

WHERE AND WHEN

Unless otherwise noted*, our Members Meetings are held on the 4th Tuesdays at 1:00 PM at the Holiday Park Senior Center, 3950 Ferrara Dr., Silver Spring, MD 20906, 240-777-4999; ample free parking; covered parking in rear. Additionally, most meetings are captured on Zoom and recorded. Virtual access instructions can be found on Page 2, in the "The Potomac, a History of the River and the Land" article.

UPCOMING MEETINGS/ACTIVITIES (Open to all)

Chapter:

- **Members Meetings:** Nov 19*, Dec 9*, Jan 28, Feb 25
- **Newsletter Input Deadlines:** Dec 13, Jan 17, Feb 14
- **Board Meetings:** Dec 2, Jan 8, Feb 5, Mar 5

Outside Events:

- **Mid-County Citizens Advisory Board (MCCAB) -** Thursday November 21, 2024 at 7PM, virtual, contact Luisa Cardona at 240-777-8101 for link.

Our Facebook Page: NARFE Chapter 1892, Aspen Hill.

Chapter Webpage: <https://sites.google.com/view/narfe-chapter-1892/home>

Note: In cooperation with all Montgomery County chapters, Chapter 1892 is sharing its newsletter and presentations with all Montgomery County NARFE chapter members.

President's Message

November feels so contradictive, with Thanksgiving and us being happy for all we have, but also sad about our losses. Those beautiful leaves falling remind us of the circle of life and friends and family who are no longer with us. This Thanksgiving, let us remember fondly the past, but embrace with enthusiasm our opportunity to live, love, and continue to strive with integrity and compassion to help others.

I am so thankful for the best ever NARFE Chapter Board and Friends of the Board. They work for you with passionate hearts to ensure that your chapter provides presentations and social experiences that make your life better. Please thank Paul Schwartz, Myron Chace, Jim Bachmaier, Nina Chace, Merle Biggin, Bob Kammer, Filomena Chau, Minnedore Green, Cathy Hobbs, Diane Boehr, and Linda Jacks. They are amazing!!

Note that the Nov. and Dec. newsletters are one, so the newsletter folks can have a breather.

Happy Thanksgiving and Winter Holidays!

Sarah, Co-President

Alzheimer's Research

Please consider making an end of year donation payable to 'NARFE Alzheimer's Research' and list Chapter 1892 on the memo line. Your check can be sent directly to the Alzheimer's Association, 225 N. Michigan Avenue, 17th floor, Chicago, IL 60601-7633. For information about Alzheimer's disease and dementia, visit the Alzheimer's Association at <http://www.alz.org> or call the 24-hour helpline at 1-800-272-3900. Thank you.



Chapter 1892 Leadership

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State Legislation

By Paul Schwartz, MD Federation State Legislation
Committee Chair; Chapter Co-President; and
NARFE Region II Vice President Elect

With the results of the 2024 election, we must now consider a look at the impact of those results on our legislative priorities. The federal tax plan of 2017 will expire at the end of 2025 but now it will be more likely to be extended in some manner. That will bring back the need, once again, for our support of decoupling the Maryland state tax returns from the federal tax returns, to enable Maryland taxpayers to choose between itemizing on their state returns or taking the state standard deduction.

Another issue concerns controlling pharmaceutical pricing. With the new administration in Washington, the influence of pharmaceutical companies over pricing will likely be increased and should not be ignored. This makes it all the more critical to expand the authority and oversight of Maryland's Prescription Drug Affordability Board, regarding pharmaceutical pricing in Maryland. We will continue our support for this important initiative.

The efforts in Congress to finally repeal the Windfall Elimination Provision (WEP) and the Government Provision Offset (GPO) may also be impacted, with the new administration and the change in control of the senate. We will continue to monitor this situation and how it might impact these efforts. Stay tuned.

The Potomac, a History of the River and the Land

The Potomac River was the first interstate waterway in North America, the spawning ground for the Constitution, and a protective barrier in the Civil War. A dominant geological feature of Montgomery County, to travelers today, the river is a time tunnel to 250 million years of history. Jim Johnston, our speaker at the November 19th meeting, will regale you with this enlightening history, and the next time you walk along the river, you'll see the Potomac in a new way!

Join us: Tuesday, November 19, starting at 1 PM. Mark your calendars, tell your friends, ask your questions, and enjoy refreshments!

How to attend this meeting:

In person, join us at the Holiday Park Senior Center, 3950 Ferrara Dr., Classroom 20, Silver Spring (Wheaton), MD 20906.

Online, access the meeting via Zoom using a computer (best way), tablet, or smart phone. Just hit the link below.

<https://us06web.zoom.us/j/84654406850?pwd=K4PTu0RMeNxbV8bxHDF9dGA1OQ0y.1>.

