



FEDERAL BENEFITS EXPERTS

LAS CRUCES
NEW MEXICO

CHAPTER 0182

National Active & Retired
Federal Employees Association

REPORTER

November 2023
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Local Web Site: <http://www.narfe-nm.net>

NEXT GENERAL MEETING: SATURDAY, 11 NOVEMBER 2023



*Judy Rosco, NARFE Chapter 182 President,
and Mark Mickelsen, NM Federation President,
at the Chapter 182 October General Meeting*

We were very happy to have our NM Federation President, Mark Mickelsen, attend our October 2023 general meeting. Mark brought us up to date regarding the merger of the Arizona and New Mexico Federations. We will do our best to keep our members informed about the merger through our newsletters, emails, and FEDHub.

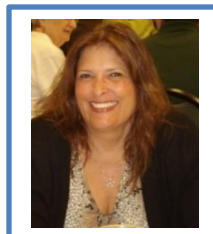
October 2023 General Meeting

We had 44 members and guests at our October general meeting. It was good to see **Pat Temple** who attended her first meeting and is a new chapter member, member **Diana Mas-sengale**, and member **Bob Nichols** brought guest **Martha Hedgecoke**. We hope to see all of you at our November meeting.



Join Us at our November Meeting
Saturday, November 11th, 8:30 a.m.
Good Samaritan Creative Arts Room
Breakfast Buffet - \$15.00
Reservations: Call Carol Main
(575-382-7686 NLT November 1st)

Health Insurance Representatives from Aetna, Blue Cross & Blue Shield, GEHA, Presbyterian, and possibly others will provide health insurance information to our members. Representatives will have tables with materials set up at 8:00 a.m. before the meeting starts. Representatives will give a short presentation on features and changes to the plan they represent. There will also be time for Q&A after the presentations. Bring your insurance questions and get the answers you need before Open Season closes on December 11th.

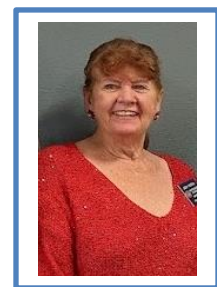


*Donna Harris
Program Chair*



Judy Rosco, Chapter 182 President, welcomes Kathy Treat as a new Member-at-Large on our Chapter 182 Executive Board.

Kathy Treat recently volunteered for the Member-at-Large position on our Chapter Executive Board. Kathy has been a NARFE member since 1998. Kathy's Federal employment was with the U.S. Department of Agriculture and she worked with the Cooperative Extension Service in New York, Minnesota, and New Mexico. Her career included positions as an educator and administrator. She retired in 1998. In addition to caring for her rescue cat, Maisie, she likes to read mysteries, sew for Project Linus and make greeting cards.



Chapter President

Judy Rosco



HAPPY THANKSGIVING!

Have you bought your turkey yet? Good news! According to US Foods, the average price of an 8-16 pound turkey is \$1.27 a pound this year which is 22% lower than in 2022. Turkey breasts have dropped 53% since the spring of this year. However, NARFE is not the voice for turkeys so let's get to NARFE business.

One of our biggest programs of the year is coming up in November, our Health Fair Program. I have contacted Brian Sperling from GEHA, Barbara Herrera from BC/BS, Marissa Fornaro from Aetna, and Jessica Berry from Presbyterian. All of them will be present at our November 11th program. Please ask a friend to join you so they can be educated on the latest changes to their health insurance.

Marlene Mayfield and I will be visiting with employees of USDA on November 6th at the NMSU campus to inform them of the benefits of being a NARFE member.

I encourage all of you to be "Thankful". As bad as we may think things are going in the United States of America, most of us have a good retirement, a roof over our heads, food to eat and no war in our front yard.

I look forward to seeing you all in November!



Service Officer (Jim Kielty)



**SEPTEMBER 2023 CONSUMER PRICE INDEX RISE
WILL RESULT IN 3.2 PERCENT COLA IN 2024
FOR CSRS RETIREES AND
2.2 PERCENT FOR FERS RETIREES**

On October 12 the U.S. Bureau of Labor Statistics announced that the Consumer Price Index for Urban Wage Earners and Clerical Personnel (CPI-W) for September 2023 rose to 302.257. When combined with the CPI-W figures for July (299.899) and August (301.551), the 2023 third quarter average CPI-W was 301.236, 3.2 percent higher than the average CPI-W for the third quarter of 2022, which was 291.901. This means that in January 2024 retirees under the Civil Service Retirement System (CSRS) will receive a **3.2 percent** Cost-Of-Living Adjustment (COLA), while those retirees under the Federal Employees Retirement System (FERS) will receive a **2.2 percent** COLA increase. These COLAs will be substantially lower than those received in January 2023. In January 2023 retirees under CSRS received an 8.7 percent COLA, while those retirees under FERS received a 7.7 percent increase.



