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Vacant
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WORST MISTAKES FEDERAL EMPLOYEES AND RETIREES MAKE

Dr. Howard Waterworth, 1st Vice President and Legislative Chair

The choices we make, especially before retirement, determine the success and happiness of our retirement lives. Most of these relate to finances, some to various kinds of insurance and others to taking advantage of help available in making critical lifetime decisions for employees and spouses. Some, described below, are all too often overlooked until it is too late to take corrective action.

1. **Neglecting to elect a survivor benefit upon retirement.** Doing so will entitle a spouse to federal health benefits. The survivor can pay the premiums directly if the survivor annuity does not cover the premium.
2. **Moving before calculating can be a big mistake.** Consider and thoroughly assess the cultural, financial and emotional impact, as well as proximity to family and access to medical services.
3. **Forgetting to consider what you will do every day.** Everyone needs a reason to get up and get going every morning rather than sitting around all day. Will it be volunteer work, pursuing hobbies, continuing education, travel, or further employment?
4. **Ignoring changes in insurance needs.** Federal Employees' Group Life Insurance increase in premiums by nearly 50% at ages 55 and 60. Many over-pay. What purpose does life insurance serve for you? Consider long term care insurance in case of severe disability.
5. **Expecting to receive full Social Security.** The WEP can reduce earned SS retirement benefits of a CSRS retiree (not FERS) up to 60%. And under the Government Pension Offset, spouses could lose all of their survivor Social Security benefits.
6. **Falling to have 5 years of Federal Health Insurance benefits before retiring.** This can result in not having health insurance at some point down the road because one cannot enroll as a retiree. This also allows for changes in insurance during open seasons.
7. **Choosing the wrong health care options for a two-person federally-employed family.** Three options are available including the usual Self-and Family, Self Only, and most recently, Self Plus One. In some cases two federal employees should opt for the family plan, but the latter two cost less and give about the same level of coverage.
8. **Missing the opportunity to contribute to your Thrift Savings Plan.** CSRS employees who do not contribute to their tax-deferred TSP are missing a good chance to increase their retirement income. FERS employees who do not contribute are missing out on government contributions to their TSP accounts and its growth over time. For FERS employees the TSP is intended to make up one-third of income in retirement.
9. **Forfeiting the option to pay your military service credit deposit.** This must be done before retirement. FERS employees must pay the military deposit to get credit for military service for BOTH retirement eligible and retirement computations.
10. **Choosing the wrong day of the month or best time of the year to retire.** Annuity benefits are payable in the month after the month in which benefits begin to accrue. The process is different for FERS and CSRS retirees. By retiring at the end of the calendar year one can maximize the annual leave accrual to add to their carry-over leave to get the largest lump-sum annual leave payout.
11. **Making retirement decisions without consulting a NARFE Service Center regarding benefits.** NARFE can ease your way into retirement by raising issues not addressed by your personnel office.

PAST CHAPTER PRESIDENTS

Chapter 1122

Robert Doyle
Robert F. Haas
John Fleming

Chapter 2146

Irwin Neveleff
Marty Eiband
Emma E. Barnett

Chapter 264

Tom LoJacono

Total Chapter Membership March

667



Chapter Corner

For the month of March the chapter membership report showed no new members. A total of four members -Regina Cody, Dalton Downs, Dolores Keith and Jim Tompkins transferred out of Chapter 1122 to other Chapters.

Your attendance would be greatly appreciated at the monthly meetings. Come hear interesting speakers, learn more about NARFE, meet and socialize with fellow chapter members. Bring a neighbor, friend, co-worker, family member, active Fed or retired Fed to the meeting with you; they are always welcome.

To all sick and shut-in members we wish you a speedy recovery and may a little sunshine peek through your window each day.

To April Birthday Members
"Happy Birthday"
from all of us!

The 50/50 drawing was won by Warren Wilcox at the March meeting. Congrats to him on winning a little extra "dough."

Chapter member **Barbara Barron** represented us at the NARFE Legislative Conference in Arlington, VA in March. Barbara reported that over 200 members attended the conference from all over the country. Information on the sessions can be viewed at #NARFE2015 on Facebook and Twitter. She also reported that the next NARFE National Convention will be held in Reno, NV in 2016.

