



**National Active & Retired  
Federal Employees Association**

**Las Cruces Chapter 182  
REPORTER**

**Volume 22, Issue 4 – November 2021**

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

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



**Chapter 182 President and  
NM Federation President**

**(Sharon Reese)**

Fall is in the air as leaves are changing color and dropping. Children are looking forward to Halloween and trick or treating. I am so glad to see us getting back to pre-Covid times.

Karla Candelaria (Blue Cross/Blue Shield) and Brian Sperling (GEHA) will be at our next meeting to provide us with updates on their policies available for Federal employees and retirees. According to Karla Candelaria, White Sands Missile Range will not be holding in-person open season vendors. So, this is your chance to hear from a couple of vendors.

My trip to the Colorado Federation Conference was highly informative. I have included a 2-page document that was handed out by OPM which gives you valuable information on “services online” and “FEHB open season” (See Page 8 & 9). You may want to keep this information in your 5 Wishes document or any document you have for your spouse. I will have the 5 Wishes document at our meeting on November 13<sup>th</sup> (\$1.00 each). *(Continued on Page 2)*



**NARFE Chapter Meeting  
Saturday, November 13<sup>th</sup>, 8:30 a.m.  
Good Samaritan, Creative Arts Room**

Members will have the opportunity to visit with the insurance providers Blue Cross/Blue Shield, GEHA, and others. Representatives will have tables with materials set up at 8:00 a.m. 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 short time for Q&A after the presentations.

You don't want to miss this meeting. Bring your insurance questions and get the answers you need before Open Season closes on December 13.

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**Breakfast Buffet \$13.00 cash only  
Reservations: NLT November 2<sup>nd</sup>  
Call Carol Main (575-382-7686)**



See page 4 for a list of  
future chapter programs.

**Donna Harris  
Program Chair**

*President's Message Continued From Page 1...*

How would you like to make an easy \$10.00? Ask a friend or former co-worker to become a member of NARFE. If they join and provide your member number, you will receive \$10.00 plus your name will be included in the monthly drawing for a \$25.00 Amazon gift card; then in early January a drawing will be held for the grand prize of a Kindle Fire. This Membership Drive goes through 31 December 2021. We have one member to date, Cindy Cook, who will receive \$10.00. Congratulations Cindy!

I am looking for one or two members to volunteer to be a "Member at Large" on our Board of Directors. This is your opportunity to see the internal workings of your elected officials, become familiar with duties associated with each board member. Hopefully, you will become interested enough to be placed in one of these positions. The Board meets at 9 a.m. in the Kiva Room at Good Samaritan on the Wednesday **prior** to the regular meeting which is held on the second Saturday of the month.

I appreciate the attendance at our last two meetings. We **are** a strong Chapter!



(L-R) Cindy Cook (Chapter Alzheimer's Chair), Alexis Ramirez (Program Manager for the NM Chapter of the Alzheimer's Association), and Sharon Reese (Chapter 182 President & NM Federation President) at the Chapter Alzheimer's Awareness Meeting in October 2021.



**NARFE Membership Benefits**

In addition to **NARFE Magazine** that is mailed to you every month, your membership provides a wealth of information and resources at [www.NARFE.org](http://www.NARFE.org).

If you have not already done so you will need to create a User Name and Password. Once logged in as a full-fledged NARFE member, you can read the current issue of **NARFE Magazine** as well as archived issues.

- Access the NARFE Federal Benefits Institute for powerful resources and webinars to help you fully understand and manage your benefits.
- Visit the Legislative Action Center to contact your representatives about NARFE-supported bills.
- Visit the Member Perks page for a full listing of the many time-, money- and hassle-saving benefits available to you as a member of NARFE.



