



## NARFE Chapter 1116 Newsletter

Vienna-Oakton Chapter 1116  
1708 Palm Springs Drive  
Vienna, VA 22182-2330

**NOVEMBER 2023**

**Next Chapter Meeting**  
**Tuesday, November 14, 2023**  
**1:00 PM**  
**Vienna Community Center (VCC)**

**Next Board Meeting**  
**Tuesday, January 25, 2024**  
**1:00 PM**  
**Vienna Community Center**

### **2023 Board**

#### **Chapter Officers**

President  
Kathy Arpa 703-205-9041  
mkarpa@hotmail.com

1<sup>st</sup> Vice President & Programs  
Ralph Dantinne 703-938-9757

2nd Vice President &  
Membership  
Jayne Seidman 703-938-2274

Secretary  
Chris Gieseler 703-849-0008

Treasurer  
David Graf 703-938-2962

#### **Board Members**

Alzheimer's and Photographer  
Mark Arpa 703-205-9041

Hostess Jayne Seidman  
703-938-2274

National Legislation  
Jim Hathaway 703-255-7135

State Legislation  
Chris Gieseler 703-849-0008

Newsletter Team  
Kathy Arpa, Dave Graf

Public Relations  
Pec Chan 703-930-3596

Service Officer  
Susan Larson 703-915-2566

Sunshine  
Harriet Epstein 703-560-4137

### **PRESIDENT'S MESSAGE – KATHY ARPA**

Well, fall is definitely here. The leaves have been beautiful around here this year. We changed the clocks and days are getting shorter. Election 2023 is over. November weather has been unusual with warm and cold days so far and a reminder of the chilly weather ahead. They are predicting more snow than average for this winter. Several big storms are likely in January-February.

Our members have been hearing about changes in our health plans and time is running out to make changes. See Service Officer Report on page 3.

At our November Chapter Meeting we will hear from a specialist in hearing and also elect our officers for 2024. Also, see the article on page 2 about our Holiday Party on December 14. You can sign up at the November Meeting.

*Kathy*

### **TREASURER'S REPORT – DAVE GRAF**

Since the October Newsletter, we received \$79.96 for membership dues collected by NARFE's National Headquarters for September. There have not been any expenses.

The 50/50 drawing for Alzheimer's Research raised \$28.00 at the October 10th Membership meeting. A Chapter member also donated \$100.00 to the Alzheimer's Research Fund. These donations were sent to the VFN Coordinator for the Fund. The total contribution this year is \$406.50. If you would like to help find a cure for Alzheimer's, you can mail a donation to: Treasurer, NARFE Chapter 1116, 1708 Palm Springs Drive, Vienna, VA 22182-2330. Please make checks payable to NARFE Alzheimer's Research Fund and include Chapter 1116 on the memo line.

## COMING UP

**November 14 – Chapter Meeting – 1 PM – Guest speaker Dr. Kelsey Trinka.** Dr. Trinka has been an audiologist since 2018 at Hearing Associates of Northern Virginia, located in McLean. She will provide valuable insights into the multi-faceted aspects of hearing loss, the solutions available through hearing aids and the essential role of early intervention. **We will also have the Election of Officers for 2024.**

**November 18 – 10 AM – 1 PM - Congressman Gerry Connolly's Annual Health Fair will be held in the Fairfax County Government Center.** (See info in Service Officer Report on Page 3)

**December 11 – FEHB Open Season Ends.**

**December 12 – 11:30 AM - Annual Holiday Party at Pan Am Family Restaurant & Installation of 2024 Officers.**

**January 9, 2024 – 1 PM – VCC – Guest speaker, Mark Arpa, Alzheimer's Chair**

**April 7 – 10, 2024 - 2024 Annual VFN Conference will be held at the Hotel Madison in Harrisonburg, Virginia. Watch this newsletter for more details.**

### CHAPTER HOLIDAY PARTY -- DECEMBER 12 – 11:30 AM

The annual Holiday Party will be held on Tuesday, December 12th beginning at 11:30 am at the Pan Am Family Restaurant (same location as last year). The address is 3051 Nutley St. Fairfax, VA 22031 (in the Pan Am Shopping Center between the Safeway and CVS stores).



