



# NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

**National Active and Retired Federal Employees Association**

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November 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

- Nov 1** Executive Board Meeting, Bowie Senior Center, 10:00a-noon
- Nov 8** NARFE Federal Benefits Institute Webinar, 2:00p - Health Plans: What's New and How to Choose
- Nov 11** **Veterans Day**
- Nov 15** General Meeting, Bowie Senior Center Care Patrol, Helping families find assisted living facilities
- Nov 22** **Thanksgiving Day**

***Come join us!***

NARFE CHAPTER 1747  
ANNUAL HOLIDAY LUNCHEON



DECEMBER 20, 2018  
BLUE DOLPHIN

## PRESIDENT'S MESSAGE

**Frank Lee**

On September 26, the Office of Personnel Management (OPM) announced that the average Federal Employees Health Benefits (FEHB) Program premium will increase 1.3% in 2019 with the enrollee's share rising an average of 1.5%. This is the lowest premium increase since the 1996 plan year. Further, OPM stated that this figure is competitive with other large private and public sector employers, whose average 2019 premium increases range from 1.16% to 6%. This modest increase in FEHB costs is proof that the program's model of competing healthcare plans is working to keep costs down

Open Season for both federal employees and annuitants begins Monday, November 12, 2018, and ends on Monday, December 10, 2018. Enrollees' new health plans will then become effective January 1, 2019. Look for FEHB premiums information and more in the November issue of NARFE magazine's Open Season section.

### Federal Retirees to Receive 2.8 % COLA

Monthly annuity benefits for most retired federal employees will rise by 2.8% in January 2019, the largest increase since 2012. The cost of living adjustment (COLA) mirrors the increase for Social Security and is based on a 12-month calculation of inflation that ended in September. The COLA is separate from the pay raise for current employees and the two are determined through different processes. The raise is set in an annual spending bill from Congress, now in a House-Senate conference. In January of this year, retirees eligible for a COLA received 2% while active employees received raises averaging 1.9%.

***VOLUNTEER*** to serve as Chapter Secretary, Assistant Treasurer or Service Officer

## The Importance of Voting

In the midterm election on November 6, we will elect 1/3 of our senators and all of our representatives. The outcome of this election will determine the direction of government for the next 2 years. We must select candidates who will protect our rights, benefits and democratic values. Therefore, your vote is vital. You cannot afford to stay home and not vote. Early voting in Maryland will take place from October 25 through November 1.

## Impact of Federal Tax Act on Maryland

As a result of the recent Federal Tax Reform Act, some Marylanders may be subject to higher State taxes and higher combined taxes (Federal and State). Under the Federal Tax Reform Act, tax deductions were limited to \$10k and personal exemptions were deleted. As a result, it is anticipated that less people will be filing itemized deductions on their Federal return. Under current Maryland law, you can only file itemized deductions on your Maryland return if you filed itemized deductions on your Federal return. It is estimated that Marylanders who no longer file itemized deductions will see an increase in their State taxes and maybe on their combined tax burden. Ed Bice has reported that several proposals have been made in the State legislature to address this issue. The most important is a proposal to let Maryland tax payers file itemized deductions even if they don't file itemized deductions on their Federal return. This proposal was considered but not approved in the last legislative session. It is too late to pass this proposal in time to be effective in 2018 but if passed, it can prevent increases in Maryland taxes in future years. Ed said in the October newsletter that Senator Doug Peters will be a key person in the effort to pass this proposal in the State legislature because he is the Majority Leader in the Senate and heads the Taxation committee which would have to approve this proposal. Therefore, it is vital that we convey our support for this proposal to Senator Peters in the coming months.

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Ken Thomas has been elected the new President of NARFE for 2018-20.

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## Helping Families Assess Need for Assisted Living Care

At our November 15 General Meeting, Care Patrol will present their program for assessing a patient 's need for assisted living care and helping families locate facilities that meet their needs. Their services are free for the family. Please attend this important presentation.

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## Distinguished Annuitant Award

Ed Bice received the Distinguished Annuitant Award for 2018. Ed supports us in many areas including State Legislative liaison, NARFE PAC liaison and is the Alzheimer's Fund Custodian for our chapter. Congratulations Ed for receiving this award for your many contributions to Chapter 1747.