*Service Officer (Jim Kielty)*

**SEPTEMBER 2021 CONSUMER PRICE  
INDEX RISE WILL RESULT IN 5.9 PERCENT  
COLA IN 2022 FOR CSRS RETIREES;  
4.9 PERCENT FOR FERS RETIREES**



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 2022, rose to 269.086 in September 2021. When combined with the CPI-W figures for July (267.789) and August (268.387), the 2021 third quarter average CPI-W is 268.421, 5.9 percent higher than the average CPI-W for the third quarter of 2020, which was 253.412. Therefore a 5.9 percent COLA will go into effect on January 1, 2022. This is the largest COLA increase since 1982, when the COLA was 8.7 percent.

However, the 5.9 percent COLA increase for 2022 applies **ONLY** to federal retirees and survivor annuitants under the Civil Service Retirement System (CSRS). Those under the Federal Employee Retirement System (FERS) will receive a 4.9 percent COLA in 2022. By law, FERS COLAs are capped at 2 percent when the CPI-W increases between 2 and 3 percent, and are reduced by 1 percent when the CPI-W increases by 3 percent or more, which will be the case in January 2022. This unfair policy went into effect in the 1980's when the legislation establishing the FERS system was signed into law.

To correct this COLA disparity, The Equal COLA Act (H.R.304) was introduced in the House of Representatives on January 13, 2021 by Congressman Gerry Connolly of Virginia. NARFE strongly supports passage of the Equal COLA Act, which if signed into law would provide both FERS system and CSRS system retirees with the same COLA. All NARFE members are encouraged to contact their congressional representatives and urge them to support this legislation.

**HEALTH BENEFITS OPEN SEASON BEGINS NOVEMBER 8**

The Open Season for the Federal Employees Health Benefits Program (FEHBP) and the Federal Employees Dental and Vision Program (FEDVIP) will begin on Monday, November 8 and will conclude on Monday, December 13. During the Open Season, current federal employees, federal retirees, and survivor annuitants may change plans, options, and types of enrollments (Self, Self Plus One, and Self Plus 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 8 should contact OPM. All FEHBP plan brochures can be viewed and printed at the following website: <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 to obtain brochure information about 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 the topic.

Continued on page 4

## HEALTH BENEFITS OPEN SEASON Continued...

On October 29, OPM announced that the average 2022 FEHBP premium increase will be 3.8 percent. Premiums for all Fee-For-Service and Health Maintenance Organizations can be found on the OPM website. A listing of the 2022 premium changes for three of the most popular FEHBP plans is shown below.

### HEALTH PLAN---2022 MONTHLY PREMIUM---CHANGE IN PREMIUM

#### BLUE CROSS

**Standard Self: \$276.19 + \$ 8.71**  
**Standard Self + Family: \$680.57 +\$30.31**  
**Standard Self + One: \$627.49 +\$19.06**

**Basic Self: \$173.73 +\$3.42**  
**Basic Self + Family: \$459.96 +\$23.88**  
**Basic Self + One: \$424.95 +\$15.08**

#### GEHA

**High Self: \$227.20 - \$7.11**  
**High Self + Family: \$654.87 - \$25.74**  
**High Self + One: \$530.31 - \$15.54**

**Standard Self: \$135.77 \$0.00**  
**Standard Self + Family: \$357.17 \$0.00**  
**Standard Self + One: \$291.92 \$0.00**

#### PRESBYTERIAN

**High Self: \$343.94 +\$20.43**  
**High Self + Family: \$811.13 +39.00**  
**High Self + One: \$848.42 +\$46.99**

**Standard Self: \$194.70 +\$11.81**  
**Standard Self + Family: \$460.39 +\$18.76**  
**Standard Self + One: \$509.66 +\$27.44**

### UPCOMING PROGRAMS FOR OUR CHAPTER MEETINGS (Donna Harris, Program Chair)

December 11 - Desert Harmony Singers  
January 8- Michelle Ungvarsky - Elder Law & Planning Lawyer  
February 12 - JJ Franzoy - Mountain View Fall Prevention Department  
March 12 - Las Cruces Fire Department - Home Fire Prevention and Safety  
April 9 - Jonathon Supp - Film Las Cruces  
May 14 - still working on this month



If you have any topics of interest, please let me know. You can contact me by email or let me know at any of our meetings. ([md.harris1@comcast.net](mailto:md.harris1@comcast.net))



**Judy Rosco**  
**VP for Legislation**

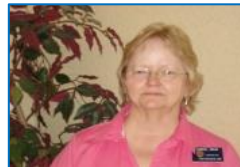


Fall is certainly in the air here in southern New Mexico. I hope you have had the opportunity to attend some of our local festivities.