We have reserved the semi-private party room. In consultation with the owner, a special menu is planned, including a vegan and salad options. The full menu will also be available. Each attendee will pay for their meal. The Chapter will provide a cake. Attendees may also bring their favorite dessert(s) to share.

You can sign up for the Party at our Chapter meeting on Tuesday, November 14th or by calling David Graf at 703-938-2962 or Jayne Seidman at 703-938-2274 no later than Sunday, December 10th. All NARFE members and guests are welcome. Officers for 2024 will be installed.

We will collect donations of cash or checks for the Toys for Tots Foundation, and we will have the popular 50/50 drawing for NARFE's Alzheimer's Research Fund. If you would like to participate in a voluntary gift exchange, please bring a wrapped gift with a value of \$20 or more.

### MEMBERSHIP REPORT – JAYNE SEIDMAN

As of November 1, 2023, the membership for Chapter 1116 was as follows: Total Current Chapter members – 169, Total National Members in Chapter Area - 137, Grand Total = 306. Lifetime members 21. We welcome new members: David Martin and William Kang.

Membership in NARFE is a wonderful holiday present for friends and family. During NARFE's 2023 Fall Membership Drive, which runs until December 31, 2023, current members can earn \$10 for each new member they recruit. A Membership form is found in each issue of the NARFE magazine or can be downloaded from the narfe.org website. Be sure to fill in the form with Chapter # 1116 and your name and membership id # (found on your magazine label) to ensure that you get credit for your recruiting efforts.

## **SERVICE OFFICER REPORT – SUSAN LARSON AND JIM HATHAWAY**

The annual federal benefits “Open Season” allows federal employees, retirees and survivors to make decisions about which health insurance and supplemental dental and/or vision insurance they want to have for the following year. Even if you have been enrolled for many years, it is important that you review your coverage based on how your life — and your healthcare plan — may have changed. The annual period to make changes for the following year takes place from November 13 through December 11, 2023. Changes in insurance this open season are significant. It is important to make a cost comparison when choosing FEHB and FEDVIP plans. No action is required unless you want to make a change.

Learn as much as you can to make wise decisions on changing, adjusting, or keeping your current insurance. You can attend Congressman Connolly’s workshop on November 18<sup>th</sup> where you will have an opportunity to meet personally with representatives from all the local health plans. The workshop will take place on **Saturday, November 18, from 10 AM to 1 PM**. Like last year, this year’s event will take place in-person at the [Fairfax County Government Center](#): **12000 Government Center Parkway Fairfax, VA 22035**. Presentations will be given by Mr. Walt Francis, a Federal Employees Health Benefits expert, and Mr. Ed DeHarde, the Assistant Director of OPM, who manages all Federal Employee Insurance Operations.

Before Open Season begins on November 13, it is important to review what is new in the Federal Employees Health Benefit Program. As in previous years, there are significant premium, benefit, and plan availability changes that will affect both active and retired federal employees. Every federal employee and annuitant should check Section 2, “What’s New for 2024,” of their plan’s official FEHB brochure, plus any other plan they are considering. This is where the plan will inform you of important benefit changes. While some plans will have very few and may only mention premium, other plans may have quite different benefits in 2024 that could affect your decision.

There are many changes this year in the Blue Cross prescription drug coverage and those affected should have received a letter explaining the addition of the Medicare Prescription Drug plan. According to our BC/BS representative this change is overwhelmingly positive. You need to take into consideration your current plan. For those enrolled in the Standard Option plan, you may have stayed with the plan because of extremely expensive or tier 3 or 4 drugs. Many retirees have the Basic Option plan where you are eligible for an annual \$800 Medicare reimbursement amount. If you currently are enrolled in Medicare Part A or Part B, you are eligible for this new coverage. There is no extra cost to you, and you are automatically enrolled unless you opt out. The major reason we were given why someone would opt out is if they are prescribed prescriptions that are so expensive that they use coupons. This plan will not honor coupons.

With Humana exiting the FEHB program, there are far fewer plans available in 2024 than 2023—only 156 compared to 271. Sentara High has a new plan available in Northern Virginia. Compass Rose has changed their offerings with both a high and standard option. They have also expanded their enrollment criteria by granting Veterans Affairs Department employees and retirees eligibility.

