



The Key Notes

National Active and Retired
Federal Employees Association
Chapter No. 409 Frederick, Maryland

November 2015
Newsletter

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CO-PRESIDENTS' MESSAGE Kathy Siggins (301-829-2462)

The Office of Personal Management (OPM) officially announced that the 2015 FEHBP Open Season will run from **Monday, November 9, 2015 through Monday, December 14, 2015**. Also announced, were the 2016 FEHBP premiums. The average premium increases for active and retired federal employees will be 6.4 percent. As a result of the Bipartisan Budget Act of 2013, Self Plus One enrollment will be available beginning in January 2016, and the first opportunity to enroll will be during the FEHBP open season. More information about 2016 premium rates is available in the upcoming issues of *narfe* magazine. We are pleased to announce that Mr. Bill Gray, Account Manager, FEHBP Account Management & OPM Relations will be our guest speaker on November 20th to give us the scoop on upcoming changes. I strongly encourage you to attend, so please be sure to make your reservations early and don't forget to bring a friend. For guests who are interested in attending the PROGRAM ONLY, please arrive by 1 p.m.

REMEMBERING BILL ELSEN Elinor Abrell (301-831-8753)

Chapter 409 has only recently learned of the death of William Elsen on April 28, 2015, at Frederick Memorial Hospital; he was 82. Bill was a long-time member of 409 and had served on the Executive Committee, first vice president and interim co-president from 2009-2015. He was retired from NASA where he had been an aeronautical engineer. Sadly, we have also just learned that his wife, Mary Frances, died on April 29, 2015, age 79, at Moran Manor Nursing Home in Westernport, MD, which was her home town. She held Masters and PhD degrees from the University of Maryland and had been a teacher, writer, and editor. The Elsen's daughter and only child died in 2014. To add to the tragedy of this

family, a brother of Mrs. Elsen died on April 26, 2015. This information was obtained from out of town obituary reports.

LEGISLATIVE REPORT Kathy Siggins (301-829-2462)

On October 16, 2015, The Bureau of Labor Statistics announced that there will be no cost-of-living (COLA) in 2016 for 2.5 million federal retirees and their spouses, military retirees and Social Security beneficiaries. With no COLA adjustment, an estimated 70 percent of beneficiaries will be held harmless with their Part B premium remaining stable at \$104.90. Unfortunately, this leaves 30 percent of beneficiaries which includes Civil Service Retirement System (CSRS) retirees who do not receive Social Security benefits, to shoulder the *full* cost, resulting in a projected premium increase of 52 percent, from \$104.90 to \$159.30 per month. Legislation addressing the premium increase has been introduced. S. 2148, The Protect Medicare Beneficiaries Act of 2015, introduced by Senator Ron Wyden, D-OR, and H.R. 3696, Medicare Premium Fairness Act of 2015, introduced by Representative Dina Titus, D-NV, both, would hold premiums at current rates for all Medicare beneficiaries (\$104.90 per month for most). This is the third time in 40 years that no COLA increase has been announced. The first two were in 2010 and 2011.

ALZHEIMER'S REPORT Kathy Siggins (301-829-2462)

The Walk to End Alzheimer's was a huge success raising a record total of \$225,000 on walk day. Approximately 1,000 walkers participated in the local event held at the Maryland School for the Deaf in Frederick, MD. I want to thank Scott Darby for manning the NARFE table at the event. Great job Scott!

