



# RBHOO GENERAL MEETING

January 14, 2026

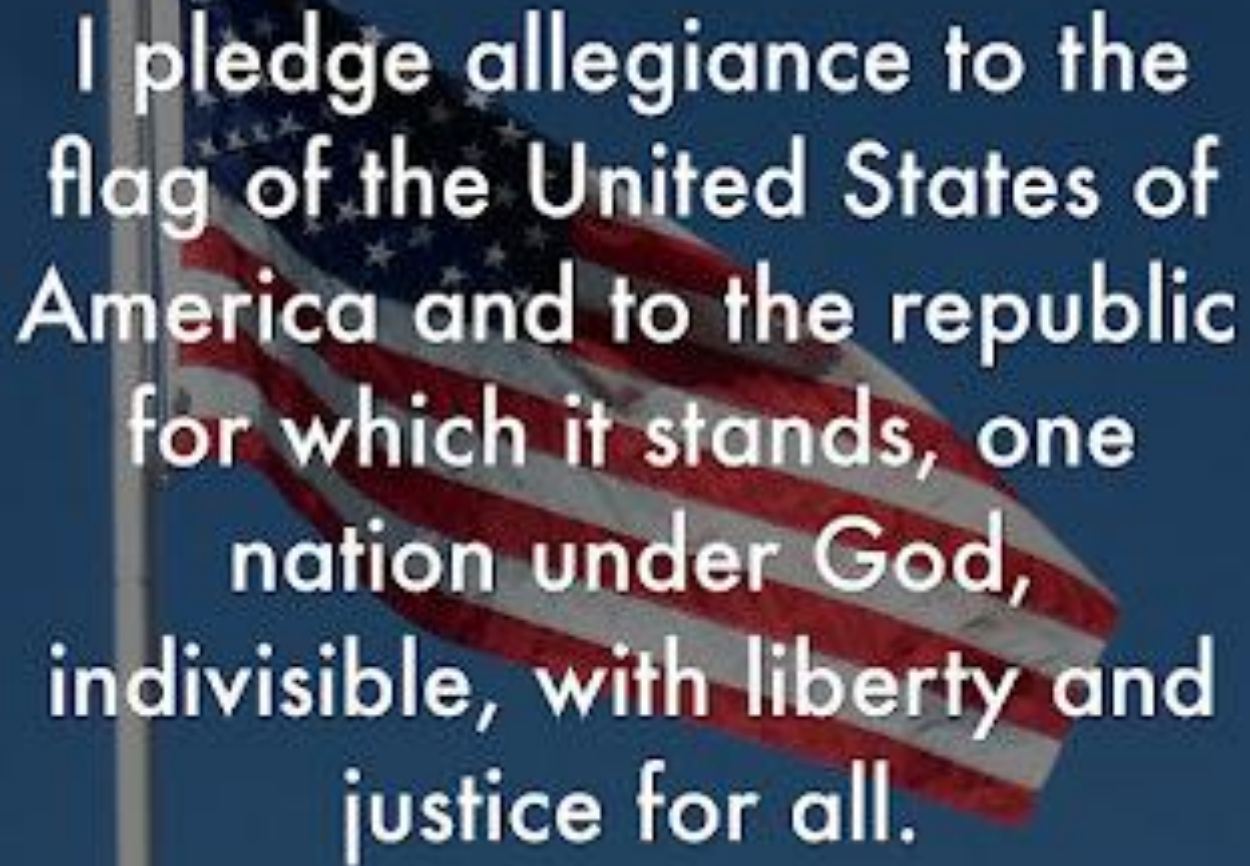
# Agenda – Call to Order

- Meeting will begin promptly at 6:30pm



[www.rbhoo.org](http://www.rbhoo.org)

# Pledge of Allegiance

An American flag is shown waving against a dark blue background. The text of the Pledge of Allegiance is overlaid on the image in a white, serif font.

I pledge allegiance to the  
flag of the United States of  
America and to the republic  
for which it stands, one  
nation under God,  
indivisible, with liberty and  
justice for all.





## Before the Meeting Begins

**Be considerate and  
silence your cell phone!**



# Agenda

- **Old Business**
- **Education/Community Presentations**
- **New Business**
- **Upcoming Events**

# Outgoing Board Members

- **Special Thanks to:**

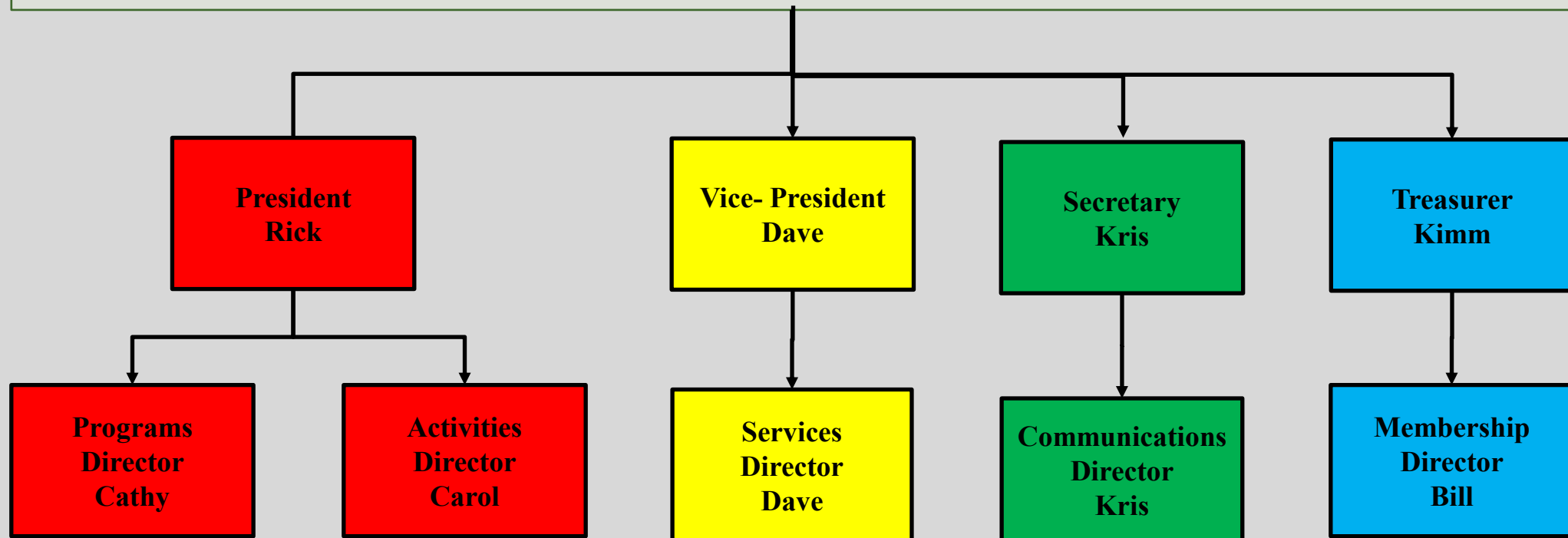
- Jamie Frisbey (4 years)
- Kathy Kachelmeyer (2 years)
- Anke Linton (4 years)
- Cindi Stapleton (4 years)
- Earl Triplett (4 years)



# Old Business – Board Structure

Rarity Bay Property Owners

RBHOO Members



# **Old Business**

## **Secretary Report**

- General minutes are housed on the rbhoo.org website in the form of a Zoom meeting.

