



NARFE

Calvert County Chapter 1466

Nov 2018

P.O. Box 1314, Lusby, MD 20657 or email NARFE1466@gmail.com

Membership Meeting

Nov 15th 1:00pm
Southern Pines SC
"Moving to Retirement
Facilities"

Lunch @ 1130
@SALSA Lusby

Executive Board Meeting

Nov 26th 10:30 am
@Southern Pines SC
Lusby

Future Member Meeting

Dec 20th
Holiday Luncheon
Brick Bistro, PF

**Active and Retired
Federal Employees
are invited!
Come to a Local
Chapter Meeting
Or Luncheon**

Change of Address?
Winter Address?
Email Newsletter?
Membership?

(410) 326-9024
MAXMUNGER@VERIZON.NET

NOTE: You may double click on any highlighted and underlined internet address (URL) in the electronic version of the newsletter to connect directly to the internet.

HOLIDAYS ARE COMING!

Save this date! The chapter Holiday luncheon will be noon Dec 20th at the Brick Bistro in Prince Frederick. As usual, bring a gift; draw a gift (~\$15). In addition, bring non-perishable food items or donations for the food pantry. Friends, family, guests are invited.

LEGISLATIVE UPDATE

Shelly Ziman

Here are some of the hottest issues currently at NARFE HQ:

- Oppose the president's fiscal year 2019 budget. It contains proposals that decrease the earned pay and benefits of federal workers and current retirees, including eliminating COLAs for current retirees and implementing a pay freeze in 2019.

- Prevent Federal benefits cuts. If the administration policies are implemented, hundreds of billions of dollars in earned benefits would be stripped from both federal employees and retirees.

- Oppose the President's reorganization plan, which includes various proposals that would put the federal community at risk and threaten government services provided to the American public.

- Support the Equal Treatment of Public Servants Act. This legislation would offer much-needed relief to more than 1.8 million Social Security beneficiaries impacted by the Windfall Elimination Provision (WEP). The WEP unfairly reduces the Social Security benefits of federal retirees in the Civil Service Retirement System (CSRS).

- Support the CPI-E Act of 2017. This would require the use of the Consumer Price Index for the Elderly (CPI-E) instead of the current Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). These determine annual cost-of-living adjustments (COLAs) for federal and military annuities and certain veterans' benefits. The CPI-E would result in more accurate COLAs that reflect seniors' spending habits.

Call for 2019 Profiles in Civil Service

Chapter Presidents, please request Profiles from your members who have not yet published their own stories in the 2017 and 2018 *Profiles in Civil Service* books. For examples, members can refer to the federation website (mdnarfe.org), under Legislative News, click on Profiles in Civil Service Flip Book.

Please submit members' Profiles electronically to Federation Secretary Patricia Farmer (buttonspaf@aol.com) by **December 1, 2018**.

The 2019 Golden Edition of the Profiles will include Profiles from NARFE members in Virginia, Washington, D.C., and Pennsylvania.

Secretary

Bob Oszajca

Member Meeting Minutes – Oct 18, 2018

President Greg gave the opening remarks and introductions. He also led the Chapter in a moment of silence and the Pledge of Allegiance. There were 12 members in attendance. The location of the meeting was at the Adams Rib restaurant in Prince Frederick following a luncheon from the menu at Adams.

The speaker was Mary May from Blue Cross/Blue Shield. She gave a presentation on Federal Health Benefits. The main topics for the 2019 updates were the results of lifestyle changes and restricting opioids medication. The premiums this year are about the same or will be down slightly from last year. The self only option was the only exception with an increase of nearly 2 %.

The new Basic coverage has an option to reimburse members up to \$600 for Medicare premiums and also includes lower premiums and changes to prescriptions. This also include the cost of diabetic supplies and hearing aids.

There is a new plan this year called Blue Focus which is for someone who has a managed condition. She also talked about the rates for vision and dental which will decrease in 2019. For dental and vision be sure to use an in network doctor and Blue Focus.

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There were handouts, brochures and a question and answer session at the end of the presentation.

The Business Meeting:

Federal cola 2.8% adjustment is largest since 2012. In Maryland, the proposal for tax reduction is still in the news for 2019. The reduction of taxes for seniors is seen as not possible. The legislature has not made any changes to the Maryland income tax. Max reminded everyone that Maryland tax will be higher next year due to the new federal tax law.

