote for the retired member of the TABCO Board of Directors. Information about procedures for becoming a candidate will be delivered via email. Careful attention should be given to the eligibility requirements, which include the following:

*4.24.11 TABCO-Retired member of the TABCO Board of Directors: To be eligible to run for the position of retired member of the Board of Directors, a person must have been a member of NEA-R, MSEA-R and TABCO-Retired for at least the three years preceding the election and be capable of attending board meetings, committee meetings, and other board events in person on a routine basis.\**

*\*Notes: The TABCO-Retired Steering Committee meets at least once a month, but often twice a month, holds meetings to prepare mailings, supports other TABCO committees as members, and sponsors at least two major events each year. The TABCO Board of Directors meets twice a month and directors are expected to participate in all board-sponsored events such as monthly Representative Assemblies, Legislative Breakfast, 3-day board retreats, and other activities as determined by the board.*

### Membership concerns

We were disappointed that some retired members failed to pay their annual dues and were dropped by MSEA. This cut them off not only from receiving any future communications from TABCO-Retired, but from benefits provided through the Association. Non-members do not have the right to ask questions of, or receive help from TABCO personnel and/or the retiree steering committee. We have reminded them and hope they soon return to full participation, as every member adds to the strength of our voice as retirees.

NOTE: The membership year runs from September to September. Annual dues remain at \$75. To avoid the trouble of sending a check each year, have dues de-



Join TABCO-RETIRED

ducted from your pension once each year. This can be authorized by contacting Erin Sakalas at MSEA: [esakalas@mseanea.org](mailto:esakalas@mseanea.org)

### SYSTEM FAILURES

Unfortunately, our concern over the BCPS transition to the Oracle platform were warranted. Many of our active colleagues have experienced delays or mistakes in their paychecks and reimbursements. By now all retirees should have received a communication via email from BCPS about the transition to Oracle.

Please take the time to review your records and let us ([bookends68@comcast.net](mailto:bookends68@comcast.net)) know if inaccuracies are found and need to be dealt with or contact the Customer Service Center at 443-809-1000 or at [cschelp@bcps.org](mailto:cschelp@bcps.org).

### TABCO takes a stand

A vital part of the purpose of the Association is to "secure, maintain and promote those conditions which will improve the professional growth, morale, and general welfare of all educators and the quality of service to students and the community." Political decisions and actions have been threatening these conditions for many among our student population. On December 5, TABCO Representatives voted to pass a business item entitled "Mandating Formal Policy to Protect Students from Immigration Enforcement," which demands that BCPS

implement policies putting specific directives in place to protect both students and personnel who are confronted with immigration issues. As retired educators we support our active colleagues who are faced with these daunting issues.

### RetireeFirst: overcoming first impressions

When we heard that Medicare-eligible retiree healthcare benefits would be handled by an outside entity, then called LaborFirst, we were, to put it mildly, concerned. Since then, we have had multiple reports from our members about their positive interactions. For example, from Barbara Tyler: "Earlier this year I had knee replacement surgery. After it was over I received a multi-thousand dollar bill for one of the services. At that moment I couldn't decide which was more daunting, the recovery from the surgery or the bill. After I took a couple of breaths, I picked up the

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## 2025 TABCO-Retired Year in Review (a.k.a., how did retirees serve the Association this year?)

**JANUARY:** TABCO-R continued to have representation on the TABCO Board of Directors. TABCO's Policy Manual language regarding retiree membership was reviewed and new language was proposed. Changes in the Bylaws regarding retirees were approved at the January Representative Assembly. It was noted that inconsistencies exist between NEA, MSEA, and TABCO retiree membership requirements.

**FEBRUARY:** TABCO-R Committee met with representatives and former Executive Director Bob Anzels to review companies endorsed to serve members' retirement investment accounts and ensure that they are fiduciaries. We took on the responsibility to coordinate future schedules of financial and retirement workshops. TABCO-R created a KidCare sub-committee to take on fund-raising efforts.

**MARCH:** The annual retirement fair for retiring TABCO members was planned; presenters and vendors were contacted and confirmed. KidCare sub-committee members attended district meetings to encourage donations.

**APRIL:** Sponsored the retirement fair—had a good turnout of potential retirees who met with BCPS Benefits, MD state pension representative, financial advisors and healthcare representatives.

**MAY:** Retired members worked with the Retirement & Recognition Committee to evaluate award nominees, plan the dinner and program, and create program documents. Retirees organized requests for KidCare basket donations by both active and retired members, and prepared them for the dinner auction. Tributes to outgoing president Cindy Sexton were arranged. A QR code for membership was created. The creation and mailing of the spring *TABCO-R Messenger* was accomplished. Our TABCO-R board member attended the board retreat where our revised policy manual language was approved.

