



FEDERAL BENEFITS EXPERTS

LAS CRUCES
NEW MEXICO

CHAPTER 0182

National Active & Retired
Federal Employees Association

REPORTER

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

National Web Site: www.narfe.org

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



*Chapter 182 President
Judy Rosco*

Did everyone get their fill of turkey? I had a little bout with COVID so my appetite wasn't what it normally is. As of this writing, I am almost back to my "old" self and getting ready to get out the Christmas decorations! Christmas is my favorite holiday and I love getting all "decked" out with the holly.

We had a very successful Health Fair program last month and we really appreciated all the providers that came out to explain their new benefits and rate increases. I have already been contacted by Barbara Herrera, BC/BS representative, who wanted to know the date of our Health Fair for 2024. She wanted to make sure she reserved the date just for NARFE.

Many things have happened this past year with our chapter members. Some dear friends have passed away and we have some new members to make friends with. The world continues to turn (a good thing), but many horrors are occurring around the globe.

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**NARFE Chapter 182 General Meeting
Saturday, 9 December 2023, 8:30 a.m.
Good Samaritan Village
3011 Buena Vida (Creative Arts Room)**

**Come join us for our 9 December meeting
and enjoy playing games, winning prizes,
and singing holiday music!**

**Reservations: Call Carol Main
575-382-7686
NLT 30 November
(\$15 per person for breakfast)**



*Donna Harris
Chapter Program
Chair*

*Chapter President's Message
Continued from Page 1*

I know it is not politically correct, but I wish you all a very Merry Christmas and a Happy New Year!

P.S. This is our last newsletter until February 2024.



Welcome New Members!

Marlene Mayfield and Judy Rosco recruited three new members for NARFE Chapter 182 on November 6th.



(L-R) Marlene Mayfield (Chapter 182 Secretary), JoAnn Fernandez (reinstated as a chapter member), Judy Rosco (Chapter 182 President), and Paul Rebarchik (new member of Chapter 182). (Not pictured – new member Alberto Pando)

Rose Ann Wireman is another new member who joined at our November 11th chapter meeting.

We welcome all the new members and look forward to seeing them at our upcoming meetings.

*Chapter Program Information
Donna Harris*

Mark your calendar now for our chapter meetings coming up in 2024.

(January 13th) Mr. Chris Behrens from the Munson Center will be our guest speaker. He will talk about all the exciting programs offered by the center. (February 10th) Michele Ungvarsky will be our guest speaker. She practices elder law and will focus on trusts at our meeting. (March 9th) Nurse Margot works with senior citizens to educate and support seniors in the safe and effective uses of Cannabis for symptom management.

**50 Members & Guests Attended The
November 11th General Meeting**

Guests who attended the meeting:

Billie Edington

Rose Ann Wireman came with member Yvette Guerra. We are happy to report that Rose Ann joined our chapter after attending our meeting!

Long-time members we hadn't seen in a while: Suzanne Blanchard, Dale Dannhaus, Danny & Patsy Flores, and Martha Robles



Federal Employee Education & Assistance

This is just a reminder to check out all the interesting NARFE-FEEA programs that are available such as Emergency Hardship Loans, Disaster Relief, Scholarships, FEDLifeHacks, etc. Go to www.feea.org for information on each program.

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

For more information call Roy Willoughby at 575-524-9395.

November 2023 General Meeting - FEHB Open Season

We thank the insurance representatives from GEHA and GEHA Medicare Advantage, Blue Cross Blue Shield, and Presbyterian who came to our November FEHB Open Season meeting. The representatives gave excellent briefings on the features and changes to their plans. They had tables filled with pamphlets and handouts that everyone needed. They also took the time to answer questions that our members had about their plans. We truly appreciate the help they give our members in making important health insurance decisions.



(L-R) Chris Mabli (GEHA Medicare Advantage), Brian Sperling (GEHA), Katrina Lyles (GEHA Medicare Advantage), Barbara Herrera (Blue Cross/Blue Shield), Judy Rosco (Chapter 182 President), Kinsey Cooper (RN, Blue Cross Blue Shield), and Jessica Berry (Presbyterian)



Kathy Treat (Chapter Member at Large) at the NARFE benefits table at the November general meeting. These NARFE brochures and magazines were also handed out by Judy Rosco and Marlene Mayfield at a recent Insurance Open Season event where they recruited three new members.



