



# NARFE

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

## Chapter 182 Reporter

Las Cruces, New Mexico Volume 17, Issue 4 – Nov 2016

National Web Site: [www.narfe.org](http://www.narfe.org)

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

**HAPPY THANKSGIVING WISHES TO ALL OUR NARFE MEMBERS**



### *President's Message (Roy Willoughby)*

Our October Chapter meeting was an outstanding success with Bonnie Zeiler giving us a very informative and thought-provoking presentation on the progressive stages of Alzheimer's Disease.

This November's Chapter meeting will be dedicated to learning more about the latest changes and costs of our Government Health Insurance programs. The representatives from the leading Health plans are ready to present their new programs along with detailed explanations of what you can expect and what it will cost you. This is available because the representatives are in town to conduct health fairs and want to talk specifically to Chapter members. This is very important since the usual presentation at the Loretto Town Center will not be held this year.

As major changes were made to the NARFE bylaws this year at the National convention a special committee was formed at the New Mexico Federation level to assist in accomplishing the implementation of these changes. One of our Chapter members, Marlene Mayfield, will be part of that committee and will help guide the process with our interests in mind as well as keeping us informed about the progress being made.

In addition to our Chapter's November special Health Fair program, many of our Chapter members will be actively supporting the annual area Health Fairs along with the leading health care providers. This is a chance to attract new members and to have fun under the leadership of Judy Rosco.

On into the future with NARFE!!!



### **PROGRAM – "OPEN SEASON" FOR HEALTH INSURANCE SATURDAY, NOVEMBER 12<sup>th</sup>, 8:30 A.M., ESPERANZA ROOM – HILTON GARDEN INN**

Our program will cover "Open Season" for health insurance which begins in November. Members of NARFE will have the opportunity to visit with insurance providers. Representatives of **Blue Cross/Blue Shield, HMO Blue Preferred, Presbyterian Health Plan, American Postal Union Health Care Provider and Government Employees Health Association (GEHA)**, will have tables set up with all their pertinent materials, before the meeting starts. After the business meeting each plan representative will give a short presentation on features and changes to the plan they represent. There will also be a question-and answer time after the presentations. Since no insurance providers will be setting up at the Loretto Town Center, as in previous years, all Federal retirees are welcome to attend this meeting. There is a cost (cash only) for the breakfast buffet beginning at 8:45 a.m. **Reservations must be made by Nov 8<sup>th</sup>. Reservations/info: Carol Main, 575-382-7686 or Carol Smith, 575-522-3033.**

**(Franklin McKay, Program Chair)**



***Budget Update for FY 2016-17 (Craig Singleton, Treasurer)***

Income to date is \$1,637 from membership dues and \$1,330 net from our April garage sale for a total of \$2,967. The membership dues from NARFE National come in by direct deposit on a monthly basis so I looked back at last year's

actual and this time last year we had received about 56% of the total dues we would be receiving. Using that calculation, I am projecting to receive about \$1,250 more from National in dues. The garage sale was budgeted to bring in \$900 so we received 50% more than expected. Because of the increase of members receiving the Newsletters via email the year to date printing cost are only 60% of what was projected. At the suggestion of our Newsletter Editor, Sarah McAdoo, the Board voted to cancel the bulk mailing permit and we are realizing a significant cost savings in postage. The Chapter liability insurance, Post Office Box rent, and Document Storage have all been paid for the 12-month period after they became due. The per capita membership dues to NM Federation of Chapters will be due in January 2017 and based on our current membership will be \$487.50. This will be adjusted by any additions or losses. The expenses for delegates to both the New Mexico Federation and NARFE National Convention were 60% of the budgeted amount. Based on the information available, there is more than enough funds available for the chapter membership drive initiative and other committee expenses.



***Judy Rosco (VP Membership)***



The annual Blue Cross/Blue Shield (BC/BS) luncheon kicked off at the Hotel Encanto on October 19<sup>th</sup>. We had several NARFE members attend:

Roy and Sharon Willoughby, John and Sharon Reese, Emery and Norma Woodard (BC/BS member), Carol Main, Craig Singleton, Jim Kielty, Mary Ellen McKay, Cindy Romero, and me. BC/BS Representative, Karla Candelaria, was the host of the event and provided the changes in the plan for the coming season.

NARFE members, Emery Woodard and Jim Kielty, kicked off the NARFE Health Fair by attending the Social Security Administrative health fair and providing information about NARFE and the services we offer to our members. There are 12 more events scheduled that more of our dedicated NARFE Board members will attend.

Please be sure to attend our November 12<sup>th</sup> Health Fair program, where we will have representatives: Karla Candelaria (BC/BS), Catherine Stubblefield (HMO Blue Preferred), Justine Shirey (Presbyterian Health Plan), Brian Spurling (GEHA) (on Skype) speaking to us regarding changes in their plans and premiums.

