



National Active and Retired Federal Employees Association

NARFE

CHAPTER 1122 NEWSLETTER

Northern Prince George's County Maryland

www.mdnarfe.org/chapter1122

November 2013

Volume 7, Number 9

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lynbob20770@yahoo.com

LEGISLATIVE PROGRAM FOR 113th CONGRESS: 2013-2014 Part II

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

Last month I listed 21 issues which NARFE opposes. This article focuses on issues that NARFE supports and is working to hold onto them. But in view of the Federal Government financial crises NARFE has modified its emphasis from attaining **additional** benefits for us to **maintaining** benefits we already have. Some of the six issues described below are already under intense scrutiny and could be our loss when the various bills are passed and become law. The list of issues to **improve** our benefits is, indeed, very short during these difficult times.

PRESERVING EXISTING BENEFITS

Economic Security/Annuities - the cost-of-living adjustments for all federal retirement programs; a Consumer Price Index (CPI) based on the analysis of the Bureau of Labor Statistics (BLS); changing the CPI-W to the CPI-E as the standard for determining the COLA and legislation to remove the increase in pension contributions of new employees, enacted in February 2012.

Employee Pay - the implementation of federal employee pay parity as reflected in the Federal Employees Pay Comparability Act of 1990.

Health security: the FEHBP - protecting the integrity and affordability of the nation's most efficiently administered and cost-effective employee-sponsored health insurance program for employees and annuitants. Legislation that would ensure that all enrollees receive the same level of prescription drug coverage, by plan, and supports retaining the carry-over provisions in current law for flexible spending accounts (FSAs) to ensure that FSAs are not used in conjunction with high deductible catastrophic health insurance to form an alternative version of the Health Saving Account.

Providing Long Term Care - NARFE will participate in the ongoing development of the Federal LTC insurance program including use of the plan's economy of scale to make premiums more reasonable than premiums sold in the private market. The guarantee of Long Term Care benefits for those presently eligible for

Medicaid, including standards of care and safety that nursing homes must follow.

Guaranteeing Medicare for Current & Future Generations - the basic health security at affordable and predictable prices; to preserve the current Medicare fee-for-service programs and to select the physician of your choice. Also NARFE wants to ensure that the Medicare drug program does not require beneficiaries who receive such coverage through other insurance to pay additional premiums.

Guaranteeing Social Security for Current & Future Retirees - NARFE is guided by SS principles such as: financial security for the disabled, survivors and dependents (i.e. social insurance), deliberate redistribution of benefits to lower income beneficiaries, benefits at no risk to beneficiaries, efficient administration of the program—less than 1% overhead costs and full COLAs.

Guaranteeing Social Security for Current and Future Retirees - repeal or reform of the Social Security Government Pension Offset and Windfall Elimination Provision. It also supports legislation to require the SS Administration to report annually the amount of WEP penalty to affected individuals.

ENHANCING EXISTING BENEFITS

Making Health Care More Affordable - NARFE will participate in efforts by Congress to contain FEHBP costs such as implementing initiatives to rein in prescription drug costs, especially by use of the federal supply schedule by FEHBP to purchase prescription drugs on behalf of enrollees. NARFE opposes the OPM decision to forego the Medicare employee subsidy to which the FEHBP is entitled since plans to provide annuitant's over 65 with drug coverage that is greater in value than the Medicare Part D drug program.

Protecting the Postal Service's Ability to Provide Universal Service - Maintaining six day weekly mail delivery service and to seek legislation to keep small Post Offices open throughout the U.S. It also supports legislation to relieve the

Legislative Continued on Page 9

**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
October****780**

Daylight Saving Time
Ends November 3

**Chapter Corner**

Chapter 1122 welcomes the following members who were reinstated in October:

Reinstated Members:

Lee Johnson
Kent Nilsson
Emanuel Silverman
Junius Southall
Carolyn Warren
Diana Weatherby

New members, reinstated or transferred members your attendance would be greatly appreciated at the monthly meetings. Come hear interesting speakers, and meet and socialize with fellow chapter members.

Melinda Scott is the new Official Photographer for the NARFE Maryland Federation of Chapters. She has also volunteered to serve Chapter 1122 as the new Service Officer and Photographer. Bravo to Melinda!