Program suggestions include Chris Van Hollen, or medical marijuana or the CM Hospital improvements. Also a meeting with the historical society. Keep Calvert Country rural topics.

Old Business:

After the second ballot, Ken Thomas was elected as the National NARFE President. There was a Maryland Federation meeting at the Comfort Inn in Bowie. Max and Bob attended the meeting and gave a short report. The chapter voted to reimburse both Bob and Max the \$20 registration fee.

New Business:

Bob Priddy talked about the blood drive at the American Legion Post in Lusby on Nov 13. They also have a national flag disposal site. In addition at the Biological Lab they will give a presentation on the technically on the high seas.

In November there will be a Proclamation to Mark the end of World War I. Church bells will ring across Southern Maryland at 11 AM.

The 50/50 raffle was held at the end of the meeting. A total \$42 was raised from the raffle. The prize of \$21 was won by Don who donated the entire prize to the Alzheimer's Fund.

Executive Board notes – for Oct 22, 2018

Future Meetings:

Nov- The speaker will be Diane Jones from the Asbury Solomon's retirement home. The topic will be planning for a retirement facility. The location will be at the Southern Pines Community Center in Lusby. Lunch will be at Salsa's Mexican.

Dec- Holiday Party –the Brick Bistro in Prince Frederick.

Jan – AARP making a presentation on Alzheimer's or some other medical topic– Location would it be in Southern Community Center in Lusby.

Feb or May- possible speaker from Van Hollins office. Location will be in Prince Frederick.

A list of suggested program topics:

1. Presentation on medical topics including Alzheimer's, arthritis, heart disease, cancer, medical marijuana and pain management. A speaker from the Health department.
2. A speaker on yoga, exercise and health issues.
3. County zoning comprehensive plan – Greg Bowen from "Keep Calvert County" for speaker possibly with the Prince Frederick Library.
4. TSP program- changes are expected in the next several months
5. A speaker from SMECO talking about energy efficiency and the energy survey.
6. Speaker from either a local or state legislature
7. Speaker from the Calvert Health Hospital. Topic to include changes in the hospital.

Ideas for the upcoming year are encouraged. Please e-mail Barry with your suggestions....and contact information

New Business:-

Shelly suggested we ask Marianne to send a get-well card to Grace. Grace is in rehab at the present time.

A suggestion was made to have a speaker every other month with just lunch at the alternative months.

October 26 -Maryland Federation Training day, Comfort Inn Conference Center Bowie, MD. Barry volunteered to attend the meeting. The committee voted to reimburse Barry for the registration fee.

The next regular meeting will be on Thursday Nov 18th.

The next Executive Board meeting will be on Monday Nov 26^{at} the Southern Pines Community Center located in Lusby.

Help Wanted: Sgt @ Arms to maintain custody of flags and banners and set up at meetings! Contact Max.

A volunteer is needed for participation with United Seniors of MD and also the MD Federations Legislative Committee. Contact Shelly.

Consumer Guide for Marylanders

The Office of the Maryland Attorney General has recently produced a "Consumer Guide for Marylanders", a 36-page booklet on avoiding scams and fraud. [Read it online \(PDF\)](#). It covers Financial Exploitation, Telemarketing Fraud, Sweepstakes scams, Medicaid Fraud/Physical Abuse, End-of-Life Care, and Nursing Homes.

2018 Membership Drive

Recruiters will receive \$10 for each new member. Applications must be postmarked, and calls or website joins must be received no later than December 31, 2018.

- GRAND PRIZE: **Bose SoundLink Revolve+ Portable Bluetooth 360 Speaker**
- MONTHLY PRIZES: \$25 Amazon.com gift card.

Don't Forget to provide your NARFE Membership ID #, which can be found on the label of your NARFE Magazine)...

PRINCE FREDERICK COALITION

The next meeting of the Coalition for Development of Prince Frederick is scheduled for **December 3rd** at the H.E.Brown (temporary) Community Center (HEBCC), at 901 Dares Beach Road. Contact Shelly for details or to be added to the mailing list.

