

**November 2024**



FEDERAL BENEFITS EXPERTS

Chapter email:  
narfe356@hotmail.com

**Next Meeting Date**  
**December 18**

*Logan's Roadhouse*  
7731 Donegan Drive  
Manassas, VA

**Lunch**  
**11:30 AM**

**Program**  
**11:30 AM**

Logan's is located in the Bull Run Shopping Center by the pond

# MANASSAS CHAPTER NEWSLETTER

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

**No Chapter Luncheon Meeting in November.** We are now Meeting Bimonthly. Our Next Luncheon Meeting will be held in December.

## From The Chapter President

As we turn the calendar to November, let us take a moment to give thanks—to our Veterans for their service to our country and also to those in our federal civil service, many of whom serve in harm's way. Thanks as well to our members who have so generously contributed to the Alzheimer's Fund this year. Member direct contributions and raffle proceeds far exceeded our goal and the chapter was able to donate over \$1,000 this year to Alzheimer's Research.

Just a reminder that Open Season for changing or enrolling in the Federal Employees Health Benefit Plans, including the Federal Employees Dental and Vision Programs, begins **November 13** and ends **December 11**. See the Minutes of the October chapter meeting on page 4 for information on the Anthem Blue Cross/Blue Shield plans. Additional benefit information and plan brochures are available on [www.opm.gov](http://www.opm.gov). Congressman Gerry Connolly will hold his annual Open Season Workshop for federal employees and retirees on Saturday, November 16, from 10 AM to 1:00 PM at the Fairfax County Government Center, 12000 Government Center Parkway, Fairfax, VA 22035.

I am pleased to announce that we held the chapter annual meeting last month and the following officers were elected for the coming year: President, Mary Brandt; Vice President, Priscilla Saboe;

Treasurer, Richard Horte; and Secretary, Carol Campbell. Thanks to all of our members who attended and helped us achieve the necessary quorum and thanks to Priscilla, Richard and Carol for volunteering to serve another year as Chapter Officers. And thanks also to Helen Brooks and Marilyn Markham for agreeing to continue as our Membership and Alzheimer's Committee Chairs.

We are pleased to continue to see new faces and some additional familiar faces at our meetings. If you haven't joined us yet for our chapter luncheon at our new location, Logan's Roadhouse, please consider doing so. We are always interested in hearing from our members, so if you have any ideas on how we might better serve you, or if you have suggestions for speakers, please contact us at our chapter e-mail address: [narfe356@hotmail.com](mailto:narfe356@hotmail.com). In closing, I send warm wishes to all of our members for a Happy Thanksgiving.

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.

**December 3--Executive Committee**

**December 18--Holiday Luncheon**



## Legislation Update and News of Note

### 2025 Cost of Living Adjustment (COLA)

The Social Security Administration on October 9 announced that Social Security beneficiaries will receive a 2.5% COLA in January. Federal retirees enrolled in the Civil Service Retirement System (CSRS) will likewise receive a 2.5% increase to their annuities, but retirees in the Federal Employees Retirement System (FERS) will see only a 2.0% COLA. Each year, if CSRS sees an increase of less than 2%, FERS retirees receive the full COLA, while if the adjustment is between 2% and 3%, like next year, FERS enrollees only receive a 2% increase. If the CSRS COLA is 3% or more, FERS retirees receive that adjustment, minus 1 percentage point. Legislation such as the Equal COLA Act designed to ensure that FERS and CSRS annuitants receive the same annuity increase each year has not been acted upon by either chamber of Congress. NARFE National President William Shackelford noted that: "Inflation impacts these FERS retirees the same way as all other retirees, yet they are forced to accept a diet COLA. The Equal COLA Act would remedy this inequity, providing full COLAs to FERS retirees . . . This COLA also does not account for the sharp increase in the enrollee share of health insurance premiums affecting the federal community, which will rise by an average of 13% next year for federal annuitants."

Source: Government Executive, October 10, 2024

### OPM Guidance on Implementation of Anti-Schedule F Regulations

The Office of Personnel Management (OPM) has issued guidance to agencies regarding the implementation of the regulations it issued last spring designed to safeguard the civil service from efforts to reinstate Schedule F by future administrations in their attempts to convert career federal workers out of competitive service and into excepted service or at-will employees. OPM's regulations establish the definition of "policy-related" jobs in the federal government, narrowing it down to refer only to noncareer political appointments, and it stipulates that when a federal employee's position is