Starting November the executive committee meetings will be held the first Wednesday of each month at the Royal Jade Restaurant in Greenbelt.

The lucky winner of the 50/50 drawing at the October meeting was **Barbara Smith** who donated her winnings to the chapter's general fund.

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

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

December Holiday Luncheon - Wednesday, December 11, 2013 at 12 Noon
Sir Walter Raleigh Inn, 6323 Greenbelt Road, Berwyn Heights, MD 20740 (301) 474-6500

Pay Early and Save - \$22 if paid by November 22

Full Price: \$25 per person includes tax & gratuity
Choice of entrée: Prime Rib, Hawaiian Chicken,
BBQ Chicken, Salmon Fillet or Crab Cake Platter
Open Soup & Salad Bar and Chocolate Moose Dessert
Coffee, Tea & Soft Drinks (Alcoholic Beverages Not Included)

Make Check payable to: NARFE Chapter 1122
Send to: Warren Wilcox, Treasurer
8141 Mandan Terrace
Greenbelt, MD 20770
301-345-7437 - wwilcox@juno.com

Reservations must be in by
December 7, 2013



Jack Booz and Lina Stallings
Prince George's County Sheriffs Department

Are you aware of the "Bogus Medicare Card Renewal Scam" or the "Medical Alert Device Phone Scam?" Would you believe scammers clear \$84 billion a year making money from us with cons and scams? A big thank you to Jack Booz and Lina Stallings for making us aware of all the scams, including ones on the phone and internet, that are directed at seniors. If you were not at the October meeting and would like further information on scams call Lina Stallings (301) 780-2776 or email: ccstallings@co.pg.md.us.

**Congressman Chris Van Hollen's 11th Annual
FEHB Forums in cooperation with NARFE**

Representatives of health insurance carriers will be present at all sessions to discuss the various health plan options and the impact of the Affordable Care Act. Locations are:

Monday, Nov. 18, 2013

9 a.m. - 11 a.m. Holiday Park Senior Center
3950 Ferrara Drive, Wheaton, MD 20906

Wednesday, Nov. 20, 2013

7 p.m. - 9 p.m. Executive Office Building
101 Monroe Street, Rockville, MD 20850

Friday, Nov. 22, 2013

10 a.m. - Noon Calvary United Methodist Church
403 South Main Street, Mount Airy, MD 21771



Guest Speaker
Melvin C. High, Sheriff
Prince George's County MD

Have chapter news or articles to share? Email the editor: bsg.smith@verizon.net

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Postal Service of the requirement to prefund 10 years of its future retiree health care obligations. Allow OPM to make payments for any refund due to USPS from the Civil Service Retirement and Disability Fund that would not reduce the federal annuities paid to retirees.

ADDITIONAL KEY POSITIONS

(All require introduction of legislation)

Securing Universal Access to Comprehensive Health Care

Preventing Medical Errors

Establishing Tax Equity

Community Services for Older Americans

Improving Response Plans for Older Americans

Statehood for DC and Voting Rights for a Delegate

TELL WASHINGTON: LEAVE SOCIAL SECURITY CUTS OUT OF ANY BUDGET

President Obama and Congress are trying to reach a budget deal that could include "chained CPI," a cut to the annual cost-of-living adjustment (COLA) for Social Security.

The chained CPI proposal would cut \$127 billion from Social Security benefits over the next 10 years- over \$2,000 out of the pockets of individual seniors - hurting many older Americans who are already living on tight budgets stretched by prescriptions, utilities and health care costs.

CALL 1-877-940-7790: Tell Congress to leave Social Security cuts out of any budget deal.

A Poem in Honor of Our Military on Veterans Day

Let's honor our military,
The men and women
who serve,
Whose dedication to our
country
Does not falter, halt or
swerve.
Let's respect them for
their courage;
They're ready to do
what's right
To keep America safe,
So we can sleep better at
night.
Let's support and defend
our soldiers,
Whose hardships are
brutal and cruel,
Whose discipline we
can't imagine,
Who follow each order
and rule.
Here's to those who
choose to be warriors
And their helpers good
and true;
They're fighting for
American values;
They're fighting for me
and you.

