

October 2024



FEDERAL BENEFITS EXPERTS

Chapter email:
narfe356@hotmail.com

Next Meeting Date
October 16

Logan's Roadhouse
7731 Donegan Drive
Manassas, VA

Lunch
11:30 AM

Program
11:30 AM
THIS MONTH ONLY

Logan's is located in the Bull Run Shopping Center by the pond near Sudley Road.

MANASSAS CHAPTER NEWSLETTER

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

Federal Employee Health Benefits Update, Kathy Bass, Account Consultant, Federal Health Product and Services, Anthem Blue Cross

This month our luncheon speaker will need to begin her presentation at 11:30am. Kathy Bass, Account Consultant for the Federal Employee Program at Virginia Anthem Blue Cross Blue Shield, 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.

ber meeting, as well.

And speaking of voting, just a reminder that early voting for the 2024 Presidential Election has begun in the state of Virginia. Also on the ballot are the Senate seat currently held by Tim Kaine, who is running for reelection, your local Congressional representative and a Virginia State ballot initiative related to tax exemptions for surviving spouses of the military. Prince William County residents can vote now at the Prince William County Office of Elections, located at 9250 Lee Ave, Suite 1, Manassas and beginning on October 13 at one of five satellite voting locations. You can apply to vote absentee at the Elections Office in Manassas or download the application for an absentee ballot from their website. The deadline to apply for an absentee ballot by mail is Friday, October 25. Absentee ballots can be mailed or deposited in a Drop Box, which are available at all Early Voting sites during voting hours. Early voting will end on Saturday, November 2. Additional information on early voting hours, satellite locations and absentee ballots can be found on-line at: www.pwcvotes.org. (See also our September Chapter Newsletter.) In-person election day voting will take place on November 5 from 6:00 am to 7:00 pm. I urge you to exercise your right to vote.

Mary M. Brandt,
President

Future Meetings:

Chapter luncheon meetings are held on the third Wednesday of the month. Beginning in 2024, we will meet bi-monthly on the even numbered months.

Our Executive Committee will continue meeting virtually on the first Tuesday of each month.

October 19--Walk to End Alzheimer's, Harris Pavilion, Manassas

November 5--Executive Committee

December 3--Executive Committee

December 18--Holiday Luncheon

From The Chapter President

Chapter 356 is scheduled to hold election of officers at its annual meeting, which will take place on Wednesday, October 16. To date, no one has stepped forward to offer to run for the Office of Secretary, a position stipulated under the Chapter Bylaws and one that is integral to the viability of the Chapter. Again, I am asking that one of our members step forward, particularly those who regularly attend our Chapter bi-monthly luncheons, to serve in this important position. If you are interested, I urge you to contact me (mmbrandt@verizon.net or 703-753-3954 or through the chapter e-mail at Narfe356@hotmail.com . I will be more than happy to outline the duties of the position, which are not that onerous or time consuming, especially now that we only meet six times a year. We will take nominations from the floor at our Octo-

Legislation Update and News of Note

Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) Repeal Update

On September 10, Reps. Abigail Spanberger (D-VA) and Garret Graves (R-LA) filed a discharge petition seeking to force a vote on the House floor on the Social Security Fairness Act ([H.R. 82](#)), a measure that would eliminate Social Security's windfall elimination provision (WEP) and government pension offset (GPO). The WEP reportedly affects the Social Security benefits of roughly 2 million former public servants, while the GPO impacts nearly 800,000 retirees. Though the bill has widespread support in Congress among both parties—with more than 300 cosponsors in the House alone—the chamber's leadership has balked at allowing the bill to receive a floor vote. The petition reached the necessary 218 signature threshold on September 19, which will force a House floor vote. Local news reports that the House intends to bring the legislation to the floor after the November election when the Congress returns for a lame duck session.

NARFE National President William “Bill” Shackelford issued the following statement: “WEP and GPO penalize hardworking Americans for serving their communities, states, and country, simply because they earned a pension through that service. They earned Social Security through separate work, but get less because of their public service. That’s not right. It’s time to end these penalties.... All Americans deserve to receive the Social Security benefits they paid into.”

Source: Government Executive, September 10, 2024; NARFE NewsLine, September 24, 2024

Veterans Affairs Supplemental Funding Passes House and Senate

The House passed the Veterans Benefits Continuity and Accountability Supplemental Appropriations Act by voice vote on September 17. The Senate also passed the legislation by voice vote on September 19. The legislation covers a \$3 billion shortfall in veterans' benefits set to expire September 20 thus

ensuring that the Veterans Affairs Department (VA) can process benefit payments for 7 million veterans. The supplemental funding is meant to cover the fiscal 2024 portion of a projected \$15 billion shortfall expected between now and fiscal 2025. The shortfall was driven, in part, by the expansion of veteran benefits eligibility from the Honoring Our Promise to Address Comprehensive Toxics (PACT) Act, as well as VA outreach efforts to make veterans aware of what benefits they may be eligible for. VA officials also projected a potential \$11.97 billion shortfall in fiscal 2025 due to rising hiring and pharmaceutical costs within the Veterans Health Administration. The bill would also require the VA to provide a report to relevant House and Senate committees on the status of the requested funding for fiscal 2024, 2025 and 2026 within 60 days of enactment and update them every 90 days until Sept. 30, 2026. The VA inspector general would also examine the underlying cause of shortfalls and report to the relevant committees within 180 days under provisions in the bill.