"involuntarily" converted out of the competitive service, they retain "the status and civil service protections they had already accrued." It grants federal workers the right to appeal any job reclassifications that would result in the loss of civil service protections to the Merit Systems Protection Board. OPM's guidance includes a detailed summary of how agencies should handle reclassifications of federal employees moving forward. If a directive to reclassify employees specifically delineates which positions are covered, agencies are expected to create a list of the positions to be moved and provide the list to OPM for approval. If instead, the directive establishes criteria for what jobs should be converted, the agency should provide a list of the positions it proposes to move to OPM, and it should be prepared to provide written justification for their inclusion upon request. And finally, if the directive tasks agencies with developing the criteria themselves, they must provide OPM with a list of affected positions, the "objective" criteria used to select those jobs and an explanation of how the criteria are "relevant" and consistent" with the directive's standards. Agencies would be required to issue written notification of a job's conversion out of the competitive service to the affected employee at least 30 days before the position is moved. And if that move is involuntary, agencies must notify the employee in writing that they retain any earned competitive status they had accrued prior to the reclassification, as well as their right to appeal the decision. Despite these efforts, the OPM directive and implementing guidance could easily be rescinded or replaced by a future administration.

Source: Government Executive, October 28, 2024

### Penalties on Federal Workers Who Impede Presidential Directives

On October 28, Rep. August Pfluger (R-TX) introduced the Stop Resistance Activities by Federal Employees Act (STRAFE), which outlines new penalties for federal employees, including a potential five-year debarment, if they impede or obstruct lawful orders from the next presidential administration. The legislation would direct the Office of Personnel Management (OPM) to craft new mandatory training for federal employees at GS 15, Senior Executive

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Service or other levels to instruct them on the penalties imposed if they were to oppose, obstruct or impede directives from the president, vice president or any other political appointee. Those lawful orders can include anything from executive orders, national security presidential memoranda, presidential decision directives or agency directives, and the penalties would be in line with those imposed for Hatch Act violations — up to and including removal, reduction in pay grade, debarring federal employment for not more than five years, suspension, reprimand, a \$1,000 civil penalty or a combination of punishments. The bill would give OPM 180 days following its enactment to design and implement the training curriculum, which would explain the violations and how to identify and report them. Federal employees would have to complete the training no less than 30 days after OPM implements it and repeat that training annually. The STRAFE Act also directs agency heads to establish a reporting mechanism for employees to disclose the violations to political appointees in the SES within 180 days and deliver a report to the Executive Office of the President every six months outlining the number of violations and investigations reported in that time frame. That reporting process would be independent and would bypass traditional Inspector General channels within agencies.

Source: Government Executive, October 28, 2024

### **NARFE VA Federation 2025 State Legislative Plan**

For 2025, the Virginia Federation of NARFE (VFN) has adopted a four-point Virginia State Legislative Plan comprised of the following elements, which it intends to advocate for in the General Assembly and State Senate.

#### Repeal of the Sunset Provision for VA's Current Standard Deduction Amounts

The current standard deductions of \$8,500 for single filers and \$17,000 for married couples filing jointly were approved by the General Assembly in 2019, but are subject to a sunset provision. These deductions are scheduled to revert to \$3,000 for single filers and \$6,000 for

married couples filing jointly after January 1, 2026. The VFN is calling for the General Assembly to repeal the sunset provision in the current law, thus maintaining the \$8,500 and \$17,000 standard deductions for single filers and married couples filing jointly, respectively.

#### Age 65+ Deduction

The VFN is urging the General Assembly to amend the current tax law for the Age 65+ Deduction by either eliminating all income limits in determining qualification for the deduction or changing the current formula for qualifying so that the deduction is based upon income received rather than dependent upon the income source as it is currently structured.

#### Exempting a Segment of the CSRS Pensions Equivalent to Social Security Retirement

Under VA tax law, CSRS pensions are fully taxed, while Social Security benefits are tax exempt. Therefore, retirees in CSRS pay more in VA income taxes than their counterparts in FERS, whose pensions include a Social Security component. To address this inequity, the VFN is recommending that the General Assembly enact legislation that would exempt 60% of retirement benefits for CSRS retirees and survivor annuitants aged 62 and older from VA income tax.

#### Nursing Home Priorities

The VFN will endorse: enacting minimum hourly nursing home staffing levels per resident, per day for nurses and nurses aides; funding the VA Center on Aging Geriatric Education Center Initiative to develop the skills and capacities of the gerontological and geriatric work force; and providing living wages, overtime pay and training for direct care workers to build a quality cost-effective work force.

## Previous Chapter Meeting, October 16th

Chapter 356 held its annual meeting and conducted elections for chapter officers, with 15 members and guests present. Guest speaker Kathy Bass, Account Consultant, Federal Health Product and Services, Anthem Blue Cross/Blue Shield (BC/BS), updated members on the Federal Employee Health Benefits Program (FEHBP) and fielded questions from the floor.