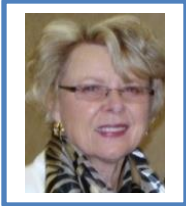


***Records Officer (Carol Main)***

We don't have any new members to announce this month but we still have a strong chapter membership of **323** members! We had **45** members attend our October meeting and **322** volunteer hours reported. We would like to see you at the November 12th meeting. Come meet your fellow chapter members.



**Reminder:** Have you changed your phone number, home address or e-mail address? Please don't forget to notify me at [csmain7@gmail.com](mailto:csmain7@gmail.com) or phone 382-7686. We don't want you to miss any copies of the *NARFE* magazine, newsletters, or notices that we send out.



### ***LEGISLATION (Mary Ellen McKay)***

This is a very nerve racking time for many Federal Retirees and Employees. If you have been reading our *NARFE* Magazine, messages from NARFE Headquarters and keeping up with issues around long-term care and COLA's for 2017 you now have answers to the concerns around these issues.

I know that not all members have long term care insurance, but for those of us who bought in at the beginning of the program years ago, it feels like a sharp stick in the eye! To keep our current coverage the increase in cost is draconian. My main reason for bringing this up is two-fold; 1) you should have received (or will very soon) a statement of the changes you made (if any) and the new premiums and length of coverage. 2) NARFE is (and has been for weeks) working with OPM and Congress members to address the issue. If we did not have NARFE working for us I personally would feel very frustrated and alone in addressing this issue. Your membership does mean something. We all need to keep informed and respond when our organization urges us to contact our members of Congress. I seriously doubt that we are going to see any positive relief in the Long Term Care Insurance program, but our organization is aware of the angst and will continue to work for us. There are huge numbers of people in the country who have insurance through a variety of companies and they are suffering as we are. They don't have an organization who is working for them.

As to the COLA for 2017, it appears we who are CSRS annuitants and Social Security recipients will receive a pittance in the coming year. That would be OK if it didn't mean that retirees who do not get Social Security will see big increases for Part B Medicare coverage. But again, our organization is on top of the issue and working to make the playing field as level as possible. Stay tuned for the final figure as to the increase.

Also, the cost of medical insurance premiums is in the news. We have already started the health fairs and Open Season is coming up. This may be the year you will want to attend a health fair and talk to the insurance provider's representatives to make informed decisions about your coverage.

This is the feverish countdown to Election Day. Congress probably will do only what is absolutely necessary to keep the Government running. We don't expect any huge action on the issues we have. A plan of action might be for us to take a cup of coffee to the patio in the early morning, enjoy the cooler temperatures and watch the last of the hummingbirds feed before they leave for Mexico and Central America for the winter.



***Bonnie Zeiler  
October Guest  
Speaker and  
Sarah McAdoo  
Chapter Alzheimer's  
Coordinator***

### ***Alzheimer's Report (Sarah McAdoo)***

We were very fortunate to have Bonnie Zeiler, the Director of the Alzheimer's Program for the Village of Northrise as our guest speaker last month. Many of our members said that "it was the best Alzheimer's program we have ever had!" Bonnie is very knowledgeable, and with her down to earth attitude and all her years of experience, it was an outstanding presentation in every way! For those of you who missed it, we hope we can get Bonnie to visit with us again in the future.

We also had a fun raffle giving away cash and many prizes. We want to thank members Marie Galos and Terry Bloom for donating many of the prizes. We also want to thank our members who generously donated their cash winnings and to several members who anonymously donated money to be sent in for our NARFE Alzheimer's Research program. I am very happy to report that our chapter contributed a total of **\$671.00** (\$81 for our Sep raffle, \$90 for our Oct raffle and personal donations from five members of \$100 each.) ***Thank You!***



*Service Officer Report (Jim Kielty)*

**HEALTH BENEFITS OPEN SEASON BEGINS NOVEMBER 14**

The 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 14, and will conclude on Monday, December 12. During this Open Season, current federal employees, federal retirees, and survivor annuitants may change plans, options, and types of enrollment (Self, Self Plus One, and Self and Family), 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) will send federal retirees and survivor annuitants basic details on Open Season and guidance on how to obtain information and materials. This will be done either 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 14 should contact OPM. All FEHBP plan brochures can be viewed and printed at the following website: [www.opm.gov/healthcare-insurance](http://www.opm.gov/healthcare-insurance). If you do not have access to a computer, call the customer service number on your health insurance ID card to obtain brochure information.

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 the topic. A listing of the 2017 monthly premium changes for six (6) of the most popular FEHBP plans is shown below.