By Joanna Fuchs
www.poemsource.com



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

2014 Premiums in FEHBP to Rise 3.7 Percent on Average

The Office of Personnel Management (OPM), after negotiations with participating insurance carriers, announced the average premium in the Federal Employees Health Benefits Program (FEHBP) will increase 3.7 percent in 2014. The average increase to nonpostal employees and all retirees is 4.4%. The average premium increase for the Federal Employees Dental and Vision Program (FEDVIP) will be under 1 percent for dental coverage, while average premiums for vision benefits will decrease by 1.3 percent. Nearly one million federal retirees are enrolled in the FEHBP's Blue Cross Blue Shield Standard option, where the self-only monthly premium will rise 4.14 percent to \$190.28; if enrolled in family coverage, the monthly premium will rise 10.49 percent to \$444.12.

The 2013 Open Season for health, dental and vision insurance and flexible spending accounts will be held from November 11 through December 9, 2013. NARFE members, like all enrollees, should review the benefits and premiums for their health plan choices and decide what coverage best fits their health care needs in the coming year. Specific premium information is available on the OPM website. The gateway for health plans is: <http://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/#url=Premiums>. To access FEDVIP use: <http://www.opm.gov/healthcare-insurance/dental-vision/plan-information/#url=Premiums>.

**Alzheimer's Report
Creavery Lloyd, Alzheimer's Chair**

Alzheimer's changes the lives of everyone it touches. Please send your tax deductible contribution to help find a cure for this dreaded disease. Make check payable to:

**NARFE Alzheimer's Research
(note on check Chapter 1122)**

Send to:

**Creavery Lloyd, ALZ Chair 1122
6725 Lamont Drive
Lanham, MD 20706**

**NARFE Chapter 1122
Treasurer's Report for
September 2013**

Balance as of 8/31/2013	\$3,596.45
Income:	
NARFE (Aug & Sept Dues)	<u>327.46</u>
Total Income	327.46
Expenses:	
CHI Centers Inc. (Printing Oct Newsletter)	132.22
B. Smith (Sept Refreshments)	42.07
M. Scott (NARFE Meeting Registration)	20.00
US Postal Service (Mailing Oct Newsletter)	<u>68.01</u>
Total Expenses	262.30
Balance as of 9/30/2013	\$3,661.61
Submitted: Warren C. Wilcox, Treasurer	

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Permit # 3772



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7353 Green Oak Terrace
Lanham, MD 20706

Chapter 1122 Website
www.mdnarfe.org/chapter1122

MD Federation Website
www.mdnarfe.org

NARFE National Website
www.narfe.org



VETERANS DAY - NOVEMBER 11

Upcoming Events

- **November 11**
Veterans Day
- **November 13**
Chapter Meeting
- **November 18, 20 & 22**
Congressman Chris Van Hollen
FEHB Forums
- **November 28**
Thanksgiving Day
- **December 11**
Holiday Luncheon

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

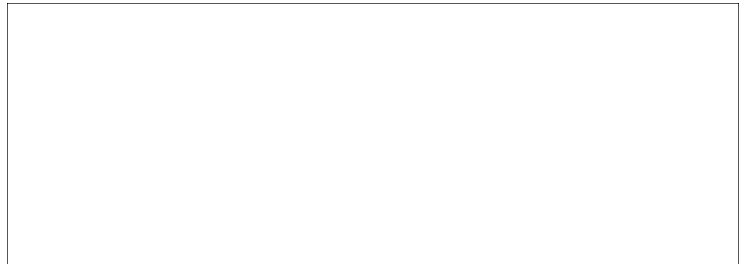
NARFE Sponsored Line
to Congress
1-866-220-0044

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

RETURN SERVICE REQUESTED



CHAPTER 1122 MONTHLY MEETING

November 13, 2013 at 1:30 PM

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

Representatives
From Various Health Groups
Under FEHBP will talk about changes
To 2014 Plans

BCBS, Aetna, Kaiser and GEHA

*All Are
Welcome*

Refreshments

Call office for directions 301-441-1096 Dial 0

Executive Committee Meeting - Wednesday, November 6 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.