## **Membership Report**

- 2026 Members – 155
- 2026 Goal – 200



# Old Business

## Treasurer Report

◦ <b>Beginning Balance (12/1)</b>	<b>\$ 4374</b>
◦ Dues	\$ 2930
◦ Other Income:	\$ 0
◦ Expenses	\$ 598
◦ \$111 - Storage Unit	
◦ \$487 – Christmas	
◦ <b>Current Balance (12/31)</b>	<b>\$6706</b>
◦ Outstanding Liabilities	\$913
◦ \$111 Storage Unit	
◦ \$295 – Chili cookoff	
◦ \$507 – Christmas party	
◦ Outstanding Deposits	\$800

# Save the Date

- What: Timbertop Townhall
- When: Monday, January 19<sup>th</sup>
- Time: 6pm
- Where: Christ Our Savior  
Lutheran Church



# Save the Date

- What: RBHOO Annual Picnic
- When: Saturday May 9<sup>th</sup>
- Time: 2pm – 5pm
- Where: CAC



# Save the Date

- What: RBHOO Chili Cook-off
- When: Saturday, November 14<sup>th</sup>
- Time: 2pm – 5pm
- Where: CAC
- *Vols not at home!*



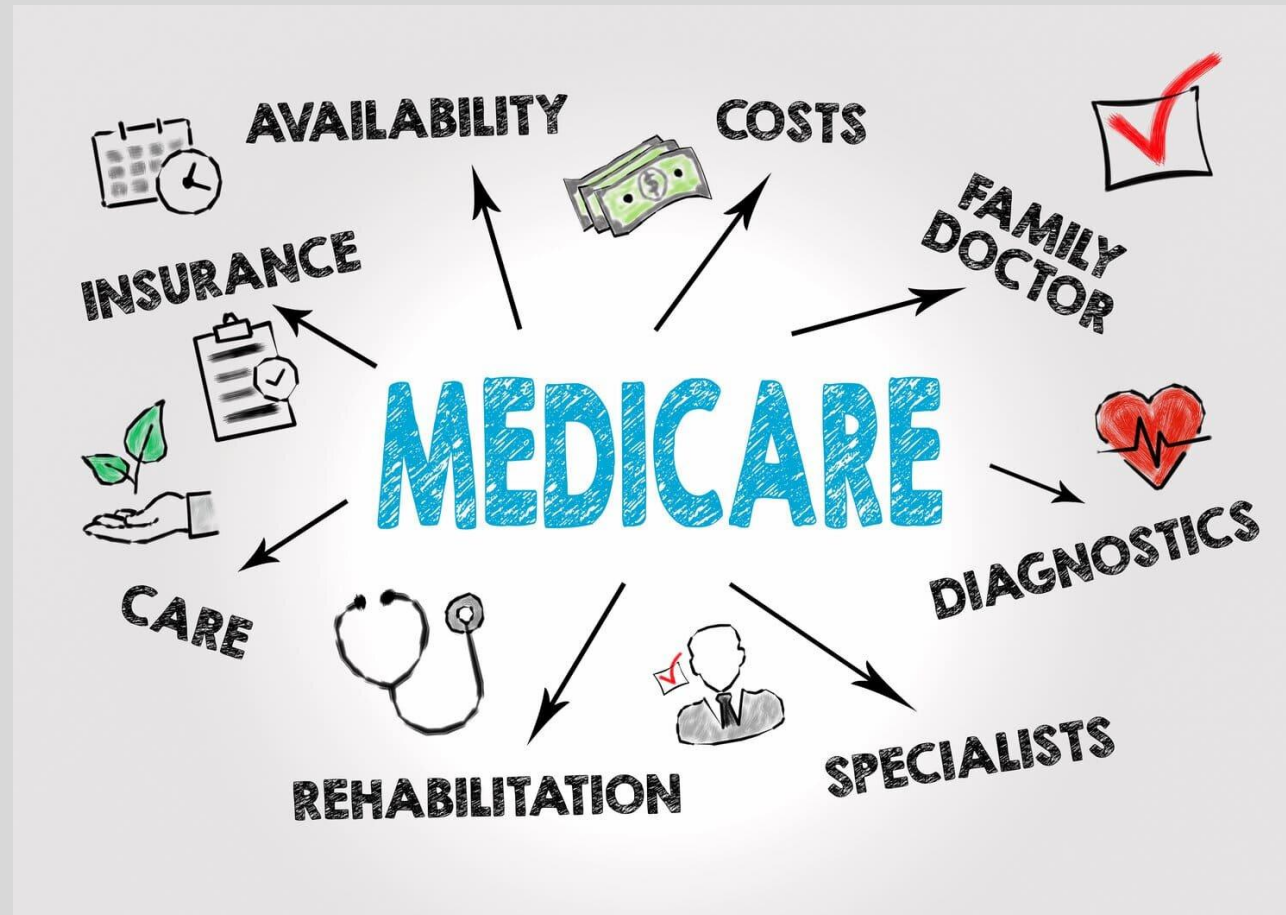
# Save the Date

- What: RBHOO Christmas Party
- When: Wednesday, December 9<sup>th</sup>
- Time: 6pm – ??
- Where: CAC



