



**NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES**

**CHAPTER 2065 NEWSLETTER**

**POST OFFICE BOX 1811**

**LOUISA, VIRGINIA 23093-1811**

*Contact: NARFE2065news@vanarfe.org*

**VOLUME XXXLIII, NUMBER 5 – NOVEMBER 2024**

**ELECTED OFFICERS**

<b>PRESIDENT</b>	<b>Karen Cheatwood</b>	<b>703-606-6513</b>	<b>karenlaurasara@gmail.com</b>
<b>1<sup>ST</sup> V.P. /PROGRAM</b>	<b>Dick Shrum</b>	<b>540-872-5409</b>	<b>dickshrum@hughes.net</b>
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<b>SECRETARY(2)</b>	<b>Bob Maher</b>	<b>434-589-1170</b>	<b>paws618@embarqmail.com</b>
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**CALENDAR**

<b>NOVEMBER</b>	<b>21</b>	<b>Chapter Meeting - 11:30 a.m., Roma's Restaurant, program: Annual business meeting</b>
<b>DECEMBER</b>	<b>19</b>	<b>Annual Christmas Luncheon – 11:30 a.m., Rhett's Bar and Grill, Zion Crossroads, see their website for directions</b>

**NOTE: If Louisa County schools are closed because of weather, Louisa County Chapter 2065's meeting is cancelled.**

## PRESIDENT'S MESSAGE

You missed a very informative September meeting. We even had a few national members join us as the program was relevant to federal employees and retirees. The meeting started with the program that included a zoom call with Nicole Blackstone, a benefits/health programs expert from NARFE HQ. Nicole talked about the Federal Employees Health Benefits Program and the Postal Service Health Benefits Program including the number of plans within each. Nicole also talked about the requirement for Postal retirees to enroll in Medicare Part B if they meet certain conditions. She also talked about OPM opening the ability for Health Plans to enroll members in Medicare Part D starting the beginning of 2024 and the benefits of this option. After Nicole was finished, Kathy Bass, an account consultant with Anthem talked about the BCBS plans and provided handouts and information on their plans with the note that rates and other information particular to 2025 health coverage would not be available until sometime after 1 Oct 2024. Kathy said that retirees with Medicare Part B should definitely look into BCBS BASIC as it pays \$800/yr towards Medicare for each person with Part B. Also, it would be about \$200 cheaper than BCBS Standard with similar coverage.

One discussion that came up was regarding the Medicare Part D changes that go into effect in 2025. This includes a change so that insulin costs will be capped at \$35/month and once total out of pocket for the year reached \$2000, the Part D plan will cover prescription drugs for the remainder of the year. I would like to comment, though that the out-of-pocket costs the member pays are probably restricted to the formulary covered by your specific Part D plan since Part D is covered by private insurers and not the government. Please make sure that your Part D plan formulary covers the prescriptions that you are currently using.

Looking ahead to the November meeting, which is our annual meeting. I have some suggestions and ideas for your consideration:

- Our current 2<sup>nd</sup> Vice President and Newsletter editor has indicated that he would continue as editor but needs someone else to step up as 2<sup>nd</sup> VP.
- For those members that have indicated in the past they enjoyed the newsletter but couldn't make meetings, my suggestion is that you could write a short article about a topic of interest to you as a federal retiree and email it to one of the officers. We will ensure that it is included in the newsletter thereby making it easier on those officers who spend a good bit of time preparing different parts of the newsletter for each addition.

- One of our Co-secretaries has indicated that they need to step down. It would be great if someone would offer to take on this job. It doesn't mean that the person would have to attend every meeting, and you could coordinate with the existing co-secretary.
- We need folks to assist with being program chair. We would not expect the person interested in taking on this position to do the work alone as the current program chair, Dick Shrum, would be available to help and the other officers have jumped in with ideas and contacts. I for one would want to help the person in this position be successful.
- Another discussion at the annual meeting would be meeting schedules. For the past 2 years, we've changed the schedule with the hopes of getting more interest in attendance. We have had some meetings that garnered a couple more attendees than the executive board members but that hasn't added enough to have an audience that makes it worth a speaker's time. Note that this is an issue for meeting schedules in addition to programs of interest.

