



National Active and Retired Federal Employees Association

NARFE

## CHAPTER 1122 NEWSLETTER

Northern Prince George's County Maryland

[www.mdnarfe.org/chapter1122](http://www.mdnarfe.org/chapter1122)

December 2013

Volume 7, Number 10

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### House Hearing Examines Value of FEHBP to FEDS

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

**T**he House Oversight and Government Reform subcommittee is determining whether the Federal Employees Health Benefits Program is a good value for federal workers. They heard from witnesses including the OPM, and discussed how to improve the FEHBP, which was described as a model health insurance program for the nation. NARFE President Joseph Beaudoin submitted testimony, highlighting the importance of the FEHBP and noting that NARFE wants to ensure that the program continues.

OPM proposes to introduce regional preferred provider organizations (PPO) as a way to increase competition and lower costs. NARFE agrees but only if the change does not lead PPOs to "cherry pick" healthy young patients, which would in turn raise costs for nationwide plans and seniors.

Another proposal concerns whether OPM should have more authority to contract directly with pharmacy benefit managers to purchase prescription drugs, which OPM states would more efficiently leverage the federal government's purchasing power. The subcommittee also discussed ways to modernize the FEHBP, including creating a "self plus one" enrollment category. Currently, FEHBP enrollees can only choose between self-only or family coverage, meaning that a family with 3 or more members pays the same premiums as a two-person household. NARFE supports this idea if it would lower the cost for retirees but would not if retirees, on fixed incomes, would be forced to pay more for the same coverage because retirees represent a higher risk pool. OPM also proposed allowing adjustments to premiums based on tobacco use or enrollment in a wellness program. While NARFE supports promoting healthy habits through premium differentials, it has concerns about

whether it would infringe on privacy. In addition, OPM proposed expanding the FEHBP to domestic partners including both opposite and same-sex couples. Changes should be made only after establishing pilot programs and allowing time for public comment.

A bill (HR 1367) would expand federal oversight of prescription drug benefits provided to federal employees, annuitant's and their families. It would regulate pricing practices in order attempt to prevent anti-competitive practices from pushing drug prices upward. NARFE supports the bill as well as other efforts aimed at assuring fair prescription drug contracting and pricing practices to keep costs for participants and taxpayers under control.

This legislation would require that pharmacy benefit managers, who currently contract with individual insurance plans to provide FEHBP prescription drug benefits, return 99% of all rebates, market share incentives and other monies received from pharmaceutical companies for FEHBP business. The legislation would also prohibit "drug switching" without prior physician approval; it would impose new disclosure and requirements on Pharmacy Benefit Managers in line with industry trends, and cap prescription drug prices paid by the FEHBP at the amount of the average manufacture price.

HR 1367 is similar to previous bills from which the OPM has adopted many of the requirements into its standard fee-for-service and experience-rated health maintenance organization contracts.

Forcing federal employees, retirees and survivors to pay more for health insurance premiums will make it unaffordable for some, says NARFE. Under a current proposal our premium contribution will shift from 30% to 43%, an increase of \$2,850 by 2020.

**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 November**

**780**

**Chapter Corner**

All new or reinstated members will be acknowledged in the January newsletter.

Federal retirees will receive a cost-of-living adjustment (COLA) to their civil service annuities beginning in January 2014. Retirees in the Civil Service Retirement System (CSRS) and the Federal Employees Retirement System (FERS) will receive a 1.5 percent increase to their annuities next year, the same increase given to Social Security recipients.

The 1 percent pay increase for active employees due to go into effect during the first full pay cycle in January 2014 is still uncertain as of this writing.

**Richard Bennof** and **Howard Waterworth** attended the NARFE Training session and gave a report at the November meeting of the four major subjects that were discussed: chapter development, membership, protecting benefits and dealing with electronics in accomplishing our mission.

Also at the November meeting, a representative from BC/BS spoke on the changes for the FEHBP 2014 season and shared information on BC/BS stand-alone dental and vision plans. These plans are open to everyone, not just BC/BS enrollees.