# Community/Outreach Presentation

Melissa Holmes - Medicare Insurance Agent



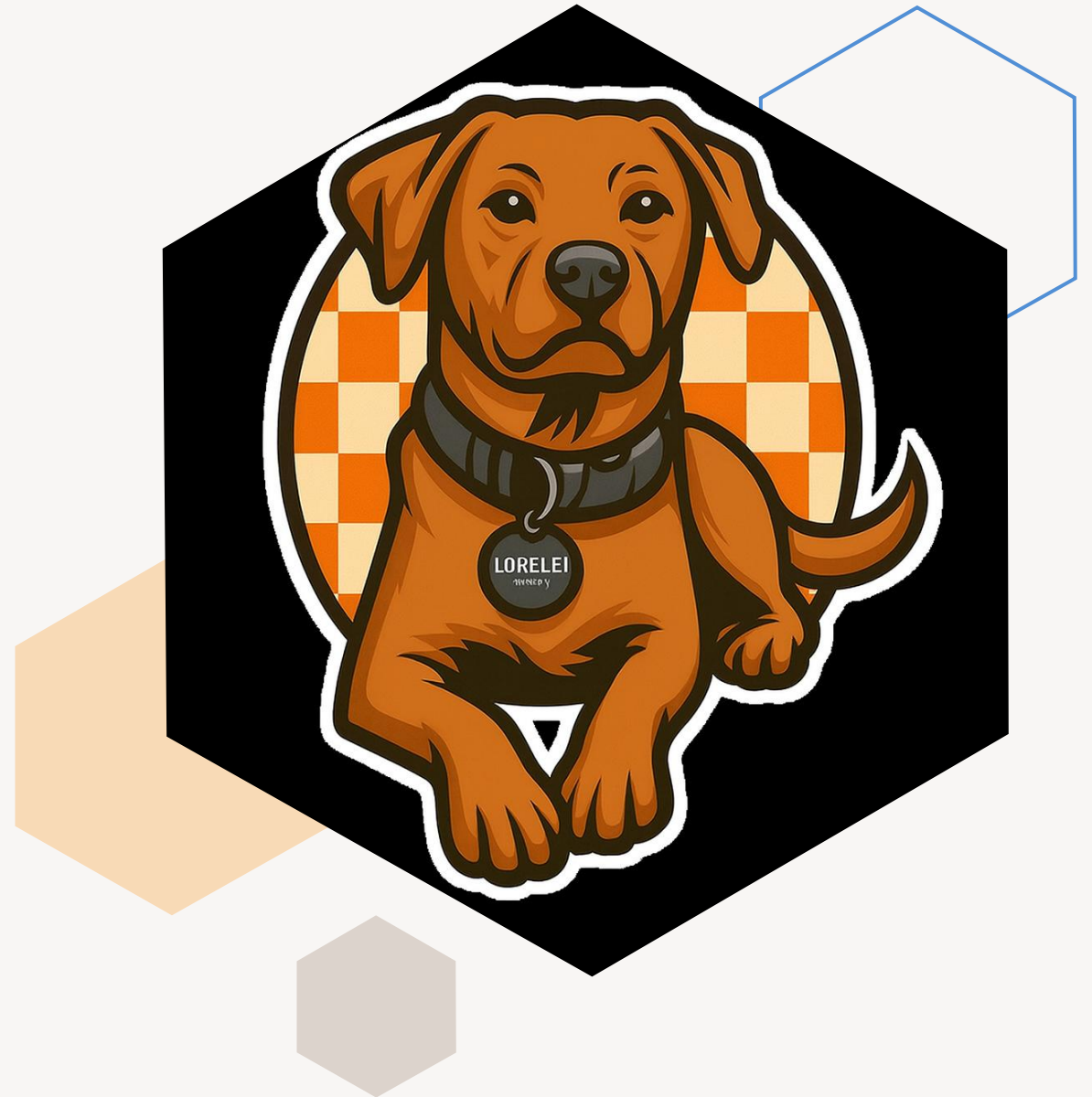
[www.rbhoo.org](http://www.rbhoo.org)



# Medicare 101

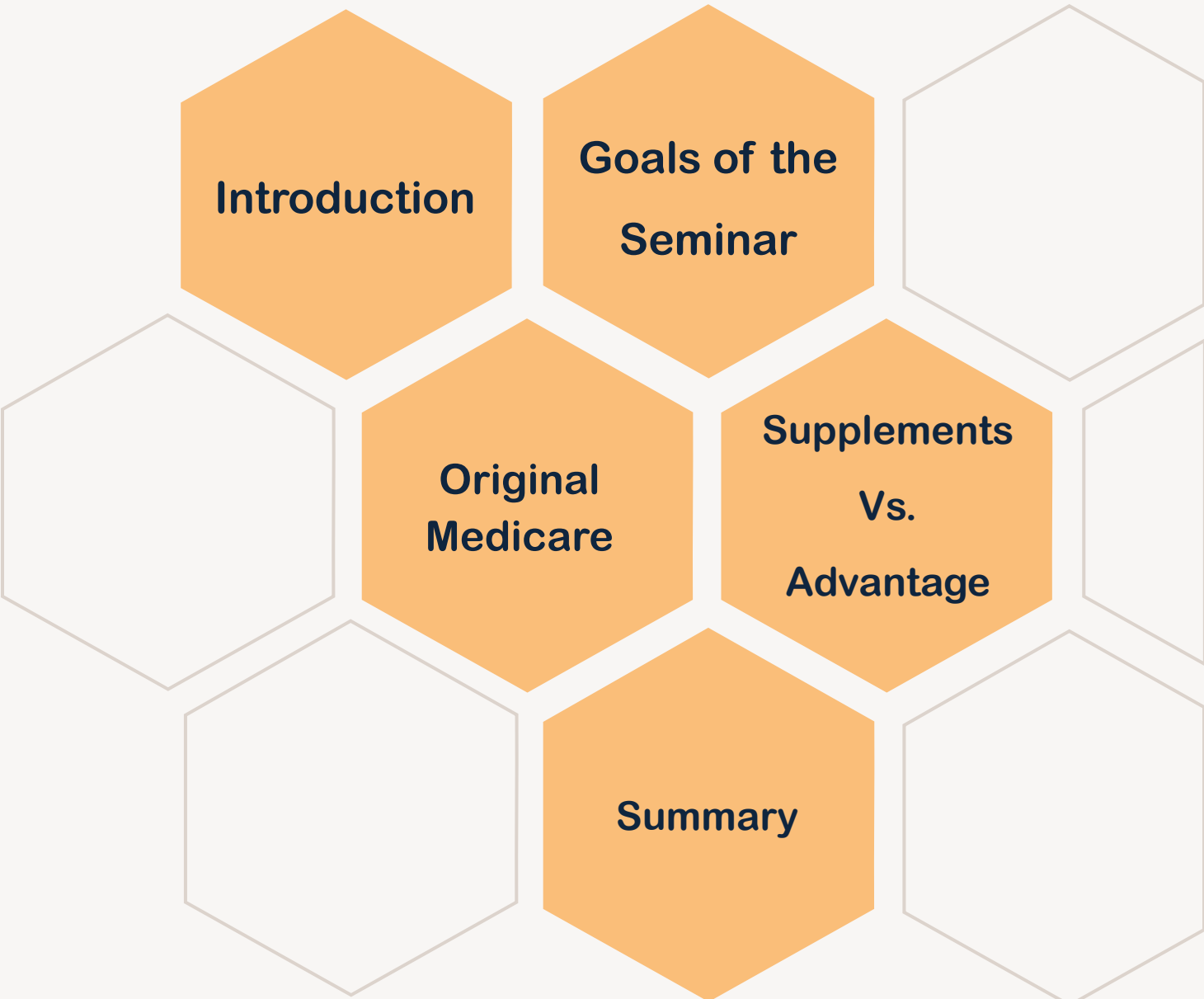
**Melissa Holmes**

**The Tennessee Family Guide**





# Agenda





# Introduction



- Local Broker
- Five Years Experience
- Advocates for your needs



Medicare 101

# Goals of the Seminar





## 2 Simple Goals

### Understanding Original Medicare

- PARTS
  - A (Hospital)
  - B (Doctors)
  - D (Drugs)