Please let us know your thoughts and suggestions as this is your chapter too :>)

2024 MEETING DATES and times: November 21, 2024, at Romas; December Christmas Program is scheduled for 19 December at Rhetts in Zion Crossroads.

It continues to be a privilege to serve as your President, but I would welcome any help and/or suggestions. I also hope to see you at a meeting,

I've heard from members that have received the same type scams recently. The advice that I have for each of you is that your officers would never ask you to purchase and provide gift card details or to send cash. I would also not just send an e-mail that tells you to meet me at a specific time and place as all executive board meetings are coordinated ahead of time. Look carefully at the email address of the sender, it likely does not look like one of us is sending it. The recommendation that I have is: Sign up for free scam alerts from the FTC at [ftc.gov/scams](https://www.ftc.gov/scams). Get the latest tips and advice about scams sent right to your inbox. And, if you spot a scam, report it at <https://www.ftc.gov/complaint>. Your reports help the FTC and other law enforcement investigate scams and bring crooks to justice.

KAREN CHEATWOOD, PRESIDENT

## SECRETARY'S REPORT

10 MEMBERS PRESENT

NICOLE BLACKSTONE WAS ON ZOOM FROM NARFE HQ REGARDING FEDERAL BENEFITS UPDATES

RESOURCES:

WEBINARS

BENEFIT BRIEFS

WHITE PAPERS

MAGAZINE Q AND A

PERSONAL ASSISTANCE:

FEDERAL ASSISTANCE TP NARFE MEMBERS

FEDHUB

PARTNERING WITH EXPERTS

NEW- MEDICARE PRESCRIPTION DRUG PLANS COULD HAVE COST SAVINGS

POSTAL SERVICE HEALTH PLANS:

32 CARRIER OPTIONS

PREMIUMS CAME OUT IN OCTOBER

BOOKLETS AVAILABLE EARLY NOVEMBER

IF YOU DO NOT ELECT DURING OPEN SEASON YOU WILL BE AUTOMATICALLY PLACED INTO A PLAN SIMILAR TO CURRENT PLAN

OPM HAS RENEWED THE CONTRACT FOR LONG TERM CARE FOR ANOTHER SEVEN YEARS

TSP – LIMITS INCREASED FOR 2025

RMD'S – AGE GOING UP TO 75 BY 2033

KATHY BASS – BLUE CROSS BLUE SHIELD FEDERAL

804 516-3578

BASIC – PAYS \$800 A YEAR TOWARDS MEDICARE FOR EACH PERSON

IT WILL BE ABOUT TWO HUNDRED DOLLARS CHEAPER THAN STANDARD

DICK MENTIONED THAT THE WEBINAR ARCHIVES HAVE A LOT OF INFORMATION AND NEWSLINE HAS INFO SHARING OUT OF HQ/

BOB MADE A MOTION TO ADJOURN

CHARLIE SECONDED

**BOB MAHER, CO-SECRETARY**

### **PROGRAM**

Since the last newsletter, we have seen several weather events that caused extreme danger and devastation to parts of the East Coast. They were not part of my planned programs, and I sincerely hope that all our chapter members, as well as their relatives and friends, were not among the many victims we have heard about.

Our September program was a two-part presentation that focused on our evolving health and medical benefits. As we all know, NARFE is our major supporter and advocate, urging minimal increases in our plan costs and pressing Congress to find ways to reduce prescription costs and improve healthcare. Our first speaker was Nicole Blackstone, Program Manager for Policy & Programs at NARFE Headquarters in Alexandria, VA who joined us via Zoom. She covered the wealth of information that is on the NARFE website, much of which are the many webinars and other information in the Federal Benefits section of the website. Our second in-person speaker was Kathy Bass, the area account executive for the BlueCross BlueShield program for federal employees. This turned out to be advantageous, since 6 of our meeting attendees had BCBS as their medical insurance, and she was able to answer specific questions about their policies. If you have questions about BCBS, she is available by phone at 804-516-3578, and email at: [kathy.bass@anthem.com](mailto:kathy.bass@anthem.com).