As of this writing, H.R. 82, The Social Security Act which repeals both the GPO and WEP, has gained 229 co-sponsors but needs 290 to come before a House vote. Senate bill S.1302 has 34 co-sponsors. No legislators in New Mexico have co-sponsored this bill. I urge you to contact your legislators and request their support to co-sponsor this bill and get it passed.

If you would like to contact Congresswoman Herrell, or Senators Heinrich or Lujan, their contact information can be found on the back page of this newsletter.

I look forward to seeing you again at our next monthly meeting.



**Carol Main**  
**Records Officer**  
**&**  
**Telephone**  
**Committee**

### ***Records Report***

We do not have any new members to announce this month, but we still have a strong chapter membership of **232** 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](mailto:csmain7@gmail.com) or phone 575-382-7686. We don't want you to miss any copies of the **NARFE Magazine**, our chapter newsletter, or any notices we send out.



### ***A few Observations from and for Senior Citizens*** ***(Words of wisdom shared from Marlene Mayfield & Sharon Willoughby)***

- 1 – Talk to yourself. There are times you need expert advice.***
- 2 – “In Style” are clothes that still fit.***
- 3 – You don’t need anger management. You need people who stop making you mad.***
- 4 – Your people skills are just fine. It’s your tolerance for idiots that needs work.***
- 5 – The biggest lie you tell yourself is, I don’t need to write that down. I’ll remember it.***
- 6 – “On time” is when you get there.***
- 7 – Lately you’ve noticed people your age are so much older than you.***
- 8 – Growing old should have taken longer!***



### *Sunshine Report (Marcele Skelton)*

Even though fall brings less sunshine, there are many reasons for us to enjoy sunny days. Beautiful leaves color the trees, outdoor games are fun to watch and pumpkin spice lattes & muffins are delicious. We can also look forward to one of our favorite holidays --Thanksgiving.



A sympathy card was sent to the family of Charles Redman who passed away October 6th. Charles was 102 years old, and had led a busy and productive life. He was an active NARFE member and had served as President of our chapter. A sympathy card was also sent to Robert Nichols, whose wife passed away. Robert has been a member of our chapter for several years.

A get well card was sent to Steve & Judy Rosco. Steve is recovering from surgery. Judy serves as our Chapter Vice President for Legislation.

A Thinking of You card was sent to Franklin & Mary Ellen McKay who are experiencing health problems. A Thinking of You card was also sent to cheer on our Newsletter Editor, Sarah McAdoo.

Have some fun by answering this Thanksgiving riddle: WHERE DO TURKEYS GO IF THEY WANT TO DANCE?

The answer to the October riddle: HOW DO YOU MEND A BROKEN JACK O'LANTERN? (With a pumpkin patch) Congratulations to Jo Ann Sherman who guessed the correct answer.

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



**Dan Carroll**

**2<sup>nd</sup> VP for  
Membership  
& Chapter  
Historian**



November meeting is coming up on the 13<sup>th</sup>. This will be our health care providers meeting. Representatives from Blue Cross/Blue Shield (Karla), GEHA and other companies should be there. Open season to switch or amend your health care provider starts in November.

Meetings at Good Samaritan Village have been good. Attendance has been pretty good and food good. Holidays this month include November 11<sup>th</sup> (Veteran's Day) and November 25th (Thanksgiving). Full moon is on the 19<sup>th</sup> (Mary Ellen). We have 232 members in our local chapter.