WESTERN MARYLAND DEMENTIA CONFERENCE

Join the Alzheimer's Association for their annual dementia conference at Mount Saint Mary's University Frederick Conference Center. Conference runs from 8 a.m. until 12:30 p.m. on Tuesday, November 10. Please register at the following site: <http://bit.ly/2015WMDdementiaconf>

SENIORS WORKSHOP REPORT Elinor Abrell (301-831-8753)

Co-Presidents Kathy Siggins and Elinor Abrell attended a Seniors Workshop hosted by Congressman John Delaney (District 6), held at the Urbana Library on October 15. The purpose of this workshop was to provide seniors with information on topics and issues affecting their daily lives, and with sources of help with challenges they may face. Present were representatives from these agencies: Social Security Administration, Alzheimer's Association (represented by our own Kathy S), and these Frederick County Agencies: Department of Aging, Health Department, Department of Social Services, Transit, Parks & Recreation, and Sheriff's Office. Each representative gave an overview of the services offered by the agency, emphasizing those that were geared to the senior population. This was followed by an extensive question and answer period, with the questioners addressing a variety of pertinent and substantive topics. Almost every agency stated that they were working to provide the best services they possibly could within the budgets they were given, whether that funding was a county, state or federal source. Services could only be increased by a funding increase to the agency. Repeated emphasis was given to the importance of voting constituents contacting elected government officials to point out the importance of the service and the need to increase funding. Both Kathy and Elinor agreed that this was an informative workshop and one indeed worth attending.

SECRETARY'S REPORT Margaret Hawker (301-874-8409)

The Executive Committee of NARFE Chapter 409 met on October 20 at the American Legion. The minutes and the treasurer's report were approved.

Membership, Legislative, Newsletter, Alzheimer, Luncheon, Public Relations, and Chaplain reports were given. FEHB Open Season will be November 9 through December 14. If electing to change to self plus 1, you must request the change. It will not be automatic.

TREASURER'S REPORT Jerie O'Connor (301-845-7964)

BALANCE as of August 31, 2015.....	\$5,122.65
Receipts for September.....	\$1,569.00
Expenditures for September.....	(\$1,925.19)
TOTAL FUNDS available as of 9-30-2015.....	\$4,766.46

MEMBER'S QUOTE

Did you read the article on Medicare Part B in the October Issue of *narfe* magazine? Did you see the comment shown on page 36? *"I always said I would not take Part B of Medicare when I was working," wrote another retiree. "But then after a friend had serious health issues, her husband said how thankful he was that she had had the foresight to take Part B in addition to her FEHBP. As a cancer survivor, I decided I needed to have the best and most comprehensive coverage possible."* That comment was from none other than our own Chapter 409 member Barbara Linthicum. Next time you see Barbara, let her know you read her comments in NARFE Magazine.

CONGRESSMAN CHRIS VAN HOLLEN'S FEHB 2015 FORUMS

Congressman Chris Van Hollen will host his 13th annual FEHB forums in cooperation with NARFE on and, Thursday November 12th from 7 p.m. – 9 p.m. (Panel: 7:30-8:30 p.m.) at the Executive Office Building, 101 Monroe Street, Rockville, MD 20850 and Monday morning, November 23rd from 9 a.m. – 11 a.m. (Panel: 9:30-10:30 a.m.) at the Holiday Park Senior Center, 3950 Ferrara Drive, Wheaton, MD 20906. This is the chance to talk with representatives from health insurance companies about their FEHB plans and learn from experts from OPM, NARFE, and Consumer Checkbook.

We are saddened to report the following Chapter 409 related deaths.

Members

William G. Elsen, 82, former co-president of Chapter 409, died on Tuesday, April 28, 2015, survived by his wife, **Mary Frances Elsen** by one day.

Clyde Philip Kefauver, 93, died on September 19, 2015 and is survived by his wife of 67 years, **Nayoda "Kitty" Kefauver**.

Relatives of 409 Members

Mary Frances Elsen, 79, April 29, 2015, wife of late member, **William G. Elsen**.

Harold McDonald, 86, died October 12, 2015. He was the father in law of 409 member **Harry Wellens**.

Douglas Hawker 76, died October 14, 2015. His widow of 57 years is **Evelyn Hawker**. He was the cousin of 409 members **Margaret & Edgar Hawker**.