Meeting ID: 846 5440 6850
Passcode: 307663

If you prefer, you can participate with audio-only using any type of phone by calling 301-715-8592. You may need to key in the meeting ID and passcode.

Note: Meeting will be recorded and available on the Chapter website.

Vaccine Reminder - Get your flu shot and updated COVID booster - available at most pharmacies and your doctor's office. If you are older or immune compromised, be sure to get the senior dose.

Health Insurance Panel Briefing

(Edited from Myron Chace's Written Accounts)

Five companies offering health benefit plans to active and retired federal employees sent representatives to this meeting. Each spokesperson made brief remarks (five to ten minutes) about respective plan benefits, some changes for 2025, and responses to Office of Personnel Management (OPM) initiatives. All representatives generally commented on how comprehensive the federal health benefits program is, especially with many choices offered. A key point from all was the reminder of open season dates – November 14 to December 9 – for choosing a plan. Their remarks additionally included references to the new Postal Service Health Benefits plans now part of the federal plans, Medicare Parts A and B, Medicare Advantage, and Medicare Prescription Drug Program. Each representative devoted some remarks on better or distinguishing aspects of a carrier plan offered for 2025, as well as to improvements to meet customer needs.

In addition to distributing carrier brochures, summary sheets, and other descriptive literature, each representative provided contact information for fielding questions about plan coverage, as it may relate to an individual's specific needs. Company representatives at this meeting in order of appearance:

Blue Cross Blue Shield – Jennifer Malavé
(jennifer.malave@carefirst.com 202-997-1744)
United Healthcare – Toni Duncombe
(uhc_feds@uhc.com 952-202-6146)
AETNA – Patricia Wright
(WrightP3@aetna.com 410-404-1829)
GEHA – Eric Johnson
(gehama@uhc.com 763-361-0618)
Kaiser Permanente – Lydia Robinson
(Lydia.m.robinson@kp.org phone number not provided)

Carrier representatives also offered general advice. They urged reviewing as much information as possible to become good consumers when selecting a plan. Make comparisons carefully, advocate for yourself, and evaluate what you expect to need in the coming year. Are you getting the best deal? What is important to you?

The health benefits meeting included a question-and-answer session. Examples of questions reflect many concerns and interests: What is carrier coverage when out of area, including travel abroad? What is the history of Medicare Advantage plans? How are companies addressing cybersecurity? How does premium reimbursement work? What is the Maryland hospital network?

November National Health Observances

Each month, the Office of Disease Prevention and Health Promotion (ODPHP) feature select National Health Observances (NHOs) that align with their priorities for improving health across the nation. In November, they are raising awareness about diabetes, chronic obstructive pulmonary disease (COPD), and antibiotic safety.

National Diabetes Month - Nearly 98 million adults in the U.S. have prediabetes and many don't realize it. National Diabetes Month offers an opportunity to spotlight this critical public health issue and inspire people to take charge of their health. Check out and share these National Diabetes Month resources from the National Institute of Diabetes and Digestive and Kidney Diseases (NIDDK).
<https://www.niddk.nih.gov/health-information/community-health-outreach/national-diabetes-month>

National COPD Awareness Month - Help spread the word about COPD with COPD Awareness Month resources from the National Heart, Lung, and Blood Institute (NHLBI). Since smoking remains the leading cause of COPD in the U.S., November is also a good time to highlight the health benefits of quitting tobacco.
<https://www.nhlbi.nih.gov/health-topics/education-and-awareness/copd-learn-more-breathe-better/copd-awareness-month>

U.S. Antibiotic Awareness Week

The Centers for Disease Control and Prevention (CDC) is leading U.S. Antibiotic Awareness Week from November 18 to 24 to raise awareness of antibiotic resistance. Spread the message about the importance of proper antibiotic use with CDC's Be Antibiotics Aware Partner Toolkit
https://www.cdc.gov/antibiotic-use/php/usaaw-partner-toolkit/social-media.html?CDC_AAref_Val=

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November/December 2024 Edition

NEXT MEETING: The Potomac, a History of the River and the Land - Join us, Tuesday, November 19, at 1 PM - See Page 2.

Winter Holidays Party!!

It's time to celebrate all the Winter holidays--time to relax, eat good food, and enjoy speaking with other Federal retirees and employees who totally appreciate you. Friends and family are welcome as well.

Please join us to celebrate the holidays on **Monday, December 9th at 1pm**, at Mamma Lucia's in Olney. Order off the menu and only pay for yourself. The restaurant is in the Olney Village Center, 18224 Village Center Drive Olney, MD 20832. Chapter members from White Oak, Western Montgomery, Wheaton/Glenmont, and Leisure World are also invited, so we can look forward to seeing old friends that we haven't seen in a while—hooray!

Please RSVP with your name, the number of people attending, and a contact phone or email by December 5th, to Jim Bachmaier at bachjchauf@verizon.net or leave a message at 301-642-6742 or 301-933-3476.

