



MONTHLY NEWSLETTER
except July & August



**NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES
ASSOCIATION, BREMERTON CHAPTER 181**

P.O. Box 5025, Bremerton, WA 98312-0462

November 2015

NUMBER 09-15

General Meeting Date & Time: November 9, 2015
1:00PM

Meeting Place: Westside Improvement Club 360-479-9061
4109 West E Street, Bremerton, WA
(National Avenue & "E" Street)

Program:

Presentation of the revised "History of NARFE" DVD
Election of Chapter 181 Officers for 2016

*NARFE is recognized as the association devoted exclusively to serving
and protecting the earned entitlements, rights and benefits of all
federal retirees, employees and survivors.*

Executive Board meetings are held from noon to 2:00PM at the
Westside Improvement Club the Wednesday prior to general
meetings. Members are welcome to join us.

UPCOMING EVENTS

- * FEHBP Open Season..... November 9th - December 14th
- * Chapter Meeting & Holiday Luncheon..... December 14th
- * Chapter Meeting..... January 11th
- * Chapter Meeting..... February 8th

**NOTE: CHAPTER MEETINGS MAY BE CANCELED AT
THE DISCRETION OF THE EXECUTIVE BOARD.
WATCH YOUR MONTHLY NEWSLETTERS FOR
NOTIFICATION OF CANCELED MEETINGS.**

PRESIDENT
George Eads

Fellow members of Chapter 181,

Greetings from the East Coast! Happy November and the beginning of the holiday season! We are thankful we are not in Mexico; but our thoughts go out to those who are riding out Hurricane Patricia.

By now we've all heard the bad news; no COLA for 2016. The price of gas may be down but, if you've seen the FEHBP premium charts, you know the price of insurance coverage is up, in some cases by several hundreds of dollars. This is why we must press Congress to switch to the CPI-E for determining our COLAs; it would factor in the increases to medical expenses paid by the older population.

You can find the 2016 FEHBP premium charts at <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/#url=Premiums>. Please be sure to check out the new Self Plus One option. In some cases it only saves a few dollars per month; in others, substantially more. NOTE: If you're looking for KPS premiums, they are now under the HMO category. Scroll to page 73 of the PDF for Non-Postal rates. As this newsletter goes to print, I have not seen instructions for HOW to make the switch from Self and Family to Self Plus One; however, a response from an advisor from the SelfPlusOne program indicates that annuitants or their survivors should call the Retirement Office at 1-800-332-9798 during Open Season (November 9- December 14, 2015). The line will be open for questions beginning October 13, 2015. Employees should contact their Human Resources Department.

We have been notified that insurance plan booklets will NOT be available at the PSNS Health Fair this year; they

will only be available upon request, or you can download them from the insurance provider's website.

Legislation has been introduced to extend the "Hold Harmless Act" (protects Social Security recipients from Medicare premium increases in a year with no COLA) to those who have Medicare but don't have Social Security (ex. CSRS retirees). Our Legislative Chair, Steve Ferguson, discusses this in his column. If you live in an area where your congressional representatives are not Representative Kilmer and Senators Murray and Cantwell, please contact YOUR representatives and urge them to sign on to this very important legislation.

Come join us at the November General Membership meeting; we will be showing the updated "History of NARFE" DVD and electing your slate of officers for 2016. AND I hope to see you at the Holiday Luncheon in December.

LEGISLATIVE UPDATE
Steve Ferguson

Steve Ferguson here. I want to emphasize the ADVERSE FINANCIAL IMPACT OF FAILING TO ACT during the upcoming FEHBP Open Season (11/9/15-12/14/15) if you are currently enrolled in a Self and Family plan and qualify for the new Self Plus One plan.

Personally I am currently enrolled in the Group Health, High Option, Self and Family plan. If I fail to change my enrollment to Self Plus One, I will pay an astounding \$5,239.32 MORE for premiums in 2016. That is not a mathematical error.

It could be that Group Health exhibits the largest differences in plan costs. Please see the following excerpt from the NARFE website on Self Plus One:

OPM Issues Rate Estimate for Self Plus One Enrollment

September 17, 2015

According to a final rule issued today, the Office of Personnel Management (OPM) estimates that rates for the new Self Plus One enrollment type in the Federal Employees Health Benefits Program (FEHBP) will be "approximately 94 percent of the cost of existing Self and Family coverage." OPM previously had said that the rates for Self Plus One could not be more than family coverage.

