



ANNANDALE CHAPTER NEWS

National Active and Retired Federal Employees Association Chapter 1159 (Annandale)

P.O. Box 1463, Annandale, VA 22003

Serving Current, Former & Retired Federal Employees and Spouses
and Survivor Annuitants

Like us on Facebook at [NARFE-Annandale 1159](#)

November 2024

Next Meeting: Wednesday, December 4, 2024
Holiday Luncheon at the Italian Café
7161 Lee Hwy, Falls Church
Reservations Required

See page 4 for details and a reservation form

PREZ SEZ – As we recited the Pledge of Allegiance at our last meeting, I wondered how people feel about saying it at this time in history; the Pledge can evoke a range of emotions! As a young child I recall saying the Pledge each school day. Living overseas between the ages of 11 and 15, I was very proud to be an American. My Navy captain father said he often choked up saying the Pledge. I know he proudly served his country. When I began working for the government, I also felt proud to be doing work that served our nation, something Federal employees do every day in so many ways. I worked hard and was honored to work with many other professionals that truly cared about making a difference. Others have different feelings; someone said it gave her the creeps to hear “mass group recitation” of anything. She preferred private, independent thought. Pledging allegiance is an affirmation of loyalty to the United States. It reminds us to appreciate the values of liberty and justice for all, the belief in equality for everyone and the professed belief of the United States in individual freedom. We can say the pledge in public, do so privately, or not say it at all. We are fortunate to have the choice to do it our own way.

Wishing you all a wonderful Thanksgiving. *Kim Rendelson, Chapter President*

PLEASE NOTE -- NARFE currently is updating its website system and, as a consequence, our Chapter website may not be updated or available. Please go to our Facebook page at [NARFE-Annandale 1159](#) for up-to-date information on the Chapter.

November Program Report -- **Jennifer Malave**, the representative from CareFirst BlueCross BlueShield (BCBS), provided an overview of the Federal Employee Health Benefits Program (FEHBP), discussing its structure, initiatives, and recent changes. She highlighted the program's flexibility, allowing Federal employees and retirees to choose from 176 plans nationwide. Ms. Malave also discussed the importance of understanding why changes occur within the program, whether driven by Congress, OPM, or the carrier themselves, and emphasized the recent mandates for fertility treatments, maternal healthcare, and mental health services. She encouraged attendees to review their health plans during open season, which runs from November 11th to December 9th.

Ms. Malave reviewed the Medicare Prescription Drug Program (MPDP), a new initiative last year aimed at reducing prescription drug costs. The program offers better prices on brand-name and specialty drugs, a larger formulary, and more in-network pharmacies than previously covered. The program also has a separate drug prescription catastrophic maximum of \$2,000, which covers drugs for the rest of the year at 100% once reached. However, the Part D MPDP may not be as beneficial for those who have to pay an IRMAA (based on income level) or use drug manufacturer coupons. She also clarified that those remaining in FEHBP who disenrolled from the program last year will not be auto-enrolled this year, but can choose to enroll during open season. Ms. Malave noted that US Postal Service (USPS) retirees have new requirements. OPM ruled that ALL Part D eligible annuitants in PSHBP will be auto-enrolled into Part D, and, if a Part D eligible annuitant opts out of their PSHBP Part D drug program, they will have NO PRESCRIPTION COVERAGE through their PSHBP Plan for the remainder of the year. Another USPS retiree requirement is enrollment in Medicare Part B. For USPS retirees under BCBS, they must also take Medicare Part D or they will not get drug coverage under BCBS.

Ms. Malave explained that BCBS does not currently offer a Medicare Advantage plan to federal employees, but the government has allowed carriers to offer these plans within the FEHBP in recent years. She discussed the pros and cons of Medicare Advantage plans compared to the regular FEHBP plans. For most federal retirees, she recommended staying with the BCBS Basic Option plan rather than switching to a Medicare Advantage plan, as it provides worldwide coverage and additional benefits like the mail service pharmacy program. She covered details about the FEHBP dental and vision plans, as well as the \$800 Medicare reimbursement available only with the BCBS Basic Option. She recommended taking high option for the vision plan, as there is not much difference in the premiums, but low option for dental if the member anticipates needing only standard treatment. **(Note, this is merely a summary, you should not make decisions based on the summary; instead, PLEASE verify with the Plan Carriers just what their plans offer and how they operate.)**

