



The Light of Freedom, Family, Fellowship, Solidarity, Leadership & Education

Local 599
RETIREE

CHAPTER ELECTIONS



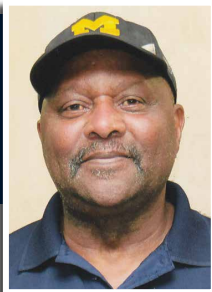
**Taking the
Oath of Office
to Serve our
Retirees
Chapter**

**UAW Region 1D
Director Steve Dawes
(at podium) swearing
in the Retiree
Chapter Executive
Board (L-R) Delegate
Thomas Gensel,
Guide Barb Young,
Sergeant-at-Arms
Billy Henderson,
Financial Secretary
Elizabeth Melchor,
Chairman
Jessie Collins, 2nd
Vice Chair Mary
Simmons, and
Recording Secretary
Gene Ridley**

On June 25, 2025, Local 599's Retiree elections were held for Officers and Delegates and the results were given by Election Committee Chairman Ken Brill. Seven members were elected by acclamation – Chairman Jessie Collins, 2nd Vice Chair Mary Simmons, Financial Secretary Elizabeth Melchor, Recording Secretary Gene Ridley, Guide Barb Young, and Sergeant-at-Arms Billy Henderson. Delegates elected were: Delegate-at-Large Gene Ridley, Delegate Jessie Collins and Delegate Thomas Gensel.

Region 1D Director Steve Dawes attended the membership meeting to swear in the new officers and delegates. He then spoke to our members about the new HRA card benefit and took time to answer questions.

No one signed up to run for 1st Vice Chairman or for the four remaining delegate seats. The Chairman must now appoint a 1st Vice Chairman and the remaining four delegate seats. These appointments must be approved by the Executive Board and membership.



RETIREE CHAIRMAN

by Jessie Collins

Medicaid/Medicare

Hello My Sisters & Brothers,

I hope all is well with you and your family.

Cuts To Medicaid Also Impact Medicare

Don't be fooled, an attack on Medicaid is an attack on Medicare. The government's billions of dollars cuts to Medicaid also impacts Medicare. Medicaid and Medicare are both government-funded health insurance programs. They are two distinct programs with different eligibility requirements and coverage.

Medicare primarily provides coverage for individuals 65 and older or with certain disabilities, while Medicaid provides services for people with low incomes, and people with disabilities.

Medicaid

Medicaid is a joint Federal and State program that provides coverage for people with limited income and resources, with eligibility and coverage by state. Both programs are administered by the Centers for Medicare & Medicaid Services (CMS) (a federal agency), but they are two distinct programs with different rules and regulations. It is possible to be eligible for both Medicare and Medicaid (dual-eligible, but they are separate programs).

Medicaid can sometimes help cover Medicare costs, including premiums, cost-sharing, and prescription drug cost for dual-eligible individuals. These are just some of the programs that Medicare provides to assist Americans. Don't be fooled, cuts on one is an attack on the other.

The House Republicans passed a budget that will add \$3.8 trillion to the Federal Government's debt \$36.2 trillion in debt over the next decade. Stay tuned, my Sisters and Brothers.

Appeals Court Blocks DOGE's Access to Social Security Records

As you already know, the Republicans want to have access to private information on all American citizens. I don't know about you, I don't think it's right for anyone to have my personal information unless I'm doing business with them. Recently, the

4th Circuit Court of Appeals voted 9 to 6 to maintain a block on the Department of Government Efficiency's (DOGE) access to sensitive Social Security records. Good for the courts. They are doing something right for us little guys and girls for a change. The ruling upheld Federal District Court Judge Ellen Lipton Hollander's previous decision to grant a preliminary injunction, cutting off the groups access to Social Security Administration (SSA) data.

In addition to limiting access, the previous ruling from Judge Hollander also requires DOGE operatives to uninstall software deployed at SSA and destroy any personally identifiable information they had outside of the agency. We are appreciative that Judges continue to take strong action to safeguard older American's personal information.

The United States Supreme Court Judges (3 of which were nominated by Trump) overturned a lower court ruling. That's Trump's "do as I tell you to, forget the law" policy. The Supreme Court allows DOGE access to Social Security Administration records. They also further shield DOGE from producing records.