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## Membership Transactions

Membership transactions for September 1-30 included:

Members dropped:	2
Members transferred in:	0
Members transferred out:	0
Members passed away	4
Members reinstated	2
New Members:	0
Total Members (Oct 16)	<b>636</b>

Members who have passed on are:

Lloyd R. Henderson	J. Dennis McLean
Doris. M. Robertson	William Warbritton

May they all rest in peace!

## FEDERAL LEGISLATION

**Jerry Kursban**

## Cost-of-Living Adjustment (COLA)

The Cost-of- Living Adjustment (COLA) for CSRS retirees, 2.8 percent for 2019, will be the largest COLA increase since 2012. For FERS retirees, the increase will be 2 percent as a result of a law that limits COLAs to 2 percent when consumer prices increase between 2 and 3 percent. NARFE has gone on record to Congress requesting that the Bureau of Labor Statistics (BLS) use the CPI-E to determine COLAs for Social Security recipients, CSRS retirees, and FERS retirees alike. The CPI-E measures prices for those 62 years of age or older, which on average are 0.2 percent higher annually. Why not take a few minutes and contact the NARFE Legislative Action Center, a one stop site that can assist you in sending a letter to your Congressperson at [www.narfe.org](http://www.narfe.org). and let them know you support HR 1251.

## FEDERAL EMPLOYEE PAY INCREASE

A 1.9 percent pay increase for federal employees is in the works beginning in January 2019, consisting of a 1.4 percent across the board increase, and an average increase in locality pay of 0.5 percent. Congress has the authority and has stepped in to overrule President Trump's plan to freeze federal pay rates for 2019. Rep Jamie Raskin, D-MD, led the initiative urging Congress to reject President Trump's pay freeze. NARFE has supported the Federal Salary Council's locality pay recommendations, which would create new locality pay areas. The objective is to reduce the pay disparity between federal and nonfederal workers, and improve recruitment and retention. Do not confuse the Federal Employee Pay Increase with the COLA increase. A different set of laws apply.

## NARFE's LEGISLATIVE PRIORITIES:

NARFE is urging members of the 115th Congress to do the following:

1. Oppose ANY Cuts to the Earned Retirement and Health Benefits of Federal Retirees.
2. Oppose Across-the-Board Federal Employee Compensation Cuts.
3. Support Reform of the Windfall Eliminating Provision (WEP) That Would Provide Relief to Current Retirees.
4. Oppose Requiring Postal Employees to Either Purchase Additional Health Insurance Coverage (Through Medicare) or Forfeit Their Earned Retiree Benefits.
5. Oppose unwise civil service "reform" policies that would undermine the effectiveness of the federal workforce.
6. Support Reforms to Calculating Medicare Part B Premiums When There is a Zero or Low COLA to Social Security Benefits.
7. Support Reforms to the Federal Long-Term Care Insurance Program (FLTPIC) That Would Ensure Price Stability and Affordability.

Each of these initiatives is elaborated in detail by consulting the NARFE Legislative Hotline either online at [www.narfe.org](http://www.narfe.org) or by calling 800-456-8410 option 4. Take this opportunity to educate yourself about them. Perhaps you could pick one and use NARFE's Legislative Action Center to inform your congressperson about your view.

### STATE LEGISLATION Ed Bice

The State Legislative Committee (SLC) continued to meet during the summer to finalize our plans for the General Assembly session which starts in January which included analyzing the survey results from the two surveys that were completed in the spring and summer. Our issues regarding tax relief for seniors remain our focus and are listed below:

Permit Maryland taxpayers to itemize deductions on their Maryland tax returns whether or not they use the standard deduction on their federal tax returns.

- 1) Extend the tax exemption of \$15,000 on pensions of military retirees over the age of 55 and \$5,000 for those age 55 to the pensions of Federal, State and local public service retirees.
- 2) Increase the tax exemption of \$1,000 for those over the age of 65 and their elderly spouses to match the \$3,200 exemption that can be claimed for elderly dependents.

In addition to analyzing survey results, the SLC will review election returns for possible sponsors/cosponsors for bills that will address our issues. We will distribute to all elected officials our pamphlet and meet with legislators who have indicated support for our issues based on survey results. Members of the SLC have attended fundraisers during the summer for legislators who have supported our issues in the past and/or are members of house and senate committees who hear our bills.

### TREASURER'S REPORT

Balance on: August 30	\$10,193.64
Income:	\$336.37
Expenses:	\$136.13
Balance on: September 30	\$10,393.88
Reserve for Alzheimer's Fund	\$433.00

### CHAPTER OFFICERS

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Service Officer	Vacant	--	--

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