Remember if your plan is no longer available next year, you must choose a new one or you will be automatically enrolled in the least expensive national PPO plan which is GEHA Elevate. United Choice Plus Advanced is increasing the catastrophic out-of-pocket maximum from \$3,000 to \$6,000 for self-only enrollees and from \$6,000 to \$12,000 for self-plus-one and self-&-family enrollees. Some plans are offering some new benefits next year. SAMBA plans offer doula coverage, BCBS plans have both marital and family counseling and medically necessary genetic testing.

## REPORT ON OCTOBER 10<sup>th</sup> CHAPTER MEETING – CHRIS GIESELER

Chapter President Kathy Arpa called the meeting to order at 1:07 pm at the Vienna Community Center (VCC) and then led the assembly in the Pledge of Allegiance. New members were introduced or pointed out.

Kathy asked 1<sup>st</sup> Vice-President and Programs Chair Ralph Dantine to introduce our guest speaker, Michele Nesbitt-Johnson, from BlueCross/BlueShield. Ralph did so and provided some biographical information about her.



Ms. Johnson (pictured here) began her presentation by thanking us for the invitation to speak and by noting that part of her presentation will be available electronically; to access that part of the presentation, Chapter members can provide Kathy with their respective email addresses. Ms. Johnson reminded us that Open Season runs from November 13 until December 11, 2023.

She explained that there were not many changes for the 2024 BC/BS plans compared to this year's plans, but some items need attention. One such item is the new Medicare Prescription Drug provisions, which resulted from OPM's efforts to have FEHB health insurance carriers enhance benefits for federal employees. The goal of the new Medicare Prescription Plan is to leverage drug coverage with other coverage to get deep discounts and more options.

To be eligible for the Medicare Prescription Plan (MPP), any FEHB member must have Medicare Parts A and B and be a citizen of the U.S. Thus, someone who has Medicare and also has BC/BS coverage is eligible for the MPP, and, according to Ms. Johnson, would be automatically enrolled in MPP, unless they choose to opt out. Significantly, there will not be an additional premium for the MPP. An advantage of the MPP is greater patient access to a larger spectrum of medical formulary, which is a list of drugs that member get access to. (Non-formulary costs are likely to be more expensive than formulary drugs.) To opt out of (aka "disenroll" from) MPP, contact OPM. You are also allowed to disenroll from MPP and enroll in FEHB prescription coverage; but drug formularies will differ.

Ms. Johnson provided the following comments, many of them addressing new items for 2024:

- As a retiree, if you drop FEHB coverage, you cannot get back in.
- BC/BS's "MyBlue" plan provides more discounts. Only ten percent of BC/BS members belong to the MyBlue plan. There is an associated portal from which to get more information. The plan also provides \$150 in discounts for retailers listed with MyBlue, and there are gym discounts.
- All BC/BS members will get new BC/BS cards.
- The current diabetes incentive will go away next year, but the current diabetes management program will continue.
- Blue Health Assessment—members will get \$50 for filling out the assessment form. Members will also get "lifestyle" suggestions from the program.
- BC/BS will be introducing a new Watch Line. This program provides a \$40 incentive. Members can develop goals (e.g., walk five miles) and spend the cash to use however they wish to buy cough drops, spend at the pharmacy, pay any applicable copays, and so forth.
- Regarding mental health, benefits for family and marital counseling will now be provided.
- Regarding hearing aids, BC/BS will now require prior authorization in order to get hearing aids.
- BC/BS has an overseas benefit program that provides benefits to BC/BS members who need medical care while traveling or living overseas. By contrast, Ms. Johnson noted, Medicare does not provide coverage overseas. The new BC/BS cards will have the overseas administrator's phone number to locate participating providers overseas.

- For dental and vision coverage, please see the handouts that Ms. Johnson provided. Copies of the handouts are available by contacting Kathy Arpa at [mkarpa@hotmail.com](mailto:mkarpa@hotmail.com). These coverages are independent of medical coverage and have separate premiums. BC/BS members get \$200 off lenses and 20% off other vision-related items.
- BC/BS covers pre-existing conditions and provide coupon to members if BC/BS covers a brand-name drug that does not have generics.