After the conference many of the attendees visited congressional offices on Capitol Hill to advocate for the federal community. They heard from members of Congress, attended breakout sessions on grass-roots advocacy and policy issues, and learned more about NARFE's legislative agenda for the 114th Congress.

March was NARFE-PAC month; you still have time, give now. Contribute on line at www.narfe.org.



Lee Shields and poster by Artist Percy Crosby (Skippy ©)

Lee Shields, a docent of the Greenbelt Museum and speaker extraordinaire gave a presentation at the March meeting that was informative and even more interesting because it

was presented from his personal knowledge. Lee showed pictures of his family in the early days living in Greenbelt and talked about their daily lives in the community. He has watched the development of Greenbelt and surrounding areas transform from farm land to the metropolis it is today. Lee shared a original drawing by Percy Crosby, a widely published cartoonist, that was given to his father by the artist in 1935. The drawing hung in the family home for many years and is now a historical piece for the ages. So much history, so much knowledge. We thank him for sharing with us. Shown below are some of the pictures and books on display.

Photos by Melinda Scott



COLLEGE FUNDS

The deadline to apply for NARFE's 2015 College Scholarship Program is **April 24**. The program offers six \$1,000 scholarships in each of the Association's 10 Regions. The application is available online at www.narfe.org or in the March issue of the narfe magazine on page 47. Applicants must be sponsored by a parent, grandparent, great-grandparent, step-parent or step-grandparent, etc.

OPM PREVIEWS FEHBP SELF-PLUS-ONE OPTION

By Eric Yoder (Reprint from Federal Eye)

While the premiums for a new self-plus-one coverage option in the health insurance plan for federal employees and retirees are still unknown, they will be capped at no more than the existing family coverage option.

That was among the policy directives from the Office of Personnel Management in its annual instruction to companies that participate in the Federal Employees Health Benefits Program.

The “call letter” was issued in mid-March at which time the health carriers and OPM begin negotiations that will set the coverage terms and premiums for the following year. The FEHBP is the largest employer-sponsored health plan in the country, covering more than 8 million federal workers, retirees and family members.

The major change in the program for the 2016 plan year will be addition of self-plus-one to the current two options of self-only and self-and-family.

The third option was authorized in a law enacted late in 2013, based on an expectation that premiums for a self-plus-one option would fall between those of the other two options – and that current family plan enrollees who have only one eligible family member would shift to it. That would lower costs both for the enrollee and for the government, which pays about 70 percent of the total FEHBP premium cost on average.

“We expect proposals for Self Plus One rates to be lower than Self and Family rates. In no event can Self Plus One rates be higher than Self and Family rates,” OPM told the insurance companies in the letter.

“Likewise, benefits that vary between enrollment type, such as catastrophic maximum, deductibles and wellness incentives should be for dollar amounts that are less than or equal to corresponding benefits in Self and Family enrollment. All other benefits, such as copays and coinsurance amounts, should be the same regardless of enrollment type,” it said.

In previous guidance, OPM estimated that about 30 percent of FEHBP enrollments are family enrollments with only one eligible family member – in many cases a couple with no children under the age 26 cutoff. It also said that the second person in a self-plus-one enrollment would have to be someone who would be eligible as a family member under current policy. That means, for example, that domestic partners will not be eligible.

The White House earlier this year proposed extending eligibility to domestic partners of either gender among other changes to the FEHBP, but those proposals require a change in law and have not advanced in Congress.

The call letter, which is issued under OPM’s own authority, meanwhile continues long-running efforts to hold down expenses for prescription drugs and to encourage enrollees to use wellness programs, among other cost-control steps.

About 250 plans participate in the FEHBP, the large majority of them health maintenance organizations available only in local areas. Eligible persons may enroll or change coverage during an open season that this year will run Nov. 9-Dec. 14.

Presidential Quote on Government

"Public opinion: May it always perform one of its appropriate offices, by teaching the public functionaries of the State and of the Federal Government, that neither shall assume the exercise of powers entrusted by the Constitution to the other."