The unsigned opinions provide the Elon Musk-associated DOGE with even more access to sensitive government information to fulfill its mission of making government more efficient...*what a joke.*

Last month, the team gained admission to the payment system at the Department of Justice (DOJ) per the decision of majority of the Justices who voted to grant the Administration's request to stay a lower court decision and concluded that the DOGE team can access the agency records in question for the members to do their work. In a dissent, Judge Ketangi Brown Jackson, Sonia Sotomayor and Elena Kagan – the three Liberal Justices – would have denied the government application for a stay. They sharply criticized the majority, arguing that granting the stay permits the government uninhibited data access to DOGE despite its failure to show any need or interest in complying with existing privacy safeguards. Overturning these rulings creates grave privacy risks for millions of Americans in the process.

The Social Security Administration (SSA) decision came in a case brought by a coalition of unions and organizations who alleged that providing personal data to DOGE was unlawful under Federal Privacy and Administration Procedure laws and was in contrast with the agency's commitment to privacy of personal information.

This is a sad day for our democracy, what's left of it, and a scary day for millions of Americans. Elon Musk has left Washington, but his fingerprints are still there. We're taking huge losses from "the 1%," but we will show up and show our opinion at the polls in November 2026.

Healthcare Reimbursement Arrangement (HRA) for 2025 will assist you with your out-of-pocket healthcare expenses. This tax advantage allows you to be reimbursed for eligible healthcare costs. There will be two cards per house, but only one name on the card. Whenever you see the UAW and TRUST logo, it's litigable (litgit). WEX is the company that administers HRA programs for employer groups.

My suggestion is to do like I'm going to do and get one of the grandchildren. (LOL)

**Free Listings For
Local 599 Chapter Members**

Classifieds

Members may submit one ad, fifteen words or less, by 10:00 a.m. on the last Wednesday of every other month.

Email to: riddler07@comcast.net

or mail GENE RIDLEY: 4034 W. Dodge Rd., Clio, MI 48420



by MARY SIMMONS

Hold Them Accountable

Brothers and Sisters,

First, I want to say thank you for your continued faith in me and re-electing me as your 2nd Vice Chair. I thank you all with my whole heart.

As I sit here writing this report, I hear the Senate has passed Trump's amended the "Big, Beautiful Bill." As for the Senators who voted for the bill, how can they justify what they have done to their constituents? Is it all for the love of the money they can get by hanging on to Trump's coat tails? Either they have lost their humanity, or they never had any to lose.

When it comes re-election time, I hope their constituents don't forget their inhumane treatment and vote their butts out. Maybe those politicians can live on their ill-gotten gains while their neighbors are starving and dying.

I wonder if the Senators think about this when re-election time comes; whether their constituents will remember how they were treated? Will they still re-elect them back into office, or will they treat them like they were treated, with disdain and neglect?

Just think, this man has already done all these despicable things to us, the American people, in just over a hundred days. I just can't fathom what else he could do that will be worse than what he has already done. If he still thinks he will be wanted for another term, then the rumors of his mental decline are truly true, along with a lot of sorry Senators.

Keep the faith y'all! Peace and Love...

UAW LOCAL 599 RETIREE CHAPTER**HEADLIGHT**

The Light of Freedom, Family, Fellowship, Solidarity, Leadership & Education

**RETIREE
CHAPTER
EXECUTIVE
BOARD**

Chairman Jessie Collins
2nd Vice Chair Mary Simmons
Recording Secretary Gene Ridley
Financial Secretary Liz Melchor
Guide Barb Young
Sergeant-at-Arms Billy Henderson
Delegate-at-Large Gene Ridley

**EDITORIAL
POLICY**

The HEADLIGHT is the voice of the Retirees Chapter of UAW Local 599. The purpose of this paper is to inform and educate the membership of issues of our Chapter and the community in which we live. Articles from members and stories about members are welcome. While your contributions are welcome, they should be constructive. At no time shall the Editor tolerate any defamatory remarks regarding policies of our Chapter, International Union, or UAW person or persons. The Editor reserves the right to edit any article for clarity and/or length. Opinions reflected in signed articles do not necessarily reflect the position or opinions of the Chapter.

HEADLIGHT Editor Gene Ridley

**CHAPTER MEETINGS** are held at
UAW LOCAL 651 UNION HALL

on the last Wednesday of each month at 10:00 a.m.

If you need assistance, call Chairman Jessie Collins at 810-287-6612
or Recording Secretary Gene Ridley at 810-516-1773

If you have Benefits questions, call UAW Local 659 Benefit Rep.
at 810-232-4130, ext. 213

— IMPORTANT NUMBERS & WEBSITES —

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Ford / General Motors /
Stellantis (formerly FCA/Chrysler) www.uawtrust.org

Elder/Child Care Resources 800-733-3702

GM Benefits and Services 800-489-4646
www.gmbenefits.com

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— DISCOUNTS —

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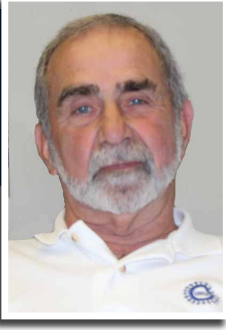
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If you live in Genesee County and need an attorney, we recommend...

