



**NATIONAL ACTIVE AND RETIRED
FEDERAL EMPLOYEES ASSOCIATION
PUTNAM COUNTY—COOKEVILLE TENNESSEE**
****Protecting Our Future****

Chapter 1956 Newsletter

November 2015

Notes from last meeting

Well another month has gone by, this year will soon be over. At the last chapter meeting, the attendance was up a little over the previous month, but not where I was hoping it would be. We did have one in attendance that we have not seen in awhile. But we are missing several of our regulars. Make plans to be there for the next meeting.

Our speaker for the October meeting was Clare Farless from the Upper Cumberland Development District. She is the Family Caregiver Coordinator.

Clare spent most of her time talking about the 14th Annual Senior Expo event which is held every year in Cookeville. This year it was scheduled to be on October 22, just 2 days after our meeting, which was good timing for those interesting in going. This is a service designed to assist seniors and provide health screenings, informational booths and lots of other items. She told us that there would be information on all aspects of dealing with emergencies, caregiver helps, Alzheimer's care, and stress.

Clare also spoke about other programs that they have available; such as art therapy, music therapy as well as the other departments which are part of the Upper Cumberland Development District. She also spoke about the need to have living wills and power of attorney forms made out.

While the services they have there are especially for those of us who live in any of the Upper Cumberland counties, they are only available by going to their location at 1225 S. Willow Ave. in Cookeville. You can call there for more information, the number is 931-432-4111.

Lastly, she mentioned that they have a need for volunteers to assist with the Caregiver Respite program. She asked that we inform others and church groups who may be able to help.

In other news for the last meeting, we talked more about the December meeting and various possibilities. More on that elsewhere in this newsletter. We had our officer and committee reports.

After consulting with our Treasurer, I brought up possibly reducing our chapter dues from \$11 to \$10 a year because of a growing balance in chapter funds. This was discussed and approved by those in attendance at this meeting.

Next meeting

Our chapter meeting for November will be on the 17th. The location is Shoney's Restaurant in Cookeville. Start time is 6:00pm. Our scheduled speaker will be Bruce Womack, Public Relations Officer with the Cookeville Fire Department. I would think that he will have some very important information to share with us. and I hope you will come out this month to be in our meeting.

Open season

The insurance Open Season for this year has begun. You have from now until December 14th to make any changes to your health insurance plan, and/or dental and vision plans. Remember that you do not have to make changes unless the particular plan that you have has been discontinued. Don't forget that this year the new Self Plus One health insurance plans are available. That may or may not save you money depending on your circumstances and insurance plan, you will need to compare rates to know.

The November issue of the NARFE magazine has several pages of information on this including the 2016 rates, that you can read and study. You can also go online to OPM.gov or to any of the websites for any insurance carrier that you may have or be interested in.

For annuitants and survivors, OPM should either mail or email you, information about the Open Season including your options and instructions for making changes. For those still working, your agency should supply you with this information.

You are advised to carefully consider what is best for your needs. Open Season generally is the only time that you can make changes to your insurance plans.

Chapter Officers

President	Ronnie Collins
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Please share these newsletters with your spouse

December meeting

We discussed this again at the last meeting. I had previously contacted several locations that had private or semi private meeting rooms and got pricing and availability information, and I mentioned our options. Most of you who were present, preferred to go back to where we went last year.

So with in mind, I arranged for us to have our December Luncheon on **December 12th at the Golden Corral Restaurant in Cookeville**. We have been scheduled to use their semi-private room. The room seats many more people than normally come from our group and there is a possibility others may also use the room. I don't think should be a problem.

I have arranged that we begin at **11:30am, on that Saturday**. We can take all the time we need. We had a good turnout last year and all were pleased with the menu and pricing. Of course, this is one of the all you can eat buffets. They have a very large selection of salad, meat, and vegetable items as well as lots of desserts.

Each person would need to pay for themselves as they enter, the normal lunch time price on Saturdays is \$7.99 for Seniors, plus drink, tax, and tip.

We do need to let them know how many of us to expect. We would like to have a large group, so please consider going. You can advise me, starting now if you are attending or not. There will not be another newsletter before that date, so let me know by December 10th. For those with computers, [click here](#) now to send me a email or call 931-284-4835 to let me know you are attending and how many.

Membership information

Membership is the key to an organization such as NARFE. Numbers matter and the more we have, the better. Help us gain new members by giving me the names and addresses of potential members. Cards are available for this, or just write it on any piece of paper to give me or email the information to me.

The NARFE Membership contest runs till December 31st and is a way to enlist new members, both retired and current federal employees. As an incentive, the national office is offering several valuable prizes to you as a current member to get new members for NARFE.

Complete details are on the NARFE website by [going here](#). If for some reason, you are not able to find that, just let me know I can print it out for you.

Everyone can help with this. Just get a membership form at any meeting, or get the one from any NARFE magazine. Remember to fill in your recruiter name, membership ID number and our chapter number for tracking information and chapter credit.

Please Let Me Know That You Are Attending The December Luncheon

Legislative news—copied from a NARFE email

Congressional leaders and the Administration announced they had reached a budget agreement that will fund the federal government for the next two years (fiscal years 2016 and 2017). The budget includes a compromise fix, supported by NARFE, that addresses the projected 52 percent increase in 2016 Medicare Part B premiums for 30 percent of beneficiaries, including many federal retirees who do not receive Social Security benefits.

According to the 2015 Medicare Trustees Report, 30 percent of Medicare Part B beneficiaries were expected to shoulder the *full* cost of the 2016 premium increase. This is the result of the so-called "hold harmless" provision in Social Security law, which states that the dollar increase in the Part B premium is limited to the dollar increase in an individual's Social Security benefit. With no cost-of-living adjustment (COLA) in 2016, an estimated 70 percent of beneficiaries are held harmless, meaning that, for most, their Part B premium remains stable at \$104.90.

This left 16.5 million beneficiaries, including Civil Service Retirement System (CSRS) retirees who do not receive Social Security benefits, and Federal Employees Retirement System (FERS) retirees who are not yet receiving Social Security benefits, to shoulder the *full* cost of the 2016 premium increase, resulting in an increase of 52 percent, from \$104.90 to \$159.30 per month for most.

Under the compromise, the individuals who are not held harmless will see a standard premium increase to \$120.70 per month instead of the expected \$159.30. This is the amount Medicare Part B premiums would have risen had there been a COLA.

To make up for the lost revenue to the Medicare Trust Fund as a result of lower premiums, beneficiaries will be charged a monthly surcharge of \$3, starting in 2016. Therefore, premiums for most federal retirees who do not receive Social Security are projected to be \$123.70. The \$3 surcharge will not apply to those held harmless this year, but it will apply to those individuals in future years in which they are not held harmless. The surcharge is expected to last five years.

While this is not a perfect fix, NARFE expressed its support for this agreement because it would help many thousand retirees. NARFE thanks those who contacted Congress in support. The deal has been passed by Congress and signed by the President.

NARFE IS ON THE WEB

Chapter 1956:	www.narfecookevilletn.org
Tennessee Federation:	www.narfetn.org
NARFE Headquarters:	www.narfe.org