Snacks were provided by the following 14 people: **Mary Ann Munley, Fran Walinsky, Frank Toth, John Bankson, Della Dahl, Loretta Nester, Ed Reniker, Joyce Price, Carol Rubin, Mark Doehnert, Kim Rendelson, Sue Hoffman, Pat Jack, and Sharon Sellers. A total of 61 attended (48 in-person and 13 on Zoom).**

Fran Walinsky, Secretary

NARFE Open Season Webinars -- **The FEHBP and PSHBP Open Seasons end December 9th this year.** One of your benefits as a NARFE member is access to previously aired webinars – and, since September, NARFE has held several great seminars on the 2025 Open Season. Some of the issues addressed are "To B or Not to B", "FEHBP Medicare Advantage Plans", the new Postal PSHBP Plans, "Choosing the Best FEHBP Plan with and without Part B", and "How FEHBP and Medicare Work Together". You just log on to www.NARFE.org, go to the *Federal Benefits Institute*, select *On-Demand Webinars* and you will see the listing available to you. Lots of great Open Season Information can be found on NARFE.Org.

Chapter Elections – At our November meeting we held our election for the Chapter’s Executive Board for 2025. The following individuals were elected: **Kim Rendelson**, President; **John Bankson**, 1st Vice President; **Pat Drobnek**, 2nd Vice President; **Jack Bagnulo**, Treasurer; and **Ed Reniker**, Secretary. We congratulate each of our elected Board members and thank you for ensuring the continued success of our chapter.

Audit Committee Nominees – At our December 4th Luncheon the following nominees will be presented for membership approval to audit the Chapter’s financial records for 2024: **John Bankson (Chair); Joyce Price; and Frank Toth.**

Alzheimer’s Report – **All donations to the NARFE Alzheimer’s Research Fund go directly to Alzheimer’s research.** So far this year chapter member donations to the Fund, through early November, is **\$4,498**. If you would like to help find a cure for Alzheimer’s, you can send a donation by mail to: **Treasurer, NARFE Chapter 1159, P.O. Box 1463, Annandale, VA, 22003**. Please make checks payable to *NARFE Alzheimer’s Research Fund* and include *Chapter 1159* on the memo line.
Phil Gilliland, Alzheimer’s Chair

ADOPT-A-ROAD -- For a November day, the weather at our November 14th litter pick-up was cool but perfect. **Our thanks to Mary Ann Munley, Sharon Sellers, Doug Jones and, our newest volunteer, Mark Doehnert** for making our last litter pick-up for 2024 a success. And thanks to all of this year’s volunteers for your help and enthusiasm.



Inclement Weather Policy for the Luncheon Only – **If Fairfax County Public Schools (FCPS) open two hours late on the day of our luncheon due to inclement weather, the luncheon will be held. If the FCPS are closed, we will decide whether to cancel the luncheon based on conditions in the local area. If we have to cancel, we will attempt to contact everyone who made a reservation. In addition, we will post notice of any cancellation on our website and Facebook page. You also can contact Kim Rendelson at 703-204-0388 to learn if the luncheon will be held.**

Holiday Luncheon, Wednesday, December 4th at The Italian Café

Everyone, please plan to join us for our Holiday Luncheon on December 4th and commit early by sending your payment as soon as possible to our treasurer. See the reservation form below. Hope to see you there! **And something we tried last time, bring a friend** – do you know a retired Federal employee that isn't a NARFE Member? To encourage membership growth, think about inviting a friend to attend our holiday luncheon; it might be a positive way to introduce them to our chapter and to NARFE.