We have several prospective new members including Yvette (I don't know her last name) who attended our last meeting. Quote of the month: "Your instinct is your most reliable friend." It's from a fortune cookie I got from a local Chinese Restaurant on El Paseo called Golden Star (I don't have stock in it!). See you at the movies!

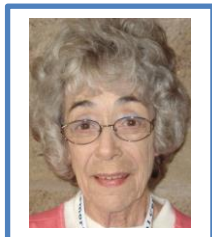


**John Reese looking happy wearing his NARFE shirt and a pair of "purple sunglasses" at our October Alzheimer's Meeting.**



### **In Memory**

**We lost two of our chapter members who served in the past on our Executive Board. They both dedicated their time to helping our chapter in many ways.**



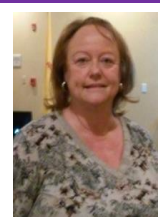
**Blanche Goldsmith**

**Blanche passed away on August 15th at the age of 90. Blanche was a long time member of our chapter and served several years on our Executive Board as Chapter Historian and Parliamentarian.**



**Charles "Chuck" Redman**

**Chuck passed away on October 6<sup>th</sup> at the age of 102. Chuck was a dedicated NARFE member for 41 years and served as Past President of the Silver City Chapter and Past President of our Las Cruces Chapter. He also served on our Executive Board as Treasurer, Membership Chair, Alzheimer's Chair, and assisted in many of our chapter projects.**



### ***Alzheimer's Report (Cindy Cook)***

Thanks to all who participated in our Alzheimer's raffle at our October 9<sup>th</sup> meeting. All raffle winners returned their winnings to the Alzheimer's fund. In total with donations and money from the raffle, our chapter sent in \$108.00 to the Alzheimer's Association.



### **Notice of Upcoming Alzheimer's Caregiver Conference:**

**"Breaking Down Barriers: Exploring Challenges in Caregiving"**

The 17<sup>th</sup> Annual Alzheimer's Association New Mexico Chapter Caregiver Conference will be held Saturday, November 6<sup>th</sup> from 9 am – 3 pm. This is an All Virtual Event! Free for Professional & Family Caregivers. Registration and Info: <https://alzcaregiverconference.vfairs.com> or Call: (505) 266-4473.

Dementia caregiving comes with many challenges; barriers to support, access and health equity should not be among them. This conference is the preeminent event covering the broad spectrum of issues surrounding dementia caregiving for both professional and family caregivers. You'll be introduced to a wealth of helpful, practical information designed to improve the caregiving experience, and help you navigate past the barriers you may be facing.

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NM Chapter Alzheimer's Association, SW Regional Office, 1155 S Telshor #202, Las Cruces  
575-647-3868 (alz.org/newmexico) (24/7 Helpline: 800-272-3900)

