

October 2023



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MANASSAS CHAPTER NEWSLETTER

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

Next Meeting Date

October 18

*Bob Evans
10830 Promenade Ln.,
Manassas, VA*

**Lunch
11:30 AM**

**Program
12:30 PM**

Bob Evans is located at the intersection of Sudley and Balls Ford Roads. Parking entrance is at rear of restaurant on Promenade Lane next to Sonic Drive-in.

Federal Employee Health Benefits Update, Kathy Bass, Account Mgr., Anthem Blue Cross

Kathy Bass, Field Service Account Manager for the Federal Employee Program, at Virginia Anthem-Blue Cross Blue Shield, will be the guest speaker for the October luncheon. She will discuss the federal health insurance program and any changes to expect in the coming year. While she represents Blue Cross Blue Shield, her comments would apply as well to other Federal health programs including Medicare. She will be happy to answer any questions members might want to address.

ditional volunteers to serve with Helen Brooks and Marilyn Markham on our various committees. We were pleased to see some additional familiar faces at our meeting last month. If you haven't joined us yet for our chapter luncheon at our new location, Bob Evans, please consider doing so this month when we have Kathy Bass of Anthem Blue Cross scheduled to speak on changes to the Federal Employees Health Benefits Program (FEHBP). Open season this year will run from November 13 through December 11, affording federal employees and annuitants the opportunity to review, change or enroll in health, vision and dental plans under the FEHBP program.

From The Chapter President

In accordance with the Chapter Bylaws, should it achieve a quorum, Chapter 356 will hold its annual meeting and election of officers at the October 18 meeting. I am pleased to announce the following slate of officers who will stand for election: for President, Mary Brandt, for Vice President, Priscilla Saboe, for Treasurer, Richard Horte, and for Secretary, Carol Campbell. Nominations will also be taken from the floor. Thank you to Priscilla and Richard who have agreed to run for another one-year term of office and I especially want to thank one of our new chapter members, Carol Campbell, for volunteering to run for the Office of Secretary. With their able assistance, Chapter 356 will not be forced to close and we will be open for business for another year. We still would be grateful for ad-

As we noted last month, all of the seats in the State of Virginia House of Delegates and in the Senate and some local offices are on the ballot for election during the 2023 November General Election, which will be held on November 7. Early voting runs from September 22 to November 4. See page 3 of this newsletter for additional information. We encourage all of our members to exercise their right to vote.

Mary M. Brandt
Interim President

Future Meetings:

Chapter luncheon meetings are held on the third Wednesday of each month.

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

Legislation Update and News of Note

Federal Government Shutdown Averted

Within hours of a looming government shutdown on September 30, the Congress passed a stopgap continuing resolution that will fund the government until November 17 at current funding levels, averting the anticipated furlough of thousands of government workers. The bill, which passed the House 335-191 and the Senate by a 88-9 vote, included \$16 billion for disaster relief, extended the federal flood insurance program and reauthorized the Federal Aviation Administration, but failed to include funding for assistance to Ukraine. Attention will now turn to full-year appropriations for fiscal 2024. Top-line funding levels were previously set under the Fiscal Responsibility Act (FRA), a law that raised the debt ceiling and set spending caps through fiscal 2025. House Republicans have since reneged on that deal, passing several appropriations measures well below agreed upon levels. The Senate has approved its bills only at the committee levels, but has done so with broad bipartisan support and in line with the agreement President Joe Biden struck with House Speaker Kevin McCarthy under the FRA earlier this year.

Source: Government Executive, September 30, 2023

Efforts to Thwart Revival of Schedule F

The Office of Personnel Management (OPM) on September 15 announced that it is proposing new regulations designed at a minimum to slow down a future administration from attempting to revive Schedule F, which would strip tens of thousands of federal workers of their civil service protections. The regulations stipulate that when a federal employee's job is converted from the competitive service to the excepted service, the employee retains "the status and civil service protections they had already accrued," unless they voluntarily transfer into an excepted service position. The proposal also establishes a narrow definition of "policy-related" jobs in the federal government, whittling it down to refer only to noncareer political appointments, and it grants federal workers the right to

appeal any job reclassification that would result in the loss of civil service protections to the Merit Systems Protection Board. Former Trump administration staffers have spent the last two years preparing to reinstate Schedule F upon the election of a Republican president and multiple Republican presidential candidates, including former President Donald Trump, Florida Governor Ron DeSantis and Vivek Ramaswamy have endorsed Schedule F or analogous plans designed to fire large portions of the federal workforce, while activists and conservative lawmakers have proposed making the entire civil service at-will employees. OPM will publish the regulations in the Federal Register on September 18 and comments will be solicited until November 17.