### Understanding Offsetting the Cost


Medigap  
(Supplements)  
Vs.  
Part C (Advantage  
Plans)



# Original Medicare

Parts: A, B, and D



 **MEDICARE HEALTH INSURANCE**

Name/Nombre  
**JOHN L SMITH**

Medicare Number/Número de Medicare  
**1EG4-TE5-MK72**

Entitled to/Con derecho a	Coverage starts/Cobertura empieza
<b>PART A</b>	<b>03-03-2016</b>
<b>PART B</b>	<b>03-03-2016</b>



# Medicare Part A: Hospital Coverage



# Part A Cost

- No premium (for most)
- Deductible: \$1,736 per benefit period
- Inpatient Stay
  - Days 1-60: \$0 after deductible
  - Days 61-90: \$434 a day
  - Days 91-150: \$868 a day  
(lifetime reserved days)
  - After day 150: You pay all cost





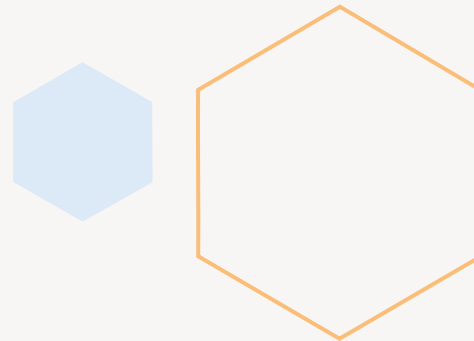
# Part A Cost

- Skilled Nursing stay
  - Days 1-20: \$0
  - Days 21-100: \$217 a day
  - Days 101 and beyond: You pay all cost
- Home Health Care
  - \$0 for covered home health services
- Hospice
  - \$0 for covered hospice services





# Medicare Part B: Doctors & Procedures



# Part B Covers

- Medically Necessary Services
- Preventive Services
- Ambulance Services
- Durable Medical Equipment
- Outpatient Prescription Drugs  
(Drugs that are administered by a medical professional)



# Part B Cost

- Premium: \$202.90 monthly (for most)
- Deductible: \$283 yearly
- Everything else is an 80/20 split







# Medicare Part D: Drugs

# Part D Cost

- Most will only have to pay the plan premium
  - Plans range from \$0-\$130
  - Deductible \$615
- Cap of \$2,100 a year
- Must have a drug plan or pay a penalty
- \*\*\*Important to Review Yearly\*\*\*



# OUT-OF-POCKET COSTS OF MEDICARE PART D IN 2025

\$590

## DEDUCTIBLE STAGE

You are responsible for **100%** of your prescription drug costs until your deductible is met. Your plan may have an annual deductible of no more than **\$590**. Some plans carry a zero-dollar deductible. In some plans, the deductible may not apply to certain low-cost or generic drugs.

\$2000

## INITIAL COVERAGE

You pay up to 25% of coinsurance for medication covered in your plan's formulary or list of covered medications. Your maximum out-of-pocket cost will be **\$2,000**.

\$0

## CATASTROPHIC COVERAGE

Once you have incurred the maximum out-of-pocket cost of **\$2,000**, your coverage does not end. All medications covered on the formulary from this point forward will be covered at **100%**.



## PLAN YEAR RESTARTS

No matter what, everything resets on January 1, and you return to the deductible stage at the beginning of the next year.





# Offsetting Medicare Cost



## 2 Different Ways Season Pass v. Pay as you go

### Medigap (Supplements)

- Additional premium \$\$\$
- Can go anywhere  
Medicare is Accepted
- Will cover anything  
covered by Medicare
- Will need to add Part D

### Part C (Advantage Plans)

- Low or no additional  
Premium
- Has a network
- Co-pays and Out-of-  
pocket Max
- May have to do step  
therapy
- Covers things Medicare  
doesn't cover

# Medigap:



= POLICY COVERS 100% OF BENEFIT



= POLICY COVERS THAT PERCENTAGE

BLANK = POLICY DOES NOT COVER THAT BENEFIT

BENEFITS	MEDICARE SUPPLEMENT (MEDIGAP) PLANS											
	A	B	C <sup>4</sup>	D	F <sup>1</sup>	HD-F <sup>14</sup>	G	HD-G <sup>1</sup>	K	L	M	N <sup>3</sup>
Medicare Part A Coinsurance hospital costs up to an additional 365 days after Medicare benefits are used up.	★	★	★	★	★	★	★	★	★	★	★	★
Medicare Part B Coinsurance or Co-Pay	★	★	★	★	★	★	★	★	50%	75%	★	★
Blood (First 3 Pints)	★	★	★	★	★	★	★	★	50%	75%	★	★
Part A Hospice Care Coinsurance or Co-Pay	★	★	★	★	★	★	★	★	50%	75%	★	★
Skilled Nursing Facility Care Coinsurance			★	★	★	★	★	★	50%	75%	★	★
Medicare Part A Deductible: \$1,600		★	★	★	★	★	★	★	50%	75%	50%	★
Medicare Part B Deductible: \$226			★		★	★						
Medicare Part B Excess Charges					★	★	★	★				
Foreign Travel Emergency (Up to Plan Limit)			★	★	★	★	★	★			★	★
Medicare Preventive Care Part B Coinsurance	★	★	★	★	★	★	★	★	★	★	★	★
									OUT-OF-POCKET LIMIT <sup>2</sup>			
									\$6,940		\$3,470	

## FOOTNOTES:

- <sup>1</sup> Plans F & G offers a high-deductible plan. If you choose this option, this means that you must pay for Medicare-covered costs up to the deductible amount of \$2,700 (2023) before your Medigap plan pays anything.
- <sup>2</sup> After you meet your out-of-pocket limit and your yearly Part B deductible (\$226 in 2023), the Medigap plan pays 100% of covered services for the rest of the calendar year.
- <sup>3</sup> Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to \$50 copayment for emergency room visits that don't result in an inpatient admission.