Federal Benefits Open Season

(Federal Employees Health Benefits and Federal Employees Dental & Vision Insurance Programs) **November 12, 2018 through December 10, 2018**

This is the only notification you will receive regarding Open Season

If you are satisfied with your current health plan, you do not need to do anything! It's quick and easy to request health benefit changes and plan information.

- Go to Open Season Online at <https://retireefehb.opm.gov>
- Call Open Season Express at 1-800-332-9798
- Write to us at:
FEHB Open Season Processing Center
P.O. Box 5000
Lawrence, KS 66046-0500

For General Open Season information, click the above link to use Live Help or send a secure webmail message. For information on comparing health plans visit <http://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans>.

For information on the Federal Employees Dental & Vision Insurance Program (FEDVIP) visit the secure enrollment website www.benefeds.com or call 1-877-888-3337, TTY 1-877-889-5680.

All Saints' 12th Annual Christmas Market.

Expert craftsmen with sensational gifts for your holiday giving, homemade gourmet cocoa and Glühwein, music and home-baked goods make the Annual Christmas Market the place to be Sat, 8 Dec, from 10 a.m. to 4 p.m., at All Saints' Episcopal Church Parish Hall, corner of Rts 2 & 4, Sunderland, MD. Bring your red or green boot mug from previous years to buy refills. Rain, snow or shine! Free admission & parking. Proceeds benefit parish & community projects.

Treasurers Report *Bob Oszajca*

	Treasury	(Alzheimers)
Bal Aug 29	2153.14	27.00
Narfe Dues	59.92	
Newsletter Sep	(46.98)	
50/50	42.00	42.00
Newsletter Oct	(46.98)	
Bal Oct 29	2161.10	69.00

Membership

Prospects	16
New	1
Dropped	5
Transferred	8
Deceased	3
Total Voting	115

OPM Retirement Services

www.opm.gov Email retire@opm.gov
Phone: 1-888-767-6738 or (hearing impaired) TTY 1-885-887-4957 or TTD 1-800-878-5707

NARFE Federal Benefits Institute

Useful Webinars on timely subjects
www.narfe.org/member/FederalBenefitsInstitute

Federal Services and Benefits

800-FED-INFO (1-800-333-4636)

NARFE Store - Apparel, Badges

www.narfe.org

NARFE's 24 x 7 Hotline 1-877-217-8234

You can call this number anytime to find out the latest news about what is happening.

Maryland Community Services

Over 9000 social, health and criminal justice resources. <http://www.mdcs.org>

United Seniors of Maryland

A coalition of individuals and organizations with a common interest in preserving and enhancing the mental, physical, and financial well-being of Maryland seniors.
www.unitedseniors.net

NARFE Legislative Action Center review Congressional legislative details, quickly and easily send letters to members of Congress on a variety of NARFE issues, sign up for action alerts, and track NARFE-related bills and votes.

ACCESSING THE FEDERAL LEGISLATIVE ACTION CENTER -- NARFE members are urged to use the [Legislative Action Center](#) (LAC) as the hub to send [letters](#) to members of Congress and track Federal NARFE-related [bills and votes](#). NARFE frequently updates the LAC, so check back often.

UPCOMING CALENDAR EVENTS

- Dec 20 - Holiday Luncheon, members, family and guests, Brick Bistro, PF
- Jan – AARP speaker, SP
- Feb – Political speaker, PF
- Mar – TBD
- Apr - TBD
- **May 2019** MD Federation Convention, Dunes Hotel, Ocean City MD

Chapter 1466 Meetings

Chapter meetings are on the third Thursday of each month (except July and August). A short business meeting follows our special program or guest speaker. Executive Board meetings are the fourth Monday. Active and retired federal employees, non-members, spouses and guests are always invited.

(See page 1 for actual meeting dates and locations)

**Chapter Lunches and Meetings are canceled
ONLY WHEN Calvert County Schools are closed all day.**

See us on Face Book at
[NARFE Maryland Chapter 1466 Calvert County](#)

About NARFE

Since 1921, the National Active and Retired Federal Employees Association is the only organization exclusively devoted to protecting the earned benefits of active and retired Civil Service employees and their annuitants and survivors. Membership is open to civilians in any agency of the Federal government, including retirees, current employees, spouses of current employees or retirees, and survivors of those eligible to join NARFE.

www.NARFE.org and www.mdnarfe.org