<b>Federal Employees Health Benefits (FEHB)</b>	2021 Federal Benefits Open Season enrollment period is: <b>November 8, 2021 – December 13, 2021</b>
	Annuitants may submit Open Season elections online at: <a href="https://retireefehb.opm.gov/Annuitant/Home/Default">https://retireefehb.opm.gov/Annuitant/Home/Default</a>
<b>Changes Outside of Open Season</b>	<p>Qualifying Life Events (QLEs) permitting changes include:</p> <ul style="list-style-type: none"> <li>a. Change in family status – such as marriage or divorce</li> <li>b. Move outside the FEHB HMO plan service area</li> <li>c. Becoming eligible for Medicare</li> </ul> <p>Certain QLEs will allow an annuitant to increase or decrease Enrollment coverage:</p> <ul style="list-style-type: none"> <li>a. Self Only</li> <li>b. Self Plus One</li> <li>c. Self and Family</li> </ul>
<b>FEHB Premiums and Monthly Annuity</b>	Review FEHB premium rates each year to ensure the annuity can cover the monthly premium rate. If the annuity is less than the monthly FEHB premium rate and the annuitant wants to continue their coverage with the FEHB plan, then OPM can coordinate direct billing with the National Finance Center (NFC).
<b>FEHB Premium Rates</b>	<a href="https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/">https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/</a>
<b>Federal Employees’ Group Life Insurance (FEGLI)</b>	A verification of life insurance enrollment is available using OPM Retirement Services Online. Click <b>Life Insurance</b> in the menu to view the enrollment verification summary.
<b>Federal Employees Dental &amp; Vision Program (FEDVIP)</b>	Annuitants are eligible to enroll during Open Season if they retired under an immediate annuity or disability annuity. FEDVIP does NOT require continuous coverage for the 5 years preceding retirement like the FEHB and FEGLI programs.
<b>Open Season FEDVIP Enrollment</b>	<a href="https://www.benefeds.com/">https://www.benefeds.com/</a>
<b>Federal Long Term Care Insurance Program (FLTCIP)</b>	Long term care may be needed when an individual is no longer able to independently perform everyday tasks (such as eating, dressing, bathing, etc.) due to a chronic illness, injury, disability, or the aging process. This includes the supervision needed due to severe cognitive impairment (such as Alzheimer’s disease). Annuitants (and eligible family members) may apply using the full underwriting application process if they retired under an immediate annuity or disability annuity.
<b>Insurability Decisions</b>	All insurability decisions (and reconsiderations) are made by the Long Term Care Partners. Certain medical conditions may prevent applicants from being approved for coverage. OPM does not maintain FLTCIP records and cannot confirm status.
<b>Program Information and Enrollment</b>	<a href="https://www.ltcfeds.com/">https://www.ltcfeds.com/</a> 800-582-3337; TTY: 800-843-3557 Monday-Friday; 8:00 a.m. – 6:00 p.m. EST

<b>OPM Retirement Services Online</b>	<a href="https://www.servicesonline.opm.gov/">https://www.servicesonline.opm.gov/</a>  To set up an account, retirees will need a <b>valid email address</b> and <b>Claim Number (CSA or CSF)</b> . The Claim Number is used to identify annuitant accounts and accrued benefits. This number is needed for all communications with OPM.
<b>Services Online Actions</b>	Services Online provides annuitants the following options: <ol style="list-style-type: none"> <li>Obtain monthly annuity statement and annual summary of statements for past 5 years, if available</li> <li>Verify life insurance enrollment</li> <li>Obtain 1099-R for past 5 years, if available</li> <li>Change Federal and/or State tax withholding</li> <li>View or print retirement card</li> <li>Check interim retirement pay status</li> <li>Update direct deposit account</li> <li>Start or change an allotment</li> <li>Update mailing address</li> <li>Update contact information and communication preferences</li> <li>Request copy of annuity booklet</li> </ol>
<b>Services Online Password Reset</b>	<a href="https://www.servicesonline.opm.gov/Security/ForgotPassword">https://www.servicesonline.opm.gov/Security/ForgotPassword</a>
<b>OPM Retirement Services Support Center</b>	<a href="https://www.opm.gov/support/retirement/">https://www.opm.gov/support/retirement/</a>
<b>Retirement Services – My Annuity and Benefits</b>	<a href="https://www.opm.gov/retirement-services/my-annuity-and-benefits/life-events/">https://www.opm.gov/retirement-services/my-annuity-and-benefits/life-events/</a>
<b>Report Missing Annuity Payment</b>	<a href="https://rsreporting.opm.gov/MissingPayment">https://rsreporting.opm.gov/MissingPayment</a>
<b>Report Death of an Annuitant</b>	<a href="https://rsreporting.opm.gov/AnnuitantDeath">https://rsreporting.opm.gov/AnnuitantDeath</a>
<b>Additional OPM Contact Information</b> <i>Online Help Request</i>	<a href="https://www.opm.gov/support/retirement/contact/">https://www.opm.gov/support/retirement/contact/</a>  A help request may be submitted online through the OPM Retirement Services Support Center for assistance.

