



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

Chapter 182 Reporter - Las Cruces, New Mexico
Volume 18, Issue 4 – November 2017

Facebook – <https://www.facebook.com/NARFE.LasCrucesChapter.182/>

National Web Site: www.narfe.org

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



HAPPY THANKSGIVING WISHES



President's Message
Sharon Reese



As a result of voting at the 2016 National Convention in Reno, all Federations and Chapters are required to amend current bylaws/rewrite bylaws.

The NM Federation completed the Executive Board review and finalization on 17 October. These revised bylaws will be sent to all Chapter Presidents for members to review. They will be voted on at the NM Federation April 19-21, 2018 Convention in Tucumcari. I will have the revised bylaws placed on our website when I receive them from our Federation President.

The Chapter bylaws were revised and unanimous approval (vote) given at our October 14th meeting. I forwarded the document to Mr. Jon Dowie, National Secretary/Treasurer, for approval and signature. Upon receipt from National, they will be posted on our Webpage. Any member requesting a hard copy will be sent one.

With the closing of the Silver City and Deming Chapters our Chapter has gained 27 members. We welcome all new members to our Chapter.



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Program "Open Season" for Health Insurance

General Meeting - Hilton Garden Inn
Sat, Nov 11, 8:30 a.m. - Esparanza Room

Breakfast Buffet: \$13 cash only

Reservations: NLT Nov 7th

Call Carol Main (382-7686) or Carol Smith (522-3033)

Members of NARFE will have the opportunity to visit with insurance providers. Representatives of **Blue Cross/Blue Shield (Karla Candelaria)**, **Government Employees Health Association (GEHA) (Dale Dannhaus)**, and **AETNA (Schann Holladay)** will have tables set up with all their pertinent materials, before the meeting starts. 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 this year, we invite all Federal retirees to attend this meeting to get the health insurance information they need.

Note: There may be additional representatives at the meeting but we did not have their confirmation in time for the newsletter. Also, AETNA will not be at any NM health fairs so if anyone wants to compare plans, this is the time and place to get that information.

(Program Chair, Franklin McKay)

President's Message Continued

At our last meeting we had two members, **Mary and Jerry Woodcox**, join us. Also, we had two prospective members, **Dawn and Russ Butcher**. Russ is currently working for Customs in Deming. Thank you for traveling an hour for our early morning meeting.

If there is enough interest, I would like to start a question-and-answer section in our newsletter. If you have a question concerning any aspect of NARFE, or your Executive Board's responsibilities as it pertains to our Chapter, please feel free to mail or email your question to me. I am really concerned about our members in Silver City and Deming and we want to include them in all our activities, etc. How can we help you? This includes our Las Cruces members too. So please use this avenue for your concerns. Mail questions to our Chapter at PO Box 16424, Las Cruces NM 88004-6424, or my residence 1625 Thunderbird St., Las Cruces, NM 88011-4967 or email to: nmreese@msn.com.

The National Office is requesting that all members interested in serving on a Standing Committee submit their brief self-nominating document by November 15th. For full details, see page 51 of your October 2017 *NARFE* magazine.

I hope to see you on November 11th for our FEHBP meeting.

Riddle for the day! Think of a number. Double it. Add Six. Halve it. Take away the number you started with. Your Answer is 3 Right?



Sunshine Report (Marcele Skelton)

Fall is here with colorful falling leaves and cooler temperatures. We still have plenty of sunshine to warm up our days.

Sympathy cards were sent to the families of two of our Chapter members who passed away: **Jake Provencio** and **Catherine Bremen**. A Get Well card was sent to **Sharon Wooden** who was recently hospitalized with pneumonia. A Get Well card was also sent to **Mary Woodcox** who was scheduled for heart surgery. Mary is a new member in our chapter from Deming.

The answer to last month's riddle is:
(Patty) Wasn't that easy?

Have some sunshine fun by answering this month's riddle:

WHAT GROWS UP WHILE GROWING DOWN?

You can email or phone me with your guess for a surprise. (The answer will be in the next newsletter.)

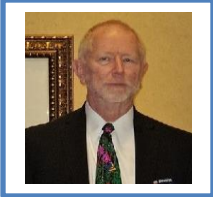
Please let me know if you hear of a member who is ill, has passed away or could just use a little sunshine in their life. Marcele: 575-521-4954 or marcele@skelton.net.



Member Records (Carol Main)

We don't have any new members to announce this month, but we still have a strong chapter membership of **307** members!

Reminder: Have you changed your home address, telephone number, or email address? If you have dropped your landline and are using your cell phone only, let me know. Please notify me at csmain7@gmail.com or phone (575)382-8786. We don't want you to miss any copies of the *NARFE* magazine, our chapter newsletter, or any notices we send out.