**MEDICARE PART B MONTHLY PREMIUMS
TO INCREASE IN 2024**

The Center for Medicare and Medicaid Services recently has announced that the standard monthly premium for Medicare Part B will increase from \$ 164.90 in 2023 to \$ 174.70 in 2024, a monthly increase of \$ 9.80. In addition, the annual deductible for all Medicare Part B beneficiaries will be \$240 in 2024, an increase of \$14 from the annual deductible of \$226 in 2023.

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 monthly premiums on a sliding scale based on their Modified Adjusted Gross Income for federal tax purposes.



**FEHBP OPEN SEASON BEGINS NOVEMBER 13
AND CONCLUDES DECEMBER 11**

Open Season for the Federal Employees Health Benefits Program (FEHBP) and the Federal Employees Dental and Vision Program (FEDVIP) for the 2024 benefits year will begin on Monday, November 13 and conclude on Monday, December 11. 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 Seasons.

Continued on Page 4...

Service Officer Report Continued from Page 3....

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 should contact OPM. All FEHBP plan brochures can be viewed and printed out at the OPM website (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 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 this topic.

Members should plan to attend the NARFE monthly meeting on November 11, since representatives from four health insurance providers will be present to answer questions about their plans.



Sunshine Report (Marcele Skelton)

We are lucky to experience several sunny days as Fall approaches.

Autumn has such a special charm as the days get shorter and the leaves transform color and fall from the trees. Autumn includes a time change from daylight savings to standard time, corn mazes, bonfire nights with mugs of hot chocolate, and a favorite holiday -- Thanksgiving.

Last month was sunny for our NARFE chapter. There were no requests for cards. Hopefully, this means you are all doing well.

Have some fun by answering this Thanksgiving riddle: WHICH SIDE OF THE TURKEY HAS MORE FEATHERS?

The answer to the October riddle: WHEN IS IT BAD LUCK TO SEE A BLACK CAT? (When you are a mouse.)

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





**Dan
Carroll**

**VP for
Membership
and
Chapter
Historian**

Membership Report

Starting to cool off finally. Good sleeping weather. Mild during the day. We now have **196** members in our chapter. November 1st is All Saint's Day. Veteran's Day is November 11th. Full moon (Mary Ellen) is November 27th. Eclipse was great last month. Next general meeting is Saturday, November 11th.

Quote of the month: "You cannot make two people like each other." – Fortune cookie from China Express on El Paseo. Sounds like Israel and Palestine. I wish they would make a lasting peace and stop it. Have good month and stay safe. Dan



ALZHEIMER'S



Penny McClarin, Alzheimer's Resource Development Officer with the Las Cruces Alzheimer's Association, and Cindy Cook, NARFE Chapter 182 Alzheimer's Chair

We thank Penny McClarin for being the guest speaker at our October 2023 meeting. She has a vast knowledge of Alzheimer's and covered many topics associated with the disease. Our meeting ended with another successful Alzheimer's raffle where we make money for the Alzheimer's fund and our members win lots of prizes! In September our chapter contributed a total of \$669.00 that covered five of our raffles. Thanks to all our members who participated!



Terry Bloom and Cindy Cook

Long-time member Terry Bloom has been donating her handmade afghans to our Alzheimer's raffles for years. This photo was taken at our October 2023 general meeting. Our members are always really happy when they are one of the lucky winners! Thank you Terry for your contributions to our Alzheimer's Program.



NARFE Chapter 182 Programs (Donna Harris)

Hello all! The programs for this season are shaping up.
So far, we have the following programs:

November - Open Season - Representatives from Aetna, Blue Cross/ Blue Shield, GEHA, Presbyterian and possibly others will be in attendance to answer all of your questions. Come early to speak with these reps.

