

April 2021



NARFE Chapter 356
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MANASSAS CHAPTER NEWSLETTER

NARFE Chapter 356, Manassas, VA - Organized September 9, 1953

April Luncheon Meeting Canceled Due to Coronavirus Pandemic

From The Chapter President

Future Meetings:

Our schedule of future Chapter meetings is unclear at this time due to the coronavirus crisis. When scheduled, such meetings will be virtual for the foreseeable future.

Our Executive Committee is now meeting virtually on the first Tuesday of each month.

April brings Easter and Passover and we remember our values when we celebrate these holidays. When I was young my family traveled from District Heights, Maryland to visit relatives in Tennessee over the Easter holiday. I enjoyed visiting my relatives. We went to church and I participated in an Easter egg hunt. I remember watching the Ten Commandments with Charlton Heston as Moses. During Spring we also celebrate the growth of new life and life returning from Winter dormancy.

The March 2021 issue of NARFE magazine has an article on Fighting COVID-19 in the front lines. In the article three Veteran's Administration employees explain their roles in limiting the Pandemic's effects. The article also reports on the activities of federal agencies in countering the Pandemic. The Federal Emergency Management Agency (FEMA), part of the Department of Homeland Security, coordinates the federal response. The article reports that researchers at the Centers for Disease Control (CDC) study the virus worldwide and help communities locally. The Department of Labor helps employers and workers keep their workplaces as safe as possible and provides advice and updates on special unemployment benefits passed by Congress. The article reports that the Food and Drug administration works with the health care industry to develop vaccines, drugs and diagnostic tests. The article states that the Department of Health and Human Services researches treatments for those who have contracted the illness and leads the race to develop, approve, and distribute vaccines.

Three vaccines have been approved to prevent people from contracting Covid-19. The

Pfizer and Moderna vaccines each require two doses but they have an effectiveness rate above 90 percent. The Johnson and Johnson vaccine requires only one dose. I have received two doses of the Pfizer vaccine with no significant ill effects. The Pfizer and Moderna vaccines reach their full effectiveness about three weeks after the second dose. If your doctor advises that you should be vaccinated I urge you to seek vaccination as soon as possible.

The March issue of NARFE magazine also has an article on NARFE's legislative accomplishments during the 116th Congress (2019-2020). NARFE prevented cuts to earned pay and benefits, blocked the OPM reorganization plan, and secured pay raises for federal employees. NARFE obtained paid parental leave for federal employees, guarantee of back pay for employees furloughed during government shutdowns, and suspension of required minimum distributions from TSPs. NARFE also obtained emergency funding for the postal service and repeal of the Cadillac tax on health benefits.

NARFE National President Kenneth J. Thomas discusses NARFE-PAC month in his column. The 117th Congress will have more than 60 new US Representatives and half a dozen new US Senators. President Thomas tells us that one way every member can support working and retired Feds is by contributing to NARFE-PAC, our association's political action committee. President Thomas thanks us for our support for NARFE and NARFE-PAC.

Joseph Powell
Chapter President

Legislation Update and News of Note

NARFE Centennial

Pending passage in the House is [H.Res. 131](#), a resolution introduced on February 19 by Congressmen Gerald Connolly (D-VA) and Brian Fitzpatrick (R-PA) to recognize NARFE's 100th anniversary and NARFE's century of defending and advancing policies to protect the earned pay and benefits of federal employees and retirees. Visit NARFE's Legislative Action Center to urge your representatives to cosponsor the resolution. Senators Ben Cardin (D-MD) and James Lankford (R-OK) introduced a companion resolution in the Senate (S.R. 76), which passed the Senate by unanimous consent February 25.

Source: www.narfe.org; NARFE Newline, March 30, 2021

Postal Service 10-year Strategic Plan

The U.S. Postal Service (USPS) released its new strategic plan, [Delivering for America](#), which aims to slow mail delivery and raise prices to reduce costs and increase profits. The USPS projects the plan will allow the agency to operate with a positive net income by 2023 and break even over the next decade, converting a 10-year projected \$160 billion loss into a \$299 million profit. To cut costs, the USPS plans to slow first class mail delivery from a one to three-day timeframe to a one to five-day window. The agency plans to cut overall work hours, decrease overtime, and reduce extra transportation trips. The plan anticipates additional savings through legislative action that would include Medicare integration and ending the requirement that the agency prefund the future health insurance benefits of its retirees.