Looking forward, be aware that the Federal Benefits Open Season for the 2025 plan year is November 11 through December 9, which is the opportunity to shop and compare our insurance plans for health benefits. NARFE will have their “2024 Open Season Roundup” webinar on Thursday, October 24 from 2 to 4 p.m., and it will be online for your use if you can’t get to it on the 24<sup>th</sup>. And finally, our November meeting will not have a formal “program”, since it will be dedicated to chapter matters and our formal business agenda. However, we are trying to obtain some of the 2025 Program books for BCBS,

GEHA, and such, for distribution at our meeting. Hope to see you there.

DICK SHRUM, PROGRAM CHAIR

## **NATIONAL LEGISLATION REPORT**

### **FY2025 appropriations status:**

Continuing Resolution H.R.9747 (CR) - provides continuing FY2025 appropriations to federal agencies through December 20, 2024, or the enactment of the applicable appropriations act. We probably won't have an update until Congress returns after the election.

### **The following are updates on items that we have been keeping track of:**

#### **Social Security Fairness Act of 2023 H.R. 82 and S. 597 –**

A majority of House members have signed a “discharge petition” to bring H.R. 82 to a floor vote even though it has not been approved at the committee level which is a major development in the years-long effort to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) provisions of Social Security. Representative Graves (La) has requested that the bill be put on the calendar for a vote. However, that won't happen until after congress returns for a short session November 12<sup>th</sup>.

Note: These Social Security provisions not only affect those who draw benefits from CSRS but also affects many state and local government employees whose retirement is covered by systems not covered by social security. WEP reduces any Social Security benefit earned through other employment, while the GPO reduces, and often eliminates, any spousal or survivor Social Security benefit from a spouse's Social Security-covered employment.

A House vote would send the bill to the Senate, where a counterpart (S-597) has enough sponsors to pass over a filibuster there, but which also has remained pending in the committee level.

### **Other items of interest:**

- The COLA for Social Security for FY2025 was announced at 2.5%. That amount also applies to CSRS retirees while FERS retirees COLA will be 2%.

Note: There is an issue with those under the FERS retirement system receiving less than the usual COLA if the cost increase is over 2%. This is an issue that NARFE has been supporting and there is a letter/e-mail that you can send using the Legislative Action Center on the NARFE website below.

- A 2% pay raise for FY2025 seems likely as it was proposed by President Biden and endorsed by the Senate Armed Services Committee.
- I assume that everyone has read that the average increase in FEHB plans for next year will be 13.5%. That is an average as a small number of plans have had a decrease, about 5 have kept the same monthly premium while the rest have had an increase. It might be time to verify that you are getting the coverage that you need.

*Consider going to the advocacy page of the NARFE.org website where there are prepared letters on some of the topics discussed above or that are important to federal employees/retirees. You can write your own letter/e-mail and they will ensure that it is sent to your representative and senators plus notify you that the e-mail was sent. NARFE also gives you the ability to send comments to your representative and senator using Twitter (“X”) if that is your preference.*

These topics include Saving the Civil Service Act, Long Term Care Premiums, Equal COLA, etc.

<https://www.narfe.org/advocacy/legislative-action-center/>

KAREN CHEATWOOD, ACTING LEGISLATIVE OFFICER

## **LEGISLATIVE CONTACTS**

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### **COMMITTEE CHAIRS & APPOINTED POSITIONS**

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Chaplain-- *Vacant*

Newsletter Editor – Lee Miller 540-907-2440

Alzheimer's Fund – *Vacant*

National Legislation –KarenCheatwood 703-606-6513

State Legislation – *Vacant*

Membership – *Vacant*

Sunshine – *Vacant*

Public Relations – Dick Shrum 540-872-5409

Program – Dick Shrum 540-872-5409

Holiday lunch – *Vacant*

Commission on Aging – *Vacant*