



NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

National Active and Retired Federal Employees Association

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March 2018

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.

POSTAL ADDRESS: NARFE Chapter 1747, P.O. Box 504, Bowie, MD 20718

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

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| March 1: | Executive Board Meeting, Bowie Senior Center, 10:00am-noon |
| March 15: | General Meeting, Bowie Senior Center, Scott Kerr, Fidelity Investments, Estate Planning |
| March 17: | St. Patrick's Day |
| March 22: | NARFE Federal Benefits Institute Webinar, 2:00p
www.NARFE.org/Institute , Social Security and Feds: What you need to know! |

action to manage chronic conditions, or obtain higher quality or more efficient care through creative provider or vendor partnerships.

OPM has added controls year after year for prescription drug spending, which accounts for more than a quarter of the total costs. For 2019, it is putting new emphasis on "medication management for patients with chronic conditions." "We believe FEHB carriers can take action to improve medication adherence, drug utilization management, and the alignment of formularies to established clinical guidelines."

Carriers also were encouraged to:

- Explore "innovative models that include other cost management techniques, such as new evidence-based utilization management in medical or specialty pharmacy."
- Comply with industry standards regarding hypertension and diabetes, since "carriers report heart disease and diabetes as the most common conditions among their enrolled population and diabetes as a top driver of medical and pharmacy cost."
- Review their benefits and propose any needed changes regarding genetic testing, which "can speed time to diagnosis, optimize treatment, improve health outcomes, and avoid costs associated with adverse drug effects."

PRESIDENT'S MESSAGE

Frank Lee

The letter further told carriers to "strengthen their efforts to prevent opioid misuse and treat addiction." Following proposals from the health carriers and negotiations with OPM, coverage terms and premium rates typically are announced in September ahead of enrollment open season that this year will run November 12-December 10, 2018.

FEHB Priorities Announced by OPM for the 2019 Plan Year

The "call Letter" from the Office of Personnel Management starts the annual process of setting the program's coverage levels and premiums for the following calendar year.

Almost all federal employees and retirees are eligible for coverage under the FEHBP, the largest employer sponsored health insurance plan in the country. The program has about 4 million enrollees, approximately the same number of covered spouses and children up to age 26, and about 260 participating plans – a dozen available nationally and the rest only regionally.

For the 2019 plan year, OPM encourages FEHB carriers to carefully consider a broad range of strategies to enhance the quality and affordability of their health benefits by making changes to their existing plans or proposing a distinctive new plan option with value. These steps could include lower out of pocket costs for enrollees who choose to get their care through certain networks or who take

Vote on Chapter Bylaws

We are going to vote on the Chapter Bylaws at the March 15 General Meeting. I extended the period for comments/votes on the bylaws to March 9, 2018. Please submit your comments to me at filee0716@gmail.com or by postal mail (NARFE Chapter 1747, P.O. Box 504, Bowie, MD 20718) by March 9, 2018. If you cannot attend the General Meeting on March 15, you may submit your vote to the above E-mail address or postal address by March 9.

Federation Meeting

The Maryland Federation Meeting was held on February 6, 2018 at the Bowie Comfort Inn. Chapter 1747 was well represented at the meeting with seven chapter members attending. The Profiles in the Civil Service book put together by the Maryland Federation was warmly received when presented to Congressmen and other groups. The Maryland Federation is planning to build on the Profiles by collecting biographies of NARFE members in Maryland. I encourage members to submit their biography as we have many members who

deserve recognition for their outstanding careers in civil service. Dick Strombotne described several bills being considered in the Maryland General Assembly to soften the impact of the Tax Reform Act on Maryland taxpayers. **SB 191** would permit Maryland taxpayers to claim itemized deductions even if they filed Federal returns claiming the standard deduction. **SB 318** would increase the amount of the standard deduction for Maryland taxpayers. Dick Strombotne is urging members to call the General Assembly toll free number 1-800-492-7122 to contact their legislator and voice support for these bills. Dick Strombotne also reported on membership retention. In the Maryland Federation, chapter members declined by 24% in 2017 dropping from 12,110 to 9,258 at the end of the year. 2,377 members transferred to NARFE only membership. Evelyn Kirby announced that Region Two would be sponsoring a Training Academy to be held in York, Pa on June 11-12. She said that details of the Training Academy would be distributed soon.