Craig Singleton sold tickets for the Alzheimer's raffle at our November meeting. Dan Carroll is in line ready to buy his tickets! There are always lots of prizes at our monthly raffle and the money earned goes to Alzheimer's research! *(Photos by Marlene Mayfield)*



Service Officer (Jim Kiely)



**OPEN SEASON CONTINUES
THROUGH DECEMBER 11**

The Open Season for the Federal Employees Health Benefits Plan (FEHBP) and the Federal Employees Dental and Vision Program (FEDVIP) for the 2024 benefits year will continue through December 11. All Open Season changes for federal retirees and survivor annuitants are effective January 1, 2024 and premium changes are reflected on February 1, 2024 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, 2024.

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.benfeds.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 FEHP/FEDVIP Open Season. These include the OPM website; the October, November, and December issues of the *NARFE* magazine; and the 2024 brochure of the plan in which you are presently enrolled, Section 2 of which reflects the plan's changes for 2024. 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.

**OCTOBER 2023 CPI-W SHOWS SLIGHT DECLINE
COMPARED TO SEPTEMBER 2023 FIGURE**



On November 14 the U.S. Bureau of Labor Statistics (BLS) announced that the October 2023 Consumer Price Index for Urban Wage Earners and Clerical Personnel (CPI-W), used eventually to determine if Social Security recipients, federal retirees, and survivor annuitants will receive a Cost-Of-Living-Adjustment (COLA) in 2025, was 302.071 compared with the September 2023 CPI figure of 302.257. This was a monthly decline of 0.06 percent.

At the end of September 2023, the average CPI-W for the third quarter of 2023, which was 291.907, will be compared with the average CPI-W for the third quarter of 2024 to determine if a COLA will be authorized in January 2025. The November 2023 CPI-W figure will be announced on December 12.



NARFE-PAC

Della Apodaca

Thank you for your contribution to NARFE-PAC!

We have met 46.8% of our chapter goal as of September 30. Nineteen Las Cruces chapter members contributed \$2,288 to NARFE-PAC, an increase of \$553 since the prior quarter. The 19 contributors represent just under ten percent of our chapter membership. The NM chapter with the highest dollar contribution was Las Cruces, followed by Albuquerque with \$1,411. Las Cruces makes up 50%, followed by Albuquerque at 31%, of dollar contributions in NM, respectively.

Overall, NARFE-PAC raised 44% of its \$1.6 million goal for the 2023-2024 cycle. Distributions increased \$73,000 to candidates. There were no additional distributions to NM candidates since the prior quarter, when a \$2,500 distribution was made to Senator Heinrich.

Consider making a voluntary contribution to NARFE-PAC* today. Members can contribute through the mail via the form in the *NARFE* magazine, or at our next chapter meeting. Members may also contribute by going online to NARFE's website, logging in, and accessing the NARFE-PAC home page: <https://members.narfe.org/Support-NARFE/Support-PAC>. Consider becoming a monthly sustainer via annuity withholding or through a credit card.

**To comply with federal law, we must use our best efforts to obtain, maintain and submit the name, mailing address, occupation and name of employer of individuals whose contributions to NARFE-PAC exceed \$200 each calendar year. NARFE-PAC is for the benefit of political candidates and activities on a national level. NARFE members have the right to refuse to contribute without reprisal, and NARFE will neither favor nor disadvantage anyone based on the amount of a contribution or failure to make a voluntary contribution. The suggested amounts are only suggestions and not enforceable. Only members of NARFE may contribute to the PAC. Contributions from non-members will be returned. NARFE-PAC contributions are not deductible for federal income tax purposes.*



Records Officer (Carol Main)

WELCOME!

New Members: JoAnn Fernandez, Alberto Pando, Joseph Paul Rebarchik, and Rose Ann Wireman

Prospective Members: Fermin Alvarado, Russell Gardner, Bea Lujan, Lara Macon, Julia Olivarez, Derek Whitelock, and Kirk Zivkovich

We would like to see you at the December 9 meeting. Come meet your fellow chapter members. Our chapter membership is **199** 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.