Source: Government Executive, September 18 and 20, 2024

Fiscal Year 2025 Funding

On September 25, the House approved a continuing resolution (CR) by a 341-82 vote to fund the government at current funding levels through December 20, with additional funding of \$231 million for the Secret Service to protect the 2024 presidential candidates. The CR passed the Senate by a 78 to 18 vote that evening. The measure also prevents agencies from furloughing or terminating employees due to budget shortfalls, includes additional funds for the Office of Personnel Management to set up a new health benefits program for the U.S. Postal Service and adds spending for transition activities at the White House, General Services Administration and the National Archives and Records Administration. In its lame duck session Congress is expected to focus on approving full-year appropriations bills. The House has passed five of the 12 required annual spending bills, though it has done so in party-line votes and at spending levels below what Republicans and the White House previously agreed to as part of a two-year budget deal.

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The Senate has passed 11 of its 12 bills using higher funding totals in overwhelmingly bipartisan votes at the committee level, though none have been approved on the floor.

Source: NBC News (digital); Government Executive, September 25, 2024

FEHBP Premiums to Rise Significantly in 2025

Federal employees and retirees will pay an average of 13.5% more on their health care premiums in 2025, a figure that is nearly double last year's increase and marks the largest price hike in recent memory. In 2024, civilian federal employees were estimated to pay an average of 7.7% more on premiums than the previous year, a slight decrease from the 8.7% rate hike experienced in 2023. On average, federal workers enrolled in "self-only" plans will pay an additional \$16.24 per biweekly pay period, while feds in "self plus one" insurance plans will pay \$33.73 more per pay period. Employees enrolled in family coverage will pay an average of \$26.10 more per pay period next year. The increase is due in part to price increases from both providers and suppliers, increased use of some prescription drugs and increased behavioral health spending. Beginning next year, multiple national—and several regional—FEHBP and PSHBP insurance carriers will offer comprehensive IVF coverage of \$25,000 or more. Also new in 2025 are requirements that all FEHBP carriers cover at least GLP-1 class anti-obesity drugs, such as Ozempic or Wegovy, for weight loss treatments, alongside two additional oral anti-obesity drugs. Carriers must also offer "comprehensive behavioral therapy," including diet and exercise regimens, to those prescribed those anti-obesity drugs. Under the Federal Employees Dental and Vision Insurance Program, the average premium for dental plans will increase by 2.97%, while vision plans will increase by an average of 0.87%.

NARFE President William Shackelford stated that "These increases are unwelcome news that will no doubt cause sticker shock for federal and postal employees and retirees across the country....But that

sticker price may not be what you pay if you compare plans and shop for a more affordable alternative. All FEHB and PSHB plans offer comprehensive coverage, so it's difficult to make a bad choice. But you can leave money on the table if you don't compare costs and options." Open Season will run from November 11 through December 9.

Source: Government Executive, September 26, 2024

Alzheimer's Corner

Marilyn Markman, RN

As I have mentioned before, I receive many informative emails regarding Alzheimer's. Today I want to share one from Leslie Kernisan, MD MPH, "How to Detect and Treat Vitamin B12 Deficiencies in Older Adults."

Even if you take a daily multivitamin, many older persons develop a Vitamin B12 deficiency. Experts have estimated that up to 20% of older adults may be low in B12 and it is often missed by doctors. Why is this vitamin so important? A deficiency can cause or worsen cognitive impairment or walking problems. Vitamin B12, also called cobalamin, is vital to making red blood cells and maintaining proper nerve cell function. The most common problems related to low B12 levels are anemia (low red blood cells), neuropathy (nerve cells not working causing tingling, numbness, burning, poor balance and problems walking), and cognitive impairment (nerve cells in brain not working well). This can cause symptoms of memory problems, irritability and even dementia.

Dairy and meat products are the only food source for this vitamin. Multivitamins and B12 supplements can be helpful. Once B12 is ingested, it is "processed" and eventually stored in the body-usually the liver. The body uses a very small amount so a "stash" can last a few years.

So, why a deficiency? As one gets older the ability to absorb B12 decreases, which can lead to a deficiency. Other causes could be- low stomach acid, alcohol, surgery, and conditions such as Crohn's disease.

