



The Key Notes

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

November 2017
Newsletter

Co-President Elinor Abrell 301-831-8753 abrellem@comcast.net

Editor: Scott Darby 14 S. Pendleton Ct.
Frederick, MD 21703 301-662-7123 (sdarby1601@gmail.com)

NARFE 409 LUNCHEON MEETING
Friday, November 17. Doors open at 11:00 a.m.

FEDERAL EMPLOYEE HEALTH BENEFITS

Anyone wishing to come only for the program should arrive by 12:40 p.m. Seating will be available.

PLEASE NOTE: THE EARLY DATE

CO-PRESIDENTS' MESSAGE

Elinor Abrell (301-831-8753)

November Is FEHB Month

Federal annuitants, retirees, and survivors have an Open Season opportunity from November 13 through December 11 to make changes to their health benefits coverage for the coming year. OPM has announced that the average FEHB program premium will have an increase of 4% for 2018, with the average enrollee's share rising 6.1%.

While this increase may be considered modest, it is important for each individual to ask some questions. Has my current plan met my needs for the past year? Was it affordable? What are my known medical needs for the coming year? Is there a planned surgery? What about prescription medicines coverage? Vision needs? Dental needs? This may be a good time to "shop" what is available in this market.

At our November Chapter 409 luncheon meeting, the program will address FEHB. David Hurka, representative from Blue Cross/Blue Shield, will bring us up to date with actions of OPM, how the carriers are reacting, and what this all means for us. In addition to Mr. Hurka, representatives from these carriers will be present to give a brief overview of their carrier's plans: Aetna, GEHA, Kaiser-Permanente, United Health Care, and American Postal Workers. After the presentation each rep will be available to answer individual questions and have hand-out materials.

Carriers no longer provide much in the way of printed informational materials to their customers. The internet is now the primary source of such information. Take some time to look at sites for your current carrier as well as any other ones of interest. FEHB information can also be found on the narfe.org website and in the coming November *narfe* magazine. Now is the time to think smart and make the best decisions for 2018 health benefits.



Last year's luncheon with Bill Gray speaking to our members for the last time. This is a very important topic for NARFE members and is one of our largest attended luncheons. We thank Bill for all he did for us and we will miss him.

LEGISLATIVE

Kathy Siggins (301-829-2462)

Federal retirees will receive a 2.0 percent cost-of-living adjustment (COLA) for civil service annuities, Social Security benefits and military retirement annuities in 2018. Each year's COLA is determined by comparing the change in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) for the third quarter months of the year (July,

August and September) with the average for the third quarter of the last year in which a COLA became effective.

House Bill H.R. 1251, **CPI-E Act of 2017**, would require a switch to use the Consumer Price Index for the Elderly (CPI-E) which would better take into account prices of consumer goods purchased by retirees, who spend more on health care, instead of the current **CPI-W** which fails to accurately measure seniors' spending. Health care accounts for 12 percent of spending for those 62 and older, but only 5 percent for the general population calculated under **CPI-W**. NARFE members are encouraged to use the [NARFE Legislative Action Center](http://www.narfe.org/legislative-action-center) to quickly and easily send letters to members of Congress and ask them to support the passage of the CPI-E Act of 2017, and stand up for the interests of the federal community, our nation's seniors, and our veterans.

The House of Representatives passed legislation that would create more flexible withdrawal options for the Thrift Savings Plan (TSP), granting federal workers greater control over their retirement. NARFE applauds this move and encourages the Senate to quickly follow their House colleagues in passing the bill.

ALZHEIMER'S REPORT

Kathy Siggins (301-829-2462)

We finally did it. US Postal Service announced that Alzheimer's has been selected as the first semipostal stamp to be issued under the USPS Discretionary Semipostal Stamp Program. The stamp will be unveiled in November for National Alzheimer's Disease Awareness Month, and just in time for your Christmas mailings. The semipostal stamp will cost a little more than regular first class postage stamps, with the extra funds going to the [National Institutes of Health \(NIH\)](http://www.nih.gov) to search for better treatments, prevention, and a cure for Alzheimer's and related dementias. The Walk to End Alzheimer's was held on October 15, with 1,100 walkers raising over \$209,000 to support families living with Alzheimer's. Donations will continue to be accepted through the end of November.

Please join me on Sunday, November 5, from 1:30 to 4:30 p.m. (Doors open at 1 pm.) at the Weinberg Center for the Arts in Frederick, as AARP Maryland

and the Alzheimer's Association presents a free screening of "**Glen Campbell.....I'll Be Me.**" Although the event is free, registration is required. Please RSVP by calling 1-844-418-2281 OR make reservations online by visiting <http://www.weinbergcenter.org/15443/glen-campbell-ill-be-me/>. You can register up to 5 guest. Thank you and hope to see you there.

