



NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

National Active and Retired Federal Employees Association

Volume 34 No.2

www.NARFE1747.org

October 2013

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GENERAL MEMBERSHIP MEETINGS are held at the Bowie Senior Center, 14900 Health Center Drive, Bowie, 20716 in Room 4. Meeting dates are the third Thursday of the month at 10:00 AM except in July and August. There is never a charge to attend and all meetings are open to the public. Please check your current newsletter or our website for any changes.

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, October 17, 10:00 A.M., Bowie Senior Center. Personal Safety, Speaker from the P.G. County Sheriff's Office

❖ **General Meeting:** Thursday, November 21, 10:00 A.M., Health Plan Fair.

PRESIDENT'S MESSAGE

JERRY KURSBAN

We extend a special welcome and congratulations to our NARFE chapter members who live in Crofton. The community celebrated its 50th birthday within the past month. The special event brings to mind a French proverb: "The days go slow but the years go fast." Also, "The older you get, the faster time goes."

For those who have moved to the area in more recent years, please permit me to inform you how it was. The first house I purchased was a Cape Cod in Bowie built by Levitt in the fall of 1965. The cost was \$16,900 which included air conditioning (most developers charged extra at that time) and the monthly payment was \$119.00 per month. There was a much larger model available—the Country Clubber priced at \$26,000—but only rich people could afford to pay \$186.00 per month. If you wished to shop at a mall, the closest ones were either Prince George's Plaza or Parole Plaza. The Landover and Westfield Malls came later.

The Cape Cod model had only two (2) bedrooms, and with a couple of promotions and a third child on the way, it was time to move to a house with more bedrooms. In late 1968, Levitt was building in both Pointer Ridge in Bowie and in Crofton Park in Crofton. We chose Crofton—the property taxes were signifi-

cantly less. At that time, there were covenants on many properties in Crofton which prohibited the owner from selling to Jews, Negroes or Asians. With the recent passage of the Civil Rights Act, these prohibitions became unenforceable. The only shopping in Crofton itself was at the Village Green, which included a small grocery store and a post office. There were no fast food restaurants or service stations. And no traffic lights either at Route 450 or at the entrance to Crofton. It was a hazardous challenge to move onto Route 3, which usually took several minutes, especially in the morning.

The passage of time has brought many changes. Shopping and restaurants are readily available. But somehow Crofton has remained a safe place to raise a family or to retire. I believe it was ranked number 72 by *Places Rated* magazine among hundreds of communities in the entire United States. Being rated among the top 100 is considered to be a distinguished mark of excellence.

So we extend our congratulations to our NARFE Chapter 1747 members from Crofton on the 50th anniversary of their community. Despite the significant growth around it, Crofton has been able to retain a real sense of community and remains a highly desirable place to reside.

ALZHEIMER'S DONATIONS

Our chapter recently sent a \$500 check to the Alzheimer's Association, one of NARFE's main charities. This money was raised from the 50/50 Drawings at our monthly meetings. We would like to thank all who participate in our monthly drawings and are confident that our members will continue to support this worthwhile and important charity. Chapter 1747 has contributed over \$4,700.00 to the Alzheimer's Association since the year 2000. This is a record of giving to be proud of.

FEDERAL LEGISLATION

JOSEPH YOUNG

Seniors Beware

Administration officials want to warn seniors that Medicare is *not* a part of the new health insurance marketplaces. Medicare beneficiaries don't need exchange coverage. It is illegal to sell marketplace/exchange coverage to people who have Medicare, but unscrupulous scammers may still contact you.

The Administration is concerned that some seniors may be confused by the impending health care changes and therefore, vulnerable to misunderstandings or scams.

Starting January 1, 2014, most Americans without health care insurance will be required to purchase health care insurance from online market places opening October 1, 2013. Those who chose not to purchase insurance will have to pay a penalty. Also, on October 1st, open enrollment begins for Medicare beneficiaries to buy prescription drug coverage or the Medicare Advantage medical policies, representing an alternative to traditional Medicare.