B12 deficiency is often missed because of symptoms. Fatigue, anemia, neuropathy, memory problems, or walking difficulties are quite common in older people. It also comes on very slowly and a person barely notices the symptoms. B12 deficiency is easily fixed and fairly easy to detect. First step is a blood test – normal serum B12 level is above 300 pg/ml. If borderline, a confirmation test is done. It involves testing for methylmalonic acid, which is higher than normal if there is a B12 deficiency. Treatment depends on how defi-

cient a person is. For significant deficiency, a weekly injection (which would bypass the absorption problem) is followed by a daily pill once the deficiency has been corrected. It is almost impossible to overdose. So, if you have any of the B12 deficiency symptoms have your blood tested to either rule out or confirm B12 deficiency and get treated if necessary!

Other news - the latest Alzheimer's medication to go through clinical trials failed. Fosgonimeton failed to significantly improve cognitive and daily functioning in mild to moderate Alzheimer's disease. But just because there was a failure, research doesn't stop - a clinical trial of ALOO - a novel lithium, is in Phase 2. This is why research is so important and why your NARFE support is needed.

Speaking of support - remember October 19, 2024, is the Alzheimer's Walk in Manassas. You can register to participate in the walk on-line at www.alz.org/2024manassaswalk or at the event. Registration starts at 8:30, ceremony at 9:30, and walk begins at 10am. Mark your calendar and come on out to the Harris Pavilion. You don't have to walk - just come out to support the Alzheimer's patients and their families and especially the caregivers! NARFE will have a table, so stop by and say Hello! And while you are in Manassas visit the local Farmer's Market for some fresh fruit, vegetables, and other goodies.

You can help to support our chapter's Alzheimer's fund-raising goal with your donations. Checks should be written out to "NARFE Alzheimer's Research" and in memo write "NARFE Chapter 356". Send checks to:

NARFE Chapter 356
8818 Cather Ave.
Manassas, VA 20110-6104

Your checks will be forwarded to the Alzheimer's Association through NARFE. You will receive confirmation from us as well as the Alzheimer's Association.

NARFE WEBINARS

Upcoming NARFE Webinars:

Medicare: To Part B or Not to B

Thursday, October 17, 2024, 2:00 p.m. ET

What are the pros and cons to adding Part B to your FEHB or PSHB coverage? What about delaying enrollment? In this webinar, NARFE federal benefits expert Tammy Flanagan walks you through the decision-making process.

2024 Open Season Roundup: FEHB, FEDVIP, & FSA

Thursday, October 24, 2024, 2:00 p.m. ET

Open Season is an opportunity for employees and retirees to shop and compare the various insurance plans and make decisions about their benefits under the Federal Employees Health Benefits (FEHB) Program, the Federal Employees Dental and Vision Insurance Program (FEDVIP), and the Federal Flexible Spending Account Program (FSAFEDS).

Medicare Advantage Plans (in FEHB and out of it)

Thursday, October 31, 2024, 2:00 p.m. ET

Over the last few years federal annuitants have seen an increasing amount of Medicare Advantage plans available from FEHB carriers. MA plans bundle Original Medicare with Part D prescription drug coverage and often include benefits not always found in FEHB plans including dental, hearing, vision, wellness, and over-the-counter allowances available in some plans. Are MA plans right for you?

REGISTER NOW

Registration is coming soon for:

- November 7: Postal Service Health Benefits Program
- November 12: Choosing the Best FEHB with Medicare
- November 14: Choosing the Best FEHB without Medicare
- November 21: FEHB Prescription Drug Plans

Recent NARFE Webinars:

Planning for Long-Term Care

Thursday, September 26, 2024

Not everyone will need long-term care, but everyone will need a plan. In this webinar, NARFE federal benefits experts Tammy Flanagan and Mark Keen, CFP, will cover information that is useful to both federal employees and retirees to ensure they are on track for long-term care planning.

[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.

Chapter Membership Report

2 new members
2 dropped for nonrenewal

Welcome to our Chapter
Patricia Bright
Kathleen Hernandez

Chapter 356 membership as of
September 27 is 120 members.

Email Address Changes

Notify NARFE or our chapter whenever you change your email address to continue to receive this newsletter.

CHAPTER 356 OFFICERS AND COMMITTEES

President	Mary Brandt	703-753-3954
Vice President	Priscilla Saboe	703-361-1150
Secretary	Carol Campbell	703-389-4702
Treasurer	Richard Horte	703-368-8767
Membership Comm.	Helen Brooks	703-791-6737
National Legislation 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

Chapter Email Address: narfe356@hotmail.com

Use this address to contact officers and committee chairs by email

Manassas Chapter Newsletter Online

We distribute our newsletter to Chapter members using email addresses on file at NARFE. If you are not receiving NARFE email, please contact us or NARFE Headquarters at Member Services (703-838-7760). Our newsletters are also available at the Virginia Federation website at www.vanarfe.org/newsletters/. Scroll down to Current Chapter Newsletters, Area IX, Chapter 356.