



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

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



*The New Desert Harmony Singers*

*will entertain us on Saturday, December 11<sup>th</sup>*

*Please Join Us!  
Bring a Friend!*

*General Meeting – Good Samaritan, Creative Arts Room/First Floor*

*Breakfast Buffet - \$13 cash only*

*Reservations – NLT December 1<sup>st</sup>*

*Call – Carol Main (575-382-7686)*



**Sharon  
Reese**

**Chapter 182  
President &  
NM  
Federation  
President**

*Chapter President's Message*

I hope that everyone had a very good Thanksgiving with family and/or friends. Our weather is a little nippy but we don't have the bitter cold, snow and ice that others are dealing with.

Everyone over the age of 18 is now authorized to have a Covid booster. Please consider this option for your health as well as others. This will also help you in the upcoming Christmas festivities. I definitely want our members to stay healthy.

For members who contact our Advocacy Department in Headquarters there have been some personnel changes. Jessica Klements has moved to another company and we will miss her greatly. John Hatten has taken her place and is well qualified. Jessie has trained him well!

*Continued on Page 2...*



*(Sharon Reese) Chapter President's Message Continued...*

If you are interested in a site to look at proposed Bylaw Amendments, Members running for Regional Vice Presidents, or National Officers, you need to join **FEDhub** on the NARFE site. You are able to voice your opinion and interact with other NARFE members on numerous topics.

Since we do not have a member handling PAC I thought you should know an option for contributions. NARFE-PAC announced that NARFE members now have the option to contribute directly to the PAC via their federal annuities. Members no longer need to worry about credit card errors or expiration dates. NARFE-PAC is encouraging sustainers receiving a federal annuity to switch to annuity withholding.

We have arranged for any member to order shirts with the NARFE logo from Sports Unlimited in Las Cruces. It takes about 2 weeks to get them. A short sleeve two button polo shirt is \$21.65 or a long sleeve dress shirt (white or light blue) is \$36.05. Please contact me if you have any questions or would like to place an order.

Are you looking for a financial advisor? NARFE has signed an agreement with Keen & Pocock. You are likely familiar with Mark Keen, CFP, a frequent presenter of NARFE Federal Benefits Institute webinars and the author of the "Managing Money" column in the *NARFE Magazine*. Through our agreement with Keen & Pocock, NARFE members will receive a free 30-minute Insight Session to discuss financial goals and determine if the company's services are compatible with their needs. NARFE members will save \$250 off the regular fee for Keen & Pocock's financial planning program, which includes up to six hours of in-depth, custom, one-on-one sessions to create personalized investment and tax strategies. If necessary, additional time will be billed at a discounted rate of \$350 per hour (normally \$400).

*Have a fabulous Holiday Season! Merry Christmas and a Happy New Year!*



*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 **228** 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.





*Service Officer (Jim Kielty)*



## **MEDICARE PART B MONTHLY PREMIUMS TO INCREASE SHARPLY IN 2022**

In late November the Center for Medicare and Medicaid Services announced that the standard Medicare Part B premium would increase significantly from \$148.50 monthly in 2021 to \$170.10 monthly in 2022, an increase of \$ 21.60 per month. This is a 14.5 percent increase from 2021. In addition, the annual deductible for all Medicare Part B beneficiaries will increase by \$30.00 from \$203.00 in 2021 to \$ 233.00 in 2022. Each of these increases exceeds the cost projections of the Medicare Trustees Report issued earlier in the year.

The majority of Medicare recipients who are enrolled in Part B pay the standard monthly premium for this coverage. More affluent seniors pay higher Medicare Part B premiums on a sliding scale based on their Modified Adjusted Gross Income for federal tax purposes.

This significant Medicare Part B monthly increase for many federal health benefit plans, will put a serious dent in the 2022 Cost-Of-Living-Adjustment (COLA) recently announced by the U.S. Office of Personnel Management (OPM). The COLA will increase by **5.9** percent for CSRS retirees and **4.9** percent for FERS retirees. In view of the Medicare Part B premium increase, NARFE President Ken Thomas is urging all NARFE members to review their current health care plans and research available alternative plans to maximize their health care coverage while minimizing their out-of-pocket costs.



