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## President's Message (Elinor Abrell • 301-831-8753)

Here we are in November, still in a world bound by restrictions of COVID-19. While our country suffers from rising numbers of COVID cases, hospitalizations, and deaths, there is a gleam of hope with the recent announcement of the success of two vaccines, and that they may become available in early/mid 2021. Meanwhile, weary as we are, to stay safe, we must continue to follow the basics of masks, distancing, and avoiding gatherings of large numbers.

November, for Federal employees and retirees, is the time of Open Season to review health benefits. With an announced increase of 2.5% for Medicare B deductible rate and an average increase of 4.9% for premiums paid by all Feds, it is more important than ever to review your medical needs to see if they are adequately met by your current plan. It would indeed be a wise move to look at other carriers and do a comparison to determine if moving to another plan works better and perhaps costs less.

Unfortunately Chapter 409 cannot hold the usual "in person" November health benefits meeting, where we were able to hear updated information on benefits and costs directly from carrier representatives, as well as question them. We now have to seek this information ourselves, primarily by a computer search. Each carrier maintains an excellent website full of information on their plans, often offering webinars that can easily be accessed. OPM has an excellent website at [www.opm.gov/insure](http://www.opm.gov/insure), where you can use online tools to compare plans available to you by ZIP code. Carriers that were present at our meeting last year included Aetna, American Postal Workers Union, BlueCross/BlueShield, GEHA, Kaiser Permanente, and United Health Care. NARFE National provides lots of information on their website, [www.narfe.org](http://www.narfe.org). The October and November issues of *narfe* magazine feature articles on Federal health benefits.

Chapter 409 is pleased to announce that we have been able to arrange a special ZOOM meeting on **Wednesday, December 2 at 1:00 PM**. Just go to <https://carefirst.zoom.us/j/91497244140> to participate. You can use any device that allows you access to the Internet. Mr. David Hurka (BlueCross/BlueShield) will be speaking to us on what is ahead from OPM that impacts benefits and coverages for 2021. Newsletter Editor, Dan Grauman, is working with David – please call or email Dan if you have any questions about using ZOOM. He will even do a test run with you, if you wish. ***This is a meeting that you don't want to miss!***

With the untimely death of Jerie O'Connor in September, Chapter 409 lost a good friend, a loyal long-time member, and a Treasurer. That position needs to be filled, because NARFE regulations state that, in order to exist, an organization **must** have a President and a Treasurer. Surely, in this Chapter, there is someone who is willing to step up and step into this essential position. Records are impeccable, well organized, and set up in a computer program. We are in COVID limbo at this time and getting by until we have a Treasurer.....and unless we have a Treasurer, Chapter 409 will be no more. We cannot allow that to happen! Please, ***prospective Treasurer***, contact Elinor Abrell.

## Legislative Report (David Carmack • 240-578-4965)

On October 21, 2020, the President issued Executive Order 15957 (EO), which creates Schedule F, to remove Civil Service Protection from

Federal employees in a policy-related role. The purpose of this EO is to increase the number of Federal employees that a President could remove at will in order to replace them with persons loyal to the President. According to NARFE, which opposes this EO and is encouraging its members to write to their Congressional representatives to overturn it, the EO would politicize "upwards to hundreds of thousands" Civil Service employees. A bill (H.R. 8687, Saving the Civil Service Act) was introduced on October 27, 2020 in the House of Representatives to overturn this EO.

NARFE is still seeking legislation to raise the pay of Civil Service employees by 3% for the year 2021. That would match the approved 3% raise for the military. The President has recommended a 1% raise for Civil Service employees.

## Financial Report (submitted by Kathy O'Connor)

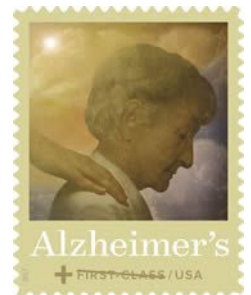
Balance available to Chapter 409 as of May 31, 2020 . . . . .	\$4,765.64
Income (Dues) . . . . .	\$1,283.29
Expenses (printing, postage, dues transferred to Nat'l) . . . . .	\$753.75
Balance available to Chapter 409 as of Oct 31, 2020 . . . . .	\$5,295.18

## Alzheimer's Report (Kathy Siggins • 301-829-2462)

A heartfelt thank you to Kathy O'Connor and her family for designating NARFE Alzheimer's Research to receive memorial gifts in memory of Jerie O'Connor. A total of \$500 was contributed to NARFE Alzheimer's Research by 9 Chapter members, 2 work colleagues and a donation from his daughter's workplace. Thank you all so much for your generous donation in memory of Jerie.

## Update on Alzheimer's Semipostal Stamp

Lynda Everman and I are thrilled to share the welcome news that the Alzheimer's Semipostal Stamp was reinstated on October 5 and is now available for purchase at most post offices, by phone at 1-800-STAMP-24 (1-800-782-6124), as well as online at [https://store.usps.com/store/product/buy-stamps/alzheimers-S\\_564204](https://store.usps.com/store/product/buy-stamps/alzheimers-S_564204). With your help, and if successful, the stamp will be on sale through **November 30, 2027**. Please buy it, use it, and help promote its sale. Thank you!



**Walk to End Alzheimer's** – donations will continue to be accepted until December 31, 2020.

*The NARFE Chapter 409 Executive Board  
wishes you and your family  
a happy, healthy and safe Holiday Season!*



Frederick Chapter 409, Inc. of NARFE  
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Frederick, MD 21701

November 2020

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NARFE Chapter No. 409 • Frederick, Maryland

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

Linda Adams, Webmaster • 301-253-4740

### Luncheon Liaison's Message (Vicki Yanez • 301-662-7018)

Upon contact with the Banquet Manager, the American Legion still cannot accommodate large group gatherings. The American Legion is meeting about such gatherings on a month-to-month basis and making decisions based on state, county, and health officials' rules and regulations. As noted in the last newsletter, even when given the go ahead to reopen for large groups, there will be many new restrictions to follow. The Banquet Manager was unable to inform me of all the new restrictions, but promised to call me on a monthly basis with an update. Whenever the American Legion is given the go ahead to accommodate large group gatherings, they do know at this time that the gatherings will be different as follows: (1) no self-serving buffets, (2) no serving of a buffet by staff, (3) plated food would have to be delivered to tables by staff, (4) six persons only seated at a table with tables being distanced by six feet, and (5) no mingling among members (must stay seated except for restroom use). All persons in the American Legion must wear a mask at all times, except when seated to eat or drink. This leads to a question that must be thought about as follows: "Will NARFE Chapter 409 members be comfortable seated with other members at a table for six?"

### OPM Retirement Services Online

If you're a Federal annuitant with a computer and Internet access, be sure to visit OPM's Retirement Services Online secure website (<https://www.servicsonline.opm.gov/>). There you'll find answers to many benefits questions, as well as the capability to change your mailing address, your Federal or State income tax withholding, and much more.