No doubt you are aware your Medicare Part B premium is poised to increase by \$54.40 per month. That is rather painful considering we will not receive a Cost of Living Adjustment (COLA). House Resolution 3696 and Senate Bill 2148 were both introduced on 10/7/15. The Congress.gov status on both pieces of legislation is simply "Introduced".

Please take some time and call your representative's office and the offices of Senators Murray and Cantwell. You may want to consider the value of your time at \$652.80 because that is how much of next year's disposable income you will retain if you succeed in getting the legislation moving and passed. FYI - Representative Kilmer and Senator Murray are legislation co-sponsors but Senator Cantwell is not.

MEMBERSHIP

Ralph Sanders

By the time you read this article, the PSNS Health Fair will be history. We hope that you were able to attend and that you found the information you were looking for. I will mention one more time "Self-Plus-One" is a new insurance option this year. It may or may not fit your needs, but you need to look at it. You may be able to

save some money with this policy. As noted on the front page of this newsletter, health insurance open season is from 9 November to 14 December. Also, we will have copies of the new premium rates at the November General Membership meeting if you need to see them.

Also at the November General Membership meeting, nomination of officers will close and elections will take place. If you are interested in serving in one of the positions listed in the chart below, please attend. If you would like to help out but not be an officer, we can accommodate you; just show up, or give us a call.

NOMINATIONS	
Slate of Officers	
President.....George Eads
Vice President.....Ralph Sanders
Secretary.....Bea Bull
Treasurer.....Rex Tauscher
Sergeant at Arms.....Bill Fuhrmeister
Ex. Bd. Member.....Steve Ferguson
Ex. Bd. Member.....Amber VanSantford

Now for the membership report. The following members, if they have not renewed their membership, will be dropped in next month's report: One (1) member, Arleen Irion.

These members are showing as dropped for non-renewal during the month of October: Seven (7) members, Loyal Campbell, Dwight Currey, Randall Kohler, Alfred Mercer, Donald Olson, Helen Reed and Robert Wheeler.

These members are showing as dropped for non-renewal during the month of September: Michael Bowling, Ann Marie Cole, Herbert Chriss, Billie Eder, Devere Hall and Robert Maule.

Now for the positive side of the report, for the month of October. We have one (1) new member: Margaret Boszeit. We have nine (9) new prospective members: Marc Benz, Valorie Floathe, Rob Kluge, A. Lewis, Karen Lonnborg, Davis Rosenberg, Bryan Stone, Robert Thompson and Thomas Wojcechowski. Welcome to all of you; we hope that you will all become active in our chapter.

If you have questions regarding NARFE or Bremerton Chapter 181 please contact any of our board members listed on the back of this newsletter, or just come to a meeting. The meeting information is listed on the front page of this newsletter.

2015 RECRUITER INCENTIVES

National Level - 1 Sept through 31 December 2015

\$10.00 per new member recruited + entered in a drawing for an Apple iPad Air 2 for each member recruited. Also, drawings in Nov and Dec for \$25 Amazon card; again, one entry for each member recruited.

TREASURER

Rex Tauscher

Our income for September was \$1,002.59 with expenditures of \$285.03. Our net Worth as of 30 September was \$33,141.53. A detailed Treasurer's report will be available at our next general meeting.

ALZHEIMER'S (ALZ)

Rex Tauscher

The balance in our Alzheimer's account as of 22 October was \$101.42. Donations received at our October General Membership meeting were \$31.00 thanks to Loraine Brockerman, Bea Bull, Ralph Sanders, Rex Tauscher and Donald Zeth.

Additional information on your tax deductible donations to the NARFE Alzheimer's Research fund:

- Make checks payable to "NARFE Alzheimer's Research" (NARFE is the key word and is required!).
- If you use the NARFE magazine contribution form, include "Chapter 181" on the form. The correct mailing address is Alzheimer's Association, 225 N. Michigan Ave., 17th Floor, Chicago, IL. 60601-7633.
- If you mail it to NARFE headquarters staff, it may not get credited to our Chapter.