It is easy to see how some seniors could get confused, especially with so much publicity surrounding the opening of the internet-based marketplaces or exchanges. Federal officials are hoping that a special notice that will appear in the *2014 Medicare & You* handbook mailed this month to 52 million beneficiaries and messages that will appear on both the exchange and Medicare sites will steer Medicare beneficiaries clear of the exchanges.

Federal officials want to notify people enrolled in Medicare Part A, which covers hospitalization, some nursing home care, and is free for most beneficiaries, that they are not required to buy a marketplace/exchange plan. Nor should anyone attempt to sell these beneficiaries a plan. Those who violate the law can be fined up to \$25,000 or up to five years in prison or both.

Medicare drug plans or Medicare Advantage policies are not available through the marketplaces/exchanges, although they may be sold and advertised by the same insurance companies that are selling products on the exchanges. Federal officials are aware of the fact that it may be easy for some beneficiaries to become confused by the process. Therefore, they advise all Medicare beneficiaries to make sure that they are reviewing Medicare plans and not marketplace/exchange options.

A DAY TO REMEMBER—DECEMBER 19, 2013

Mark your calendars now for December 19!

It's the date for our Holiday Luncheon. Time, place, and cost are still to be decided. There will be door prizes, old friends, treats, and new people to meet. Let Jerry know if you have a favorite spot to nominate for the celebration.

STATE LEGISLATION

Ed BICE

The State Legislative Committee (SLC) is busy completing our 2014 legislative pamphlet which details some of our objectives for the session. The objectives which continue to be in our plans are:

1. Equalize the age 65+ senior tax exemption for Maryland's seniors.
2. Reduce the State Medicaid budget by encouraging the purchase and retention of Long Term Care Insurance Policies by providing an annual tax credit instead of the present \$500 one-time credit.
3. Reduce the property tax burden for seniors.

A new element added for 2014 is a subtraction modification (tax exemption) for federal, state, and local public service employees. It would allow an annual deduction of an additional \$10,000 of public service retirement income starting in 2014. The action would be in three stages: a \$5,000, \$7,500, and finally \$10,000 total income exception. Presently, military retirement income in this state is credited with an additional tax exemption of \$5,000 per year as the result of legislation passed in the 2007 special session. We have long supported the military as they have continue to work toward a \$10,000 per year tax exemption. We are now working with them and other interested groups to gain support for this initiative before the start of the next session.

Open Season

The 2013 Federal Benefits Open Season runs from Monday, November 11 through Monday, December 9. Open Season allows federal employees to enroll or make changes in the Federal Health Benefits Program (FEHBP), the Federal Employees Dental and Vision Insurance Program (FEDVIP), and the Federal Flexible Spending Account Program (FSAFEDS). Details of premium and benefit changes will be available after the Office of Personnel Management (OPM) completes negotiations with participating plans in early October. Check with NARFE's website (www.narfe.org) or the October and November issues of *NARFE* magazine for details.

Individuals already in FEHBP may change options, type of enrollment, or any combination of these changes during Open Season. Annuity/survivors who suspended FEHBP membership to enroll in TRICARE, TRICARE-For-Life, the Uniformed Services Family Health Plan, Medicare Advantage HMO plans, CHAMPVA, Medicaid or as Peace Corps Volunteers may re-enroll in FEHBP. Eligible active employees may enroll during Open Season.

FEDVIP eligible employees may change plans, options, type of enrollment or any combination of these changes. Open Season is the ONLY time enrollees can voluntarily cancel FEDVIP enrollment; otherwise it runs year to year.

FSAFEDS eligible employees may sign up for flexible spending accounts which allow the employee to set aside pretax money to cover certain health and dependent care costs. FSAFEDS enrollment must be renewed each year.

This year, 10 dental plans and 4 vision plans will be available. One dental plan, GHI, will be dropped. The Office of Personnel Management (OPM) will offer a mix of new and continuing plans in each area.

