



NARFE

National Active & Retired Federal Employees Association
Protecting the Future for Retired and Current Federal Employees

Chapter 182 Reporter

Las Cruces, New Mexico Volume 16, Issue 4 – Nov 2015

National Web Site: www.narfe.org

Local Web Site: <http://www.narfe-nm.net/ch0182/ch0182.html>

HAPPY THANKSGIVING WISHES TO ALL OUR NARFE MEMBERS



**Roy
Willoughby**

**Chapter
President**

We had a very interesting program at our October Chapter meeting. Southwest District Vice President, Marian Thornton, started with an inspirational message on why we belong to our NARFE Chapters and how we personally benefit as members.

Then NM Federation President, Janice Baker, gave us her interesting and informative observations of the September NARFE Gathering in T or C with an emphasis on the future of our organization through the Strategic Planning Committee's efforts of identifying what path should be taken to solve the problem of dwindling membership nationwide. Updates to the Strategic Planning Committee's plans should be presented at the April 2015 NARFE New Mexico State convention.

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**SATURDAY, 14 NOVEMBER 2015 - 8:30 AM
ESPERANZA ROOM - HILTON GARDEN INN
2550 DON ROSER DRIVE**

(Franklin McKay, Program Chair)



Programs scheduled for the meeting are:

1.) The "Open Season" for health insurance will begin in November. At the November meeting members of NARFE will have the opportunity to visit with the insurance providers. Representatives will have tables set up before the meeting starts with materials. After the business meeting each plan representative will give a short presentation (5 minutes) on features and changes to the plan they represent. There will also be a short time for Q&A after the presentations. The plans who have indicated they will attend are:

Blue Cross/Blue Shield - Karla Candelaria

Lovelace HMO (renamed HMO Blue Preferred – Julie Lee

Presbyterian Health Plan – Marlene Alderete

CIGNA - David Dean

American Postal Union Health Care Provider – Lynn Wilson

Government Employees Health Association (GEHA) – Lee Tomlin

2.) November is "**NARFE Alzheimer's Awareness Month**". **Mr. Tony Trevizo** the Executive Director of the "Arbors of Del Rey" will give a presentation on dementia and Alzheimer's. Tony is a certified Dementia Practitioner and an active member of the Assisted Living Service Organization. There is always new information about on-going research in this field, so up-to-date information is important to our members.

Reservations: Call **Carol Main (382-7686)** or **Carol Smith (522-3033)** by November 10th. (Breakfast Buffet Cost: \$13)





**Sunshine
Report**



**Marcele
Skelton**

Last month started out with lots of sunshine and warm days. Then it ended on a different note--with cloudy days, rain, hail and very gusty winds. We hope November brings back those pleasant days of sunshine accompanied by cooler temperatures.

A get well card was sent to **John Smith** who had a 3-week bout with pneumonia. We hope you are feeling better, John.

Please contact me if you know of a member who has passed away, is ill or could use a little sunshine in their life. (**Marcele – 575-521-4954**)



President’s Message Continued

In addition, Bill Gomez, one of our Chapter members and a State Representative, gave an interesting update on his being active in six state government committees including the Jobs Council, the Water and Natural Resources and the Transportation Committees. He encouraged chapter members to contact him by email at bealquina@msn.com and by phone at 575-642-1379 for more information and updates on these issues.

Our November Chapter meeting will feature a special program on the latest advances in Alzheimer’s research. Also, as usual, at our November meeting we will host the Health Insurance providers discussing the latest changes in their Health Plans to include the newest offering of the “Self Plus One” option.

And, we should all take time out of our busy schedules to enjoy the fall season. As Marian Thornton reminded us last month, as we mature we should take advantage of reviewing and enjoying the best things in life and especially our relationships with each other.

Remember our Board of Directors (BOD) will continue the calling of all chapter members. Also, our Membership Drive Contest is in full swing and will hopefully increase our membership and may also prove profitable to you from both National awards and Chapter 182 awards for recruiting new members.



Judy Rosco (VP Membership)

The Membership Contest is underway and we have five new members. Please welcome **Angela Carroll, Joyce Hageman, Sara Krondak, Steve Rosco, and Frank Caro.**

Remember your best source of recruitment besides your spouse is as close as the nearest mailbox...your postal carrier. Invite them to our next meeting on November 14th to learn about changes to their postal health insurance and to hear information from our speaker on Alzheimer’s.

Contacts with our members are on-going with approximately 65% of contacts completed.

