



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

**Chapter 1956 Newsletter**

**December 2017**

***Merry Christmas and Happy New Year***  
***To you and your family***

**November Meeting Report**

Attendance continues to be low at our meetings. The cooler temps and more hours of darkness could make a difference and this past month, our meeting was on the same week as Thanksgiving which may have kept some away. Glad for those who attended.

I gave my President's report; as well as the Membership report and Legislative report. Myrna gave her Treasurer's report. We also discussed the Sunshine report and encourage members to sign up new members and contact Congress with legislative concerns. (For those who do not know, the best way to contact Congress is to use the online Legislative Action Center on NARFE's website or use the NARFE special phone number: 866-220-0044).

We again discussed the change in chapter meetings from monthly to quarterly. We were short again on having a quorum, but this item has been discussed during many meetings, with many members commenting on the change. While some expressed reservations, most were in favor of the change. So going forward our chapter meetings will be on the third Tuesday of the months of February, May, August and November. We hope this will be a positive step for our chapter.

**No Meeting This Month**

With the change, our next meeting date will be February 20th in 2018. Place a reminder on your calendar. Hopefully the weather will be nice on that evening. Thanks for your support our chapter. Anyone who wants to receive an automated phone reminder can request it. These calls normally come just a few days before the meeting to remind you to attend. They are very helpful, so request it to get those calls.

Keep in mind the meeting place and time will remain the same; Shoney's Restaurant on S Jefferson Ave. in Cookeville. Try to be there by 6:00pm if you plan to eat. We will start the business session at 6:45pm.

**Membership Drive, Act Now**

There is just a few short days left to recruit new members and receive the special incentives.

Recruiters will receive \$10 for each new member, current OR retired, who joins between Sept. 1 and Dec. 31, 2017. (Applications must be postmarked, and calls or website joins must be received by the Dec. 31st deadline.

All recruiters will be entered into a drawing, one time for each new member they have recruited.

**GRAND PRIZE:** An Apple Watch will be awarded to a recruiter randomly selected from this pool.

**MONTHLY PRIZES:** Each month a name will be selected from the pool of recruiters for a \$25 Amazon.com gift card. The pool includes an entry for every new member recruited and accumulates throughout the contest

Use the Membership Form in the magazine, or available at meetings, OR have the new member call 800-627-3394 to join or join at [www.narfe.org](http://www.narfe.org). **Don't forget Your Recruiter (Member ID) must be referenced on the form, or the phone or online.**

**2018 Cost of Living Increase and Insurance**

Be sure to look on the federal annuity and/or Social Security payment you receive in January for the 2% Cost of Living Adjustment.

Keep in mind that changes to your health insurance plans and dental and vision plans take effect in January but the premiums associated with those plans are not reflected until the February federal annuity payment.

**Chapter Officers**

President	Ronnie Collins
Vice-President	Vacant
Secretary	Reba Collins
Treasurer	Myrna Estes

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Please share these newsletters with your spouse

**When you get your renewal notice, be sure to renew both your National and Chapter Dues.**

### Webinar Series

The next scheduled event in this series will be **Post-Retirement Pitfalls and How to Avoid Them**. This webinar will be shown live beginning at 1 p.m. Central Time on Thursday, December 14. Whether you've been retired for one day or many years, the information you receive from this new webinar is guaranteed to save you headaches, heartache, and money down the road. James Marshall, Deputy Director of the NARFE Federal Benefits Institute, offers tips and tools for managing your benefits throughout retirement so you don't get caught off guard, spend too much on insurance, pay more taxes than you should, or even lose money from your TSP.

### Medicare Part B Premiums for 2018

For those who **do not** receive S S Benefits, Medicare Part B premiums remain the same going into 2018 at \$134 per month. But for those who **do** receive S S Benefits, they will see and increase and it will vary dependent on each case. Remember the 'hold harmless' provision when Medicare Part B premiums were prevented from increasing back in 2016, because there was no COLA?

Since Social Security is being increased by 2%, the folks who were previously protected under the "hold harmless" provision, currently paying less than \$134 from their Social Security, will most likely see an increase to their Medicare Part B premium... and the slight increase to their Social Security benefit will most likely be fully or partially absorbed by the increasing cost of the Medicare Part B premium.

Example: In 2017, Robert's Medicare Part B premium was \$109. His Social Security benefit was \$1,000. In 2018, since his Social Security benefit will be increased by 2% to \$1,020, his Medicare Part B premium will be increased to \$129. Unfortunately, Robert's increase in Social Security this year will be fully absorbed by the increasing cost of his Medicare Part B coverage.

Example: In 2017, Julie's Medicare Part B premium was \$109. Her Social Security benefit was \$2,400. In 2018, since her Social Security benefit will be increased by 2% to \$2,448, her Medicare Part B premium will be increased to \$134. Since Julie's Modified Adjusted Gross Income (MAGI) from 2016 keeps her in the least expensive Medicare Part B premium bracket, her premium cannot exceed the \$134. But part of the increase to her Social Security is still being absorbed by the increasing cost of her Medicare Part B coverage.

These example and rates apply to those whose income is \$85,000 or less (individual tax filers) or \$170,000 or less (joint tax filers)

### Legislative News—Postal Reform Act

Talk of attaching the Postal Reform Act of 2017, H.R. 756, to a year-end spending agreement in Congress has put retired postal workers on red alert and should concern the entire federal community. Congress could take action on this flawed, precedent-setting bill that breaks promises to current postal retirees, creating a roadmap for the rest of the federal community.

Under the legislation, current postal retirees would be required to enroll in Medicare Part B in order to continue receiving their current health insurance coverage through the Federal Employees Health Benefits (FEHB) Program, ultimately raising their overall health insurance premiums an additional \$134 or more per month, despite the fact that they previously declined this coverage. Taking Medicare Part B is a personal decision, and this breaks a fundamental promise to those who proudly served their country.

Rushing this bill through Congress without proper debate is irresponsible, and NARFE members should let their legislators know this. It is easy to write your legislators about your concerns with the bill and the troubling precedent it would set by going [here](#). Want to take action another way? Write a [letter to the editor](#) and tell others what Congress could try and do to those who proudly served their local communities. (If needed, request the info on blue links)

### Annual Request for Officers

Anyone interested and willing to serve as an officer for our chapter is requested to contact me. We have 4 officer positions: President, Vice President, Secretary, Treasurer. Also we have many other appointed positions available as well. Consider this!

### Open Season Ending

December the 11th is the last day to make any changes to your health insurance plans; as well as your dental and vision plans.

### More Lawyer Jokes

*What is the difference between a tick and a lawyer? A tick falls off of you when you die.*

*What do you have when 100 lawyers are buried up to their necks in sand? Not enough sand.*

*What is black and brown and looks good on a lawyer? A Doberman.*

*Lawyer's creed.—A man is innocent until proven broke.*

*How cold was it last winter? So cold that I saw a lawyer with his hands in his own pockets.*

### NARFE IS ON THE WEB

Chapter 1956: [www.narfecookevilletn.org](http://www.narfecookevilletn.org)  
Tennessee Federation: [www.narfetn.org](http://www.narfetn.org)  
NARFE Headquarters: [www.narfe.org](http://www.narfe.org)