December - Our Christmas program this year will be fun and games. We will have prizes and sing Christmas carols.

January - Mr. Chris Behrens from the Munson Center will be our guest speaker. He will talk about all of the exciting programs offered by the center.

February - Ms. Michelle Ungvarsky will be our guest speaker. As many of you know, Ms. Ungvarsky has attended our meetings before. She practices elder law and will focus on trusts at our meeting.

March - Nurse Margot - Nurse Margot works with senior citizens to educate and support seniors in the safe and effective uses of Cannabis for symptom management.

April and **May** are still pending.

If you have any suggestions, please contact me at md.harris1@comcast.net or speak to me at one of our meetings.

NARFE Fall Membership Drive

Ask a friend, neighbor, or co-worker to join NARFE. If their future security is tied to federal retirement benefits—federal retirees, current employees, spouses or individual survivors—they should join NARFE! As a recruiter, you can earn **\$10** for recruiting a new member. Information is provided in your **NARFE** magazine. (Be sure to provide NARFE with your name and your member ID# so they know that you have recruited the new member.) Invite a prospective member to attend one of our chapter meetings and we will give them a free breakfast!

Two easy ways to join: Join online at www.NARFE.org, or call 1-800-456-8410 (Monday through Friday, 8 a.m. to 5 p.m. ET).

***YARD SALE
Spring 2024***

We've had such great yard sales at the Willoughby's home in Mesilla in the past few years and have decided to have one again in the spring. We will let you know when the dates have been set. Please start saving your things now. We appreciate your help in raising money for our chapter!



Records Officer (Carol Main)

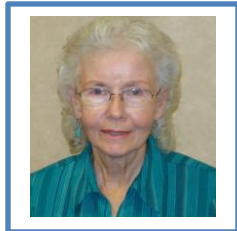
Welcome New Members: *Barbara Herrera and Pat Temple*

New Prospective Member: *Cecilia Ronquillo*

We would like to see you at the November 11 meeting.
Come meet your fellow chapter members.

Our chapter membership is **196** members strong!

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 of any changes at 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.



*Joy
Davenport*

THANK YOU

We want to thank Joy Davenport for her many years of service on our chapter's Telephone Committee. Joy has been a member of our chapter since 1997. She had a bad fall and hasn't been able to attend meetings in quite a while. She has now decided it's time to resign from the Telephone Committee and focus on her recovery and other things.



Federal Employee Education & Assistance

This is just a reminder to see what is available in the NARFE-FEEA interesting programs that will give you a chance to expand your search for helpful information. On the internet go to **feea.org**.

**Remember donations can also be made directly online at: feea.org/givenarfe.
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!

Chapter 182 Officers

President	Judy Rosco
rosco631@gmail.com	575-635-7127
1st Vice Pres. (Legislation)	Janice Bridges
jan838790@msn.com	575-635-9768
2 nd Vice Pres. (Membership)	Dan Carroll
cardan116@comcast.net	575-932-9491
Secretary	Marlene Mayfield
marlene.mayfield@gmail.com	575-644-6851
Treasurer	Sharon Willoughby
swillowbee@comcast.net	575-524-9395
Alzheimer's	Cindy Cook
cindy77lou@yahoo.com	575-640-0860
NARFE-FEEA:	Roy Willoughby
rswillowbee@comcast.net	575-524-9395
NARFE-PAC	Della Apodaca
dmarieda@aol.com	704-351-2051
Program Chair:	Donna Harris
md.harris1@comcast.net	575-382-9070
Records Officer:	Carol Main
csmain7@gmail.com	575-382-7686
Service Officer:	Jim Kielty
jkielty70@yahoo.com	575-640-9585
Sunshine:	Marcele Skelton
marcele@skelton.net	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 Gabriel Vasquez (D) (District 2)
Las Cruces District Office, 115 W Griggs Ave, Las
Cruces NM 88011 - <http://www.vasquez.house.gov>
DC Address and Phone: 202-225-2365
1517 Longworth House Office Bldg Wash DC 20515

NARFE Monthly Meetings

The NARFE Las Cruces Chapter holds a breakfast meeting on the 2nd 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 **\$15**. 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: lasruceschapter182@yahoo.com.

Public Relations: (Dave Fox) foxydave1@aol.com
Newsletter Editor: (Sarah McAdoo) mcadoosr@aol.com