Source: Government Executive, September 15, 2023

COLA Watch

The Senior Citizens League has projected that the annual cost of living adjustment (COLA) for Social Security recipients will likely be 3.2% for 2024. This would also apply to Civil Service Retirement System annuitants. The COLA is calculated based on an average of the inflation readings for the months of July, August and September based on the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) published by the Bureau of Labor Statistics. The CPI-W rose 3.6% in July and 3.4% in August. The September figure was not available at the time of this printing. The Social Security Administration is expected to announce the official 2024 COLA increase in mid-October.

2023 VIRGINIA GENERAL ELECTION

In 2023, Virginia will be holding elections to fill all seats in the Virginia General Assembly, i.e., the House of Delegates and the Senate. The deadline to register to vote or update an existing registration is October 16, 2023. Early Voting for the 2023 November General Election will open on Friday, September 22, and run through Saturday, November 4. Any voter registered in Prince William County can vote at any Early Voting location in the county. Early Voting locations will be open on weekdays from 8:30 a.m. to 4:30 p.m. and weekend hours will be from 8:30 a.m. to 5 p.m. on Sunday, October 22, Saturday, October 28, and Saturday, November 4.

Vote early at the following locations from September 22 - November 4:

- Office of Elections – 9250 Lee Ave., Suite 1, Manassas
- DMV, Woodbridge Elections Office – 2731 Caton Hill Road, Woodbridge
- Haymarket-Gainesville Library – 14870 Lightner Road, Gainesville

From October 24 - November 4:

- Brentsville Courthouse Historic District – 12229 Bristow Road, Bristow
- Dumfries Community Center – 17755 Main St., Dumfries

In-Person voting requires valid identification from the Acceptable IDs List, which includes options of more than a dozen forms of identification ranging from a U.S. passport to a current utility bill. Acceptable forms of identification can be used for both Early Voting and on Election Day.

Drop boxes are also available at all Early Voting sites during Early Voting hours for those who wish to return a mailed ballot.

People who wish to vote by mail can:

- Apply online through the Virginia Department of Elections with state-issued identification.
- Download and print the application to mail, email, fax or drop off to the Prince William County Office of Elections.
- Pick up an application at the Prince William Office of Elections at 9250 Lee Ave. in Manassas or at any Prince William County library, and mail, email, fax or bring the application back to the county's Office of Elections.

Mail-in ballots must be postmarked by Election Day, which is November 7, 2023, and received via USPS or certified mail carrier at the Office of Elections by noon on Monday, November 13, 2023. Hand-delivered ballots, dropped at the Elections Office or any Polling Place, must be received by 7 p.m. on Election Day. Ballots may also be returned to drop boxes located at any Early Voting location within the Early Voting period. Visit <https://www.pwcvotes.org/votebymail>, or contact the Absentee Voting Team at absenteevoting@pwcgov.org for more information on Voting Early and by Mail.

Vote on Election Day: Voting hours are from 6 a.m.-7 p.m. on Election Day, November 7. Find your Polling Place from the [Polling Place List](#) to know where you go to vote.

For more information about elections, visit [pwcvotes.org](https://www.pwcvotes.org).

***The above information relates to voting in Prince William County. Chapter members living in the cities of Manassas and Manassas Park should contact their respective election offices at https://www.manassasva.gov/voter_registration_and_elections/ or at https://www.manassasparkva.gov/departments/registrar_of_voters/index.php.

NARFE WEBINARS

Upcoming NARFE Webinars:

To B or Not To B (Whether or Not To Take Medicare Part B)

Thursday, October 12 | 2 p.m. ET

As an active or retired federal employee, you are entitled to Federal Employees Health Benefits (FEHB) coverage while working and in retirement. When you turn 65, you're also eligible for Medicare. While Medicare Part A is premium-free, Medicare Part B includes significant premium costs. What are the pros and cons to adding Part B to your FEHB coverage? What about delaying enrollment?

[REGISTER NOW](#)

BlueCross BlueShield's FEP Medicare Prescription Drug Program

Tuesday, October 24 | 2 p.m. ET

New for 2024, the Blue Cross and Blue Shield (BCBS) Government-wide Service Benefit Plan, also known as the Federal Employee Program® (FEP®), will introduce the FEP Medicare Prescription Drug Program. FEP members with Medicare Part A and/or Part B will be eligible to enroll in a new Medicare Part D drug plan that offers additional approved prescription drugs in some tiers and lower out-of-pocket costs for high-cost drugs, with no separate premium.