MEMBERSHIP REPORT

Dennis Vernon (301-694-8003)

Good News: For every NEW member recruited from September 1 through December 31, 2017, the recruiter will receive \$10 from NARFE National Headquarters, \$10 more from the Maryland NARFE Federation AND be eligible for monthly prizes (\$25 Amazon Gift Cards) through the contest, as well as, the GRAND prize (an Apple watch) when all orders are in for a Lucky Recruiter. **REMEMBER** to include your name and NARFE identification number on the membership application to get recognized and the credit for being a Recruiter. Our chapter currently has 656 current members making it the fifth largest in Maryland – let's try to beat #4 (St. Mary's County) which has 700 members.

Please welcome our new chapter members: Ken Hill; Alyce Hunt; and, Christina (Tina) Vaughen. Jeanne Bialecki has moved to PA and transferred out of our chapter. The following personnel have had their membership reinstated: Jacqueline Allen; Patton Allen; and, Joyce Gregoire. Second renewal notices have been sent to: Ross Bainbridge; Karen Ann Croylefiscer; Carolyn Francis; Loretta Germann; Faye Glover; Curt Marshall; Carl Middleton; Walter Poffenberger; Bobby Rakestraw; Peggy Sanders; Marge Shiflett; Stanley Sundergill; Edmund Taccino; and Vicki Yanez. If you know any of these folks, please remind them to pay both their national and chapter dues. The following listed had their membership dropped for non-renewal: Vernon Bandel; Patricia Carter; Robert Ellis; Steven Hoke; Joseph Raymond; Jean Thompson; and, Samuel Zigler. New prospective members are: Michele Cove; Carol Garrand; Katherine Hahson; Donna Hartzell; James Hines; Dawn Lin; Idalia Smith; and Vesna Stanoyevitch.

The chapter annual dues are \$9 and are **NOT** taken out of your national NARFE dues of \$40. Since last March, if you paid only \$40 for your NARFE

membership, NARFE Headquarters will categorize you as a National Member and drop you as a Chapter Member. As a case in point, this month, NARFE dropped the following members from our chapter because they did not pay the \$9 chapter dues (but paid their national dues): Linda Beavers; June Cowan; Carolyn Fink; Nancy Huffman; Bev Kinsey; Mary Kuzas; Joann Martin; Arnold Munach; Barbara Schmidt; Shirley Shores; and Martha Wannemacher. If anyone wishes to retain their chapter membership, call NARFE Member Records at 1800-456-8410 and ask to speak to Terri to make necessary financial arrangements to restore your chapter membership. As a reminder, you can avoid paying dues annually and save 15% of the \$40 national dues, is to elect Dues Withholding from your annuity by submitting a completed NARFE form <http://www.narfe.org/pdf/dw-2.pdf> (Yes, you can also use this form to pay your annual chapter dues, as well, as your spouse's dues.)

SECRETARY'S REPORT

Margaret Hawker (301-874-8409)

No report due to late October luncheon.

TREASURER'S REPORT

Jerie O'Connor (301-845-7964)

No report due to late October luncheon.

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.

PLEASE NOTE: THE EARLY DATE

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

Member

None Reported

Relatives of 409 Members

None Reported

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

**Bill Davis, Ruth Davis, Joyce Gregoire,
Howard Lutz, Lynn Mc Knight,
Anne Niemiec, Dorothy Piper, Jaimie Pugh,
Ann Simon, Donald and Nadia Taylor**

Gil Monck (1-717-762-7484)

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

Date: November 17, 2017
**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 w/ dressing, mashed potatoes and gravy, cranberry sauce
Program: FEHB

We must receive your mail reservation or cancellation no later than Friday **November 10, 2017**. Call with any questions.

MAILING ADDRESS: NARFE Chapter #409, 4006 Carriage Hill Dr., Frederick, MD 21704

Reservations for, November 17, 2017 luncheon meeting: Please complete this form and send it with a check payable to NARFE Chapter 409 in the amount of **\$16.00** 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, November 10, 2017 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 2017

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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 Dennis Vernon at 301-694-8003 for membership information.

SEPTEMBER 2017 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 2017

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|--------------------|--|
| November 14 | Chapter 409 Executive Committee Meeting
9:30 AM at American Legion (Same location as our luncheon)
All are welcome to come. |
| November 17 | Chapter 409 Luncheon |
| November 17 | Rep. Raskin's FEHB Forum, 9 a.m., Holiday Park Senior Center,
Wheaton, MD |
| November 20 | Rep. Raskin's FEHB Forum, 7 p.m., Executive Office Building
Rockville, MD |