**JUNE:** TABCO-R began contacting BCPS to monitor plans for healthcare options for 2026 and the implications of transition to the Oracle platform. A calendar of events/meeting schedule, and KidCare plans for school year 2025-2026 were created and provided to TABCO. Many retired members supported TABCO's rally over salary issues at the Board of Education meeting.

**JULY:** Committee supplies were inventoried, use of budget funds were reviewed, & additional supplies

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## Remain Engaged with Your Union

By Julia Hinton-VanHook,  
Chair, MSEA-Retired

Even after retirement, your connection to your professional community remains important. Are you aware of what is happening within your union? As a retired educator, you can continue to play an active role in the Teachers Association of Baltimore County (TABCO) and the Maryland State Education Association (MSEA). The National Education Association (NEA) also offers numerous activities and opportunities for retired members.

It's important to remember that retirement does not mean your influence has ended. You are retired, not expired! Your experience and voice still matter, and your participation is valuable. We encourage you to stay involved and make your opinions heard. If you are newly retired, we especially invite you to remain active and to encourage your colleagues to do the same, helping us to grow and strengthen our association.

Recently, NEA President Rebecca Pringle called on retired teachers to reach out to their elected representatives to oppose any efforts to dismantle the Department of Education. We urge you to take part in this action and to inspire both retired and working educators to get involved.

### Stay Connected

Continue your engagement with TABCO and make a difference. Your involvement helps ensure that retired educators remain a vital part of our community.

Please join MSEA-RETIRED on April 21, 2026  
for our yearly State Conference.

Please check the MSEA website in March for registration.

**DID YOU KNOW?** TABCO relies on many retired members for service to the Sick Leave Bank, Retirement & Recognition, KidCare, and other committees and tasks!

### Do a Grouch a Favor Day: February 16

We all know a grouch at some point in our lives, and it is very likely that we've had phases of being grouchy ourselves. Even the foulest mood can be improved by a kind word or action, and whether you feel like it or not going out of your way to do a favor for a grouchy person is the theme of *National Do a Grouch a Favor Day*.

## FORUM fulfills function~retired members acquire & exchange information

By Cindy North

Our annual Fall Forum, held in November at Oakcrest's Garden Room, featured guest speakers who addressed "life long learning" and information for how seniors—or anyone—can protect themselves from fraud and scams.



Tracey Jacobs, director of Osher\* at Towson University, gave an overview of the program which allows "senior" learners to attend classes in person or online. Osher members also have opportunities to participate in trips, social activities and more. If you are interested, you can contact the program at osher@towson.edu, or call:410-704-3688.

Our other speaker was Joan Pugh, Relationship Manager at First Financial Federal Credit Union. Her topic was fraud prevention, with tips\*\* such as:

- ◆ Never disclose your username and password to anyone, not even your financial institution
- ◆ Never make your passwords the same for multiple accounts
- ◆ The most important part of a secret password is the secret part!

Both speakers received the highest ratings from the vast majority of attendees who filled out the program evaluation before they left. Our guests were also treated to light snacks and hot beverages



in the morning, a buffet lunch, chances to win one of the many door prizes donated for the occasion, and the opportunity to take home books from the book exchange offerings. We would love to have you join us next year!

\*Osher: *Osher Lifelong Learning Institutes (OLLI)* offer noncredit courses with no assignments or grades to adults over age 50. Since 2001, philanthropist **Bernard Osher** has made grants from the *Bernard Osher Foundation* to launch OLLI programs at 120 universities and colleges throughout the United States.

\*\*For those who requested more notes from the fraud prevention presentation and for those located too far away or unable to attend, watch for a member email from bookends68@comcast.net with further details.

## KidCare is our baby!



Since taking over responsibility for fund-raising for TABCO's charity for students, these retired go-getters are on the scene, with energy and ideas to raise awareness and increase donations for needy kids.



From left: KidCare Secretary Nicole Caple, Co-chairs Sonja Floyd and Tammy Mills—in attendance at the Fall Forum, their efforts raised over \$400 for KidCare at that single event. Other committee members include Phyllis Zaremba and Roxann Russo. Many thanks to all the generous retiree donors!



**BIG NEWS!** The KidCare Committee will be reviving the KidCare Walk from years ago. The walk will be held on **March 21, 2026 at Perry Hall Middle School**. Check-in will begin at 9:00 a.m. and the walk will start at 9:30. The event will be held rain or shine because walkers will have the option to walk indoors or outdoors. The indoor course is accessible. Registration will be \$25. T-shirts will be available for an additional cost. Proceeds will go toward the KidCare Fund. Watch for the link to register for a fun and worthy event!