**James Knox Polk
U.S. President
1845-1849**



What's Your Email Address?

If you are not currently receiving the newsletter monthly by email and you would like to -- we probably don't have your correct email address. Please update your email address by notifying Membership Chairperson Elaine Cameron: elainecameron@aol.com

**NARFE Chapter 1122
Treasurer's Report for
February 2015**

Balance as of 1/31/2015	\$3,241.00
Income:	
Voided Check #1441	39.32
NARFE (Jan & Feb Dues)	<u>492.56</u>
Total Income	531.88
Expenses:	
CHI Centers Inc (Printing Newsletter)	88.14
B. Smith (Feb Refreshments)	46.29
H. Waterworth (MD Federation Meeting)	20.00
NARFE (Apr-Jun & Oct-Dec Mailing Labels)	61.34
USPS (Feb & Mar Newsletter Mailing)	<u>109.03</u>
Total Expenses	324.80
Balance as of 2/28/2015	\$3,448.08
Submitted: Warren C. Wilcox, Treasurer	

Facebook and Twitter

Did you know that NARFE is now on Facebook and Twitter? On Facebook, our username is NARFE National Headquarters. Our Twitter handle is @narfehq. Don't miss out. Like us on Facebook and follow us on Twitter to keep informed every day.

TIME SENSITIVE MAIL DO NOT DELAY DELIVERY

NON-PROFIT ORG.

US Postage Paid

College Park

Permit # 3772



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Lanham, MD 20706

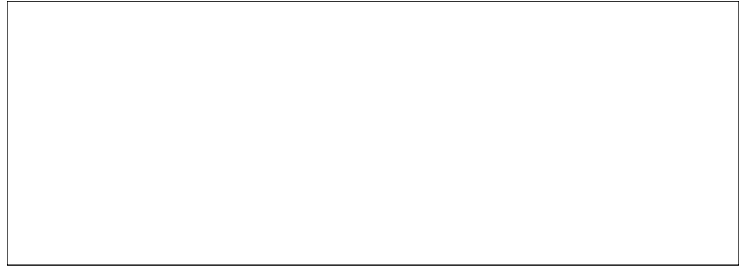
Chapter 1122 Website
www.mdnarfe.org/chapter1122

MD Federation Website
www.mdnarfe.org

NARFE National Website
www.narfe.org



RETURN SERVICE REQUESTED



Upcoming Events

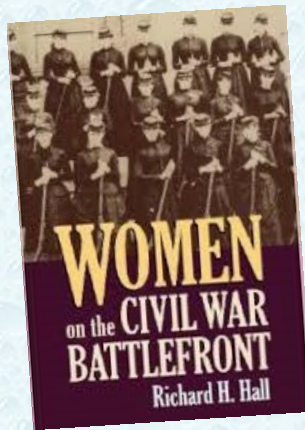
- April 8
Chapter Meeting
- April 26-28
Maryland Federation Convention
Ocean City, MD

CHAPTER 1122 MONTHLY MEETING

Wednesday, April 8, 2015 at 1:30 PM

*Greenbriar Community Center, Terrace Room
7600 Hanover Parkway, Greenbelt, MD 20770*

Call office for directions 301-441-1096 Dial 0



Speaker

*Bob Luddy
Civil War Historian*

*"Hiding in Plain Sight:
Female Combat Soldiers of the Civil War"*

*All Are
Welcome*

*Refreshments
Served*

NARFE National Headquarters
(Direct Line)
1-703-838-7760

NARFE Sponsored Line
to Congress
1-866-220-0044

To contact Maryland Delegates and
Representatives
Call 301-858-3000
or visit the NARFE Web Site
www.mdnarfe.org

To reach the Governor call
1-800-811-8336
or visit the Web Site
www.gov.state.md.us/mail

PLEASE NOTE:

Executive Committee meeting will immediately follow regular meeting

Inclement Weather Notice! When Prince George's County Schools are closed or opening late, the NARFE Chapter 1122 meeting will not be held.