## **2021 OPEN SEASON CONTINUES THROUGH DECEMBER 13**

The 2021 Open Season for the Federal Employees Health Benefits Plan (FEHBP) and the Federal Employees Dental and Vision Program (FEDVIP) began on November 8 and will continue through December 13. All Open Season changes for federal retirees and survivor annuitants are effective January 1, 2022 and premium changes are reflected in February 1 annuity payments. Open Season changes for current federal employees are effective at the beginning of the first full pay period on or after January 1, 2022.

FEHBP changes may be made online at <http://retireefehp.opm.gov> by selecting "Open Season Online". FEHBP changes may also be made by calling Open Season Express at 1-800-332-9798. During Open Season federal retirees and survivor annuitants may also request changes and information by regular mail by writing to the U.S. Office of Personnel Management (OPM) at FEHB Open Season Processing Center, P.O. Box 5000, Lawrence, KS 66046-0500. When using this option, clearly state in writing your Open Season request. If you are making an enrollment change, state the type of coverage (Self Only, Self Plus One, or Self and Family) you desire and the enrollment code. Remember to include your annuity claim number (CSA or CSF number) and your Social Security Number on your request.

With regard to dental or vision insurance under FEDVIP, enrollments, cancellations, or changes may be accomplished by computer at <http://www.benefeds.com> or by calling 1-877-888-3337.

There are numerous sources available to assist you in determining if you should make any changes during the FEHBP/FEDVIP Open Season. These include the OPM website; the October, November, and December issues of the *NARFE* magazine; and the 2022 brochure of the plan in which you are currently enrolled, Section 2 of which reflects the plan's changes for 2022. Remember, there is no one health, dental, or vision plan which is best for all. However, by doing your homework, you will find the plan which best meets your needs.



*VP for Legislation (Judy Rosco)*



There are currently three bills submitted to Congress on the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

- 1) **H.R. 82/S. 1302**, The Social Security Fairness Act, introduced by Rep. Rodney Davis, R-IL and Sen. Sharon Brown, D. OH. This bill repeals both the WEP and GPO. Co-sponsors: H.R.82 173 (D) 54 (R); S.1302 28 (D) 4 (R). NARFE supports this bill and will continue to work with the 117<sup>th</sup> Congress to advance this legislation to help federal retirees affected by the unfair penalties.
- 2) **H.R.2337**. The Public Servants Protection and Fairness Act, introduced by Rep. Richard Neal, D-MA. This bill reforms the WEP by providing a rebate of \$150 to current beneficiaries age 62 or older before 2023 **AND** creates a new formula to calculate benefits for future WEP who are affected and turning 62 in or after 2023. Co-sponsors: 176 (D) 0 (R). There is no companion bill in the Senate. NARFE supports this bill.
- 3) **H.R.4788**. Wellbeing for Every Public Servant Act of 2021, introduced by Rep. Julia Letlow, R-LA. This bill fully repeals the WEP for individuals who have a combined monthly income from their Social Security covered benefits of \$5,500 or lower. Those retirees whose monthly benefits are above \$5,500, the repeal is gradually phased out until the full penalty is applied after a combined monthly income of \$6,333 or more. Co-sponsors: 0 and no companion bill in the Senate. NARFE supports this bill.

According to NARFE Issue Briefs, as of December 2020, the WEP affected 1,948,427 beneficiaries. In 2021, the WEP can result in a monthly benefit that is \$498 lower than under the regular formula. The GPO affected 716,662 beneficiaries. In addition to the Civil Service Retirement System (CSRS), the GPO affects thousands of state and municipal retirees, as well as teachers and police officers whose work is not covered by Social Security.

These H.R. bills are in the House Committee on Ways and Means. S. 1302 is in Committee on Finance.

Our representatives in Congress have kept presenting different bills over the past 40 years to keep the WEP and GPO alive. Please let your Senator and Representative know how the loss of income has affected you...I have.



*Membership Report*

Another month has gone by and things are kind of getting back to normal. Inflation has reared its ugly head and some shortages of goods on shelf have occurred. Gas is \$3.49 a gallon at Shell. We now have 228 members in our local chapter. Full moon is December 18<sup>th</sup>. Holidays this month include Christmas, December 25<sup>th</sup> (Saturday) and New Year's Eve (Friday), December 31<sup>st</sup>.

