



NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

National Active and Retired Federal Employees Association

Volume 34 No.11

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January 2016

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, January 21. Diane Polanagin of Total Tax Service speaks on the 2015 tax changes.
- ❖ **General Meeting:** Thursday, February 18. Partners in Care.

PRESIDENT'S MESSAGE

JERRY KURSBAN

Health Benefits Revisited

I hope you were successful in your ability to make an informed decision about your health care provider during the recent Open Season for the Federal Employees Health Benefits Program (FEHBP). For the first time, the benefits program included a Self Plus One enrollment choice, a less-costly choice for older families or single parents with only one other family member. Although there was no increase in the cost-of-living (COLA), the average enrollee's premium cost will increase 7.4 percent in 2016. This increase compares with previous increases in FEHBP premiums of 3.2 percent in 2015; 3.7 percent in 2014; 3.4 percent in 2013; 3.8 percent in 2012; and 7.3 percent in 2011. Today, medical costs are increasing significantly faster than the overall cost-of-living. NARFE has consistently supported the use of CPI-E for seniors, who usually incur higher medical costs than the general population. This year, NARFE successfully lobbied on behalf of the 30 percent of Medicare Part B beneficiaries, including federal retirees, who would have incurred a 52 percent increase in premium cost—up more than \$54 from \$104.90 to \$159.30 per month.

Don't Take Coverage for Granted—Check, Recheck, and Check Again.

Enrollment costs aren't the only things which change from year to year. Reimbursement amounts change every year. Less obvious, what *are* reimbursable changes as well. I learned from my own recent experience, which I will share with you, that if you are covered by Medicare and visit the emergency room, your eligibility for coverage depends on what the hospital considers your STATUS. That is, whether the hospital considers you an INPATIENT or an OUTPATIENT. Hospital status affects how much you pay for services including, but not limited to, x-rays, drugs, and lab tests. Your status may also affect whether Medicare will cover care you are eligible to receive in a skilled nursing facility following your hospital stay. For example, you are considered an OUTPATIENT if you are receiving emergency department services, observation services, outpatient surgery, lab tests, X-rays or other hospital services. But you become an INPATIENT only when the hospital doctor writes an order to formally admit you, which is generally

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appropriate when you are expected to need 2 or more 24-hour periods of medically necessary hospital care.

As an *inpatient*, Medicare Part A pays for your hospital stay and Part B pays for your doctor services. The important point to remember is that you might visit the hospital emergency room for close monitoring for several hours, receive several services as indicated above, and stay overnight in a hospital bed, but you may still be considered an *outpatient*. As an *outpatient*, Part A pays NOTHING toward your hospital stay, but Part B will cover your doctor services. Thus your STATUS can make a significant difference in your Medicare reimbursement. In my own case, I was taken to the Anne Arundel Medical Center by emergency vehicle, entered at approximately 9:30 AM, received several kinds of observation services in the emergency room throughout the day but was not formally admitted until approximately 6:00 PM. To repeat, if you are covered by Medicare, you need to know your status. You, a trusted family member, or a friend, need to check on your status and know what decisions are being made. You should also know whether your insurance covers admission if you do not arrive by ambulance. For this and other detailed information, call 1-800-Medicare or visit Medicare.gov/publications to view the "Medicare & You" handbook. Even your secondary or gap insurance coverage may be determined by Medicare rules and patient status.

Time Is relative.

As we end 2015 and enter 2016, I am reminded of a French proverb: "The days may go slow but the years go fast." Those who are older, as I am, may remember a song by Tennessee Ernie Ford in 1955, called "16 Tons" which lamented the status of coal miners: "You load 16 tons and what do you get? Another day older and deeper in debt. Saint Peter don't you call me cause I can't go. I owe my soul to the company store." Fortunately most of us are in much better financial shape and have NARFE standing behind us to protect our benefits. We wish the coming year will bring you an abundance of joy, health and prosperity. And we very much look forward to seeing you at our monthly chapter meetings.

FEDERAL LEGISLATION

JERRY KURSBAN

The recent budget agreement passed by Congress will allow for an average 1.3 percent increase in pay for federal employees. The increase, which will be effective the first full pay period for 2016, will be divided into two parts: A 1 percent increase across the board, and B the the additional 0.3 percent will be allocated in varying amounts according to locality. The raise will be 1.5 percent in the Washington-Baltimore area, which in-

cludes the District of Columbia, much of Northern Virginia and Maryland, and parts of West Virginia and south-central Pennsylvania. The raises will also be extended to wage-grade employees. Federal employees received 1 percent increases in 2014 and 2015, following three years of no increase.

Other provisions of the bill will extend and increase the services provided to victims of the computer breaches of federal personnel files and background investigation files. It will raise the liability for costs related to identity theft from \$1 million to \$5 million. The bill will also ban IRS employees from using personal email accounts for official business, and continue for another year the general ban on starting new studies to determine whether federal jobs can be contracted out to the private sector under a process called "A-76."

