



NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA

CHAPTER 1747

National Active and Retired Federal Employees Association

Volume 32, No. 3

www.NARFE1747.org

November 2011

GENERAL MEMBERSHIP MEETINGS are held at Kenhill Center (old Bowie City Hall) 2614 Kenhill Drive, Bowie on the third Thursday of the month at 10:00 AM in Conference Room 214 (old room 204) except in July and August. There is never a charge to attend and all meetings are open to the public.

EXECUTIVE BOARD MEETINGS are held the first Thursday of the month at 10:00 AM in Conference Room 125, Bowie Senior Center. All chapter members are welcome.

NOTE: Chapter meetings are cancelled when Prince George's County schools are closed due to inclement weather. Otherwise, meetings are held as scheduled.

COMING ATTRACTIONS

- ❖ *General Meeting:* Thursday, November 17. Health Fair, 10:00 AM to 12:00 Noon, City of Bowie Kenhill Center, Multi-Purpose Room, 2614 Kenhill Drive, Bowie, MD.
- ❖ *Holiday Luncheon:* Thursday, December 15. Blue Dolphin Seafood Bar and Grille, 1166 Route 3 South, Gambrills, MD, Social: 11:30 AM, Lunch, Noon.

PRESIDENT'S MESSAGE

Dorothy Campbell

Membership Is More Than Just Paying Dues

While I was staffing an information table at the Odenton Fair in October, a member of our chapter stopped by to visit. Since I'd never seen him at a meeting or any other activities, I asked him why he didn't participate. He replied, "I pay dues ... and read the newsletter ... isn't that enough?" Of course I told him "no," and suggested he'd derive even more by attending meetings, hearing great speakers and fulfilling his responsibility as a member. He then tried to convince me he was too old to attend meetings, and had physical problems. Again, I countered his arguments easily, noting that among our regular meeting attendees are some in their eighties, and furthermore that he and I are the same age and my physical limitations topped his. I said that I looked forward to seeing him at our next meeting, since his excuses were very flimsy.

To the great number of our members who feel the same way as that non-participating member — I will tell you my final words to him: "You need to see for yourself what you're missing!"

What You're Missing ... Anyone who didn't attend our last meeting didn't hear Senator Barbara Mikulski's assistant update us about the draconian Capitol Hill actions, some of which will surely affect us all. Those who missed previous meetings didn't learn about income tax tips, BG&E's special

services for seniors, elder law/elder care and Metro's senior bus and train fares and MetroAccess. And that's only a few months of meeting programs.

But you can begin to make up for missing them by coming to meetings, starting with our November 17 Health Plan Open Season meeting (see page 2). This is the annual meeting we've been holding for years on Saturdays in October. However, this year we changed the schedule since last year several Health Plans did not yet have their new printed materials by October and our attendance was unusually low. We hope to see a great many of you on Nov. 17, since it has been reported that most, if not all, HP premiums will rise.

1747 Eagles Walk for Alzheimer's on Nov. 5

Headed by Team Captain Maria Francer, our chapter's Alzheimer's chair, the NARFE 1747 Eagles were scheduled to take part in the annual walk (November 5) to raise awareness and funds to fight Alzheimer's disease. Although it may be too late to join the walk, there's still time for you to contribute to our Eagles Team, either at our November 17 membership meeting or by making an on-line contribution. Note: Contact Maria at 240-245-4328 about contributing by the November 30 deadline.

The walk's for a great cause; besides raising funds for research and prevention, the Alzheimer's Association provides programs to improve the lives of millions of affected Americans. And note that generous NARFE members have contributed over \$9 million to the Alzheimer's Association over the years and are trying to reach the \$10 million mark.

Holiday Luncheon on Dec. 15

After our June luncheon at the Blue Dolphin we received many requests to return there (everyone loved the crab cakes!) — so we decided to go back there for our December 15 Holiday Luncheon. Sign up at our November meeting or see page 3 in this newsletter for more information on making your reserva-

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tions. Be sure to come and enjoy the food, the company and the door prizes.

Help Wanted for Chapter Jobs

We all recognize that the “jobs issue” is a national disaster, but here in Chapter 1747 we have a very minor “jobs issue” too. We’re still looking for members to fill the jobs of “greeter,” committee members, trainees and back-ups for officer positions, and for other occasional tasks. Anyone interested in helping with a “job” should contact me or any other officer to learn more about the available openings. Try it; I know you’ll like it.

