**PM USA and Altria Retirees Association (PMARA)**

** October 2016 Meeting**

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| **When** | Tuesday, October 25, 2016 |
| **Where** | R&D Lecture Hall in the Tower Building |
| **Time** | Meeting begins at 11 a.m. and ends at approximately 12:30 p.m. |
|  | Cafeteria doors open at 10 am with complimentary refreshments and time for fellowship |
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| **Speaker** | Madeleine M. Luck, Senior Manager, Health Plans, Altria Client Services Benefits Group |
| **Topic** | *"Important 2017 Benefits Information"* |
|  | Altria has decided that significant changes to the Health Care Benefits provided by the company are necessary. The changes will most impact salaried employees and salaried retirees under 65. For those under 65, Altria is moving to a Consumer Driven Health Plan (CDHP) to better manage growing health care costs by focusing on preventive care, making informed choices and seeking affordable care options, while still offering highly competitive “gold-level” benefits. Please come to better understand how these changes will affect you and your family and how you can use your benefits in the best possible way.  |
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| **Parking** | Enter through Gate C on Bells Road and park in Lot 5. Bring a government issued picture ID.  |
| **Entry** | Enter R&D Tower Building through the Cafeteria Patio door. |
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| **Bring a Friend** | Please feel free to invite a retiree friend who hasn’t attended a meeting in a while or has never attended. They will need a government issued picture ID to obtain entry to the property. If they arrive in your car, they do not need to be on the Security List, but if they are driving separately, please ask them to sign up on the website or send us an email **no later than** noon on the Thursday before the meeting to be added to the Security List.  |
| **Raffle** | We will have our two regular $25 drawings and sometimes surprise drawings. For one $25 drawing, only new members and their host will be entered (be sure to identify yourselves as a member attending their first meeting and host when signing in). You can greatly increase your chances of winning by bringing a new member to the meeting. |
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|  | **2016 Coming Attractions** |
| **Aug – Oct** | Bring new and like-new children’s books to meetings for the CMoR Children’s Book Bank. Sponsored by our Volunteer Services Committee, Diana Harrison and Ellen Wright. |
| **November 15** | Debbie Koller, Christmas Mother for Chesterfield County and Colonial Heights and Altria retiree, *“The Christmas Mother Program.”* |
| **December 13** | Our Annual Christmas Luncheon at the DoubleTree by Hilton Hotel - Richmond Midlothian (1021 Koger Center Blvd. -Midlothian Turnpike & Koger Center Blvd. - parking in rear). **Time:** Cash Bar - 11:00, Lunch -12:00 noon.  **Cost:**$15.00 (members), $30 (guests). Registration is now open. See our website for more details. Please consider registering and paying online or you can sign up and pay at the October or November meeting.  |

*Please refer to our website for additional information:* [*www.retireesconnection.org*](http://www.retireesconnection.org)*.*

**Dues**

If you have not paid your dues for 2016, please pay as soon as possible to receive discounts on events and stay connected and up-to-date. Annual dues are $15.00.

**Online Dues Payment:** Please go to the homepage of our website and click on “HOW-TO” on the far right of the top navigation bar, and select “Pay Your Dues / Invoices” and read the instructions. If you have any questions, please email us at: RetireesConnection@gmail.com.

**Dues Payment by Check:** You can also pay dues by check at the October meeting or send a $15.00 check made out to “PMARA.” When sending your check, please include your name, address, email address and phone number (with area code), and mail to:

Charlie Krausse, Treasurer

7103 Winding Creek Lane

Chesterfield, VA 23832

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**Website / Online Membership**

If you have Internet access, please sign up on the website at [www.retireesconnection.org](http://www.retireesconnection.org). Click on “JOIN” in the top navigation bar and then select “New Member Application” and complete the application.

Once you pay your annual dues, you’ll receive an email and have access to the “MEMBERS-ONLY” section of the website. Signing up on the website has advantages which include:

* Advertise an article for sale at no cost
* View videos of many of our guest presenters
* Get information on employee discounts available to retirees

The “MEMBERS-ONLY” section is **only** accessible if you are signed into the website **and** have paid your 2016 dues. Directions for our website “Log In” are now under “HOW-TO” on the far right of the top navigation bar of our homepage.

You can now add a picture of yourself with your profile. Refer to “HOW-TO” on the homepage of our website for instructions. If you don’t have a picture, please see a Board member to arrange to have one taken.

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**Your Assistance and Ideas**

We are especially in need of volunteers for the Program Committee but need members for all committees. If you are interested, please email us at RetireesConnection@gmail.com or see a Board member at the meeting.

We are always interested in your ideas for meeting topics, website and overall improvement. Please email us or share with any Board members at any time.

I look forward to seeing you at the meeting.

Bill Poorbaugh

President, PMARA