Chapter 409 members and relatives sick and or shut-ins needing our prayers and concerns:

Peg Borland, Ruth Davis, Joyce Gregoire, Donald R. Hunt, Sr., Mary B. Miller, Anne Niemiec, Irene Owens, Dorothy Piper, Jaimie Pugh, Ann Simon, Donald and Nadia Taylor, Sisty Vincent
Gil Monck (1-717-762-7484)

Please contact Gil with any information for this section of the newsletter.

MEMBERSHIP REPORT

Walt Rabbit (301-865-5255)

On behalf of all of us in Chapter 409 I would like to welcome a new member, Carl Middleton of Middletown. Carl joined NARFE last month. On the other hand we had 10 members who did not renew their membership - James Haller, Randy Massagee, Teresa Ward, Olga Warren, Patricia Weddle, David

Healey, Peter Hearn, Charles Pearl, Marge Shiflett and Paul Staley. As I have asked in the past, if you know one or more of these folks please contact them and ask them to reconsider NARFE. After all, where else are they going to get paid professional lobbyists working to retain their Federal pension benefits? We also had one person to transfer out of 409.

On a positive, note there are 14 people listed on the report from National as "prospective members". Here's hoping they become members!

NOTICE: If your address, telephone number, email address changes, or to receive the **E-version** of the newsletter and booklet please remember to notify me, Walt Rabbit, by telephone (301-865-5255) or email (wrabb@comcast.net). This will assure you will continue to receive our chapter newsletter and the NARFE Magazine and we will be able to contact you if necessary.

SNOW POLICY: If Frederick County Schools are closed for weather, then the luncheon meeting is canceled and checks will be shredded. A **new reservation** will be required at your next luncheon. If County Schools are delayed but open at meeting time the luncheon meeting will be held as scheduled.

Date: **November 20, 2015**

Location: American Legion, 1450 Taney Ave., Frederick, MD 21702

Time: Doors will open at 11 AM. Lunch served at 12 noon. Program starts promptly at 1 PM.

Menu: Turkey with dressing & gravy

Program: Employee Health Benefit Program

We must receive your mail reservation or cancellation no later than Friday **Nov. 13, 2015**.

Call **Kathy Kusel 1-202-264-0892** with any questions.
MAILING ADDRESS: 4006 Carriage Hill Dr., Frederick, MD 21704

Reservations for Nov. 20, 2015 luncheon meeting: Please complete this form and send it with a check payable to NARFE Chapter 409 in the amount of **\$13.00** per person. Mail both to **NARFE CHAPTER #409, 4006 Carriage Hill Dr., Frederick, MD 21704**

We need to reserve the number of meals by Friday, Nov. 13, 2015 so PLEASE MAIL AS EARLY AS YOU CAN.

<i>Name</i>	<i>Member</i>	<i>Guest</i>	<i>New Member</i>	<i>1st Luncheon</i>	<i>Name</i>	<i>Member</i>	<i>Guest</i>	<i>New Member</i>	<i>1st Luncheon</i>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Telephone Number: _____

Frederick Chapter 409, Inc. Of NARFE
12280 Rosswood Dr.
Monrovia, MD 21770-9400
ADDRESS SERVICE REQUESTED

NOVEMBER 2015

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Some of you will find a (P) following your name on the mailing label. This means you are a "prospective" member.
Please consider joining NARFE by contacting Walt Rabbitt at 301-865-5255 for membership information.

NOVEMBER 2015 NEWSLETTER

Chapter 409 NARFE

Dues payments and gifts or contributions to NARFE are NOT deductible as charitable contributions for Federal Income Tax purposes.

Visit us at our website: <https://sites.google.com/site/narfe409/>

Linda Adams-Webmaster 301-253-4740

CALENDAR 2015-2016

2015

November 17

**Chapter 409 Executive Committee Meeting
9:30 AM at American Legion (Same location as our luncheon)**

All are welcome to come.

November 20

Chapter 409 Luncheon

2016

February 2

Federation Board Meeting Bowie, MD

April 4 & 5

Region 11 Training, Location TBA

May 2 & 3

Mini- Convention, Bowie, MD