FEDERAL LEGISLATION

Joseph Young

COLA Guaranteed for Federal Retirees

Federal retirees will receive a COLA in January 2012, the first since 2008. CSRS retirees will receive a 3.6 percent increase to their annuities; FERS retirees will receive 2.6 percent.

To trigger this COLA, the average CPI-W for July, August, and September 2011 needed to rise above the 2009 average for those same months, which it did by 3.6 percent. While CSRS retirees receive the full amount of the CPI-W increase as a COLA, current law reduces the FERS COLA by 1 percentage point above 3 percent.

The CPI, a measure of the average change over time in the prices urban consumers pay for goods and services, rose largely between 2010 and 2011 due to an increase in gasoline and food prices. Our COLAs are based on the CPI-W, a formula that takes into account increases in the CPI for urban wage earners and clerical workers.

The joint congressional committee on deficit reduction is considering switching to what’s known as the “chained CPI” formula to determine COLAs for Federal retirees and Social Security beneficiaries. It is viewed as a more accurate measure of how people substitute one item for another in the face of a price increase. The result would be lower COLAs over time.

Federal Health Premiums to Increase 3.8 Percent

Federal employees enrolled in the Federal Employees Health Benefits Program will pay 3.8 percent more, on average, for health insurance in 2012. They will see no significant changes in benefits according to the Office of Personnel Management.

The rate increase is the lowest since 2008. It is just over half of last year’s average price hike. On average, enrollees with self-only coverage will pay \$2.32 more per bi-weekly pay period, and those with family coverage will pay \$6.18 more, OPM said.

PROGRAMS

Lee Tuveson

Active and Retired Federal Open Season Health Benefits Fair

NARFE Chapter 1747 is sponsoring a Federal Open Season Health Benefits Fair for all active Federal employees and retirees. It will include representatives from the following Federal Employee Health Benefits Plan (FEHBP) providers:

American Postal Workers Union (APWU), CareFirst Blue Cross Blue Sheild, Kaiser Permanente, Government Employees Health Association (GEHA), and Aetna Health Plan.

We are still awaiting confirmation from United Health Care and a few other plans.

Representatives for each plan will be available to provide information and answer questions about coverage for the upcoming year. Plan information brochures from other health plan providers will be available even if they cannot send a representative.

The event will take place on November 17, 10:00 AM to 12:00 PM at the City of Bowie Kenhill Center, Multi-Purpose Room, 2614 Kenhill Drive, Bowie, MD.

OUR “ACTIVE” CONNECTION

Lee Tuveson

Federal Government’s FEHB Premium Contribution

I recently heard a discussion among NARFE colleagues about the government’s contribution or share it pays towards our FEHBP premiums. It was simply stated that the government pays 75 percent of the total premium. Afterwards I thought it might be useful for all of us to understand exactly how this is determined.

For 2012 Federal Employees Health Benefits Program (FEHBP) premiums increased an average of 3.8 percent overall for non-postal employees while the government premium contribution increased less. The reason for the different increase for the government versus enrollees stems from the complex formula OPM must follow for setting the rates and, specifically, from how that formula is affected by large numbers of enrollees moving from one plan to another.

The formula for calculating the Government’s share of FEHBP premiums is set by law under the Balanced Budget Act of 1997 (Public Law 105-33). This formula maintains a consistent level of Government contributions, as a **percentage of total FEHBP costs**, regardless of which health plan enrollees elect.

The Fair Share formula says the government pays **75 percent of the total cost of each plan** in the federal program **OR** 72 percent of the weighted average cost of all plans, **whichever is less**. The weighted average is derived by multiplying the number of enrollees in each plan by the cost of each plan, adding those totals together and taking 72 percent of that number.