**Budget Update
as of 30 September 2017**

(Craig Singleton)

Total income to date is \$2,109 (\$1,171 in chapter dues and \$938 net from our April garage sale). Dues are a direct deposit from NARFE National monthly. I reviewed the previous years and we historically have received about 56% of the total annual dues. I am projecting that we will receive about \$920 more from National in dues. With the transfer in of members from Deming and Silver City our current membership is 307. Funds have been transferred from both chapters to our account. The garage sale was budgeted to bring in \$900 so we received 4% more than expected. The Chapter Liability insurance, Post Office Box Rent, and Document Storage Fee 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 \$541. This amount may be adjusted by any additions or losses. The expenses for the registration of our delegates to both the T or C Workshop and the Region VII Conference were 52% of the budgeted amount. Based on the information available, there are sufficient funds available for committee expenses budgeted for FY2017 - 18.



Judy Rosco

VP Legislation

I have asked Roy Willoughby and Irv Skelton to be members of the Legislative Committee and they have accepted my request. If anyone else is interested in being a member of this committee, please contact me at (575) 635-7127.

By now, I expect you have all heard that the 2018 Budget proposal has passed the Senate by a vote of 51 – 49. The Senate Budget does not propose cuts to Federal benefits; however, the House Budget does. The two budget resolutions are being worked out behind closed doors but if the House has its way, federal employees will be much closer to paying for tax reform through cuts to our earned retirement and health benefits. There is still time to contact your legislators and tell them you oppose any cuts that affect the Federal community. I have, will you please join me?



“Brother and Sister Act”

Craig Singleton & Carol Main



Craig Singleton is in his second year serving as our Chapter Treasurer. He also serves as our Budget Officer and is the Chairman of our Ways & Means Committee. He enjoys working on the annual yard sale to earn money for our chapter and making monthly calls for the Member Communications Committee. He is always happy to collect your breakfast money at our monthly meetings, too!

His big sis, Carol Main, continues to serve as our Member Records Officer and Co-Chair of the Member Communications Committee. She volunteers to do various other jobs such as working on the new chapter ballot system, creating the ads and booster pages for NARFE conventions and workshops, helping to write and edit the Chapter Bylaws and Standing Rules, etc.

Craig and Carol also recruited for NARFE at the Health Fairs for the last six years including this year. We appreciate everything they do for our chapter!



Service Officer Report (Jim Kielty)

**HEALTH BENEFITS OPEN SEASON
BEGINS NOVEMBER 13**



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 13, and will conclude on Monday, December 11. During this Open Season, current federal employees, federal retirees, and survivor annuitants may change plans, options, and types of enrollments (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 regular 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 13 should contact OPM. All FEHBP plan brochures can be viewed and printed at the following website: 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.

NARFE members who currently are enrolled in the New Mexico Blue HMO Preferred health plan should be aware that this plan **WILL NOT BE OFFERED** to FEHBP enrollees in 2018. Members may recall that the New Mexico HMO Blue Preferred plan was once the Lovelace HMO before being taken over by Blue Cross/Blue Shield several years ago. All current New Mexico Blue HMO Preferred enrollees should have received a letter advising them that the plan will not be offered in 2018 and that they should select another health plan during the upcoming Open Season. Attached to the notice is a listing of all FEHBP plans available in New Mexico. If you fail to take action to change from the New Mexico Blue HMO Preferred health plan by the end of the Open Season on December 11, you will automatically be enrolled in the lowest cost nationwide plan option as determined by OPM. NARFE members also should be aware that several types of Aetna health plans will be available in 2018 to FEHBP enrollees who live in Dona Ana County, which is now part of the Aetna service area.

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 2018 monthly premium changes for six (6) of the most popular FEHBP plans is shown below.

HEALTH PLAN---2018 MONTHLY PREMIUM---CHANGE IN PREMIUM

BLUE CROSS

Standard Self: \$ 245.18; +\$ 15.54
Standard Self + Family: \$ 589.23; + \$ 38.39
Standard Self + One: \$558.59; +\$ 36.92

Basic Self: \$ 159.74; + \$ 5.42
Basic Self + Family: \$ 392.12; + \$ 16.00
Basic Self + One: \$ 372.32; + \$15.60

GEHA

High Self: \$ 224.40; +\$ 4.57
High Self + Family: \$583.38; +\$ 14.47
High Self + One: \$ 522.63; + \$ 13.37

Standard Self: \$ 119.03; + \$ 2.33
Standard Self+ Family: \$ 281.50; + \$ 5.52
Standard Self+ One: \$ 255.92; + \$5.02

HEALTH PLAN---2018 MONTHLY PREMIUM---CHANGE IN PREMIUM
Continued from Page 4

PRESBYTERIAN

High Self: \$ 274.47; + \$ 77.20
High Self+ Family: \$ 682.20; + \$184.53
High Self+ One: \$ 686.79; + \$ 179.57