Sunshine Report (Marcele Skelton)



Sunshine and rain! Sunshine and rain! Sunshine and rain!

That describes this past month. Although we have a little less sunshine every day, we are moving toward the Winter Solstice--a day with the fewest hours of sunlight. Thankfully, after the Winter Solstice, the hours of sunshine grow longer again until we reach the Summer Solstice.

A Sympathy Card was sent to Finis McGraw, a family member, on the passing of Sharon Mann, October 15th. Sharon had been a member of our chapter since 2016.

A Get Well card was sent to Terry Bloom who had COVID in October. A Get Well card was sent to Sharon Willoughby, our Chapter Secretary. A Thank You card was sent to Joy Davenport for her many years of service on the Telephone Committee. A Birthday Card was sent to Mary Ellen McKay, whose birthday was November 20th. Mary Ellen has been a long-time member and has held several leadership positions in our chapter.

Have some fun by answering this Christmas riddle: WHAT IS THE DIFFERENCE BETWEEN THE CHRISTMAS ALPHABET AND THE ORDINARY ALPHABET?

The answer to the Thanksgiving riddle: WHICH SIDE OF THE TURKEY HAS THE MOST FEATHERS? (The outside)

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



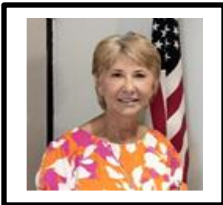
Membership Report

Hello members! Things are getting hectic with approach of holidays! We now have **199** members in our Chapter 182. Holidays for December include Christmas on December 25th and New Year's Eve on December 31st. Full moon (Mary Ellen) is on December 26th. Be careful driving and shopping. Lock doors on your vehicle while shopping and keep presents and packages out of view. Lots of characters roaming around streets and parking lots. Quote of the month: "They that sow in tears reap in joy."- fortune cookie from China Star Restaurant on El Paseo (one of my haunts). Enjoy the holidays and Merry Christmas.

**Dan
Carroll**

**VP for
Membership
and
Chapter
Historian**





Legislation (Janice Bridges)



As a math person I looked at some numbers. Out of 11% of the bills that get introduced and make it to the floor to be voted on, only 2% actually get passed.

1. Advancing the Social Fairness Act H.R. 82/S.597: reducing social security payments if you get retirement pay from another source. 300 Co-sponsors as of Nov 21: 201 Democrats, 99 Republicans, Gabe Vasquez co-sponsored.

Only a 4% of being enacted...which is higher than the average of 2%. But PLEASE write on Senator Heinrich and Senator Lujan websites and express your support to enact this to protect our retirement pay!

2. Equal Cola Act H.R.866: Ensuring that FERS gets the same COLA raise as CSRS. Right now, FERS gets 1% less than CSRS gets. As of Nov 21, 43 co-sponsors: 40 Democrats and 3 Republicans, Gabe Vasquez co-sponsored.

Only a 5% of being enacted...which is higher than the average of 2%. But PLEASE write on Senator Heinrich and Senator Lujan websites and express your support to enact this to protect our retirement pay!

3. Budget items-- Protecting earned federal retirement and health benefits from potential cuts in the future. It was threatened for the FY 24 budget that no COLAS would be given to any FERS or CSRS retirees. We need to monitor who is voting to cut out our COLAS. I do not have that information yet. That has been a little harder to obtain.

Any questions or any help needed getting on websites to let your Senator or local Legislator know your stand on items, please contact me via email: Jan838790@msn.com.



**Roy
Willoughby**



Two Former Chapter Presidents Recently Celebrated Their Birthdays!

Two of our long-time members recently celebrated their birthdays. Roy Willoughby celebrated his birthday on November 14th and Mary Ellen McKay celebrated her birthday on November 20th. Over the years Mary Ellen and Roy volunteered to work on many positions on our Chapter Executive Board and both served as our Chapter 182 President. Roy is still on our Executive Board serving as our Federal Employee Education & Assistance Committee Chair. We thank them for their NARFE service and wish them many more Happy Birthdays!



**Mary Ellen
McKay**





**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