The luncheon will be held at **The Italian Café, 7161 Lee Hwy, Falls Church**. Parking is located in front of the restaurant, on the side or in the large parking lot in the back. Social time will begin at 11:30 a.m. with lunch starting at noon. There are four entrees to choose from: (1) Flounder Françoise with Pasta and mixed vegetables, (2) Eggplant Parmesan with Tomato Sauce, (3) Chicken Piccata with Pasta and Mixed Vegetables, and (4) Lasagna with Meat & Tomato Sauce. Meals all come with a house salad, bread, and your choice of one dessert – (1) Cannoli or (2) Tiramisu, soda, coffee and tea. There will be a cash bar for any other beverages you desire. A charge of **\$36** per person will cover the meal, taxes, and gratuity. **Your selection will be on your name tent; your choices cannot be changed.** We need to let the restaurant know on **November 26th** what selections will be. Please complete the form below and mail it in along with your check as directed below. *Please mail reservations as soon as possible, but they must be received by November 26, 2024.* A raffle for special items will be held for the benefit of Alzheimer's research.

ANNANDALE NARFE DECEMBER 4TH HOLIDAY LUNCHEON RESERVATION FORM

	Entree (circle option #)				Dessert (circle option)		
Attendee _____	1	2	3	4	1	2	None
Attendee _____	1	2	3	4	1	2	None
Attendee _____	1	2	3	4	1	2	None

Checks should be made out to **NARFE Chapter 1159**, and mailed to:
NARFE 1159 Treasurer, Box 1463, Annandale, VA 22003.

December 4th LUNCHEON RAFFLE

For those members that enjoy the raffles that benefit Alzheimer’s Research rest assured, we are continuing this tradition. Many great items have been donated so we will have many lovely baskets available at the luncheon. You don’t even have to be onsite at the luncheon; winners will have their baskets delivered to their homes. So take a chance – or many chances – and buy lots of tickets. Pictures will be available on the NARFE Annandale 1159 Facebook page. The cost of raffle tickets will remain at the bargain price of \$1.00 each or 6 tickets for \$5.00. **Kim Rendelson** will mail as many raffle tickets back to you as you would like. Just complete the Raffle Ticket Form (below) and mail it to Kim at her address with your check to *NARFE Alzheimer’s Research*, please include *Chapter 1159* on the memo line.

NOTE: Due date for receipt of raffle tickets orders by mail is **November 26th**. For those ticket orders received after that date, you will receive an email with a picture of your tickets. And don’t worry about losing them or the email, Kim tracks the numbers so no matter what, if you can’t find your tickets or your email, all is not lost! She will know winner identities. **Tickets will also be sold at the Luncheon.**

-----clip and mail form below-----

December 4, 2024 NARFE Holiday Luncheon Raffle Ticket Form

Raffle Tickets: \$1 each or six for \$5.00

I would like to purchase _____ Raffle Tickets. My check is enclosed for \$_____ made out to *NARFE Alzheimer’s Research Fund*, including *Chapter 1159* on the memo line and **received no later than November 26th**.

Your Name: _____

Address: _____

E-Mail Address: _____

Phone No. (for basket delivery purposes): _____

Please complete this form and enclose your check made out to *NARFE Alzheimer’s Research Fund* (include *Chapter 1159* on the memo line) and mail to:

Kim Rendelson, 3401 Silver Maple Place, Falls Church, VA, 22042

Donation Only: If skipping the raffle but donating, there is no need to fill out this form; just mail your check in. All checks will be hand delivered to the NARFE 1159 Treasurer.

LEGISLATION REPORT – *Social Security Fairness Act, HR 82* – Congress returned on November 12th, and later that evening, the House voted to repeal the windfall elimination provision (WEP) and the government pension offset (GPO). The House voted YEA 327 members and NAY 75 members. HR 82 passed with bi-partisan support! Now, it is onto the Senate to get a vote to accept the House’s bill. It is critical for the Senate to schedule the vote before the close of this legislative session – we literally have days left to get this accomplished. When the Senate vote is scheduled, 60 Senators must say “YEA” in order for the bill to be moved to President Biden for signature. PLEASE use the NARFE Advocacy website letter to contact our Senators Warner and Kaine asking them to exert pressure on Senate leadership to get the vote scheduled. And, ask your relatives in other States to contact their Senators.

2025 Federal Budget – the Federal Government is currently still funded via the Continuing Resolution (CR) which expires in December. No news on the status of budget resolution or talk of an additional CR to extend funding into 2025. Considering the recent election results, I expect another CR will be necessary in December.