Ms. Johnson reminded us that the Medicare Reimbursement Account (MRA) benefit is still available, whereby BC/BS members who are covered by Medicare Part B [and who have BC/BS Basic Option] can get \$800 as a refund to pay some of their Medicare premiums. Annually, each person claiming the MRA needs to send BC/BS proof of their Medicare premium payment. If you would like this benefit, consider moving to Basic coverage under BC/BS.

At the conclusion of Ms. Johnson’s remarks, the meeting was recessed for a break. Attendees were invited to partake in goodies provided by Hostess Jayne Seidman and others. At the end of the break, Kathy called the meeting back into order, with officers and committee reports, followed by Old Business, New Business and Announcements. Updated information regarding the foregoing is presented throughout this Newsletter.

After the drawings for the 50/50 cash raffle and for several door prizes, Kathy announced the dates for Newsletter submission and for the next Board meeting and Chapter meeting. Then, upon motion and second, the meeting adjourned at 3:03 pm.

**NOMINATING COMMITTEE REPORT – SUSAN LARSON AND CHRIS GIESELER**

The Nominating Committee, consisting of Susan Larson and Chris Gieseler, is pleased to announce the following candidates for the Chapter’s Officer positions for 2024:

President	<b>Kathy Arpa</b>
1 <sup>st</sup> Vice-President	<b>Ralph Dantine</b>
2 <sup>nd</sup> Vice-President	<b>Jayne Seidman</b>
Secretary	<b>Nancy Burke Sanow</b>
Treasurer	<b>David Graf</b>

The election of officers will be at the November 14<sup>th</sup> Chapter Meeting. Nominations from the floor will be accepted.

**SUNSHINE REPORT – HARRIET EPSTEIN**

Things have been quiet during the past month. Remember our Veterans. If you know of someone who needs a little sunshine, please call me on 703-560-4137.





## LEGISLATION REPORTS

### National Legislation – Jim Hathaway

This report will comment on two topics of interest to current and former Federal employees. The new Speaker of the House Mr. Mike Johnson, and the first 10 drugs subject to Medicare price negotiations.

### **Speaker of the House Mr. Mike Johnson**

As background, James Michael Johnson was elected to serve as the 56th speaker of the United States House of Representatives on October 25, 2023. A member of the Republican Party, Johnson is in his fourth House term, having represented Louisiana's 4th congressional district since 2017.

Born: 1972 (age 51 years), Shreveport, LA

Previous offices: Vice Chairman of the United States House of Representatives Republican Conference (2021–2023)

Education: LSU Paul M. Hebert Law Center (1998), Louisiana State University (1995), Captain Shreve High School (1990)

Spouse: Kelly Lary

Sources used include: Ballotpedia, Wikipedia.

### **The first 10 drugs subject to Medicare price negotiations**

The Biden administration recently unveiled the names of the first 10 drugs subject to price negotiations by Medicare, including several popular blood thinners and diabetes medications. They are: Eliquis, Jardiance, Xarelto, Januvia, Farxiga, Entresto, Enbrel, Imbruvica and Stelara, as well as Fiasp and certain other insulins made by Novo Nordisk, including NovoLog. The medications treat heart disease, certain cancers, diabetes and autoimmune diseases, among other conditions. According to the Department of Health and Human Services, Medicare enrollees paid a total of \$3.4 billion in out-of-pocket costs for these drugs last year. Those who did not receive financial assistance shelled out as much as \$6,500 on average.

Once set, the negotiated prices take effect in 2026 – though the drug industry has filed multiple lawsuits seeking to derail the effort. The White House estimates that up to nine million seniors will be taking the drugs on the list at that time. These are the first 10 drugs subject to Medicare price negotiations.

(Above taken from article by Tami Luhby.)

### Virginia State Legislation – Chris Gieseler

This year, members of the Virginia General Assembly can prefile their legislation proposals for the 2024 Regular Session of the General Assembly beginning November 20, 2023, and ends at 10 am on January 10, 2024, the first day of that Regular Session. By contrast, in non-election years, the pre-filing process would begin in mid-July prior to the then-upcoming Regular Session of the General Assembly.

**Inclement Weather Policy** – When Fairfax County Public Schools (FCPS) are closed or “virtual only” because of inclement weather on the day of a scheduled chapter meeting, the chapter meeting for that month is canceled. If the FCPS opens only two hours late on the day of a chapter meeting, the meeting will be held.