



Next luncheon / meeting is on Tuesday, November 8 at 11:00 AM

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**President’s Message** (Elinor Abrell • 301-831-8753)

It is with great sadness that we announce the passing at age 98 of our beloved Chaplain, Earle Lynwood Browning. Earle was a longtime NARFE member who will be greatly missed by all!



Earle with his Army photo

The November meeting program has always focused on Federal Employee Health

Benefits. Once again, we are honored to have with us as speaker David Hurka from Blue Cross/Blue Shield, who will inform us of the latest information from the Office of Personnel Management (OPM) that guides all carriers and affects benefits offered, as well as premium rates. OPM encourages carriers to consider a broad range of plan designs, and for the 2023 year has requested particular emphasis on certain areas of concern: maternal health, gender affirming care and services, and obesity.

FEHB Open Season, the period during which retirees can make changes to their current enrollment, is from Monday, November 7 through Monday, December 12. Now is the time to determine if your current plan will meet your health needs for next year. Is there to be a planned surgery? What about prescription drug needs? Is a vision or dental plan needed? Affordability? Perhaps exploring and comparing offerings of other carriers will provide valuable information in deciding what best meets your needs. Representatives from four other carriers have been invited to give a brief overview of their programs and be available for questions after the meeting. At this time, we are not certain which carriers will be sending a representative.

This year the November Chapter 409 luncheon date also happens to be general election day. Most likely many members requested mail ballots and have already returned them. Those members who like early in-person voting can do so from October 27 through November 3 at specified early voting centers. These folks have no conflict and can attend the luncheon! We do have some members who will be working as election judges, and we thank them for this patriotic service. Our country seems to be at a political crossroad, so make your voice heard by your vote.

**Notice:** Please note that for this November meeting there will not be the raffle of baked goods for the benefit of Alzheimer’s. This is to ensure that there is adequate time for the FEHB program. However, the 50-50 charity benefit raffle will be held, and there will be a basket for contributions to the Alzheimer’s Fund should members wish to do so.

**Financial Report** (Kathy O’Connor • 301-845-7964)

**Balance available to Chapter 409 as of Sept 18, 2022 . . . \$6,341.88**

- Income . . . . . \$273.84
- Expenses . . . . . \$732.50

**Balance available to Chapter 409 as of Oct 18, 2022 . . . \$5,883.22**

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

The cost-of-living adjustment (COLA), effective in 2023, will be 8.7% for CSRS annuities and Social Security Benefits and 7.7% for FERS annuities. The Federal Employees Health Benefit program premiums (health insurance premiums) for active and retired Federal employees will

increase an average of 8.7%. There will be a slight decrease in the Medicare Part B standard premium. The Medicare Part B deductible will decrease slightly.

On September 29, 2022, the House of Representatives passed the Chance to Compete Act, H.R. 6967, a bill supported by NARFE. This bill would improve cross-agency hiring by allowing agencies to share assessments with other agencies and shift focus on a candidate’s relevant experience and skills over self-rating and degrees.

On September 29, 2022, the House of Representatives passed with a 351 to 72 vote the Char Suthammanont Healthy Federal Workplaces Act, H.R. 8466, to require all Federal agencies to publish plans to protect employees during a public health emergency, e.g., infectious diseases like Covid-19. Congress passed, and the President signed, a short-term spending bill to extend FY 2022 levels of agency funding through December 16, 2022.

**Alzheimer’s Report** (Kathy Siggins • 301-829-2462)

**NARFE Funding Contributions surpass \$15 million since 1983, Pledges another \$1 million through 2025**

The Alzheimer’s Association is pleased to recognize NARFE for surpassing \$15 million in fundraising contributions in the fight against Alzheimer’s. Since 1983, NARFE contributions have helped fuel Alzheimer’s Association care, support and research programs and have included sponsorship of 85 research grants examining wide-ranging, disease-related research. NARFE has distinguished itself as one of the Alzheimer’s Association top research funders and has pledged to raise another \$1 million for the Association’s full mission by the end of 2025. “NARFE and its members have been instrumental in helping change the trajectory of Alzheimer’s disease in this country, making a significant difference in millions of American lives who are impacted by this devastating disease”, said Harry Johns, Chief Executive Officer, Alzheimer’s Association.

Since 2016, NARFE has participated in the Walk as a National Team raising more than \$300,000 in more than 60 communities across the country. Team HOPE from Chapter 409 has currently raised \$9,370 for the 2022 Walk. Also, as of September 2022, the USPS had sold 10.2 million Alzheimer’s Stamps, raising more than \$1.3 million for Alzheimer’s research at NIH. Please continue to buy the Alzheimer’s stamps.



Some scenes from the October 9 Alzheimer’s Walk

**Chaplain’s Report** (Margaret Clark • 240-405-4018)

The following NARFE members have recently passed away:

Joan Wilson – September 26; Earle Lynwood Browning – October 4; Glenn Jones – October 10

We keep in touch with the shut-ins who are: Betty Brewer; Nannie Jones; Kathy Kussel; Lynn McKnight; and Mary Miller. Please let the Chaplain know if there are deaths or other shut-ins. Thank you!

Frederick Chapter 409, Inc. of NARFE  
2471 Five Shillings Road  
Frederick, MD 21701

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November 2022 Newsletter

NARFE Chapter No. 409 • Frederick, Maryland

NARFE Chapter 409 luncheons take place at the **Golden Corral Buffet & Grill, 5621 Spectrum Drive • Frederick, MD 21703 • Phone: 301-662-5922. See 2022-23 luncheon schedule below • buffet starts at 11:00 AM, program starts at 12:30 PM. If you have not been fully vaccinated, or if you are not feeling well on the day of the luncheon, please do not attend.**

Date	Speaker	Presentation Title
Nov 8	David Hurka, BlueCross/BlueShield	Federal Employees Health Benefits (FEHB) Program
Dec 13	Musician(s) TBA	Holiday music
Jan 10	Chip Jewell	Frederick County Firefighters history
Feb 14	TBA	Downsizing and decluttering
Mar 14	Jeannine Robinson, Consumer Protection Division of the Office of Attorney General of MD	The latest scams and frauds
Apr 11	TBA	News from the Maryland General Assembly
May 9	TBA – Recipient of annual Chapter 409 donation	Annual donation, remembering Chapter members who have passed, installation of new NARFE Chapter 409 Officers
Jun 13	<b>BINGO</b>	<b>BINGO</b>

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