## Option 2:









## Part C: Advantage Plans

- Managed Health Care (HMO, PPO)
- As low as \$0 premium
- MOOP: \$1,900 - \$6,700
- Copays for all services
- Most include Rx Plan
- Extra Perks: Vision, Dental, Hearing, OTC
- **\*\* MUST REVIEW ANNUALLY\*\***



# What option is best for my situation?



	 Medicare supplement insurance plans	 Medicare Advantage plans
 Doctors and hospitals	You can select your doctors and hospitals as long as they accept Medicare patients.	You may be required to use doctors and hospitals in the plan network.
 Referrals	You can see specialists without referrals.	You may need referrals and may be required to use network specialists.
 Network	No network restrictions. Coverage goes with you across the United States.	You may have network restrictions. Emergency care is covered for travel within the United States and sometimes abroad.
 Enrolling	You can apply to buy a Medicare supplement insurance plan any time after you turn 65 and join Medicare Part B.	Generally, there are specific periods during the year when you can enroll or switch to another Medicare Advantage plan.
 Costs	You pay a monthly plan premium in addition to your Part B premium. When you use services, your out-of-pocket costs are limited.	Generally, you pay a low or \$0 monthly plan premium in addition to your Part B premium. When you use services, you pay co-pays, co-insurance and deductibles.
 Prescription drug coverage	Prescription drug coverage is not included. Consider also purchasing a Medicare Part D plan.	Prescription drug coverage is included with most plans.

# Medicare for Vets



# Medicare vs. Work Insurance





# MEDICARE ANNUAL ENROLLMENT

## Important Dates and Deadlines



Medicare annual  
**enrollment begins**



Medicare annual  
**enrollment ends**



First Effective Date  
**coverage begins**

# One Size Doesn't Fit All!!

**We work with over 200+ different companies to devise custom solutions for your insurance needs!**

Medicare

401K Rollovers

Annuities

Life Insurance

Long/Short Term  
Care Insurance

Retirement/Estate  
Planning





## Family Guide Contact Sheet

### Contact Information

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone #: \_\_\_\_\_ Email: \_\_\_\_\_

Best Time to Contact:      Mornings      Afternoons      Evenings

### Products Interested In

- |  |  |
|--|--|
| <input type="checkbox"/> Medicare Supplements  | <input type="checkbox"/> Medicare Advantage                      |
| <input type="checkbox"/> Long-Term Care        | <input type="checkbox"/> Short-Term Care                         |
| <input type="checkbox"/> Critical Illness      | <input type="checkbox"/> Hospital Indemnity                      |
| <input type="checkbox"/> Dental/Vision/Hearing | <input type="checkbox"/> Life Insurance                          |
| <input type="checkbox"/> Estate Planning       | <input type="checkbox"/> Investment Analysis/Retirement Planning |

### How Would You Rate Us?

1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

(Poor → Excellent)

### Notes:

\_\_\_\_\_

\_\_\_\_\_



# Thank you

Melissa Holmes

865-315-8607

[melissa@tnfamilyguide.com](mailto:melissa@tnfamilyguide.com)





# **New Business**

- **Election Information**
- **Roads Update**
- **RBHOO Membership Renewal**
- **Community Legal Update**

# **Election Information**

## **Governor**

## **US Senate**

- Bill Hagerty

## **United States House of Representatives**

- Charles “Chuck” Fleischmann – (District 3 – Monroe)
- Tim Burchett (District 2 – Loudon)

## **Tennessee Senate, 5th Senatorial District**

- Randy McNally (Loudon)

## **State of Tennessee House of Representatives, 21st District**

- Lowell Russell

# **Election Information**

## **Tuesday, May 5, 2026 - State and County Primary Election**

- Primary elections may be held for state judicial offices and applicable county offices, subject to the call by political parties.
- Voter Registration Deadline - Monday, April 6, 2026
- Early Voting Period - Wednesday, April 15 – Thursday, April 30, 2026
- Absentee Ballot Request Deadline - Saturday, April 25, 2026

## **Thursday, August 6, 2026 - Primary and General Election**

- Primary elections will be held for Governor, U.S. Senate, U.S. House, Tennessee Senate (odd-numbered districts), Tennessee House, and Republican and Democratic State Executive Committees. General elections will be held for vacant state judicial offices and applicable county offices.
- Voter Registration Deadline – Tuesday, July 7, 2026
- Early Voting Period – Friday, July 17 – Saturday, August 1, 2026
- Absentee Ballot Request Deadline – Monday, July 17, 2026

# Election Information

## **Tuesday, November 3, 2026 - State and Federal General Election**

- All candidates (including independents) for Governor, U.S. Senate, U.S. House, Tennessee Senate (odd-numbered districts), and Tennessee House must follow the qualifying dates for the August election. For municipal elections held with the November election, the qualifying dates below apply.
  - Voter Registration Deadline - Monday, October 5, 2026
  - Early Voting Period - Wednesday, October 14 – Thursday, October 29, 2026
  - Absentee Ballot Request Deadline - Saturday, October 24, 2026

◦

# Election Information

## Proposed Constitutional Amendments

- A RESOLUTION to propose an amendment to Article I of the Constitution of Tennessee, **relative to bail.**
  - Deny bail for certain crimes
- A RESOLUTION to propose an amendment to Article II, Section 28 of the Constitution of Tennessee, to **prohibit taxation of property by the State.**
  - Not what you think – still allows counties and municipalities to tax; just not the legislature
- A RESOLUTION proposing an amendment to Article I, Section 35 of the Constitution of Tennessee, relative to the **rights of crime victims.**
  - (7) The right, upon request, to reasonable notice of any release, transfer, or escape of the accused or convicted person;
  - (8) The right to full and timely restitution from the offender;
  - (12) The right, upon request, to confer with the prosecution; and
  - (13) The right to be fully informed of all rights afforded to crime victims.