APWU (Postal Workers)

High Self: \$ 201.59; -\$2.70
High Self + Family: \$ 545.78; - \$ 2.61
High Self + One: \$ 402.55: -\$ 4.20

MHBP (Mail Handlers)

Standard Self: \$ 145.61; - \$ 1.47
Standard Self + Family: \$ 338.39: - \$3.42
Standard Self + One: \$ 335.17: - \$ 3.39

NALC (Letter Carriers)

High Self: \$ 170.71; + \$ 3.01
High Self + Family: \$ 374.68; + \$ 10.92
High Self + One: \$ 405.30; + \$ 23.56

**SEPTEMBER CONSUMER PRICE INDEX RISE
WILL RESULT IN TWO PERCENT COLA IN 2018**

The Consumer Price Index for Urban Wage Earners and Clerical Personnel, used to determine if Social Security recipients, federal retirees, and survivor annuitants will receive a Cost-Of-Living-Adjustment in 2018, rose to 240.939 in September 2017. When combined with the CPI-W for July (238.617) and August (239.447), the 2017 third quarter average CPI-W of 239.668 is two percent greater than the reference point of the average CPI-W for the third quarter of 2016, which was 235.057. This two percent COLA increase will go into effect on January 1, 2018.

Although the two percent COLA for 2018 is welcome news when compared with the 0.3 percent COLA in 2017, federal retirees and survivor annuitants will be facing an average 6.1 percent increase in Federal Employees Health Benefits Plan (FEHBP) premiums in 2018 as well as a possible increase in monthly premiums for Medicare Part B. An announcement on Medicare Part B premiums is expected soon.



Membership VP & Chapter Historian (Dan Carroll)

A “Stuffing Party” was held at Sharon and Roy Willoughby’s home on October 18th getting recruiting materials ready to be handed out at the health fairs. Besides Las Cruces/White Sands federal offices our Membership team will visit the U.S. Border Patrol station in Santa Teresa.

We are also recruiting in southern New Mexico due to shut down of Deming and Silver City chapters.

Historian notes: After a dogged search our chapter’s charter dated May 26, 1952 was located in storage and it revealed that our chapter (182) had its 65th anniversary on May 26, 2017. The organization was then called the National Association of Retired Civil Employees. The organization now called NARFE was formed in February 1921 as ARFE – Association of Federal Employees. In 1924 the name was changed to NARFE – the National Association of Retired Federal Employees. In 1947 the organization became NARCE – National Retired Civil Employees. In 1970 the name was changed to National Active and Retired Federal Employees (NARFE) to include active as well as retired federal employees. It remains NARFE to this day. I’ll bring the charter to the November meeting for your viewing pleasure.

See you at the November 14th chapter meeting.



National Active and Retired
Federal Employees Association
Chapter 182
PO Box 16424
Las Cruces, NM 88004-6424

Return Service Requested



You Need NARFE – And NARFE Needs You!

Chapter 182 Officers		Members of Congress	
President nmreeses@msn.com	Sharon Reese (575) 532-9422	U.S. Senator Martin Heinrich (D) Loretto Town Center 505 S. Main St., Suite 148, Las Cruces, NM 88001 (575) 523-6561 http://www.heinrich.senate.gov	
1 st Vice Pres. (Legislation) rosco631@gmail.com	Judy Rosco (575) 635-7127	U.S. Senator Tom Udall (D) 201 N Church St Suite 201B Las Cruces, NM 88001 (575) 526-5475 http://tomudall.senate.gov	
2 nd Vice Pres. (Membership) cardan116@comcast.net	Dan Carroll (575) 932-9491	U.S. Representative Steve Pearce (R) (Dist 2) 570 N Telshor Blvd., Las Cruces, NM 88011 (855)473-2723 http://www.pearce.house.gov	
Secretary mayfield195@msn.com	Marlene Mayfield (575) 524-3927		
Treasurer/Ways & Means scsingleton575@gmail.com	Craig Singleton (575) 373-0705		
Alzheimer's/Newsletter Editor mcadoosr@aol.com	Sarah McAdoo (575) 571-6364		
NARFE-PAC: memckay1@comcast.net	Mary Ellen McKay (575) 527-4750	NARFE Monthly Meetings The Las Cruces Chapter of the National Active and Retired Federal Employees Association holds a breakfast meeting on the 2 nd 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) or email: lascruceschapter182@yahoo.com .	
Program Chair: memckay1@comcast.net	Franklin McKay (575) 527-4750		
Public Relations: mayfield195@msn.com	Marlene Mayfield (575) 524-3927		
Records Officer: csmain7@gmail.com	Carol Main (575) 382-7686		
Service Officer: jkielty70@yahoo.com	Jim Kielty (575) 523-6044		