*Dan  
Carroll*

*VP for  
Membership  
and  
Chapter  
Historian*

Quote of the month: "When in doubt, tell the truth." – Mark Twain. Next board meeting is December 8<sup>th</sup> and next general meeting is December 11<sup>th</sup>. New Desert Harmony Singers are scheduled for the general meeting. Hope you can attend. See you at the movies!

**Come Join Us!**





***Sunshine Report (Marcele Skelton)***

Even though our weather has turned colder, we have had several days of sunshine to keep us warm. Before long, we will celebrate the Winter Solstice, longer days and best of all -- Christmas. Hope you all will have a merry one.



We had no reports of members needing cards since our last newsletter.

Have some fun by answering this Christmas riddle: WHAT DOES SANTA DO IN HIS GARDEN?

The answer to the November riddle: WHERE DO TURKEYS GO IF THEY WANT TO DANCE? (The Butter Ball)

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. Marcelle: 575-521-4954 or [marcele@skelton.net](mailto:marcele@skelton.net).



***January 2022 Program***

Our January program speaker will be Michelle Ungvarsky of Estrada Law, P.C. Ms. Ungvarsky is a licensed New Mexico attorney who specializes in Elder Law and Estate Planning. She will provide information regarding living wills, estates, trusts, retirement accounts and a variety of other topics for long term estate planning. Ms. Ungvarsky is a return speaker to our chapter and provides a wealth of information.

***Donna  
Harris  
Program  
Chair***

If you have questions regarding estate planning, our January program is just for you!



***Alzheimer's Report***

Our chapter raised \$155.00 for Alzheimer's at our November 13<sup>th</sup> meeting (\$105.00 from our Alzheimer's raffle and a personal donation of \$50.00). Thanks to everyone who donates prizes and buys tickets for our raffles.

***Cindy Cook  
Alzheimer's  
Chair***

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



***Federal Employee Education & Assistance (FEEA)  
FEEA'S FEDLIFEHACKS PROGRAM***

**Find online at: [feea.org/hacks](http://feea.org/hacks)**

**Here you will find information and resources for all ages and stages of life.  
For more information call Roy Willoughby at 575-524-9395.**





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

*You Need NARFE and NARFE Needs You!*

<b>Chapter 182 Officers</b>	<b>Members of Congress</b>
<p><b>President</b> <u> sreese346@gmail.com</u></p> <p><b>1st Vice Pres. (Legislation)</b> <u> rosco631@gmail.com</u></p> <p><b>2<sup>nd</sup> Vice Pres. (Membership)</b> <u> cardan116@comcast.net</u></p> <p><b>Secretary/Public Relations</b> <u> marlene.mayfield@gmail.com</u></p> <p><b>Treasurer</b> <u> Marsha.smith1948@gmail.com</u></p>	<p><b>U.S. Senator Martin Heinrich (D)</b> 201 N Church St Suite 305 Las Cruces, NM 88001 575-523-6561 - <a href="http://www.heinrich.senate.gov">http://www.heinrich.senate.gov</a></p> <p><b>U.S. Senator Ben Ray Lujan (D)</b> 201 N Church St Suite 201B Las Cruces, NM 88001 575-526-5475 - <a href="http://twww.lujan.senate.gov">http://twww.lujan.senate.gov</a></p> <p><b>U.S. Representative Yvette Herrell (R) (District 2)</b> 4440 Sonoma Ranch Blvd, Suite B Las Cruces, NM 88011 575-973-4689 - <a href="http://www.herrell.house.gov">http://www.herrell.house.gov</a></p>
<p><b>Alzheimer's</b> <u> cindy77lou@yahoo.com</u></p> <p><b>NARFE-FEEA:</b> <u> rswillowbee@comcast.net</u></p> <p><b>Program Chair:</b> <u> md.harris1@comcast.net</u></p> <p><b>Records Officer:</b> <u> csmain7@gmail.com</u></p> <p><b>Service Officer:</b> <u> jkielty70@yahoo.com</u></p> <p><b>Sunshine:</b> <u> marcele@skelton.com</u></p>	<p><b>NARFE Monthly Meetings</b></p> <p>The Las Cruces Chapter of the <b>National Active and Retired Federal Employees Association</b> 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 <b>Carol Main (575-382-7686)</b> or email: <a href="mailto:lascruceschapter182@yahoo.com">lascruceschapter182@yahoo.com</a>. (Editor: <a href="mailto:mcadoosr@aol.com">mcadoosr@aol.com</a>)</p>