A simple example illustrates how this works. Assume the government had one enrollee each in three plans where premiums



HOLIDAY LUNCHEON

Blue Dolphin Seafood Bar & Grill
 1166 Route 3 South, Gambrills, MD
 Social/Cash Bar: 11:30 AM; Lunch: Noon
THURSDAY, DECEMBER 15, 2011

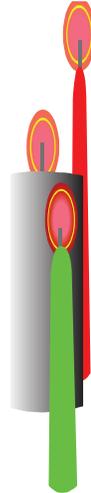
MENU
 Choice of:
 Broiled Crab Cake
 Chicken Marsala
 Jr. Cut New York Strip Steak
 Vegetarian Meal (available on request)

Includes: Salad, Baked Potato, String Beans, Bread
 Plus: Iced Tea, Coffee, Hot Tea, Dessert

Cost:
\$24.00. Payment due at sign up
 (No later than Friday, December 9.)
 Make checks payable to: NARFE Chapter 1747.

Sign up:
 Sign up at the November 17th Membership Meeting
 Or contact Lee Tuveson: 301-262-3164, or at
 ltuveson@verizon.net
Final sign up day is Friday, December 9.

Important note:
 After you sign up, if your plans change you
MUST CALL Lee and cancel or you
CAN NOT receive a refund.



totalled \$100, \$80 and \$60. The weighted average premium is \$80, and 72 percent of that is \$57.60. In the plans where premiums total \$100 and \$80, the government would pay \$57.60 because it's less than 75 percent of each premium. The government would pay a higher share of the \$60 premium, however, since 75 percent of \$60 is \$45, which is less than the weighted average of \$57.60. Clearly movement of enrollees between high and low cost premium plans directly affects both the weighted average cost of all plans and the government's "fair share" contribution to individual plans.

You should know that in February 2005 Rep. Steny H. Hoyer (D-MD), District 5, introduced a bill (H.R. 633) that would increase the government contribution from 72 percent to 80 percent of the weighted average of all FEHBP premiums. NARFE supported the bill as part of its national legislative agenda. However, the bill was never reported out of the House Committee on Government Reform.

CHAPTER 1747 BUDGET REPORT

Balance on: September 1, 2011	\$4251.49
Receipts:	280.53
Disbursements:	358.31
Balance on: September 30, 2011	\$ 4173.71

WELCOME NEW MEMBERS

Jan K. Flanery Monica Smith Donald Harris

While we welcome these new members, and welcome back four reinstated ones we unfortunately have lost 25 chapter members in the last two months. Twenty-three of them were dropped by national NARFE for non-payment of dues (after several national, federation and chapter notifications and/or calls), one died, and one transferred when they moved out of state.

What this means is that we must ALL step up our efforts to recruit new members and further encourage dropped members to become reinstated. Recruitment/reinstatement forms are available at all membership meetings, or contact any officer and forms will be mailed to you or to a prospective member. Or tell prospective members they can join NARFE on our website: NARFE1747.org.

CONDOLENCES

The following chapter member passed away recently. Our prayers and sympathy go out to his family and friends.

Robert P. Farmer



After speaking on federal deficit-reduction concerns at our October meeting, Kristen Soper, assistant to US Senator Barbara Mikulski, accepts a thank-you gift from Chapter President Dorothy Campbell and Federal Legislation Chair Joe Young.

Greater Bowie-Crofton Area NARFE News

NARFE News is published ten times a year (monthly from September through June) by Greater Bowie-Crofton Area Chapter 1747, National Active and Retired Federal Employees Association, P. O. Box 504, Bowie, MD 20718-0504.

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Dues payments, gifts, and contributions to NARFE are not deductible as Charitable Contributions for income tax purposes.

CHAPTER BOARD

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Activity Coordinators

Alzheimer's Fund	Maria Francer	240-245-4328	
Community Events	Ed Bice (Bowie)	301-464-3748	DE3637@verizon.net
	Louise Cole (Odenton)	410-672-6528	col9135@aol.com
	Donna Minner (Crofton)	410-721-9799	
Meeting Sign-In/Greeter	Vacant		
NARFE-Net Coordinator	Howard (Flash) Gordon	301-464-2745	flash@acm.org
NARFE-PAC	Ed Bice	301-464-3748	DE3637@verizon.net
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Refreshments	Jack Calloway	301-262-3457	
	Dave Galliant	301-262-7261	
	Tom Page	301-262-3418	
Sunshine	Marjorie Laios	301-262-1566	

Thursday, November 17, 2011

It's our annual Health Fair, with information from major government Health Plan Providers. Kenhill Center, Multi-Purpose Room, from 10:00 AM until Noon.