<b>Phone</b>	888-767-6738; TTY: 711 Monday – Friday; 7:40 a.m. – 5:00 p.m. EST Closed on Federal Holidays
<b>Mail</b>	U.S. Office of Personnel Management Retirement Operations Center P.O. Box 45 Boyers, PA 16017
	When writing to OPM, please include the following information on any inquiries or documents: <ol style="list-style-type: none"> <li>First and last name</li> <li>Phone number</li> <li>Email address</li> <li>Claim Number</li> <li>Wet ink signature</li> </ol>



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

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***You Need NARFE and NARFE Needs You!***

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#### **Chapter 182 Officers**

President	<b>Sharon Reese</b>
<a href="mailto:sreese346@gmail.com">sreese346@gmail.com</a>	575-649-6035
1st Vice Pres. (Legislation)	<b>Judy Rosco</b>
<a href="mailto:rosco631@gmail.com">rosco631@gmail.com</a>	575-635-7127
2 <sup>nd</sup> Vice Pres. (Membership)	<b>Dan Carroll</b>
<a href="mailto:cardan116@comcast.net">cardan116@comcast.net</a>	575- 932-9491
Secretary/Public Relations	<b>Marlene Mayfield</b>
<a href="mailto:mayfield195@msn.com">mayfield195@msn.com</a>	575- 644-6851
Treasurer	<b>Marsha Smith</b>
<a href="mailto:Marsha.smith1948@gmail.com">Marsha.smith1948@gmail.com</a>	575-644-5131

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Alzheimer's	<b>Cindy Cook</b>
<a href="mailto:cindy77lou@yahoo.com">cindy77lou@yahoo.com</a>	575-640-0860
NARFE-FEEA:	<b>Roy Willoughby</b>
<a href="mailto:rswillowbee@comcast.net">rswillowbee@comcast.net</a>	575-524-9395
Program Chair:	<b>Donna Harris</b>
<a href="mailto:md.harris1@comcast.net">md.harris1@comcast.net</a>	575-382-9070
Records Officer:	<b>Carol Main</b>
<a href="mailto:csmain7@gmail.com">csmain7@gmail.com</a>	575-382-7686
Service Officer:	<b>Jim Kielty</b>
<a href="mailto:jkielty70@yahoo.com">jkielty70@yahoo.com</a>	575-523-6044
Sunshine	<b>Marcele Skelton</b>
<a href="mailto:marcele@skelton.net">marcele@skelton.net</a>	575-521-4954

#### **Members of Congress**

**U.S. Senator Martin Heinrich (D)**  
201 N Church St Suite 305  
Las Cruces, NM 88001  
575-523-6561 - <http://www.heinrich.senate.gov>

**U.S. Senator Ben Ray Lujan (D)**  
201 N Church St Suite 201B  
Las Cruces, NM 88001  
575-526-5475 - <http://www.lujan.senate.gov>

**U.S. Representative Yvette Herrell (R) (District 2)**  
4440 Sonoma Ranch Blvd, Suite B  
Las Cruces, NM 88011  
575-973-4689 - <http://www.herrell.house.gov>

#### **NARFE Monthly Meetings**

The Las Cruces Chapter of the **National Active and Retired Federal Employees Association** normally holds a breakfast meeting on the 2<sup>nd</sup> Saturday of each month except in June, July, and August. The meeting is held from 0830-1100 at the Good Samaritan Village (Creative Arts Room/First Floor), Buena Vida Circle, Las Cruces. Reservations are required and breakfast cost is \$13. All members, those who 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 (575-382-7686)** or email: [lascrucschapter182@yahoo.com](mailto:lascrucschapter182@yahoo.com).

(Editor: [mcadoosr@aol.com](mailto:mcadoosr@aol.com))