[REGISTER NOW](#)

Understanding the Pros and Cons of Medicare Advantage Plans

Thursday, October 26 | 2 p.m. ET

Retirees who are eligible for Medicare may face confusing choices when it comes to choosing the best health plan. Among the most heavily advertised choices are Medicare Advantage plans. Federal retirees have the option of adding Medicare Advantage (MA) coverage to a Federal Employees Health Benefits (FEHB) plan, or they may decide to suspend their FEHB coverage to enroll in an MA plan that is open to the public. It is important to understand the difference between these two options and the impact choosing MA has on your coverage.

[REGISTER NOW](#)

Choosing the Best FEHB Plan: Medicare Edition

Thursday, November 2 | 2 p.m. ET

With hundreds of FEHB plan choices, federal retirees may feel paralyzed when choosing the best health plan to fit their needs. This webinar will assist retirees who are eligible for or enrolled in Medicare in understanding the importance of choosing a health plan that works well with Medicare. NARFE federal benefits expert Tammy Flanagan will walk you through how to choose the best health care plan to coordinate with Medicare.

[REGISTER NOW](#)

Prescription Drug Benefits for Federal Annuitants in 2024 and Beyond

Thursday, November 9 | 2 p.m. ET

For most federal retirees, Medicare Part D has been of little value; FEHB prescription drug coverage was as good an option (or better), without the need to pay an extra premium. However, with the passage of the Inflation Reduction Act, Medicare Part D benefits have strengthened considerably, becoming a more attractive option. Kevin Moss of Consumers' Checkbook will join NARFE to walk you through the process of deciding if Medicare Part D is right for you.

[REGISTER NOW](#)

Choosing the Best FEHB Plan: Retirees Without Medicare Part B

Wednesday, November 15 | 2 p.m. ET

With hundreds of FEHB plan choices, federal retirees may feel paralyzed when choosing the best health plan to fit their needs. But choosing the right plan is not only about your health—it's critical for financial security as well. This webinar will provide those without Medicare Part B some action items for Open Season to help narrow down the choices under FEHB.

[REGISTER NOW](#)

Recent NARFE Webinars:

FLTCIP Enrollee Decision Period: What to Consider

Tuesday, September 26

NARFE federal benefits experts Tammy Flanagan and Mark Keen, CFP, will help guide you through the decision-making process in this Zoom webinar and question-and-answer session.

Take Charge of Your Thrift Savings Plan Account

Wednesday, September 20

For many feds, the Thrift Savings Plan (TSP) represents the single largest liquid asset they'll have to support them during retirement. While TSP participants control their accounts, they also assume all risk and responsibility for the ultimate outcome. In this webinar, Mark Keen, CFP, will discuss key investment principals, the TSP's investment options, and strategies to help participants make the most of their TSP accounts.

[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.

Previous Chapter Meeting, September 20th

Chapter 356 held its regular monthly meeting, with 18 members and guests present. Guest speaker, Michael Salley, the Director of Pre-Need at Pierce Funeral Home, spoke about pre-planning funeral arrangements.

Mr. Salley indicated that Pierce Funeral Home is a family-owned and operated business, which has staff available to take calls 24 hours a day/seven days a week. You always have the ability to speak directly with a person, who will take responsibility for coordinating funeral arrangements, including transferring the deceased, delivering floral arrangements, coordinating with the cemetery and obtaining necessary documentation, such as death certificates. Funeral costs today have escalated due to inflation. For example, in 1995 one could expect to pay around \$5,500 for funeral expenses; by 2010 that number had doubled; and by 2025, costs are expected to be close to \$20,000 to cover all funeral expenses. Life insurance was never intended to be a burial fund and often policies have been cashed in before death. Medicaid recipients are required to spend down their financial resources to qualify, which could mean cashing in life insurance and other assets.

Salley stated that making funeral arrangements ahead of time has many benefits. By pre-planning and paying in advance for one's own funeral arrangements you can ensure that your wishes are made known and executed. Making arrangements ahead of time alleviates the burden on one's family in a time of grief, lessens the stress inherent in the situation, mitigates pressure spending and generally removes the family from questioning whether they are making the right decisions, thus giving them peace of mind, as well as avoiding disagreements among surviving family members. There are also financial benefits. You will mitigate the impact of inflation by paying in advance at today's costs. The funds will be available within 48 hours so there is no waiting for probate or other delays in securing necessary funding to cover funeral expenses. Pierce Funeral Home has different options for paying for funeral cost in advance, including monthly payment plans. All funds paid in advance for funeral arrangements are held in escrow by a third

party, Global Atlantic, which is regulated by the Federal Trade Commission. You have the right to amend or make changes to your funeral arrangements and the plans are portable, in that if you relocate the pre-planned arrangements can be transferred to a different funeral home in that location.