The Blue Cross/Blue Shield luncheon was held October 14, 2015 at the Hotel Encanto. Our Chapter set up a table to tell attendees about NARFE and fill out contact cards. The Health Fairs will be running from October 21-December 2, 2015. Chapter board members are graciously volunteering their time and NARFE expertise to let our community know who NARFE is and what we can do to help active employees and federal retirees retain their earned benefits.

If you happen to be out and about and see our booth, please stop by and say hello.



NARFE-PAC

(Mary Ellen McKay)

Most of the time when you are asked to donate to NARFE-PAC, you are asked to contribute at a level that will provide you with a pin to wear showing your support for the program.

In December at our chapter meeting I will be asking you to give anything (one dollar or more) to NARFE-PAC. If you contribute you will be entered in a drawing for a nice little gift. At the recent “gathering” in T or C, I collected \$100.00 in modest contributions.

The one thing I will be asking you to do is know your membership number. When you contribute any amount, it is necessary to have your NAME, MEMBER NUMBER AND ADDRESS on the contribution form that I send to National Headquarters.

Yes, simple things, but important. I will remind you at the November meeting.



**Member “Spotlight”
Ruthann Chellis**

Ruthann’s picture is displayed on the Wall of Honor at her new residence in Milwaukie OR (suburb of Portland). She served in the U.S. Air Force at Eglin AFB FL before becoming a Civil Service employee. After she retired from the Federal Government, she worked for the United Services Automobile Assn (USAA) in VA for ten years. She retired to New Mexico in 1999 and became an active member of our chapter. She was a greeter, a member of the Calling Committee, and served as our Newsletter Editor.

Ruthann continues her NARFE membership and is still a member of our chapter. She likes to keep up with NARFE’s accomplishments and the activities of our chapter. She’s been enjoying her life in the scenic Portland area for almost two years now.



**Alzheimer’s (Sarah McAdoo)
November is NARFE
Alzheimer’s Awareness Month**

Please come to our November meeting and hear **Mr. Tony Trevizo** speak about Alzheimer’s disease.

Also, join in on our Alzheimer’s raffle and you may be the lucky winner of this pretty lap size afghan made and donated by member **Terry Bloom**. Last month Sharon Willoughby won another afghan that was donated by Terry. Many thanks to Terry for her generosity!



October 2015 Meeting

It was great to see some members who hadn’t been to a meeting in a while:

Don & Maxine Demoulin, James & Mary Ann Martin, and Myrtle Silva

45 members attended the October general meeting and 418 volunteer hours were reported.



Service Officer Report (Jim Kielty)

FEHBP OPEN SEASON BEGINS NOVEMBER 9

The 2015 Open Season for the Federal Employees Health Benefits Program (FEHBP) and the Federal Employees Dental and Vision Insurance Program (FEDVIP) will begin on Monday November 9 and run through Monday December 14. Prior to the beginning of Open Season, many federal agencies in the Las Cruces area will be conducting health fairs which will allow federal employees, federal retirees, and survivor annuitants to learn more about the various health, dental, and vision plans which will be available for 2016. Two of the largest health fairs are held at the Loretto Town Center in downtown Las Cruces and at White Sands Missile Range (WSMR). The event at Loretto Town Center will be Monday November 2 from 11:30 A.M. to 1:00 P.M., while the WSMR health fair will take place on Wednesday November 4 from 9:00 A.M. to 2:00P.M. at the Community Center (Building 460).

During the Open Season, current federal employees, federal retirees, and survivor annuitants may change plans, options, and type of enrollment (i.e., Self Only, Self and Family, or the new Self Plus One), or make any combination of these changes. Open Season for the Federal Flexible Spending Account Program (USAFEDS), available only to current federal employees, also runs concurrently with the FEHBP and FEDVIP Open Season. The U.S. Office of Personnel Management (OPM) has announced that the overall average premium increase for all plans for 2016 will be 6.4 percent, compared to the 3.2 percent average premium increase for 2015. The major feature of the upcoming Open Season will be the introduction of the Self Plus One option, which will allow you to cover yourself and one family member when this better meets your situation than the Self Plus Family option. For general information regarding the Self Plus One option you may visit www.opm.gov/selfplusone or call OPM at 1-800-332-9798.

OPM will send federal retirees and survivor annuitants details on Open Season and how to obtain information and materials. This will be done by mail or electronically if you have provided OPM with your e-mail address. Those who have not received this information by the beginning of Open Season on November 9 should contact OPM. All FEHBP plan brochures for 2016 can be viewed and printed at the following website: www.opm.gov/healthcare-insurance/healthcare/plan-information/. If you do not have access to a computer, call the customer service number on your health insurance ID card to obtain 2016 brochure information for your current plan.