The spending agreement includes encouraging news regarding an unprecedented increase in funding for Alzheimer's research of \$350 million. The funding goal recommended by the Alzheimer's Association is that the National Institutes of Health will need \$2 billion annually to maximize the chances of curing or preventing the disease by 2025. By that year, the number of people age 65 and older with Alzheimer's is estimated to increase 40 percent, from 5.1 million now to 7.1 million. Spending on Alzheimer's and other dementia diseases is currently \$226 billion, over two-thirds of which comes from Medicare and Medicaid. About 18 percent of Medicare dollars are spent on people living with Alzheimer's and other dementias. This year's NIH funding of \$586 million for Alzheimer's research compares with \$3 billion spent for research on HIV/AIDS and \$1.6 billion for heart disease. NARFE has long been a leading supporter of funding to support research into Alzheimer's, contributing almost \$12 million. Page 64 of your NARFE magazine provides you with an opportunity to make a tax deductible charitable contribution for Alzheimer's research. The March 2016 meeting will focus on information about Alzheimer's Disease.

TREASURER'S REPORT

Balance on: November 1, 2015	\$3979.63
Receipts:	742.13
Disbursements:	165.00
Balance on: November 30, 2015	\$4556.76
Reserve for Alzheimer's Fund	\$515.50
Reserve for Holiday Luncheon	\$300.00
Total Reserves and Obligations	\$815.50

DAYS TO REMEMBER

January 1	New Year's Day
January 1	FEHBP Changes Effective
January 18	Martin Luther King Jr. Day

...and the winner is: Picnic at the Park

Chapter 1747 Board Members and Membership have voted to hold our Annual Picnic on June 16, 2016 at the Baysox Stadium, Bowie, MD. Admission to the game, professional wait staff, taxes, service fees and the Ballpark Buffet are included for only \$26.00 per person. The stadium opens 1 hour before the 6:30 PM game. Parking is free.

We will be accepting payments from January through June 6, 2016. Payments by check or money order can be sent to NARFE Chapter 1747, PO Box 504, Bowie, MD 20718-0504. Payments can also be made in cash, check or money order at our monthly membership meetings.

The Ballpark Buffet:

Fresh Tossed Salad	Baked Beans
Grilled All Beef Hotdogs	Pulled Chicken BBQ
Crunchy Chips	Popcorn,
Assorted Cookie Tray	Strawberries
Iced Tea	Lemonade.

Please include the form below to let us know how many people will be attending.

Name	Number of Guests	Amount Enclosed
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Guest Names

Yes or No—The Hatch Act Rules

Yes, if you work for the government, there are definitely things you cannot do. As an employee, you may not use at work time or equipment to support any political party or the candidate of any party. Like Caesar's wife, you must look above suspicion of any wrongdoing. Election Year 2016 has already started and, when this was written, it was not yet Christmas.

Briefly, you can not engage in any activity that is aimed at promoting the success or the failure of a party, candidate, or partisan political group. You may not conduct any activity while on duty, when wearing a uniform or insignia, or by using federal equipment. You can't wear or display political items, or send e-mails or post on social media if you are advocating for or against any political group.

So what can you do? You can contribute to a campaign, a candidate, or a political group during off-duty hours (but not by using federal equipment). As a NARFE member, you can contribute to NARFE-PAC. You can advocate a policy, write to your legislators, or call congressional offices without violating the Hatch Act, as long as you don't use federal equipment.

Information about the Hatch Act can be found on the Office of Special Counsel's website: www.osc.gov. Click on "What We Do" and then on "Hatch Act." OSC a—also has a new area on Social Media Guidance; click on that listing in the left tab bar.

Federal retirees are not limited by the Hatch Act. If you are retired, you are free to volunteer your support in any way you desire. You share that privilege with a very small group of two—the president and the vice president.

This article was taken from "Hatch Act Governs Fed's Election Year Political Activities" by Jason Freeman NARFE Magazine, January 2016.

Meetings and Symposiums

- ◆ April 4-6 Region II Training Symposium, York, PA
- ◆ August 28-September 1 36th National Convention, Reno, Nevada

HELP NEEDED

Flash—Howard Gordon—is looking for someone to act as backup for the Chapter 1747 website. You don't have to be a guru, but you should be able to perform basic website skills.

Merger Update

Chapter 1122 has disbanded and is continuing to pursue a merger with our chapter. The next step in the process is to form a committee from both chapters to work out issues under the guidance of the Maryland Federation.



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Greater Bowie-Crofton Area NARFE News

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



**Chapter 1747's
Lunch Bunch**



Next Meeting: January 21
Tax Tips: What You Should Know
in 2016