



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

**Chapter 1956 Newsletter**

**December 2016**

## Merry Christmas and Happy New Year

I hope all of you have a safe and blessed Christmas and a good year to come. Be care if you have any travel plans and enjoy any time with your family and friends during this time of the year.

### News from November meeting

I think this was a good meeting, again attendance was low, but we did see some who had not been there for awhile, that was good. We saved you a seat, and missed you if you were not there.

I shared the latest news that I had learned about the changes coming with the Optional Chapter Membership and the revisions of the Membership Forms. It is my understanding that new forms are still in the works and the finale wording has not been revised as of yet.

And Open Season has begun, I reminded those there to check with their agency or OPM for comparison information on the plans. Remember, you can also call or go online to any plan that you may want information on and get that directly from the plan provider.

I also talked about the COLA set to go into affect in January 2017. It is not much (0.3 percent), and it will most likely be eaten up by Medicare costs or health insurance costs.

We also heard the Treasurer's Report, Membership Report, Legislative Report, etc.

There were no changes made regarding chapter meetings, we will continue to monitor this in the months to come and discuss it more when needed. Again you are asked and encouraged to attend the monthly meetings as much as you can and help us keep the meetings going.

We also discussed the possibility of having lunch-time meetings. That has been tried in the past, but it has been a long time. Not sure if the facility we use is available on our normal meeting day or not. That would need to be checked on. How many of you would attend lunch-time meetings if that was offered? Reply by phone, text or email to let me know.

Please share these newsletters with your spouse

### Sunshine report

We are entering into the time of year when many of our members become sick or pass away. Help us to be aware of any of this regarding our group. We want to be of some comfort by sending a card but we don't always know when these events happen. Call me or Connie Banker if you have any related news.

### Next scheduled meeting

We will not meet during the month of December, our next regular scheduled meeting will be in the month of January, Tuesday the 17th. I would encourage you to come out for that meeting. We did not plan for any sort of get-together for this month. In order to do that we need more interest and more help to plan it and arrange it.

Our meeting location is Shoney's Restaurant on S Jefferson Ave. in Cookeville. Normal times: to plan to eat be there by 6:00pm, business session begins at 6:45pm.

### Health insurance Open Season

Don't forget about this year's Health Insurance Open Season, it closes on December 12. Be sure and check on the changes to your current plan and any other plans that you may be interested in. And of course the rates are higher this year for most plans.

The NARFE magazine for the past 3 months have had details about the various plans and premiums. You can also view plan details online at OPM and the various plan sites. For those still working, your agency should supply you with information.

Open Season is not only for health insurance, this is the time to make any changes to Vision and Dental insurance plans as well. And for those still working, you may want to update your Flexible Spending Account.

| <u>Chapter Officers</u>  |                |
|--|----------------|
| President  | Ronnie Collins |
| Vice-President   | Vacant         |
| Secretary  | Reba Collins   |
| Treasurer  | Myrna Estes    |
| Contact Information:   |                |
| NARFE Chapter 1956   |                |
| 118 Ballenger Rd., Carthage TN 37030                                       |                |
| E-mail: <a href="mailto:rwcollins@hydroguy.com">rwcollins@hydroguy.com</a> |                |
| Phone or Text: 931-284-4835  |                |

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

### Legislative news

NARFE President, Richard Thissen was present on the November 30th Congressional Hearing on the significant increases in the Federal Long Term Care Insurance premiums. Thissen was one of several interested parties who testified before the House Committee on Oversight and Government Reform's Subcommittee on Government Operations.

From what I have been able to learn about this hearing is that the insurance carrier, John Hancock admitted that it made premium calculation errors to its plans. Exactly what that means and what if anything will be done, I don't yet know.

The 114th Congress is scheduled to complete its finale session by December 16th. or before. All current bills not yet passed will die and will need to be reintroduced in the next Congress which will begin on January 3, 2017.

Take time to let your members of Congress know they need to act to prevent the Medicare rates for federal retirees not on Social Security from going up more than for those who do receive Social Security. Use the Legislative Action Center on the NARFE website to send a message or use the NARFE provided toll free number to call them, 866-220-0044.

Beginning in January, the NARFE Legislative Department is planning changes to its online Legislative Section. There will be a name change to its longstanding program called Protect America's Heartbeat and more changes. Stay tuned for that or go online in January to see the improvements.

**BREAKING:** Bill introduced on **Medicare Hold Harmless Provision, H.R. 6428. TAKE ACTION NOW** NARFE is urging all its members to call each of our Senators and our Representative to request their support for this bill. This bill if passed, help those who are not held harmless on the Medicare premium increase. It would limit the increase to \$4 that group which includes most federal retirees.

Congress will be considering this bill and we all need to call Senator Corker, Senator Alexander, and Representative Black (or for those outside our area, your Members of Congress). Use the NARFE phone number, **1-866-220-0044**, and ask to be connected to your Member of Congress. **Tell them:**

I urge the support of H. R. 6428, this would prevent an unfair large Medicare Part B premium increase for millions of Americans like me because we do not pay premiums from Social Security checks. It's not fair or right that some people will pay a \$4 increase while others will pay \$25 more per month. There is no reason why two people with the same income should pay different Medicare premiums based on where the money is coming from.

### Webinars

The latest in the series of webinars was on December 8th and it was **How Much Money Do You Need to Retire?** This should be of interest to both those not yet retired and those who have already retired. Topics discussed were; What you can do to reduce risk and eliminate concerns, Proven ways to estimate your retirement budget, Investment strategies to avoid tax pitfalls, and Strategies to develop a lifetime of income from all your investments.

If you were not able to watch it live, it like all webinars are recorded and available after the live date on the NARFE website.

### Cards, Calendars, etc.

From time to time I need to remind you about the various mailings that you get from the NARFE national headquarters. Things like the calendars, greeting cards and offers to purchase products. These are usually followed by letters asking for donations. Please don't get upset by these requests, you are not obligated to donate if you do want. But a lot of NARFE members do and this is a BIG help to NARFE

I have heard that some members don't understand the reason NARFE sends out these items and requests. NARFE receives thousands of dollars in voluntary donations that goes to directly support the NARFE Operations. It is a fact that membership dues alone is not enough to fund the NARFE operations. Please feel free to use the calendars, cards, etc. and ignore the requests for donations if you are not inclined otherwise.

### Gatlinburg area fires

You have heard in the news about the wildfires in east Tennessee. There are many relief efforts underway to help those who have had homes and businesses destroyed. I hope all can help some. I have received information that 2 families who are NARFE members of the Sevier County Chapter have lost their homes. I am providing their names and addresses here in case you want to send a card or more to help them. I would think they can still receive mail. They are:

Mike and Sally West  
748 Village Loop Rd.  
Gatlinburg TN 37738

Randy and Kathy Pope  
845 Vixen Run  
Gatlinburg TN 37738

### 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)