The Executive Board is feverishly working on updating the Chapter Bylaws and Constitution, incorporating Chapters 2146 and 264. Once they have been revised all members will be notified of the changes before they are sent to the National Office for approval.

The 50/50 drawing at the November meeting was won by a guest **Vera Degenhardt**. She donated her winnings to the chapter's general fund. Thank You Vera!

We wish all sick and shut-in members a speedy recovery and look forward to seeing you soon at the monthly meetings.

To all December Birthday Members  
"HAPPY BIRTHDAY" from all of us!

**Chapter 1122 Holiday Luncheon**

*Wednesday, December 11, 2013  
at 12 Noon*

*Sir Walter Raleigh Inn, 6323 Greenbelt Road-  
Berwyn Heights, MD 20740 (301) 474-6500*

*Guest Speaker*

*Melvin C. High  
Sheriff  
Prince George's  
County MD*



*Choice of entrée:*

*Prime Rib, Hawaiian Chicken, BBQ Chicken,  
Salmon Fillet or Crab Cake Platter  
Open Soup & Salad Bar and Dessert  
Coffee, Tea & Soft Drinks  
(Alcoholic Beverages Not Included)*

*\$25 per person includes tax & gratuity*

*Make Check payable to: NARFE Chapter 1122  
And Mail reservation form to:*

*Warren Wilcox, Treasurer  
8141 Mandan Terrace  
Greenbelt, MD 20770  
301-345-7437 - wwilcox@juno.com*

*Reservations must be made by  
December 7*

**Reservation**

*Name* \_\_\_\_\_

*Address* \_\_\_\_\_

*Phone* \_\_\_\_\_

*Number Attending* \_\_\_\_\_

*Amount Enclosed* \_\_\_\_\_

*Please mark your choice of entrée:*

*Prime Rib* \_\_\_\_\_

*Hawaiian Chicken* \_\_\_\_\_

*BBQ Chicken* \_\_\_\_\_

*Salmon Fillet* \_\_\_\_\_

*Crab Cake Platter* \_\_\_\_\_



## ASSURE Act Would Protect Federal Retirees From Scams

Contact: Jessica Klement 703-838-7760  
 Email: jklement@narfe.org

In October, with the support of the National Active and Retired Federal Employees Association (NARFE), Rep. Matthew A. Cartwright, D-PA, introduced the Annuity Safety and Security Under Reasonable Enforcement (ASSURE) Act, along with Rep. Gerald E. Connolly, D-VA, and nearly 40 other cosponsors.

Investigations have found some companies floating "pension advance" schemes that offer cash now and, in exchange, require borrowers to sign over all or part of their future monthly pension checks to a separate bank account managed by the company. These schemes attempt to circumvent current state and federal laws prohibiting assignment of pensions to third parties, and often carry usurious interest rates not appropriately disclosed to the borrower.

"The legislation would help ensure the retirement benefits federal workers earned throughout their careers are secure from financial scams that could rob them of their annuities through fraudulent sales practices," said Joseph A. Beaudoin, president of NARFE. "NARFE applauds Congressman Cartwright's leadership on the issue, which combines his support for public service with his private-sector experience as an attorney," Beaudoin continued.

The ASSURE Act would expand on previous law to require appropriate disclosures regarding these transactions and also would cap interest rates on these "advances." Importantly, it creates a private right of action to allow individuals to enforce these laws in court.

According to Cartwright, "These simple measures will protect federal retirees from exploitation, allow individuals to assert their rights in court, and ensure that retirees maintain their financial independence."

"Federal workers, military career servicemen and women, and postal workers spend a lifetime earning a federal annuity, an annuity to which they've contributed each paycheck," continued Cartwright.

"Federal annuities were designed to provide retirees with a stream of guaranteed income that gives them a sense of financial security in their golden years. Unfortunately, pension advance companies often prey upon federal retirees and veterans."