Ms. Bass stated that Postal Service employees would no longer be part of the FEHBP, which represented a loss of 2 million of the 6 million participants; therefore, premiums would increase for those federal employees and annuitants remaining in the FEHBP. New for 2025 and also contributing to the increase in premium costs: BC/BS would cover the cost of weight loss drugs; and BC/BS would provide up to \$25,000 for IVF treatment. Regarding the new Medicare Prescription Drug Program (MPDP), which was introduced last year in accordance with OPM's mandate to lower the cost of prescription drugs, Bass indicated that those BC/BS participants who had opted out of the MPDP would continue to remain in that status until they took action to opt in and those who had opted in would likewise remain in the drug program until they took action to opt out. The time to change enrollment status in the MPDP would be during Open Season, which this year will run from



Guest speaker, Kathy Bass, Account Consultant, Federal Health Product and Services Anthem Blue Cross/Blue Shield

November 11 to December 9. The main reason for participants to opt out of the MPDP would be higher prescription drug costs for those who are receiving prescription drug coupons or those Medicare Part B participants who are affected by IRMAA. (IRMAA is an income-based surcharge in premium costs that couples or individuals must pay on top of existing premiums for Medicare Part B and Part D). Bass recommended that members check the FEP Prescription Drug Cost Tool, which BC/BS will have updated and posted on their web site ([www.fepblue.org/rx](http://www.fepblue.org/rx)) on October 25, to compare the cost for their prescription drugs with and without the MPDP. Bass also urged members to consider switching from the Standard to the Basic Plans as a cost savings, unless they took high-cost non-generic prescription drugs. She noted that participants in the Basic Plan would continue to receive an \$800 refund to apply toward Medicare Part B premium costs. Bass also encouraged members to complete the FEPBlue Health Assessment to receive a \$50 debit card that can be applied to health care costs.

In 2025, the cost for the Basic Plan will increase \$37.74 bringing the monthly premium to \$245.18 per month for Self-only and will increase \$76.94 bringing the monthly premium to \$593.97 for Self plus One. The cost for the Standard Plan will increase \$52.05 bringing the monthly premium to \$378.76 for Self-only and increase \$102.49 bringing the monthly premium to \$832.31 for Self plus One. Those wishing to make an enrollment change during the Open Season should visit [www.opm.gov/healthcareinsurance](http://www.opm.gov/healthcareinsurance). Anyone with questions about BC/BS benefits can call Bass directly at 804-516-3578 or contact her by e-mail at: [kathy.bass@anthem.com](mailto:kathy.bass@anthem.com).

A business meeting followed the presentation, with officers and committee reports. The Minutes of the August meeting, as they appeared in the Newsletter, were approved and the Treasurer's Report was accepted. The chapter has, to date, donated \$1,038 to the Alzheimer's Fund for the current year, including several direct donations by members that will be credited to the chapter, thus more than doubling the chapter goal for the year. As of September 30, the chapter membership stood at 120. President Brandt stated

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that the 2025 cost of living adjustment (COLA) has been set at 2.5% for annuitants in the Civil Service Retirement System and 2% for those in the Federal Retirement System. She noted that the legislation for repeal of the Government Pension Offset and Wind-fall Elimination Provision had received the necessary 218 signatures on a discharge petition that would force a floor vote in the House. The vote was expected to take place when Congress returned in November after the election. To her knowledge, there has been no movement on repeal legislation in the Senate. Alzheimer's Chair Marilyn Markham reminded members that the Walk to End Alzheimer's would take place on Saturday, October 19 and encouraged members to join her in the walk. NARFE will have a table at the walk in an effort to recruit new members.

A quorum of 8 members having been achieved, elections were held for chapter officers. None of the chapter members had responded to the request for a volunteer to serve as Secretary and no nominations for that or other officer positions were received from the floor. The current officers offered to serve for another year. Although she had intended to step down, Carol Campbell volunteered to serve another term as Secretary rather than have the chapter considering closing. There being no objection, President Brandt cast a ballot in favor of the slate put forward and the following officers were elected by acclamation: Mary Brandt, President; Priscilla Saboe, Vice President; Richard Horte, Treasurer; and Carol Campbell, Secretary. The 50-50 raffle netted \$50 for the Alzheimer's Fund, with the winner donating her share to the Fund. The next regular monthly meeting for Chapter 356 will be its annual Holiday/Christmas Party on December 18 at 11:30 a.m. at Logan's Roadhouse. The next Executive Committee meeting will be held via Zoom at 1:00 November 5, 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 Brandt, Chapter President,  
for Carol Campbell, Chapter Secretary



Carol Campbell, Manassas Chapter 356 and Doris McAdams, Woodbridge Chapter 1270, greeted thirty-one prospective NARFE members at the Anthem Blue Cross Blue Shield Wellness Fair held on October 28 in Manassas. They also used this opportunity to invite current Manassas and Woodbridge NARFE members to attend upcoming Chapter meetings.