◦



# **2025 TN Laws**

## **On RBHOO Website**

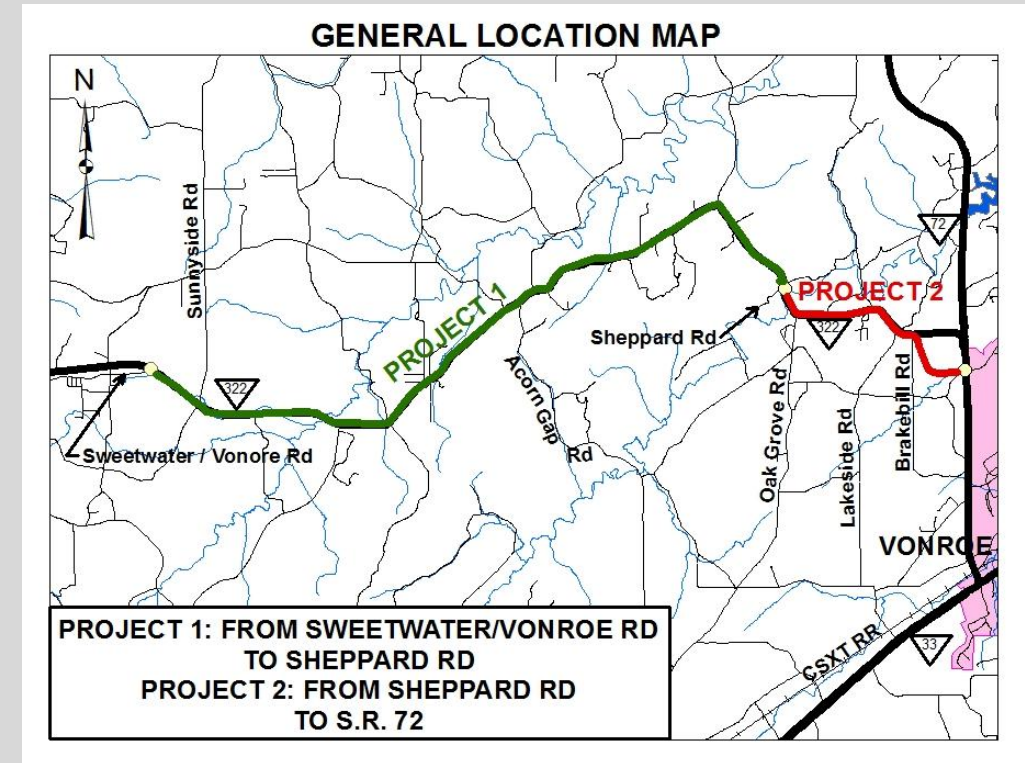
- **Under Links**
- **Approximately 500+ new laws in Tennessee**

◦

# New Business

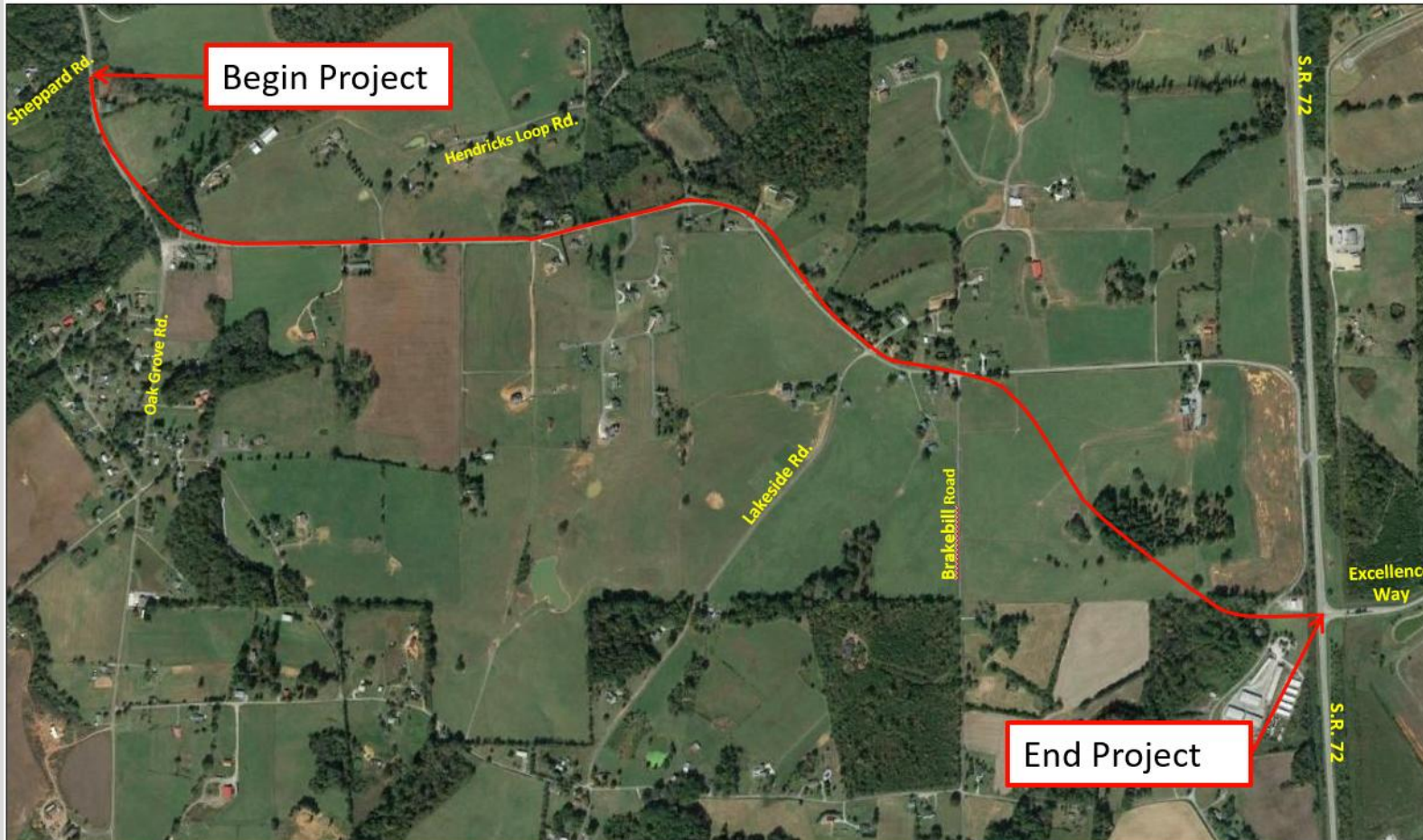
## State Route 322 Update

- **2 Projects, 3 Phases**
- **Project 1**
  - Sweetwater-Vonore Road to near Acorn Gap Road
    - Not funded
  - From Near Acorn Gap Road to Sheppard Road
    - Not funded
- **Project 2**
  - Sheppard Road to State Route 72
    - Funded in 2025
    - Construction to begin in 2026