The October and November issues of the *NARFE* magazine contain a great deal of Open Season information and the December issue of the magazine also will address this topic. A listing of the 2016 monthly premiums for several of the most popular FEHBP plans is shown below and on page 5:
(Shows: Health Plan – 2016 Monthly Premium – Change In Premium)

Blue Cross-Standard
Standard Self: \$217.06 +\$19.83
Standard Self & Family: \$516.18 +\$4.01
Standard Self + One: \$501.17 ---
Blue Cross-Basic
Basic Self: \$148.38 +\$11.00
Basic Self & Family: \$355.76 +\$34.09
Basic Self + One: \$348.29 ---

GEHA-High
High Self: \$217.43 +\$13.22
High Self & Family: \$556.68 +\$68.68
High Self + One: \$496.51 ---
GEHA-Standard
Standard Self: \$112.21 +\$5.95
Standard Self & Family: \$265.37 +\$23.72
Standard Self + One: \$241.25 ---

**2016 Health Plan Premiums Continued
(Health Plan – 2016 Monthly Premium – Change in Premium)**

Mail Handlers-Standard

Standard Self: \$151.63 - \$49.11
 Standard Self & Family: \$352.38 - \$136.83
 Standard Self + One: \$383.00 ---

Letter Carriers (NALC)

High Self: \$157.19 - \$9.51
 High Self & Family: \$343.82 +\$6.47
 High Self + One: \$351.60 ---

Presbyterian HMO

High Self: \$217.51 - \$31.68
 High Self & Family: \$539.15 - \$48.91
 High Self + One: \$544.31 ---

Standard Self (New): \$144.25 ---
 Standard Self + Family (New): \$338.98 ---
 Standard Self + One (New): \$327.45 ---

**New Mexico Blue HMO Preferred
(Formerly Lovelace)**

High Self: \$238.96 + \$75.70
 High Self & Family: \$670.86 + \$230.50
 High Self + One: \$508.80

**SEPTEMBER CPI-W FIGURE GUARANTEES NO 2016 COLA
AND WILL LEAD TO MEDICARE PART B PREMIUM INCREASE FOR MANY**

The Consumer Price Index for Urban Wage Earners and Clerical Personnel (CPI-W), used to determine if Social Security recipients, federal retirees, and survivor annuitants will receive a Cost-Of-Living-Adjustment (COLA) in 2016, further declined by 0.30 percent in September 2015 and now stands at 232.601. The average CPI-W for July-September 2015 was 233.278, or 0.41 percent lower than the average CPI-W for July-September 2014, which was 234.242. Since the 234.242 figure was the reference number for determining if there would be a COLA in 2016, and the 2015 CPI-W average of 233.278 is lower, this assures there will be no 2016 COLA. The 234.242 figure will thus remain the reference point for determining if there will be a COLA in January 2017.

As described in detail in the October 2015 Chapter 182 Newsletter, the absence of a COLA in 2016 means that federal retirees under the Civil Service Retirement System (CSRS) who pay monthly Medicare Part B premiums but do not receive Social Security will see a significant jump in their Medicare Part B premiums in 2016. Conversely, retirees who have their Medicare Part B premiums deducted from their Social Security payments are protected from a rise in their Medicare Part B premiums in any year in which there is no COLA because of a "hold harmless" provision in the Social Security legislation which is not applicable to those who have Medicare Part B but are not eligible for Social Security. NARFE has been fighting against this disparity for a long time, and on October 7 two companion bills were introduced in Congress which also would "hold harmless" Medicare Part B recipients who do not receive Social Security from a premium increase in 2016. S.2148. (Protecting Medicare Beneficiaries Act of 2015) was introduced by Senator Ron Wyden of Oregon, and H.R. 3696 (Medicare Premium Fairness Act of 2015) was introduced by Representative Dina Titus of Nevada. NARFE will encourage members of Congress to pass this legislation before the end of 2015 in order to eliminate the present unfair discrepancy.





Legislation (Sharon Reese)

The remaining two months of the year will prove to be very interesting as to whether Congress will get on to doing some real work or if politics will be the real focus for the next year! There is still a glimmer of hope for our retirees and current employees according to the Government Executive on October 21st.

“Last-Ditch Effort for a COLA Increase, and more (Government Executive)

Federal retirees last week officially learned what many had likely already feared: there will be [no cost-of-living adjustment](#) next year. At least one lawmaker wants to change that, though it’s unclear how far his efforts will get.

