



<< Next luncheon / meeting is on Tuesday, November 14 at 11:00 AM >>

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

Editor: Dan Grauman • 301-806-5999 • dangrauman@gmail.com

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

November for NARFE always means that it’s now time to look at health benefits, meaning what news on that front is coming from Office of Personnel Management (OPM) and what impact this may have on current, as well as future, benefit plan(s). As you know, OPM decisions affect all carriers, determining what benefits must be offered, which then impacts rates for these services. Once again Chapter 409 is honored to have David Hurka, from BlueCross/BlueShield as our speaker, bringing and clarifying the latest information from OPM. This year there are significant changes in Medicare, coming from Congressional legislation regarding prescription drug coverage. OPM is addressing this through an integration of Federal Employee Health Benefits (FEHB) and Medicare pharmacy benefit design. This is a complex maze, and we are fortunate to have Mr. Hurka to explain and offer guidance.



Ms. Megeen White of the Alzheimer’s Association, Greater Maryland Chapter (left) pictured with Chapter 409 President, Elinor Abrell, presented interesting information about Alzheimer’s at the October luncheon.

Open Season, the period between **Monday, November 13 through Monday, December 11**, is when federal employees and retirees may make changes to or update their health benefit plan(s). Now is the time to review your current plan and gather information about this new Medicare coverage and determine your needs for the coming year. Perhaps exploring and comparing offerings from other carriers will provide valuable information as you make these important decisions. In addition to Mr. Hurka, representatives from four other carriers have been invited to give a brief overview of their company’s benefit plans. All will be available for questions following the meeting.

As always, NARFE is a valued source of information during this time and encourages members to research and navigate through the array of available options and make informed decisions that meet both need and budget. The November issue of *narfe* magazine is always dedicated to FEHB. Through the website www.narfe.org a number of very informative webinars are offered that may be helpful in narrowing a choice.

IMPORTANT MEETING NOTICE: Due to constraints of time and space, this November meeting will not include the raffle of baked goods for the benefit of Alzheimer’s Fund. 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 and guests wish to do so.

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

Balance available to Chapter 409 as of Sep 20, 2023	\$5,766.11
• Income	\$382.50
• Expenses	\$640.98
Balance available to Chapter 409 as of Oct 20, 2023	\$5,507.63

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

Unless Congress authorizes by November 17, 2023, spending for the Federal Government’s Fiscal Year 2024, and the President signs such authorization, the Federal Government will shut down. Federal Government pensions and Social Security payments will continue even if the Federal Government shuts down. The 2024 cost-of-living adjustment (COLA) will provide a 3.2% increase to Civil Service Retirement System (CSRS) annuities and to Social

Security benefits and a 2.2% increase for Federal Employees Retirement System (FERS) annuities.

The House of Representatives passed (394 for, 1 against) a bill (H.R. 4504) to relax educational requirements for federal cyber security employment. Legislation has been introduced in the House of Representatives (H.R. 5883) and the Senate (S. 3029) to increase the death gratuities and federal allowances for federal employees who lose their lives while serving the nation. Legislation has been introduced in the Senate (S. 3015) to solidify current telework policies and improve management and transparency of telework programs.

The Office of Personnel Management (OPM) issued a proposed rule designed to reinforce the merit-based, nonpartisan civil service. This proposed rule would allow federal employees to keep their existing job protections, which protections could be taken away only if the employee gives them up. This proposed rule adds a procedural roadblock for any future administration looking to undermine merit-based protections through a rewrite of Schedule F or similar efforts.

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

Leona Zerby, wife of our late member, Ray Zerby, died at age 95 on September 25. We keep in touch with the shut-ins who are Betty Brewer & Mary Miller.

In case of illness or death, please notify me at the phone number above, or by email (mclark615@verizon.net). Thank you!

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



The Walk to End Alzheimer’s was a huge success with 145 teams registered and close to 1,000 participants raising \$261,963 in donations. Team HOPE raised \$8,570 putting us in 2nd place on the National Team website, and me as the Top Individual Fundraiser with \$7,350. Donations will continue to be accepted through the end of the year, however, NARFE is setting a deadline of December 25th so that it can be counted towards our national goal of \$100,000 for the 2023 Walk. Congratulations to our National Teams for raising \$92,923 so far and with your help, we can still reach our goal. I’m very grateful to everyone for your support and generous donations to me and Team HOPE. Thank you so much!

Membership Report (Scott Darby • 301-662-7123)

I would like to welcome two new members, **Barbara Clary** and **Ellen Joyce**, to our chapter. We hope to see you at our November meeting. Chapter 409 currently has 310 members.

Note from Member-at-Large

(Jeanine Young • 301-466-0244)

Please consider donating blood to the **New Market Lions Club Blood Drive**, which will take place on **Saturday, November 4** from **8:00 AM to 1:00 PM**. The location of the blood drive is the **New Market Grange No. 362, 14 South Alley, New Market, MD 21774**. Please call **800-RED-CROSS** (800-733-2767) to schedule your appointment, or visit www.redcrossblood.org and enter Sponsor Keyword: **NewMarketLions**. Thank you!

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

November 2023

NON-PROFIT
 ORGANIZATION
 U.S. POSTAGE
 PAID
 Frederick, MD
 Permit No. 81

CHANGE SERVICE REQUESTED

ADDRESS LABEL

November 2023 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 2023 luncheon schedule below • buffet starts at 11:00 AM, program starts at 12:30 PM.**

If you are not feeling well on the day of the luncheon, please do not attend.

SNOW POLICY: If Frederick County Schools are closed for weather, the luncheon meeting is canceled. If County Schools are delayed but open at meeting time, the luncheon meeting will be held as scheduled.

Date	Speaker	Program
Nov 14	David Hurka – BlueCross/Blue Shield FEP	Federal Employees Health Benefits (FEHB) Program
Dec 12	Brad Stone – National Museum of Civil War Medicine	Santa & Christmas at the time of the Civil War

2024

Jan 9	Mary Rolle & Chris Manners – Frederick County Register of Wills	The Frederick County Register of Wills
Feb 13	Brad Young, CFP	Tax strategies for seniors
Mar 12	Moss Rudley, Supt. Historic Preservation Training CTR.	National Park Service
Apr 9	To be determined	Maryland General Assembly update
May 14	Representative of charity donation recipient	New officers' installation, charity donation, memorial service
Jun 11	BINGO	BINGO

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