# New Business

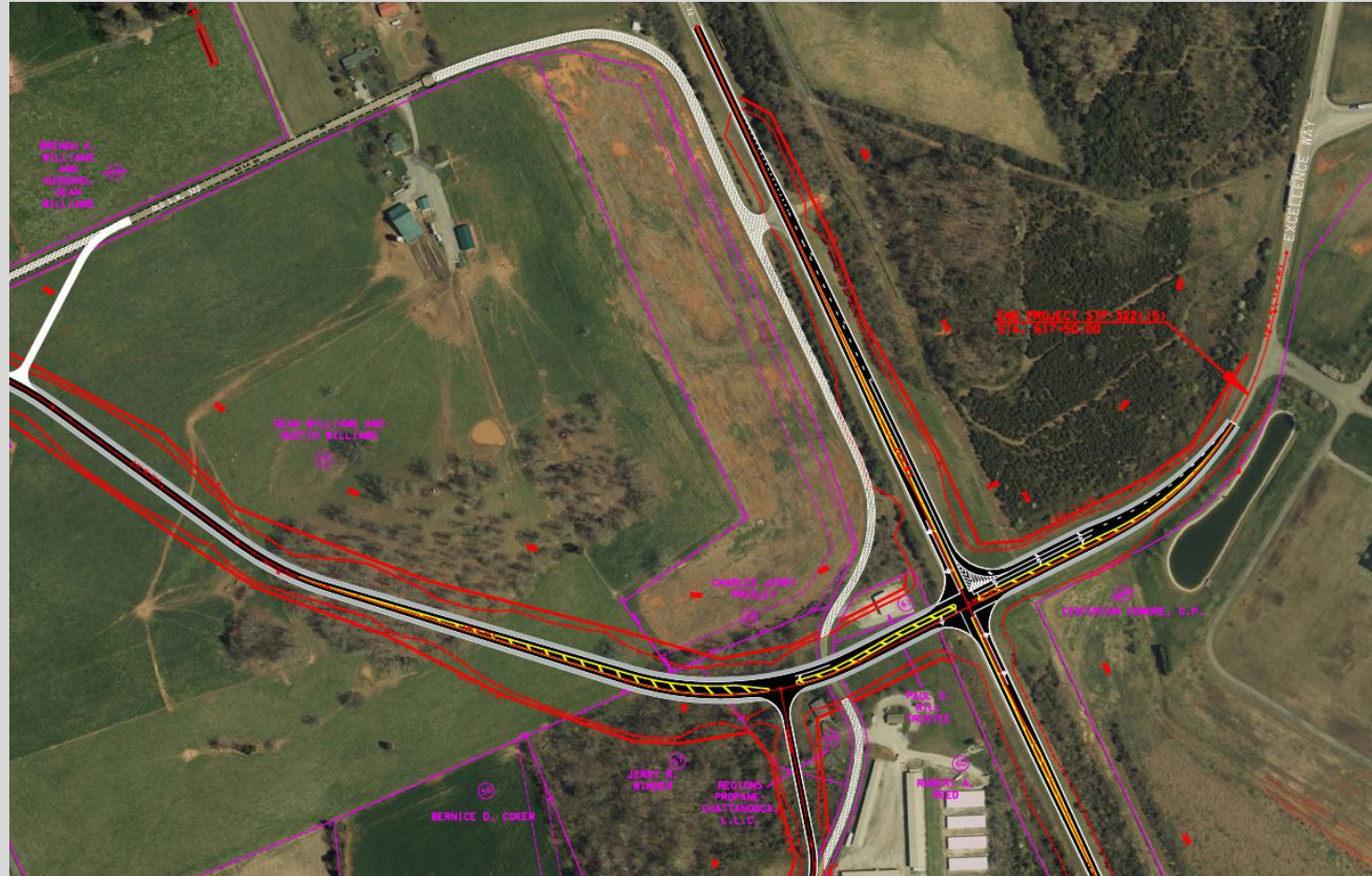
- State Route 322 – Project 2





# New Business

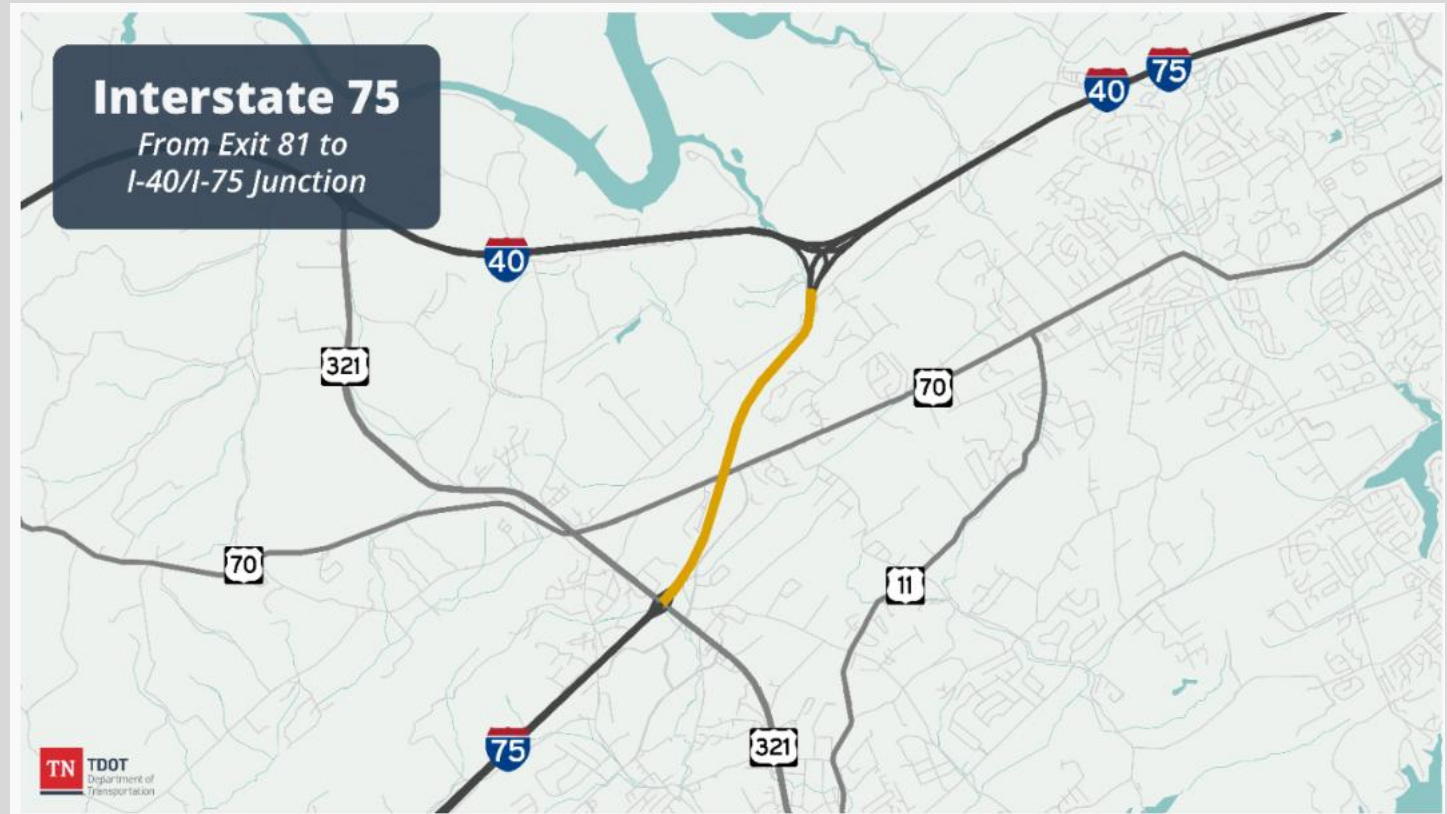
- State Route 322





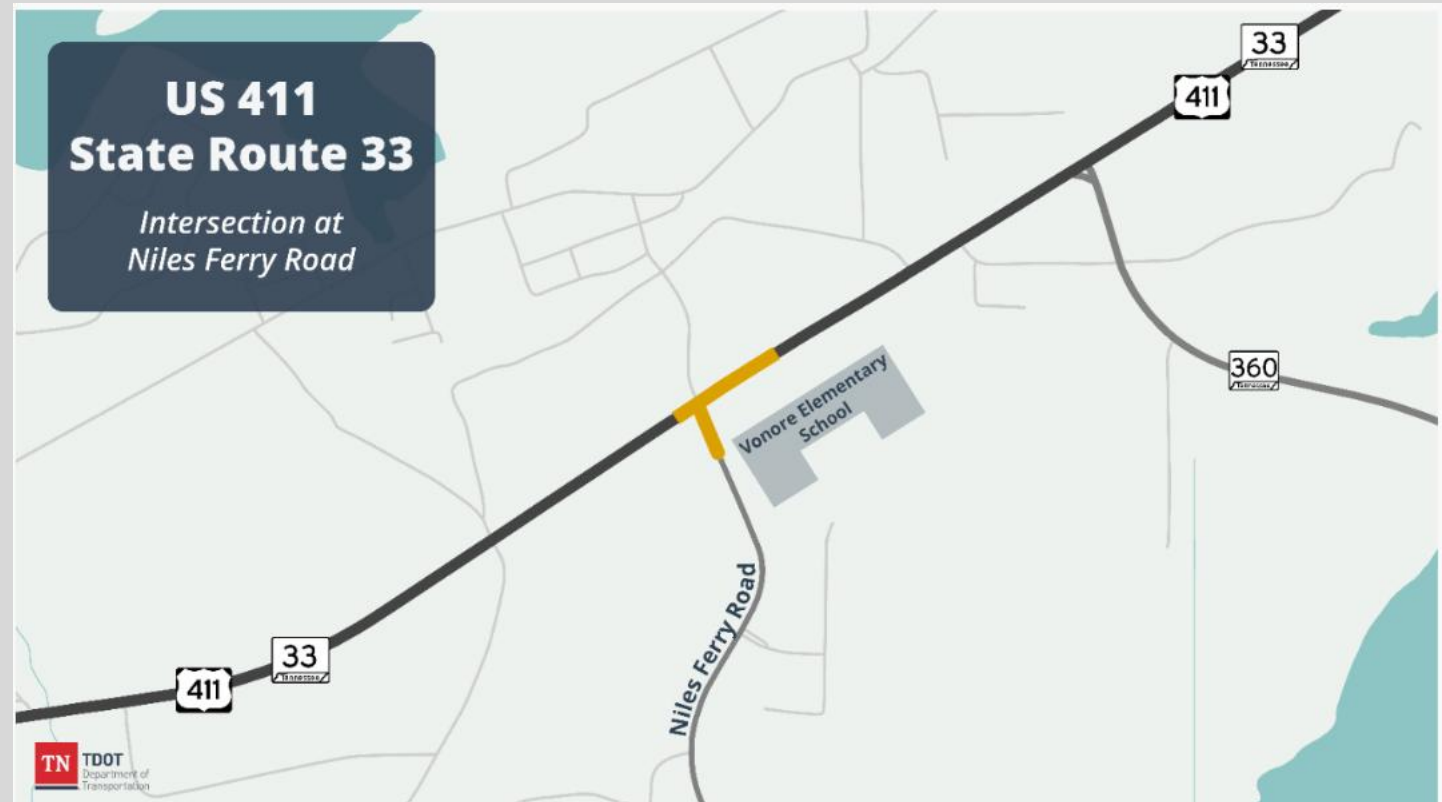
# New Business

- **Interstate 75 from State Route 321 to Interstate 40 interchange**
  - Expand from 4 to 6 lanes
  - Construction in 2027



# New Business

- **US 411 and Niles Ferry**
  - Traffic Light
  - Sidewalk to School
  - Construction in 2026



# RBHOO 2026 Membership



- Reminder to renew your RBHOO Membership for \$25.
- If you did not renew at Break the Bank, we have forms here you can pick up and pay after tonight's meeting.
- You can also send your membership payment in to PO Box 547, Vonore, TN 37885.
- Your membership gets you:
  - 2 individuals per household
  - Access to each monthly meeting and special meetings
  - Free Social Events throughout the year – Spring Picnic, Chili Cookoff, Christmas party, etc.....

# Lawsuit Update

## Bankruptcy

- Chapter 11 Trustee Appointed – Gary Murphey of Resurgence Financial Services, LLC
- Chapter 11 Trustee Lawyer – Paul Jennings of Bass, Berry & Sims, PLC
- Contact information is on RBCAI website under Community Pages then Bankruptcy Info
- Next court dates
  - January 22, 2026 – BEP Motion – Doc. 710



# Lawsuit Update

## **Lawsuits – Bankruptcy** (documents on RBCAI website)

- Updated schedules - 194, 195, 196, 197, 219, 612, 613, 614
- September Monthly Operating – 680
- October Monthly Operating – 684
- November Monthly Operating – not filed
- December Monthly Operating – not yet due