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Workers Compensation Lawyer UAW Legal Service Lawyer

FIND LOCAL 599 UPDATES AT...

region1d.uaw.org/uaw-local-599/login?destination=uaw-local-599/about-us



RECORDING SECRETARY

by GENE RIDLEY

Local 599 Leadership

On June 25, 2025, your officers were re-elected by acclamation. No one had signed up to run for any of the positions. I take it as a compliment that no one ran against me, but at the same time I am disappointed that there is no interest from the membership to step up and take a leadership role in our Chapter. We do not have a 1st Vice Chair because no one wanted to run, and we are short delegates because no one wants to take part. These positions need to be filled for our Chapter to accomplish things for its membership.

I sincerely hope three years from now I will still be active in our Chapter; however, I know for sure I will not be the Recording Secretary. Someone is going to have to step up, and I think that might be the case for a few other current officers. If that doesn't happen, I can see the Local 599 Retiree Chapter eliminated or consolidated with some other Local Chapter.

Politics

First, I would like to commend our Democratic Senators for stepping up and having the Senate parliamentarian look into the tax bill being debated. Section *Restriction on Enforcement* states, "No court of the United States may enforce a contempt citation for failure to comply with an injunction or temporary

restraining order if no security was given when the injunction or order was issued pursuant to Federal Rule of Civil Procedure 65(c) whether issued prior to, on, or subsequent to the date of enactment of this section."

The parliamentarian pulled this section out, saying it is unconstitutional. Republicans hid this in the bill at the end of page 562 of the 1,118-page bill, and tried to get it slipped through without anyone noticing it.

This provision would go a long way toward neutering the courts and do more to insulate Trump from accountability than anything since the Supreme Court's decision all but eliminating the president's criminal liability.

Under this provision, anyone seeking an injunction or restraining order would have to put up a financial bond, in an amount determined by the judge in the case, if the litigants wanted to keep alive that judge's contempt power. Erwin Chemerinsky, dean of UC Berkeley School of Law, writes, "Those seeking such court orders generally do not have the resources to post a bond, and insisting on it would immunize unconstitutional government conduct from judicial review."

It would have given the president more power over the courts by taking away the separation of the branches of government.

Tax Bill

Well, as of this writing, the "*Big, Beautiful Tax Bill*" has passed the Senate, with some revisions. I don't have enough information yet to pass on, but I do know this bill is not good for the working poor (those who are making just above poverty wages or lower) with all the cuts to the social programs that help the low-income families to survive, while giving billionaires and corporations huge tax breaks. It also increases the Federal deficit by a few trillion dollars. Republicans complain about Democrats rising the deficit with social programs, but it is okay to raise it to give billionaires and corporations big tax breaks.

Mid-Term Elections

We are now nearly 15 months away from our mid-term elections, and we have a lot riding on these elections, if you want to believe it or not. To save our governmental democracy, we must elect a congress that will have the guts to stand up against Trump and not let him replace our government with an authoritarian government, where everyone is scared to voice their opinion or to protest injustices that are happening around them.

Remember that we have the power, and we need to exercise that power by electing a congress to work for all of us, not just the billionaires. So, I'm asking everyone who knows people who live in other states to call them or write them and explain the need for them to get out and vote and for a congress that will stand up against Trump and save our democracy. It is not enough that we here in Michigan elect good people to represent us if 49 other states don't. It is going take all of us working together to elect those who will represent us all.

Membership Meetings

The membership meetings have been suspended for the months of July and August. We will start back up in September. I hope each and every one has a great summer. Please be safe and we will see all of you as our meetings resume in September.

Take time to enjoy family and friends.

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UAW RETIREE | Medical Benefits Trust | HRA

Health Reimbursement Arrangement (HRA)

is a spending account funded by the Trust. The Trust owns and funds the account up to the yearly limit. You use the money to pay for qualified expenses.

How you benefit from an HRA

The Trust funds the account. You don't put your own money into the HRA. You can use your HRA money for any tax-eligible dependent, including spouses and dependents.

Taxes

You don't pay taxes on HRA dollars that are approved as a qualified expense. It's not part of your income.