ALUMINUM FOR ALZHEIMER'S

Remember to donate your aluminum cans and copper to Alzheimer's.

ALUMINUM/COPPER DROP-OFF POINTS

▶ Westsound Recycle

East Bremerton WalMart parking lot

▶ Port Orchard Mall

**Let them know your donation is for the Bremerton
Chapter - NARFE 181**

Currently we have about 516 pounds.

SUNSHINE COMMITTEE

Betty Fischer

Sympathy cards were sent to the families of Alan Crichton, Edward Drouin, Valley Koskovich, Helen Miller (wife of member Lorin Miller), Edward Preston and Nelis Vanderpol.

If you know of a chapter member who is ill and should receive a "get-well" card, please contact us so we can get a card out to them.

**2015 HOLIDAY LUNCHEON AND
INSTALLATION OF OFFICERS**

WHERE	WHEN
The Willows Retirement Living Dining Room 3201 Pine Rd NE, Bremerton	14 December 2015, 1:00PM PRICE \$10.00 per person

MENU

Choice of:

Atlantic Salmon with a or Prime Rib
Beurre Blanc Sauce Garlic Mashed Potatoes
Rice Pilaf Maple Glazed Carrots
Asparagus

Meal includes:

Soup (Clam Chowder)

OR

Salad (Greens with a Choice of Dressing)

DESSERT

New York Cheesecake with Raspberry Sauce

BEVERAGES

Coffee, Tea, Water, Juice or Soda

FOR RESERVATIONS CONTACT

Myra Clodius 377-2910

Please RSVP by 25 November 2015

2016 WSFC CONVENTION

May 15 - 17

Three Rivers Convention Center and
Marriott SpringHill Suites, Kennewick

PARKING NOTICE!!



Handicapped parking requirements are being enforced city- and county-wide so do not park in marked areas at the Westside Improvement Club unless you have a valid parking permit.

If you have questions or need assistance with this newsletter, please feel free to contact me at tbkbull@aol.com. Thanks!! Bea Bull

PRESIDENT

George Eads

VICE PRESIDENT

MEMBERSHIP CHAIR

Ralph Sanders

SECRETARY

NEWSLETTER EDITOR

Bea Bull

TREASURER

Rex Tauscher

LEGISLATIVE CHAIR

Steve Ferguson

NARFE-PAC CHAIR

Don Palmer

SERGEANT AT ARMS

William Fuhrmeister

IMMEDIATE PAST PRESIDENT

Bill Powers

CHAPLAIN

Myra Clodius

SERVICE OFFICER - Vacant

contact Ralph Angulo
District IV Service Officer
360-452-6542
ralphangulo@yahoo.com

EXECUTIVE BOARD MEMBERS

UNTIL DECEMBER 2015

Steve Ferguson

Amber VanSantford

UNTIL DECEMBER 2016

Donald A. Palmer

Bill Powers

District IV VP

Bill Powers 377-7917
powersw@silverlink.net

Region IX VP

Lanny Ross 692-9741
lannyjean@comcast.net

NARFE DISTRICT IV WEBSITE

Webmaster - Bob Edwards
www.narfewadist4.org

NARFE STATE WEBSITE

www.narfewa.net

NARFE NATIONAL WEBSITE

www.narfe.org

LEGISLATIVE HOTLINE

1-877-217-8234

eNARFE WEBSITE

www.enarfe.org

**SENIOR INFORMATION &
ASSISTANCE**

360-337-5700 OR
1-800-562-6418

**OFFICE OF PERSONNEL
MANAGEMENT (OPM)**

Phone: 1-888-767-6738

Hours of operation:
7:30AM - 7:45PM ET with
best time to reach someone
being 6:30PM - 7:30PM or
at 7:30AM.

Mailing Address:

Office of Personnel
Management
Retirement Operations
Center
P.O. Box 45
Boyers, PA 16017

OUR ELECTED REPRESENTATIVES

Senator Patty Murray
950 Pacific Avenue #650
Tacoma, WA 98402
Tacoma Phone Number
253-572-9488
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202-224-2621
www.murray.senate.gov

Senator Maria Cantwell
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