Source: www.narfe.org; NARFE Newline, March 30, 2021 Government Executive, February 23, 2021

Legislation to Allow Firefighters to Trade Shifts

Senators Chris Van Hollen (D-MD), Susan Collins (R-ME), Tom Carper (D-DE) and Jon Tester (D-MT) have reintroduced The Federal Firefighter Flexibility and Fairness Act (S. 838) that would ensure federal firefighters can trade shifts across multiple pay periods without impacting their pay or annual leave usage. Agencies have often barred such trades that could result in one fire-

fighter seeing his or her biweekly pay reduced and the other becoming eligible for overtime pay. Firefighters typically work nontraditional schedules compared to other government employees, working 24-hour shifts and 72-hour work weeks, followed by longer periods of time off.

Source: Government Executive, March 22, 2021

Proposal to Revamp Federal Building Funding and Increase Federal Electric Vehicles

On March 31 President Joe Biden unveiled a \$2 trillion infrastructure plan that includes a significant boost to federal building funding and would overhaul the way the government's capital projects are financed. The president would carve out \$18 billion to modernize the Veterans Affairs Department's hospitals and clinics and \$10 billion for all other federal buildings. The Biden administration is looking to place a particular emphasis on constructing and retrofitting federal buildings in a sustainable manner. At least part of the \$10 billion would go into a "federal capital revolving fund," which would establish seed money for agency infrastructure and would allow projects to be funded over time, rather than all up front. The plan would allocate \$46 billion in federal buying toward electric vehicles, including for the U.S. Postal Service, charging ports and electric heat pumps for buildings.

Source: Government Executive, March 31, 2021

NARFE WEBINARS

Upcoming NARFE Webinars:

CSRS Offset: The Best of Both Worlds or a Nightmare?

Thursday, April 8, at 2 p.m. ET

For some, the Civil Service Retirement System (CSRS) means a hybrid system of benefits that are offset (reduced) by Social Security retirement benefits. This coverage can ultimately provide greater retirement income than CSRS by itself, but if you're a retired Fed covered under CSRS, there are some potential pitfalls you need to know about.

If you or your spouse are affected by the CSRS Offset, join us as Tammy Flanagan discusses steps to take prior to your retirement date, how to prepare for the reduction to your CSRS benefit, what information to relay to your spouse in the event you predecease them and much more. You'll especially want to learn how you may be exempt from the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

Click [here](#) to register today and better understand how to maximize the benefits of CSRS Offset coverage while preparing for potential hazards along the way.

Recent Webinars:

Tax Planning for Federal Retirees

Thursday, March 18, 2021

Presented by Mark Keen, CFP

Tax time is stressful for most people, but for federal retirees it can be especially complicated as you deal with things like stealth taxes and Required Minimum Distributions (RMDs) that wreak havoc on your Form 1040. Unfortunately, retirees often wind up paying more than you should, but if you take a little time to understand the system and how federal retiree benefits are taxed, you can take charge of your tax planning and hang on to more of your money.

This presentation will help you understand:

- How federal benefits like CSRS/FERS Annuities, Social Security, and Thrift Savings Plan (TSP) withdrawals are taxed
- TSP mandatory withholding rules and why that's not your actual tax liability
- Strategies to minimize taxes on TSP withdrawals
- How RMDs can cost you more in taxes, if you're not careful
- Costly stealth taxes from Medicare Part B and Income Related Monthly Adjustment Amounts (IRMAA)

[NARFE Webinars: Always Available Wherever and Whenever You Are](#)

NARFE members know the value of our Federal Benefits Institute webinars. Every month you can take charge of your federal benefits and prepare for a secure future with educational webinars that help you save money and enhance your life. Every webinar is recorded and archived, along with a transcript of the live Q&A session that follows.

As a NARFE member, you have exclusive access to those archived webinars, which cover a wide range of topics like TSP management strategies, retirement planning, choosing the right FEHB plan, the benefits of long-term care insurance and many more. The webinars are now even easier to access on our new, user-friendly website.

[Click here](#) to find links to dozens of valuable, expert-led presentations that you can watch on demand, anytime, anywhere. And remember, this is just one of many exclusive NARFE resources available to help you get the most out of your federal benefits, and one of the many reasons it pays to be a NARFE member.

News from Virginia Federation Service Officer, Arlene Arthur

I am continuing my series addressing federal annuitant's Life's Events. According to OPM there are Life Events that could affect your benefits. Life events involve you, your spouse and/or your children. This month I'll address "You Marry".

Over the last several months I have received multiple referrals for assistance from children and spouses following the passing of their loved ones. Their main question is "What do I do"? This same question is occurring all across this country, and now because of the pandemic, it is occurring at much higher rates. It is important to report deaths to OPM as soon as possible. Remember that even as the caseload has increased substantially, OPM's resources have not. It is taking four to five weeks to process a case after receipt of the application. The fastest way to report a death is online.