You will receive a mailed reminder to provide additional documentation, if needed. You will be contacted multiple times over a 90-day period. Your WEX debit card (s) may be suspended if documentation was required but not provided within a 200-day period. Once you create an online account, you can provide WEX your email address and choose to receive notifications digitally.

Eligible Expenses

You can use funds on expenses that are not paid by your health plan carrier or any other source such as Medicare. The list of qualified medical expenses is determined by the IRS Common eligible expenses.

Medical

Ambulance services, chiropractic adjustments, coinsurance, copays, hearing aids, laboratory fees, deductibles, medical services and expenses, orthopedic goods and prosthetics and prescription drugs.

Dental

Cleanings, coinsurance, copays, crowns, deductibles, dental treatments, dentures, denture adhesives and cleaners, fillings and orthodontics.

Vision

Contact lenses, contact solutions and cleaning products, eye drops, eye exams, prescription glasses and sunglasses, refractions, vision correction procedures (e.g., Lasik) and vision screenings.

– Premiums Medicare Part A, B, and/or D premiums or IRMAA payments must submit for reimbursement, using the WEX Claim Form.



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is at the **UAW LOCAL 651 UNION HALL**
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and the **LOCAL 659 UNION HALL**
TUESDAYS: 12:00 noon - 3:00 p.m.

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Health Reimbursement Arrangement **HRA**

What is a Health Reimbursement Arrangement (HRA) and how does it work?

A health reimbursement arrangement (HRA) is an employer-sponsored account to reimburse a portion of a member's eligible out-of-pocket expenses, such as deductibles, coinsurance, dental, vision and pharmacy expenses. It's not an insurance plan; it's a reimbursement program funded entirely by the Trust to help make healthcare more affordable.

What are the benefits of an HRA ?

The Trust funds the account. You don't put your own money into the HRA. You can use your HRA money for any tax eligible dependent-including spouses and dependents. And you don't pay taxes on HRA dollars.

What expenses are eligible under an HRA?

Expenses covered under an HRA include doctor visits, physical therapy, surgeries, chiropractic care, dental and vision costs, hearing aids, diabetic supplies and insulin, prescriptions and Medicare premiums including Parts A, B and D, and IRMAA payments. Medicare premiums are not eligible to be reimbursed with your WEX debit card. You must file a claim for reimbursement. The list of qualified medical expenses is determined by the IRS; see IRS Publication 502.

How is an HRA funded?

All contributions to the HRA are made by the Trust. The Committee for the Trust decides the amount that will be contributed each year. Be sure to check your annual Benefit Highlights for details on how much will be contributed for the following year.

Is a debit card available?

Yes, a Visa debit card is available for eligible medical expenses and can be used at the point of purchase or after care. Remember, you will have two (2) debit cards-one for your HRA benefit, and one for your OTC benefit.

Can I use my HRA to pay my Medicare Part B premiums or IRMAA payments?

Yes, you can use HRA to pay for your (and any tax-eligible dependent's) Medicare premiums or IRMAA payments.

Will my dependents get a debit card?

No, the HRA benefit is issued to the Trust healthcare contract holder only. This means there is only one HRA benefit per household, and dependents including spouses will not receive a separate HRA benefit or WEX debit card. However, you can use your HRA money for medical expenses related to any tax eligible dependent – including spouses and dependents.

The Trust provides healthcare coverage for retirees from all three automotive companies. Consequently, some retirees may be eligible for dual coverage under the Trust. For instance, a retiree might be retired from GM and have a spouse who retired from Ford. In this situation, if the family is covered under one healthcare contract, they will receive only one HRA. To ensure each retiree receives a separate HRA, contact Retiree Health

Care Connect (RHCC) at 866-637-7555 to enroll in individual healthcare plans.

How is an HRA different from the OTC benefit?

While there is some overlap between the two benefits, HRAs will reimburse for additional healthcare expenses beyond over-the-counter items including copays; Medicare premiums; deductibles; and dental, hearing and vision costs.

What happens to unused amounts at year's end?

This is a use it or lose it benefit. You will forfeit any unused allowance – they will not rollover to the next year. There is a run-out period of 120 days allowing you to file claims for expenses incurred during the previous year. The run-out period will allow you to file for claims until the end of April for the previous year's expenses.

Is mileage reimbursable?

Yes, your mileage to a doctor's office or provider can be reimbursable. Contact WEX directly at 844-440-4300 for information on submitting for mileage.

Who do I contact with questions?

WEX Customer Service Call Center: 844-440-4300, Monday through Friday, 7:00 a.m. - 10:00 p.m. (ET)

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