



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

Chapter 1956 Newsletter

October 2016

Notes from our September meeting

Our last meeting was just before the end of the summer season, now we are in the fall season. I would like to see participation in our meetings improve. Would you?

Our speaker for the last meeting was Charles Kosa, one of our members who spoke on how to travel overseas cheaply. He had lots of information that he shared. I will include some of that here.

He and Jane began traveling to various parts of the world back in 2005. They have been to about 140 countries so far and have learned a lot along the way. He said that the 2 things that costs lots of money when traveling are fear and ignorance. Doing research and planning will help to resolve those 2 items.

There is a website called Lonely Planet that is a valuable source of information. He recommends a book that they purchased there by the same name that has details about all places around the world. That website lonelyplanet.com has many other helps available. You can find details of local travel and tours available for any place that you would like to visit.

He also mentioned backpacker blogs as a source of some great information, and many other websites. To find good prices on airline tickets, he suggested flights.google.com and airlineroutemaps.com. For cruise ship information, he recommended cruzetime-tables.com

Charles says it is best to use the local airlines to travel from place to place after you get to your first destination. Also, it is best to avoid taxi service and use other local means of transportation. For lodging, he mentioned that staying in local places such as B and Bs or hostels as they are called in many places to save money. Some other tips that he shared: pack light and wash cloths often, don't use travel agents, sleep in airports when needed, travel off season. He went on to say that language is not a problem, English is the universal language and most places you can find someone who speaks that, especially young people.

He had much more to say and if you have questions, I think he would be glad to help. He had a handout that I can make copies of, if you want it.

Please share these newsletters with your spouse

News on next meeting

This month's meeting will be on October 18th. I have not yet secured a speaker but hope that will not deter you from coming out this month. We need more to attend our meetings so that invited speakers will have more to speak to. Call a fellow member or even a potential member and invite them to attend this month.

Location is Shoney's Restaurant on Jefferson Ave in Cookeville. be there by 6:00pm or before to eat, the meeting begins at 6:45pm.

COLA update

We are now in the month of October, this is finale month in the reporting year that determines the annual cost of living adjustment that federal retirees and Social Security annuitants receive in January. I shared at the last meeting that the Consumer Price Index increased as reported last month by a very small amount of 0.05 percent. The CPI-W index that is currently used for our COLA measures the prices of things such as: food and beverages, housing, clothing, transportation, medical care, recreation, education, and more.

The next report will be released on the day of our next meeting, October 18th, so I will have that to report then. It seems likely that there will be a net increase for the year, by a small amount. We will just have to wait to see how this will impact the cost of the Medicare insurance premiums for those pay their premiums by other than Social Security deductions.

NARFE continues to support strong COLAs based on fair assessments of increases in consumer prices to protect the value of federal annuities from inflation. NARFE supports the switch to the Consumer Price Index, CPI-E (Elderly) which would be a better way for those retired.

Chapter Officers

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Please renew if you have received a reminder about your membership, Thanks.

Legislative news

As the 114th Congress is winding down, there is not much time left any legislative action. Worth noting are these items:

A hearing into the recent Federal Long Term Care Insurance premiums increase has been tentatively scheduled by the House Oversight and Government Reform Committee for November or December.

Congress passed a Continuing Resolution to keep the government funded past the end of fiscal year which ended on September 30.

The House Oversight and Government Reform Committee released a staff report on the OPM Data Breach. Several recommendations were made in the report that could help prevent anything like that from happening again.

The VA Accountability First and Appeals Modernization Act, H.R. 5620 passed in the House. This bill if made law will do several things to improve the health care for veterans and make changes to the appeals process.

Congress will be in recess through the remainder of this month and the first part of November and out campaigning for reelection. This is a good time to meet up with elected officials to express your views on what needs to be done in Congress to help federal employees and retirees.

Time to prepare for Open Season

It is that time of year again to begin thinking of the annual Federal Employees Health Benefits Program (FEHBP) open season, coverage changes and premium increases. This year Open Season begins on November 14.

The new rates for 2017 have been announced and are available on the OPM website. On average, the new premiums for non-postal employees and all annuitants will be 4.4 percent higher in the coming year, with the average enrollee share increasing by 6.2 percent. This means that the enrollee will have to burden more of the increase than the government will.

Stay tuned for more news relating to the Open Season and get the information you need from the various insurance plans, your agency if still working, or OPM if you are retired. I will have more to share at the meetings and here in the following months.

Do you know of potential new members?

If you can think of those you now work with, use to work with, or others who may be interested in NARFE membership. Introduce them to NARFE by handing them a copy of the magazine and a membership form and ask them to join NARFE.

Current magazine news

Please note some interesting articles in the October issue of the NARFE magazine. That is the latest that I have at the time of this writing.

On page 8 is the article on what a low COLA could mean as it relates to Medicare premiums, especially for those who do not receive Social Security. Pay attention to chart at the bottom of the page.

There is a Presidential Candidate Questionnaire which begins on page 24 you may want to read and get some insight on how the candidates stand on some of the issues relating to federal employees/retirees.

NARFE has put together a list of legislation and the voting record of all the members of Congress during the last 2 years. That begins on page 31. There is a brief description of the various bills, and the voting record by state delegation. (I would caution you to consider all the issues affecting you, your family, and our nation; and not just these NARFE supported issues when considering how to vote).

In the October issue, you will find the first news about the health insurance Open Season (the magazine normally publishes news on this topic in the months of October, November and December).

Each month there is list of current NARFE legislation and the status in Congress. NARFE works hard to keep us informed on those matters that it deems important.

The NARFE magazine is a great member benefit and can be a great recruiting tool to attract new members. Each month there is something interesting and noteworthy for all federal employees and retirees.

Open Season webinars

The NARFE Federal Benefits Institute will conduct two webinars on topics related to Open Season.

FEHBP and Medicare is first on October 13, 2 p.m. ET and **Alphabet Soup of Health Plans** will be the second on November 17, 2 p.m. ET.

These webinars are free to NARFE members. To register, go the narfe.org, log in and click on the Federal Benefits Institute banner. The presenter will be Tammy Flanagan and there will be a 1 hour Q&A session following each webinar.

I realize that by the time this newsletter gets to you, the first webinar will have already been completed, but like all of these, they are recorded and can be viewed later at any time.

NARFE IS ON THE WEB

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