Stay healthy. Arlene Arthur

Contact your Chapter Service officer or me, Arlene Arthur at arlenebw@gmail.com if you need assistance with benefits.

Life Events

• You marry

Write to OPM (Boyers, PA) and send a certified copy of your marriage certificate showing the date of the marriage and the name of your spouse. Ask OPM for information about how to provide a survivor annuity. To change to a family health benefits enrollment, contact OPM any time from 31 days before your marriage to 60 days afterward. Otherwise, you will have to wait until the next health benefits Open Season to make the change. If you already have a family plan, contact your health benefits carrier to include your spouse in the coverage. You may also want to have OPM change your Federal or State income tax withholding. You may also want to change your designation of beneficiary for life insurance or for retirement. This must be in writing on forms provided by OPM.

Contact OPM or go the OPM's website to obtain Standard Form 2808, Designation of Beneficiary (CSRS), Standard Form 3102, Designation of Beneficiary

(FERS), and Standard Form 2823, Designation of Beneficiary, Federal Employees' Group Life Insurance.

How to Contact OPM

You can contact OPM one to four ways:

Email: retire@opm.gov

On-line:

[www:servicesonline.opm.gov](http://www.servicesonline.opm.gov)

Report a death online:

<https://rsreporting.opm.gov/annuitantdeath>

Phone:

1-888-767-6738 (Hours of operation 7:30 a.m. - 5:00 p.m. (Eastern Time - Monday through Friday))

Mail:

Office of Personnel Management
Retirement Operations Center
P. O. Box 45
Boyers, PA 16017 - 0045

Alzheimer's Corner
Marilyn Markman, RN

There is a lot happening in the world of Alzheimer's and dementia and it couldn't come at a better time. Researchers have been working nonstop and have a few promising results. An experimental intravenous drug—donanemab--may slow down cognitive decline in people with Alzheimer's. Although the research is early, Maria Carrillo, Alzheimer Association's chief scientist officer says the drug "could be a first step toward slowing more significantly, or stopping cognitive decline in these stages". This is something to "keep our eye on".

Researchers are also continuing to study blood testing. In October 2020 a blood test was announced- it measures biomarkers that frequently reflect the presence of amyloid plaques in the brain- a "hallmark of Alzheimer's". It also shows the presence of a gene variant that increases risk of the disease. The downside of this test is the cost-\$1,250, although patients that qualify for financial aid are charged \$25-400. At this time it is not covered by insurance but hopefully this will change.

In the February/March issue of AARP magazine there is an eye opening article about Tony Bennett, who is now 95 years old. He was diagnosed with Alzheimer's in 2016 and his last performance was March 11, 2020. I was curious about other entertainers who were diagnosed with Alzheimer's and was surprised to see how many and who! I knew about Glen Campbell and Robin Williams (Lewy Body Dementia) but was surprised to read about- Rosa Parks, Eddie Albert, Jimmy Stewart, Peter Falk, Rita Hayworth, Norman Rockwell, Charlotte Heston, Perry Como - the list goes on and on. When you Google - entertainers diagnosed with Alzheimer's- there are many links.

So, thank goodness for charity donations (like NARFE), grants, government contributions, and the tenacity of researchers. With all this help, we WILL find a treatment then a cure for this awful disease!

Chapter 356 Membership Report for March 2021

Chapter 356 membership as of March 31 is 152 members.

CHAPTER 356 OFFICERS AND COMMITTEES

President	Joseph Powell	703-369-5183
First Vice President	Helen Brooks	703-791-6737
Second Vice President	Priscilla Saboe	703-361-1150
Secretary	Mary Brandt	703-753-3954
Treasurer	Richard Horte	703-368-8767
Membership Comm.	Helen Brooks	703-791-6737
National Legislation	Vacant	
Program Comm.	Vacant	
Public Relations Comm.	Vacant	
Service Officer	Priscilla Saboe	703-361-1150
Sunshine Comm.	Priscilla Saboe	703-361-1150
Alzheimer's Comm.	Marilyn Markman, RN	703-791-4329
Chapter Chaplain	Vacant	
Newsletter Editor	Richard Horte	703-368-8767
Immediate Past President	Jack Shipley	703-753-0143

Email Address Changes

Be sure to notify NARFE or our chapter whenever you change your email address to assure you continue to receive this newsletter.

Manassas Chapter Newsletter Online

We are using the NARFE email system to distribute our newsletter to members. If you are not receiving NARFE email, please contact us or NARFE Headquarters at Member Services (703-838-7760). The latest newsletter is also available at the Virginia Federation website at www.vanarfe.org. Go to Chapter/Area Newsletters #356.