OPM has focused on performance in 4 areas for 2014. They focus on improvement of delivery of prescription drug benefits, enhancement of wellness programs, advancement of the quality of care and encouragement of Medicare suboption pilots. OPM required all carriers to cover obesity screening for adults and referrals for behavior change interventions for adults.

Information gathered from NARFE Magazine, October 2013.

CHAPTER 1747 BUDGET REPORT

| | |
|-----------------------------|-----------|
| Balance on: August 1, 2013 | \$2865.63 |
| Receipts: | 236.25 |
| Disbursements: | 180.00 |
| Balance on: August 31, 2013 | \$2921.88 |

KEEP CALLING CONGRESS!

Congress has returned to Washington to continue negotiations over the 2014 budget, sequestration and the debt ceiling. A likely part of that conversation will be a switch to the Chained CPI. The proposed move from the current method (CPI-W) of determining annual cost-of-living adjustments to the Chained CPI would result in lower COLAs and hurt seniors already facing increasing costs.

NARFE continues its plan to draw attention to the Chained CPI and to urge Members of Congress to oppose the change.

To protect your COLA, you must contact your Representative and Senators.

The average CSRS annuitant would lose \$48,000 during his/her retired years under the Chained CPI.

Calling Capitol Hill is easy and only takes a few minutes—and is a powerful way to protect your earned benefits.

Use the toll-free number and follow these simple instructions:

Step 1: Call the Capitol using NARFE's toll-free number 1-866-220-0044 or the direct Capitol switchboard line, (202) 224-3121. Ask the operator to connect you to your Representative's office. To find out your Representative or Senator's name, go to www.senate.gov or www.house.gov.

Step 2: Politely greet the staff person who answers the phone. Give your name and address so they know you are a constituent. Then say:

I am a retired/active federal employee and member of NARFE.

[Senator or Representative X] represents thousands of federal workers and retirees. As Congress debates the budget, I urge him/her to oppose a switch to the Chained CPI to determine annual COLAs to Social Security benefits, federal civilian and military retirement annuities, veterans' benefits, and disability insurance benefits. The Chained CPI does not account for how much seniors spend on medical care and is therefore not a better measure of inflation.

The budget should not be balanced on the backs of seniors. Please oppose any effort to move to the Chained CPI.

Thank you for your consideration of my viewpoints.

Step 3: Call the Capitol using NARFE's toll-free number 1-866-220-0044 again and ask the operator to connect you to one of your Senators' offices and repeat the message. Repeat for your state's second Senator.

If the toll-free number is busy, or is disconnected, please dial the Capitol switchboard at (202) 224-3121 and ask for your member of Congress. You can also find the direct number for your Representative and Senators on their websites using www.house.gov or www.senate.gov. If you are still unable to get through, use the script above to send an email directly to your members of Congress. E-Mail addresses are also available at these websites.

Please ask your friends, family, neighbors and fellow federal employees and retirees to join you in calling Congress. Members of Congress will be hearing from constituents on both sides of this issue and it is vital that they hear from NARFE members in opposition.

DAYS TO REMEMBER

October 14 Columbus Day
October 31 Halloween

MOVING?

Please let us know!

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

Officers

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| 2nd Vice President | Lillie Watson | 301-383-1597 | lwatson16@hotmail.com |
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| Assistant Secretary | Jacqueline Wilson | | miss.JackieV@aol.com |
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| | | | |
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| State Legislation | Ed Bice | 301-464-3748 | DE3637@verizon.net |
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| | | | |
|--------------------------|------------------------|--------------|-----------------------|
| Alzheimer's Fund | Vacant | | |
| 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 | F. Miner and D. Evans | | |
| NARFE-Net Coordinator | Howard (Flash) Gordon | 301-464-2745 | flash@acm.org |
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Open Season is Coming!

General Meeting, Thursday, October 21.

Personal Safety

Check our Website at www.NARFE1747.org