Vote on Proposed Newsletter Distribution Change

The proposed newsletter distribution change was approved on a voice vote at the General Meeting held on February 15. Those with an E-mail address who are currently receiving hardcopy newsletters will be added to the electronic newsletter system. This change benefits both individual members and the chapter. Members will receive their newsletters three days sooner and the chapter will be able to reduce its printing and mailing costs by reducing the number of hardcopy newsletters mailed. Members receiving electronic newsletters can still produce a hardcopy newsletter by printing a copy from their computer. Members without an E-mail address will continue to receive hardcopy newsletters. This change will be implemented sometime in April.

New Officers

Jerry Kursban was sworn in as our Vice President and Vanessa Washington was sworn in as our new Treasurer at the General Meeting on February 15.

Vacant Positions

We have several vacant positions to fill including Assistant Treasurer, Secretary, and Service Officer. We will be seeking candidates to fill these vacant positions.

FEDERAL LEGISLATION

Jerry Kursban

Deja Vu

As our nation's premier beloved political savant, Yogi Berra, would remind us, "We have Deja Vu all over again."

As of this newsletter date, Congress still has not passed a budget for the current fiscal year, and has kicked the can further down the road with yet another continuing resolution. However, since our last newsletter, President Trump has released his proposed 2019 budget, and it is definitely **NOT Deja vu for federal workers and retirees**. As reported in the February 20, 2018 NARFE News Watch Weekly News Digest, which is available to you on NARFE.org, "The President's budget targets federal workers and retirees." The President's recently released fiscal year 2019 budget contains hundreds of billions in cuts to the earned pay and benefits of the federal community in a time of rising economic prosperity and rising wage growth. NARFE members should contact their lawmakers today and tell them to reject these cuts, as they could easily be used in the budget or other pieces of legislation. Specifically, the president's budget targets the retirement security of current federal retirees by reducing or eliminating cost-of-living adjustments (COLAs), leaving retirees insufficiently protected from rising inflation and increasing health care premiums. Current and future retirees under the Civil Service Retirement System (CSRS) would see their COLAs reduced by 0.5 percent each year, while retirees under the Federal Employee Retirement System (FERS) would see their COLAs eliminated

altogether. **NARFE members must contact their legislators**, if we are to be successful in fighting off these unprecedented cuts. "Please consult the article on page 10, of your March 2018 NARFE Magazine, entitled "New Action Center Tools Shows Your Relationships with Legislators" which enables you to very easily and personally contact your legislator. Go to www.narfe.org and visit the Advocacy page of the NARFE website banner (shown in red). On the left-hand side of the page, click on the link in the section "Relationships with Lawmakers." You will be prompted to fill in your contact information before you are directed to the relationship page. Click on the first drop-down box to indicate whether the elected official serves on the federal or state level. Folks, NARFE has made the process of contacting your legislator very simple. **At the risk of sounding like a broken record, let me remind you again that politicians will interpret your silence on an issue as an indication of your approval.** So, speak up. Let your opinion be heard. Maybe take a lesson from the high school kids in Broward County Florida. Whether you may agree with them or not, they are committed to speaking up and having their voices heard, and not permit the murder of 14 of their classmates to pass with just another thought and a prayer.

Tax Overhaul

Your March 2018 NARFE Magazine presents a comprehensive summary of the major federal tax overhaul which was signed into law on December 22, 2017 (pp 6-8). The 185-page law lowers tax rates for individuals and corporations, and makes numerous changes to deductions, exemptions, exclusions, credits, and expensing. Of particular interest to NARFE members is that tax brackets are indexed to Chained CPI. The tax bill does NOT change the current index (CPI-W) used to determine annual cost-of-living adjustments (COLAs). As is indicated in the article on page 8, "The Chained CPI and Tax Reform": "NARFE strongly opposes using the Chained CPI for determining COLAs to federal and military retirement annuities and Social Security because it would decrease benefits and undermine the true costs facing older Americans. NARFE will continue to oppose any effort to index COLAs to the Chained CPI. "Thanks to NARFE's hard work, no part of the cost of the tax bill was offset by cuts to federal retirement and health benefits." Again, I encourage you to use NARFE's resources that are available to you to make your voice heard. Specifically, the Legislative Action Center, a one-stop site which enables you to send a letter to Congress available at www.narfe.org. Also, NARFE's Legislative Hotline which provides a weekly update of legislative news, distributed by email and also available by phone, toll-free, at 1-800-456-8410.