Rep. Alan Grayson, D-Fla., introduced a bill ([H.R. 3761](#)) that would grant retirees a **2.9 percent COLA** for 2016. That is more than retirees have received in most recent years. The 2015 COLA was 1.7 percent, and the 2014 increase was 1.5 percent. Retirees did receive a 3.6 percent boost in 2012.

The Seniors Deserve a Raise Act would also change the consumer price index used to calculate the COLA in future years to one that more accurately reflects items on which the elderly spend money, such as health care, Grayson said. Specifically, the COLA would be based on the change in the Consumer Price Index for the Elderly (CPI-E) rather than the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Using the CPI-E over the past 39 years would have generated \$388 billion more in payments to seniors, according to the Congressional Research Service, Grayson said.

“Simply put, most of our parents and grandparents desperately need a raise,” Grayson said in a statement on the bill. “And they clearly deserve one ... [They] are seeing their costs rise – their Social Security payments need to rise as well.”

Current federal employees are on track for a **1.3 percent pay raise** in 2016, but they have a lot to worry about before that kicks in. The Treasury Department [moved up the deadline](#) for increasing the debt limit to Nov. 3. Outgoing House Speaker John Boehner, R-Ohio, is [reportedly](#) planning to move on a clean debt limit increase before he retires from his post and Congress on Oct. 30, but it remains to be seen how that will play out and what will happen [in the Senate](#).

Meanwhile, there is the matter of the continuing resolution that currently is tiding agencies over until Dec. 11. President Obama has said he won’t sign another stopgap spending measure, so lawmakers will need to come up with a budget deal by the December deadline or the government will shut down.

So what would be worse for feds: a **shutdown**, or a **failure to raise the debt limit**? Neither would be good, but last week [we reported](#) that federal employees would feel the effects of a shutdown more immediately. A shutdown would result in **unpaid furloughs** for “nonessential” employees starting on Day 1, and **delayed paychecks** even for those who are required to report to work (absent congressional action).

“Failing to raise the debt ceiling would not bring the government to a screeching halt the way that not passing appropriations bills would,” said a 1995 report from the Congressional Budget Office. “Employees would not be sent home, and checks would continue to be issued. If the Treasury was low on cash, however, there could be delays in honoring checks and disruptions in the normal flow of government services.”

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LEGISLATION (Sharon Reese)

Continued from Page 6

Exceeding the debt limit would have **long-term economic consequences**, however, and federal employees would not be immune to those. The bottom line: federal workers don't want either a shutdown or debt ceiling fiasco.

In one piece of brighter news, the government is [handing out more money](#) as part of a relatively rare but popular benefit, the Office of Personnel Management reported. Thirty-three agencies awarded more than \$58.7 million in **student loan repayment benefits** to 8,469 federal employees in 2014, OPM said. That's more than a 15 percent increase from 2013 in the number of employees receiving the benefit, and an 11 percent boost in agencies' overall investment in the incentive. "

Thank you to all members who have sent letters through the Legislative Website to members of Congress. There is still time to let them know of the hardships of no COLA and premium increases in Medicare will have on you and your family.



*Ways and Means
(Craig Singleton)*

QUILT RAFFLE



We want to express our heartfelt gratitude to **JoAnn Sherman** who made and donated this beautiful quilt to raise funds for Ways and Means in support of our Chapter.

We sold raffle tickets at our October meeting and will be selling tickets again at the November and December meetings.

The lucky winning ticket will be drawn at the December meeting. It will make a great Christmas present. Tickets are \$5.00 each or three for \$10.00.



Records Officer (Carol Main)

Welcome New Members: Angela C. Carroll, Joyce Hageman, Sara Krondak, & Steve Rosco

New Prospective Members: Loretta Perea & Ron Wolschon

We would like to see you at the November 14 meeting. Come meet your fellow chapter members.

Our chapter membership is 334 members strong!



**--NARFE Recruiting Efforts--
Chapter President, Roy Willoughby, and Sharon Willoughby represented NARFE at Hotel Encanto on October 14th.**



National Active and Retired
Federal Employees Association
Chapter 182
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NARFE Monthly Meetings

The Las Cruces Chapter of the National Active and Retired Federal Employees Association holds a breakfast meeting on the 2nd Saturday of each month except in June, July, & August. The meeting is held at the **Hilton Garden Inn, 2550 Don Roser Dr, Las Cruces**. Doors open at 8:30am (breakfast at 8:45am), and the cost is \$13. All members, those that might be interested in joining, and guests are most welcome. Membership is open to all federal civilian employees, retirees, their spouses, and surviving spouses. For reservations, contact **Carol Main (382-7686)** or **Carol Smith (522-3033)**
8 - or email: lascruceschapter182@yahoo.com.