

Monthly Notes

Well as expected Fall has arrived with cooler temperatures and falling leaves. Hope you all enjoy this season of the year. But it makes you wonder, can winter be coming soon?

The long awaited federation board meeting was held on September 21st. It was an online meeting rather than an in-person meeting.

It was a short meeting with not many topics of discussion. Most of the discussion related to how to get members to step up as officers at the chapter level and at the federation level. Nationwide chapters and federations are struggling with this issue. There is some talk of federation merging.

Also discussed again is having a joint meeting with the chapter presidents in Tennessee. But it could not be decided whether to try to do that in person or online. It seems that is still pending.

A revised Policy Manual is being worked on that should be ready soon. And also at this meeting, it was mentioned the certain dates that committees need to be set up prior to the next Federation Annual Meeting.

The next Federation Newsletter is the November issue. Some of these issues should be included in that.

The Latest Chapter Financial Report .

August beginning balance—\$1611.96
Dues received—\$18.00

Disbursements—\$84.00 chapter website
August ending balance—\$1545.96

Open Season Coming Soon

As you may notice from the list of webinar topics, many have to do with health insurance plans and the choices and comparisons.

Every year you can switch plans if so desired. With that in mind, you may want to search the details of the plans.

Open Season covers not only the federal health insurance plans, but also vision and dental plans and the flexible spending accounts. The dates of this year's open season are November 14th to December 12th. More information on premium rates later in this newsletter.

As part of the Postal Reform legislation recently passed, there will be a new Postal Service Health Plan beginning in January of 2025. This is some time from now but something to plan for.

COLA Watch

The latest report for the CPI-W shows another small decrease. While news reports continue to say inflation is still increasing. It would seem that all indexes would report the same, while the costs of gasoline has fallen, food, electricity and most other consumer goods have increased over the past months. The finale report for this year comes out Oct. 13th.

Month	Month % Change	% Toward 2023
October 2021	+0.92	+1.17
November 2021	+0.55	+1.72
December 2021	+0.32	+2.05
January 2022	+0.87	+2.93
February 2022	+0.96	+3.92
March 2022	+1.52	+5.50
April 2022	+0.49	+6.02
May 2022	+1.21	+7.30
June 2022	+1.57	+8.99
July 2022	-0.11	+8.87
August 2022	-0.20	+8.65

NARFE Webinars

- **The TSP's New Mutual Fund Window.** September 14th.
- **To B or Not to B: Is Medicare Part B Right for You.** September 29th.
- **Understanding Medicare Advantage** October 13th.
- **Which FEHB Plan is Right for You? Active Employee Edition** October 25th.
- **Which FEHB Plan is Right for You? Retiree Without Medicare Edition** November 3rd.
- **So Many Choices: Which FEHB Plans Work Best with Medicare Parts A & B** Nov. 17th.

Chapter Officers

President & Newsletter Editor	Ronnie Collins
Vice President	Vacant
Secretary	Reba Collins
Treasurer	Myrna Estes

Contact Information:

NARFE Chapter 1956
118 Ballenger Rd., Carthage TN 37030
E-mail: rwcollins@hydroguy.com
Phone or Text: 931-284-4835

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

Legislative Report

NARFE is joining with its allies to urge representatives and House leadership to bring the Social Security Fairness Act, H.R. 82, a bill to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), to the floor for a vote.

Here are ways to contact your Representative: Go online at narfe.org to the Legislative Action Center and send an email. OR call them using this phone number 800-456-8410 and select option 5.

NARFE has been pushing this legislation for many years and I believe this is the first time that it is moving in the committee process.

FEDHub

If you have not tried to use the NARFE online community FEDHub, give it a try. There is lots of discussions there. Most maybe aimed at officers, but there is a lot for members as well. Some highlighted goals are:

- Explore: Discover communities to enrich your federal career and retirement experience.
- Stay Informed: Subscribe to receive daily updates right in your inbox.
- Engage: Join in discussions with fellow Feds to the most out of your federal benefits.

NARFE Annual Membership Drive

Support this year's membership drive to help us gain new members.

From September 1 through December 31 of this year, members will receive \$10 for each NEW member who joins that you recruit. Each month a name will be selected from the pool of recruiters for a \$25 Amazon gift card. Recruiters have 3 months in which they can win: October, November and December. One recruiter will be selected to receive the Grand Prize this year which is a Kindle Fire tablet.

There are 3 ways new members can join; use the Membership Form found in the magazines and on the websites, join online narfe.org and clicking the Join link, or by calling 800-456-8410. Remember that whichever way they join, they must mention the recruiter's name and ID number in order for the recruiter to get credit for the new member. If you do not know your ID number, it can be found on the mailing label of your magazine.

Any federal employee or retiree and their spouses are eligible to join. And you can make copies of the Membership Form if needed.

New members should indicate on the form or on the call they want the FREE one-year chapter membership as indicated on the form. Our chapter number is 1956.

Thank you for your support in helping NARFE to grow and gain more members. The more members that NARFE has, the more effective we are and the stronger voice in Washington DC.

Asked About Billye Lee Spicer

I was contacted by another NARFE chapter about a member by the name of Billye Lee Spicer who lived in the Cookeville area and attended Tennessee Tech many years ago. She recently celebrated her 100th birthday and in honor of that occasion donated her Steinway piano to TTU. Do any of you have any recollection of her?

Monthly Reports

I just downloaded the September chapter reports. This past month shows 6 annual members renewed and none by dues withholding this past month.

It also shows one member with change of address or phone number but again I see no changes when compared with my records. Maybe someday they will get the bugs worked on the reports.

2023 Health Insurance Rates

OPM is reporting that the FEHB rates for the enrollee are increasing an average of 8.7% in 2023. That is a larger increase than last time, in 2022 the average increase was 3.8%. While that might be the average, the change you see would depend on the actual plan that you have.

Plan	Type	Per Month	Increase
BCBS Basic	Self	\$187.78	\$14.05
BCBS Basic	Family	\$515.48	\$55.52
BCBS Standard	Self	\$308.53	\$32.34
BCBS Standard	Family	\$753.77	\$73.20
GEHA High	Self	\$229.10	\$1.90
GEHA High	Family	\$659.52	\$4.65
GEHA Standard	Self	\$149.01	\$13.24
GEHA Standard	Family	\$392.00	\$34.83
NALC High	Self	\$223.12	\$10.18
NALC High	Family	\$457.82	\$20.11
NALC Value	Self	\$99.10	\$1.94
NALC Value	Family	\$234.88	\$6.84

In looking at the all the new premium rates I see some large increases for some plans and even some decreases in some of the less known plans. They do not publish the rates in the same format that they used to but they are available on the OPM website. In the chart shown is a sampling of the 2023 rates. If your plan is not listed, let me know and I can tell you.

For information on the plans, look to the magazine during October, November and December or the particular's plan website.

NARFE IS ON THE WEB

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