Carol Campbell and Marilyn Markham represented NARFE on behalf of Manassas Chapter 356 at the Walk to End Alzheimer's at the Harris Pavilion in Manassas on October 19.



## Alzheimer's Corner

*Marilyn Markman, RN*

I have received some interesting emails I would like to share with you.

A study at Harvard Medical School was done regarding the role of parental history in the development of Alzheimer's disease. Individuals with affected mothers were more likely to have increased Beta amyloid plaque accumulation - known hallmark of Alzheimer's disease. However, having affected fathers was comparable to having no family history of dementia.

Researchers acknowledge that other sociological influences (which were not mentioned in the article) may have influenced the results of the study. One important note is that women generally live longer than men - potentially impacting the prevalence of dementia in each gender. Researchers feel that this study will "bring us one step closer to understanding the complex mechanism behind Alzheimer's disease inheritance and may uncover valuable insights into the prevention and treatment."

Bills passed - Two bills were passed in October-

Alzheimer's Accountability and Investment Act (S. 134) - which ensures progress continues to be made in Alzheimer's and dementia research. It also ensures NIH report to Congress directly on the resources needed to achieve the goals of the National Plan.

NAPA Reauthorization Act (S. 133) - will build on the progress made in clinical and long-term care and public awareness by improving our nation's care and support response emphasizing the importance of healthy aging.

New drugs to watch:

Simufilam - Two on-going Phase 3 trials collectively enrolled 1,929 people with mild to moderate Alzheimer's. The company expects to share data from one trial later this year and the other by early next year. We will be watching for these results.

AL001 Lithium - lithium is presently on the market but the available formulas require regular blood testing to keep track of the lithium. AL001 is a new formula of lithium that will not require continuous testing. Alzamend (the maker of AL001) is partnering with Massachusetts General Hospital for Phase 2 trials. Five clinical trials will test the identified dose of AL001 in people with Alzheimer's disease as well as bipolar disorder, major depression disorder, and post-traumatic stress disorders. This we will also follow.

So, as the holidays approach remember all this research needs funding and donations are best used by NARFE - 100% of your donation goes to research!

Wishing you a very Happy Thanksgiving.

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:

#### What You Need to Know About the New Postal Service Health Benefits Program

**Thursday, November 7, 2024, 2:00 p.m. ET**

PSHB is a new separate program within FEHB and will be administered by OPM. However, there are some differences with how PSHB works compared to FEHB.

#### How FEHB & Medicare Work Together

**Tuesday, November 12, 2024, 2:00 p.m. ET**

Choosing a health plan isn't easy, and the job only gets more difficult once you turn 65 and are eligible for Medicare.

#### Picking FEHB Plans for Retirees without Medicare

**Thursday, November 14, 2024, 2:00 p.m. ET**

To help make the best decisions this Open Season, Tammy Flanagan will walk you through your options as a retiree who is not yet eligible for Medicare or who chooses not to enroll.

#### FEHB and Medicare Part D

**Thursday, November 21, 2024, 2:00 p.m. ET**

To help federal annuitants take advantage of these improvements, OPM allowed FEHB carriers to offer Part D plans this year, and more FEHB plans may offer Part D plans for plan year 2025.

To register for any of these webinars go to: [narfe.org/federal-benefits-institute/narfe-webinars](https://narfe.org/federal-benefits-institute/narfe-webinars)

### Recent 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? .

#### 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**

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.

[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

1 new member

*Welcome to our Chapter*

***Dennis Wokeck***

Chapter 356 membership as of October 31 is 121 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

<b>President</b>	Mary Brandt	703-753-3954
<b>Vice President</b>	Priscilla Saboe	703-361-1150
<b>Secretary</b>	Carol Campbell	703-389-4702
<b>Treasurer</b>	Richard Horte	703-368-8767
<b>Membership Comm.</b>	Helen Brooks	703-791-6737
<b>National Legislation</b>	Vacant	
<b>Program Comm.</b>	Vacant	
<b>Service Officer</b>	Priscilla Saboe	703-361-1150
<b>Sunshine Comm.</b>	Priscilla Saboe	703-361-1150
<b>Alzheimer's Comm.</b>	Marilyn Markman, RN	703-791-4329
<b>Chapter Chaplain</b>	Vacant	
<b>Newsletter Editor</b>	Richard Horte	703-368-8767

**Chapter Email Address:** [narfe356@hotmail.com](mailto: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/](http://www.vanarfe.org/newsletters/). Scroll down to Current Chapter Newsletters, Area IX, Chapter 356.