

# NARFE

## National Active and Retired Federal Employees Association Olympic Peninsula Chapter 1006 • January 2009



### NARFE District IV Website

[www.narfewadist4.org](http://www.narfewadist4.org)

### Chapter Officers

**President:** Al Burge

**Vice President:** Robert Ackerman

**Secretary:** Kay Kozminski

**Treasurer:** Robert Jewell

**Board Member:** Ralph Angulo

**Board Member:** William Holman

**Board Member:** Lois Shaw

**Past President:** Ray Weinmann

**District IV Vice President:** Bill Powers

### Chapter Chairpersons

**Alzheimer's:** Vacant

**Historian:** Vacant

**Legislative:** Bill Holman

**Membership:** co-chairpersons:

Orvie Jensen

Lois Shaw

**Newsletter:** Sara Boore

**Programs:** Vacant

**Public Relations:** Vacant

**Service Officer:** Ralph Angulo

**Sunshine:** Kathryn Spilker

**Telephone:** Pamela Godsey

### Legislators

#### Senator Maria Cantwell

website: <http://www.cantwell.senate.gov>

#### Senator Cantwell's Director for the Olympic Peninsula

Robert Thoms - (253) 572-2281

The Commerce Building

950 Pacific Avenue, Suite 615, Tacoma, Washington

#### Senator Patty Murray

website: <http://www.murray.senate.gov>

#### Senator Murray's Director for the Olympic Peninsula

Mary McBride - (253) 572-3636

The Commerce Building

950 Pacific Avenue, Suite 650, Tacoma, Washington

#### Representative Norm Dicks

website: <http://www.house.gov/dicks>

345 6th Street, Suite 500, Bremerton, WA 98337 and 332 East Fifth Street, Port Angeles, WA 98362 (Staffed by Judith Morris)

Tuesday 9:30 A.M.-Noon, Thursday 2:00-5:00 P.M., and by appointment 452-3370)

### January Chapter Program

**January 27, 2009, 11:30 A.M.**

**Paradise Restaurant**

**703 North Sequim Avenue**

**(just north of Sequim High School)**

**Sequim, WA**

The topic for our January meeting will be "Where do we go from here?"

Lunch will be at 11:30 AM and the Speaker will be at 12:00. You do not have to have lunch to attend the meeting

### President's Corner

I had an enjoyable December. My grand daughter came from Mexico on one of the few flights not canceled by Alaska Airlines. We had some good snow ball fights.

For those of you in the Blue Cross/Blue Shield FEHBP, you have should have received notice that the Health Benefits Plan "Open Season" has been extended to January 31. This is due to some very restrictive language in the BC/BS plan on co-pays for out of network health providers. If you have questions, please contact the Chapter Service Officer.

The 111th Congress is now in session. NARFE supported legislation in the 110th Congress will have to be reintroduced in the 111th Congress.

I became of voting age during the Eisenhower years. In the following years, only three Presidents have not taken actions to the detriment of NARFE. These were Johnson, Bush 41 and Bush 43. With these financial times, we need to keep in touch with our elected officials to insure our earned benefits are not reduced in this congress.

As we start chapter meetings this year, we still need a program chair and a publicity chair. These two committees do not take much time. Successful meetings are one of the best ways to get new members. I recognize that some members cannot come to meetings or don't want to come to meetings but your membership is still important. A National membership that does not have numbers does not have much clout in Congress.

The Chapter will be host in March for the District IV Workshop. We will discuss this and other chapter business at the January meeting.

See you at the meeting and remember. You do not have to buy lunch to attend the meeting.

—AL BURGE, CHAPTER PRESIDENT

## Blue Cross Non-Emergency Surgery Changes (Non-Participating Physicians)

OPM announced that Blue Cross has revised its Standard Option benefit provision in 2009 for non-emergency surgeries performed by **non-participating physicians**. Here's how the benefits has changed:

### Original Benefit for 2009

You pay 100% of the billed amount up to a maximum of \$7,500 for non-emergency/ non-accidental surgery performed by non-network Physicians.

The \$7,500 co-payment was not included under the plan's catastrophic out-of-pocket protection.

Medicare B enrollees: copayment waived as provided in brochure.

### Revised Benefit for 2009

You pay 30% of the plan allowance subject to the yearly deductible plus the difference between the plan allowance and amount billed.

The coinsurance is included in the annual \$7,000 limit; the difference between the allowance and billed amount is not. (Same as 2008)

Medicare B enrollees: coinsurance is waived as provided in brochure.

The revised benefit is similar to the benefit Blue Cross offered in 2008, but the coinsurance increases from 25% to 30% for 2009.

The problem with coinsurance has always been not knowing what dollar amount the percentage, in the above case 30%, is applied to. To address this, Blue Cross will offer a new service next year for planned surgeries costing \$5,000 or more. Using a telephone number on the back of their ID card, enrollees will obtain the plan's allowance amount for the surgery being scheduled. This information together with the cost of the surgery the enrollee obtains from the surgeon, provides a way enrollees can estimate their out-of-pocket costs for the surgery. Blue Cross will send a letter explaining the benefit changes and updated brochure information to all of their enrollees.

To ensure FEHBP participants have enough time to review and compare benefits OPM is allowing belated open season enrollment changes through the end of January. Please note: while enrollees can make a late open season change in health insurance coverage, the effective date of open season changes is January 1, 2009 for retirees and the first pay period beginning on or after January 1 for active employees which is January 4 in most cases. Claims for medical services performed after these dates should be submitted to the new insurance carrier. For retirees, premiums in their annuities reflecting their new health insurance coverage may not show in their February 1 payments. If their open season change was not processed by OPM before mid-January in time for February 1 payment data sent to the Treasury, the February 1 annuity payment will show the 2009 premium for their current plan, not the plan they changed to. The new premium along with any adjustment between the old and new premium will first show in the March 1 annuity payment.

—DAVID SNELL, RETIREMENT BENEFITS SERVICE

## Membership

Happy New Year to each of our Chapter #1006 Members.

It's been awhile since my last message and now it's time to start off with January 2009. I would personally like to greet our new officers, Bob Ackerman, our new VP and Bob Jewell, Treasurer.

I know Ron Gill and Mary Balian deserve a standing ovation for their service over the past several years. Thanks a lot from the Membership Dept.

My M-112 report; which is the monthly report I receive from National Headquarters is like a report from your Doctor; this is the good news and the bad news report. Good news comes first; our new members are Arthur Sloane of Port Townsend, Harriet Tiemeyer of Carlsborg, Terry Harvey and Carolyn Muller of Port Angeles. Thanks to David Johnson for his reinstatement. Now for the not so good

news; the following have been sent their second dues notice for November 2008 renewal; Claire Burnham, Roy Harniss, Gary Kydland, Virginia Nedelka, Henry Warren and Ruby Newton. Those that have been dropped for non-payment of dues are Roger Johnson, Pat Perrotta, John Richmond and Ricardo Swain. (If your name appears on this list and you have paid, my apologizes) Now for the really bad news is our deaths to report. We have lost Syd Carr, Eugene Sandlin and Kent Paul of Sequim and Donald Carte of Forks.

Mark you calendar to attend the March meeting - our chapter will be hosting the District Workshop. Come and meet many of the attendees from the other chapters in our District. Our President will have the location in your newsletter. These workshops are very interesting and informative and I urge everyone to come and join us.

—LOIS SHAW, MEMBERSHIP CO-CHAIR