- BEP Filing – 710
  
- Transfer of ORNL Loans – 685, 687, 689
  - RBP purchase of outstanding ORNL loans

# Lawsuit Update

## Assessment – 20-489

- Current Board voted to submit Notice of Appeal
- RBCAI paid approximately \$450,000 for appeal bond to Monroe County
- Board voted to engage outside counsel to evaluate likelihood of success on appeal
  - Matt Grossman
    - Very experienced with court of appeals
    - Waiting on Mr. Grossman's report

# Lawsuit Update

## **Election – 21-173** Board Members on August 27, 2020

- Hearing held on December 16 to determine which attorney's fees are covered
- Judge Bryant has not issued a ruling

## **Partnership 19-943**

- Tennessee Court of Appeals
- Oral arguments delayed
  - Hearing in May to set date

# Upcoming Events

## RBHOO Regular Meetings

- **February 11** –decluttering and organizing your home in preparation for downsizing or to simply. *Help you love where you live!*
- **March 11** – Learn to preserve your family legacy and stories and to enjoy your photos again. The time is now to organize your photos and keep them safe for generations.
- 

## Upcoming Events

- **January 19** – Timbertop Townhall
- **March 8** – Daylight Savings Time
- **April 5** – Easter
- **May 5** – State and County Primary
- **May 9** – RBHOO Annual Picnic
- **May 16** – RBCAI Annual Meeting & Election
- **August 6** – Primary and General Election
- **November 3** – State and Federal General Election
- **November 14** – Chili Cookoff
- **December 9** – Christmas Party at CAC

# Questions



[www.rbhoo.org](http://www.rbhoo.org)