**(Health Plan – 2017 Monthly Premium – Change in Premium)**

**Blue Cross**

Standard Self: \$229.64; +\$12.58  
Standard Self & Family: \$550.84; +\$34.66  
Standard Self + One: \$521.67; +\$ 20.50

Basic Self: \$154.32; +\$5.94  
Basic Self & Family: \$376.12; +\$20.36  
Basic Self + One: \$356.72; +\$8.43

**GEHA**

High Self: \$219.83; + \$2.40  
High Self & Family: \$568.91; + \$ 12.23  
High Self +One: \$509.36; + \$12.85

Standard Self: \$116.70; + \$ 4.49  
Standard Self & Family: \$275.98; +\$10.61  
Standard Self +One: \$250.90; +\$9.65

**PRESBYTERIAN**

High Self: \$197.27; - \$20.24  
High Self & Family: \$497.67; - \$41.48  
High Self +One: \$507.22; - \$37.09

Standard Self: \$141.77; - \$2.48  
Standard Self & Family: \$333.17; - \$5.81  
Standard Self +One: \$321.82; - \$5.63

**N.M BLUE HMO PREFERRED**

High Self: \$244.92; +\$5.96  
High Self & Family: \$693.73; +\$22.87  
High Self +One: \$528.32; +\$19.52

**New options for 2017:**

Standard Self: \$162.11  
Standard Self & Family: \$489.50  
Standard Self +One: \$350.28

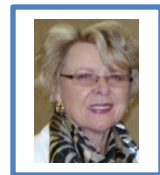
**2017 Health Plan Premiums Continued**  
**(Health Plan – 2017 Monthly Premium – Change in Premium)**

**APWU (Postal Workers)**

High Self: \$204.29; +\$30.95  
High Self & Family: \$548.39; +\$81.26  
High Self +One: \$406.75; +\$70.77

**NALC (Letter Carriers)**

High Self: \$167.70; +\$10.51  
High Self & Family: \$363.76; +19.94  
High Self +One: \$381.74; +\$30.14



***NARFE-PAC (Mary Ellen McKay)***

There is good news from the National Headquarters about the contributions to NARFE-PAC for the 7<sup>th</sup> quarter in the 2015-16 cycle. Everyone seems to be caught up in the excitement (stress) of the current election and sometimes we overlook

some of the important parts of the political process. That is the activities of NARFE members and our PAC. As the November elections are closing in, NARFE-PAC is on track to play an important role in electing fed-friendly members of Congress. Thanks to the generous contributions, NARFE-PAC is supporting congressional candidates across the country who will work to defend the federal community. NARFE-PAC also is helping NARFE members build relationships with our strongest supporters on Capitol Hill, a key component of our legislative success. The detailed reports on PAC contributions with a breakdown of contributions by chapter, federation state and region and the disbursements can be found on the NARFE website at the bottom of the NARFE-PAC page. Please access that for details and I will be sharing those amounts that apply to us in Chapter 182 at our November general meeting.

I think the most exciting news is that we have exceeded most of the goals that were set at the beginning of this funding cycle. The goal was to raise \$1,000,000 and we have raised \$1,398,065.01. I don't know who gave the penny, but every cent counts! 54 members have attended local fundraisers and the Sustainer program has grown by 126%. I think that deserves a big round of applause.

If you have any questions, please call or e-mail me and I'll try to answer your questions or put you in touch with someone who can.

***SEPTEMBER CONSUMER PRICE INDEX RISE WILL RESULT IN SMALL COLA IN 2017***  
***(Jim Kielty, Chapter 182 Service Officer)***

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 2017, rose to 235.495 in September 2016. When combined with the CPI-W for July (234.771) and August (234.904), the 2016 third quarter average CPI-W is 235.057, or 0.3 percent greater than the reference point of the average CPI-W for the third quarter of 2014, which was 234.242.

**This 0.3 percent COLA increase will go into effect January 1, 2017.** This COLA increase is the smallest on record, excluding those few years when no COLA increase was authorized.

Unfortunately, this small 2017 COLA increase is bad news for most federal retirees and survivor annuitants, who also will be facing an average 6.2 percent rise in 2017 monthly Federal Employees Health Benefits (FEHB) premiums as well as an increase in monthly Medicare Part B premiums for 2017. Additionally, those individuals who purchased Federal Long Term Care Insurance will see an average 83 percent hike in their monthly premiums effective 1 November 2016. NARFE members need to remain alert through the end of the year with the hope that Congress may possibly develop some legislative relief to mitigate these substantial cost increases. NARFE headquarters continues to strongly push for action on this topic.



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*Return Service Requested*

**You Need NARFE – And NARFE Needs You!**

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Service Officer: <a href="mailto:jkielty70@yahoo.com">jkielty70@yahoo.com</a>	<b>Jim Kielty</b> (575) 523-6044	
		<p><b>NARFE Monthly Meetings</b></p> <p>The Las Cruces Chapter of the National Active and Retired Federal Employees Association holds a breakfast meeting on the 2<sup>nd</sup> Saturday of each month except in June, July, &amp; August. The meeting is held at the <b>Hilton Garden Inn, 2550 Don Roser Dr, Las Cruces</b>. 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 <b>Carol Main (382-7686) or Carol Smith (522-3033)</b> or email: <a href="mailto:lascrucschapter182@yahoo.com">lascrucschapter182@yahoo.com</a>.</p>