A short business meeting followed, with officers and committee reports. The Minutes of the August 16 chapter meeting, as reported in the Newsletter, were approved and the Treasurer's report was accepted. To date, the chapter has donated \$605 to the Alzheimer's Fund. Membership Chair Helen Brooks reported that the current chapter membership stands at 124. Interim President Brandt referred members to the Newsletter for information on national legislation. The raffle for the Alzheimer's Association Research Fund netted \$45, with the winner donating her share. The next regular monthly meeting for Chapter 356 is scheduled for October 18 at Bob Evans. Consistent with the chapter bylaws this will serve as the chapter's annual meeting and elections will be conducted for chapter officers, should there be a quorum. The next Executive Committee meeting will be held via Zoom at 1:00 on October 3, the first Tuesday of the month; all members are welcome to attend the committee meeting and any member wishing to do so should contact one of the chapter officers to obtain the Zoom link.

Mary M. Brandt,
Secretary



Guest speaker, Michael Salley,
Director of Pre-Need at Pierce
Funeral Home

Alzheimer's Corner
Marilyn Markman, RN

This month I'd like to write about something other than Alzheimer's. There has been a lot in the news about RSV and the vaccine to prevent it. Last week I received an article about RSV "Respiratory Syncytial Virus: What to Know About RSV and RSV in Aging" by Leslie Hernisan, MD (Betterhealthwhileaging.net). This is what I learned:

Influenza (flu) move over, here comes RSV. This virus has been around for decades. It was mostly a pediatric concern - top cause of hospitalization in children. But RSV, similar to flu or Covid, can cause older adults (and young children) to become very ill. Because of this, the FDA approved an RSV vaccine for people 60 years old or older. So, what is RSV? It is an orthopneumovirus- a big word that says it infects the upper respiratory tract - nose, throat and upper airway. It basically causes cold symptoms and most recover in 1-2 weeks. But, in the very young, very old or medically vulnerable, it can worsen and lead to pneumonia or worse.....! Adults with lung conditions - asthma, COPD, etc. - are at higher risk. Staggering figures - the CDC estimates that every year RSV causes approximately 58,000-80,000 hospitalizations of children < 5 years old, as well as 60,000-160,000 hospitalizations and 6-10,000 deaths of those 65 and older.

RSV is thought to spread like a cold - droplets, direct contact or airborne. Per CDC, people with RSV are usually contagious 3-8 days. RSV is usually seasonal - transmission is highest in fall and winter. Symptoms include nasal congestion, cough, sometimes fever. Also, wheezing and shortness of breath (more common in those with lung condi-

tions). It can be diagnosed by a special PCR test - similar to the Covid test. There is a rapid test available, but it doesn't work well with adults. For mild RSV - cold symptoms without shortness of breath, wheezing or weakness - be tested and treat with rest and over-the-counter cold medications. For severe RSV - shortness of breath, wheezy, weak - see a doctor to check for covid, flu and RSV. There is no particular treatment available for RSV. If hospitalized, treatment would be IV hydration and stabilize breathing.

Two RSV vaccines became available this summer for those 60 -years and older. The CDC recommends a single dose of RSV vaccine using "shared clinical decision making" (basically, talk to your doctor). One of the vaccines named "Arexug" reduces respiratory symptoms 82.6 % during first RSV season and 56% during the second season. The other vaccine named "Abrysvo"- reduces respiratory symptoms 89% during first RSV season and 77% during the partial second season. The vaccines are deemed to be overall safe. You can learn more about efficiency and safety on the CDC's RSV Vaccination page for health care providers. The adult vaccine is not the same as the children's vaccine. Any older adult, especially those in assisted living facilities, have lung conditions or are immune-compromised will benefit by reducing risk of RSV. Your health care provider will help with this decision.

While you are thinking about the RSV vaccine, remember the Alzheimer's walk in Manassas, VA on October 21st- registration starts at 8:30 am, program at 9:30 am and walk at 10:00 am- hope to see you at the Harris Pavilion "arch"! Also, remember how important your contribution to NARFE Alzheimer's research is - so we can have a vaccine like RSV has.

Chapter Membership Report

Welcome to our Chapter
 Nancy Dickey
 Carla Jones

In Memoriam Recent Passing
 William Reise

Chapter 356 membership as of
 October 3 is 124 members.

CHAPTER 356 OFFICERS AND COMMITTEES

President (Interim)	Mary Brandt	703-753-3954
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	
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

Email Address Changes

Notify NARFE or our chapter whenever you change your email address to 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/newsletters/. Scroll down to Current Chapter Newsletters, Area IX, Chapter 356.