### NOTICE TO ACTIVE FEDERAL EMPLOYEES:

**If you were "excepted" (required to work) during the recent Government Shutdown/Funding Lapse, I'd like to hear from you. Please tell me:**

- 1. Where you work**
- 2. When were you were finally paid**
- 3. If you received any extra pay for those dates (Oct. 1-16)**
- 4. Or were you just paid the same as any "furloughed" employee?**

**Elaine Cameron  
 Membership Chairperson  
 Chapter 1122  
 301-792-7544  
 elainecameron@aol.com**

NARFE Chapter 1122 Treasurer's Report for October 2013	
Balance as of 9/30/2013	\$3,661.61
<b>Income:</b>	
None	
Total Income	
<b>Expenses:</b>	
B. Smith (Oct Refreshments)	22.44
M. Scott (NARFE Meeting Registration)	20.00
US Postal Service (Mailing Nov Newsletter)	<u>62.24</u>
Total Expenses	104.68
Balance as of 10/31/2013	\$3,556.93



**Whatever is  
 beautiful,  
 Whatever is  
 meaningful,  
 Whatever brings  
 you happiness...  
 May it be yours  
 this  
 Holiday Season  
 and throughout  
 the coming  
 New Year!**

**Chapter 1122  
 Executive  
 Board**



### What's Your E-Mail Address?

If you are not currently receiving the newsletter monthly by e-mail and you would like to -- we probably don't have your correct e-mail address.

**Please update your  
 e-mail address by  
 notifying Membership  
 Chairperson  
 Elaine Cameron:  
[elainecameron@aol.com](mailto:elainecameron@aol.com)**

TIME SENSITIVE MAIL DO NOT DELAY DELIVERY

NON-PROFIT ORG.

US Postage Paid

College Park

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Lanham, MD 20706

**Chapter 1122 Website**  
[www.mdnarfe.org/chapter1122](http://www.mdnarfe.org/chapter1122)

**MD Federation Website**  
[www.mdnarfe.org](http://www.mdnarfe.org)

**NARFE National Website**  
[www.narfe.org](http://www.narfe.org)



*Happy Holidays To All*

**Upcoming Events**

**2013**

- **November 11 - December 9**  
FEHPB Open Season
- **December 11**  
Holiday Luncheon

**2014**

- **January 21**  
USM Legislative Rally in Annapolis
- **March 31 - April 1**  
Region II Training Symposium

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

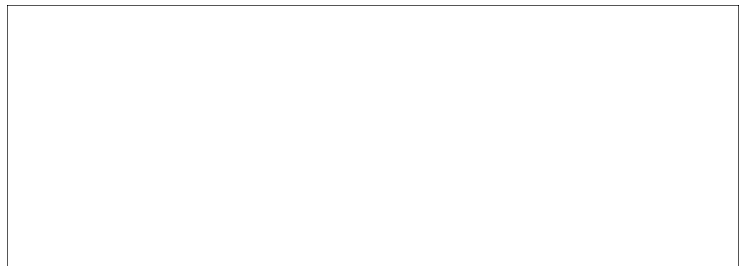
**NARFE Sponsored Line**  
**to Congress**  
**1-866-220-0044**

To contact Maryland Delegates  
and Representatives

Call 301-858-3000  
or visit the NARFE Web Site  
[www.mdnarfe.org](http://www.mdnarfe.org)

To reach the Governor call  
1-800-811-8336  
or visit the Web Site  
[www.gov.state.md.us/mail](http://www.gov.state.md.us/mail)

**RETURN SERVICE REQUESTED**



*Chapter 1122 Holiday Luncheon*

*Wednesday, December 11, 2013 at 12 Noon*

*Sir Walter Raleigh Inn, 6323 Greenbelt Road,  
Berwyn Heights, MD 20740, (301) 474-6500*

*\*\*\*\* Guest Speaker \*\*\*\**

*\$25 per person  
includes  
tax & gratuity*



*See Page 2  
For  
Details*

*Reservations must be made by December 7, 2013*

**Executive Committee Meeting - Wednesday, December 4 at 11:30 am**  
**At Royal Jade Restaurant, 7401 Greenbelt Road, Greenbelt, MD 20770 (301) 441-8880**  
**In Greenway Shopping Center (Formerly Jasper's)**

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