Mary Ann Munley, Legislation Chair

ACCA 2024 FALL FOOD DRIVE SETS RECORD TOTALS -- **3,356 pounds of non-perishable food plus \$1,559 cash was collected in this year’s food drive** thanks to the generous support of the community and an enthusiastic team of volunteers. Specifically, we would like to thank Annandale Giant Food hosts and staff, **Managers Mike Dembowski and Laura Berger**; Mason District Police, **MPO Stacy Sassano, PFC Michael Williams**, Cadets **Zachery Kearny and Jeremy Worth**, APO **John Carpenter**; and NARFE Annandale members, **Kim Rendelson, Doug Jones, Mary Lou Vroman, Mary Ann Munley, Mark Doehnert, Nancy Meidenbauei, Carol Rubin, Carol Lutz and Sharon Sellers**. Our team exceeded the highest food collection since partnering with Mason District Police in 2020 and the second highest cash collection since changing the food drive collection site to Annandale Giant Food in 2023. Thank you all for the much needed helping hand to our neighbors needing this support.



Carol Lutz, Kim Rendelson and Sharon Sellers at the Nov 8th Food Drive

Chapter volunteers Carol Rubin and Nancy Meidenbauei

NARFE Fall Membership Drive – Don't forget, through December 31, 2024, current members can earn \$10 as well as other prizes for each new NARFE member they recruit (the recruiter's ID number must be provided on the NARFE application or on the online application form when the new member joins – you can find your membership ID on the mailing label for your *NARFE Magazine*, or contact **Doug Jones** for your ID number). See page 68 of your December *NARFE Magazine* for more details. To make sure our voices are heard by Congress we need to strive to increase membership, and all members should view themselves as recruiters. So please get involved in this important effort and recruit. (A Membership Application can be found on page 49 of your December *NARFE Magazine*.)



Virginia Federation of NARFE (VFN) 2025 Conference -- Mark your calendars and plan to attend the 2025 VFN Conference/Annual Meeting April 6 through 9, 2025, at the Madison/Shenandoah Conference Center in Harrisonburg, Virginia. Details will be provided as they become available.



Northern Virginia Caucus of NARFE Chapters – The Caucus is open to all NARFE Chapters and members in Northern Virginia. Its purpose is to strengthen the member chapters, and to provide a mechanism to assist chapters with carrying out the objectives of the National and State organizations through collaboration and exchange of ideas. Currently, **member chapters are: Annandale Chapter 1159, Arlington Chapter 7, Dulles Chapter 1241, Fairfax Chapter 737, Manassas Chapter 356, McLean-Great Falls Chapter 489, Metro Northern Virginia Chapter 1665, Springfield Chapter 893, Vienna-Oakton Chapter 1116, and Woodbridge Chapter 1270.** The results of the Caucus October 2024 election for 2025 – 2027 Officers are: **Chair – Ted Pasek, Fairfax Chapter; Vice Chair – Kim Rendelson, Annandale Chapter; Secretary – Dave Graf, Vienna-Oakton Chapter; and Treasurer – Mary Lou Vroman, Annandale Chapter.**

Mason Health Care Fair -- Join **Supervisor Andres Jimenez** for a Health Care Fair from 10 a.m. to Noon on Saturday, November 23rd at the Mason Governmental Center (6507 Columbia Pike) in Annandale. This event will feature free take-home items including Naloxone, medication boxes, gun & trigger safety locks, drug deactivation kits, and reading glasses. Participating organizations also will offer free screenings for hearing, speech, Hepatitis, and HIV. The event also will feature information on substance abuse and mental health, dementia & caregiver support, the Stronger Memory Program, local dental screenings & reduced-costs clinics. Please RSVP by emailing Mason@fairfaxcounty.gov, or calling **703-256-7717**.



Note, because the first Wednesday in January 2025 is New Year's Day, our January meeting will be January 8th. Mark your calendar and join us on Wednesday, January 8, 2025 for a presentation on "Shopping for and Buying Hearing Aids".

*****oOo*****

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Pat Jack
 Mary Lou Vroman

**PLEASE JOIN US FOR OUR DECEMBER 4TH
 HOLIDAY LUNCHEON
 REMEMBER, RESERVATIONS ARE REQUIRED AND
 MUST BE RECEIVED BY NOVEMBER 26TH**