In closing, I would like to call your attention to NARFE's March 22 Webinar: "Social Security and Feds: What You Need to Know: available at www.NARFE.org/Institute. And the NARFE Bill Tracker on pages 12-13.

Wishing you a spectacular month.

STATE LEGISLATION

Ed Bice

Federal Income Tax Bill Hits Many Maryland Taxpayers Hard

The new Federal income tax bill increases the standard deductions for joint filers to \$24,000. That causes a problem for MD taxpayers who previously itemized deductions and have a MD Adjusted Gross Income (MAGI) of \$150,000 or less.

The Result: an increase in Maryland State and local income of \$1,000 or so on average for those taxpayers who claim standard deductions in 2018 and after.

What is being done to reduce this increased tax burden on MD taxpayers? Several bills have been introduced in the Maryland General Assembly to address this problem. Senator Serafini (Dist. 2) has introduced two bills that are very direct solutions to this problem. His bill **SB 191** would permit MD taxpayers to claim itemized deductions even if they filed federal returns claiming the standard deduction. This bill should receive support from anyone who is likely to have a tax increase because the federal standard deduction increase is claimed. **SB 318** has another solution to the problem which may be more attractive to some MD taxpayers. It is simply to increase the amount of the standard deduction to \$7,500 for single filers and \$10,000 for joint filers. These amounts may change during the General Assembly as the bill is debated. Note

that this approach is consistent with the first approach; they are complementary. The companion bill to **SB 318** is **HB 1190** introduced by Del. Buckel (Dist.1B). The companion bill to **SB 191** is **HB 589**, introduced by Del. Krebs (Dist.5). The Hogan Administration introduced a bill (**SB 733/HB 875**) following this approach titled "Protecting Maryland Taxpayers Act of 2018". It is impossible ahead of time to predict what the General Assembly will do. Both of these approaches will benefit many MD taxpayers.

What to do? My advice for anyone who has previously itemized deductions on the Maryland tax return and has a MAGI of \$150,000 or less is to contact their senators and three delegates and ask that they support **SB 191, SB 318, HB 1190, HB 589, SB 733** and **SB 733/HB 875**. CALL THE TOLL FREE GENERAL ASSEMBLY NUMBER at 1-800-492-7122, AND ASK TO BE CONNECTED TO YOUR LEGISLATOR'S OFFICE. If you do not know who your legislators are Google on "find my elected officials". You can also email the legislator; go to the Maryland General Assembly webpage to get a list of legislators; <http://mgaleg.maryland.gov/webmga/firmmain.aspx?pid=legisrpage&tab=subject6>, click on your legislator's name to get the email contact.

TREASURER'S REPORT

Balance on: December 31, 2017	\$10,296.35
Receipts:	552.63
Disbursements:	872.09
Balance on: January 31, 2018	\$9,976.89
Reserve for Alzheimer's Fund	363.00

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

COME AND JOIN US AT THE NEXT GENERAL MEETING!!!

NARFE ANNUAL SOCIAL EVENT – JUNE 14, 2018

BOWIE BAYSOX STADIUM - BOWIE, MD
TIME: 6:35PM – COST: \$26.00



The Baysox Stadium, Bowie, MD. The Stadium, located on U.S. Route 301 at 4101 Crain Highway, gates opens at 5:30pm, one hour before the game starts. Your admission fee covers your game ticket, professional wait staff, taxes, service fees, the Ballpark Buffet and parking is free.

The Ballpark Menu
Fresh Tossed Salad Baked Beans Grilled All Beef Hotdogs Pulled Chicken BBQ Crunchy Chips Assorted Cookie Tray Popcorn Fruit Iced Tea Lemonade (Alcoholic beverages are not included)



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Your Name and Telephone	Name of Guest(s)	Amount Enclosed

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. A receipt is available on request. If you have any questions contact CJay (301-367-8989) or Louise (410-672- 6528)

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