



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

Chapter 1956 Newsletter

November 2018

Monthly Notes

We have reached the next to the last month of the year, the clocks have changed, holiday times are upon us as well as cold days and nights. It will not be long until the new year. I hope all are doing well this month. Stay warm and come out to our next meeting.

There is some good news to share in this edition, so I hope you will read and share with others as I am sure than many will not see it for one reason or another.

Next Meeting

On our new meeting calendar, we will meet next in November. That will be our fall meeting and will occur on November 20nd. We always try to bring important information to discuss and to keep you informed about at each meeting. As you interact with other members of our chapter throughout the time between now and then, encourage them to be part of our discussion and meetings. And if anyone is interested in being an officer or committee member, do not hesitate to let me know about that.

New Officers Take their Positions

After 2 rounds of voting, the new NARFE national officers for the coming 2 years are now installed and took office on November 1st. They are Ken Thomas, our new National President and Kathryn Hensley, our new National Secretary/Treasurer. Neither of these have had a national office before, but I believe they have served in the respective chapters and federations. Let's wish them well as they begin their terms and hope that the association moves forward.

Bill Shackelford was re-elected to serve another 2 year term as Region 10 Vice-President. He has held that position for awhile now.

NARFE Webinars

Recent and upcoming webinars:

FEHB & Medicare: Understanding Your Choices, on October 11.

Health Plans: What's New and How to Choose on November 8.

Estate Planning: What Feds Need to Know on December 13.

Meeting Location: Shoney's Restaurant
880 S Jefferson Ave., Cookeville TN
6:00pm to eat, 6:45pm for the business meeting

Consumer Price Index Watch

Big news, the finale report is in from the U.S. Bureau of Labor Statistics on the consumer price index which determines our Cost of Living Adjustments. In January, federal retirees and those receiving social security benefits will receive a **2.8 percent** increase in their monthly checks.

This is a little less than what I was expecting, but we have to take whatever it is. This will be a welcome increase for us in the year to come, and it should be more than enough to offset any increases in insurance costs which I will discuss in another section of this newsletter.

In case you are wondering, this is better than last year and the most since the year 2012 in which it was 3.6%. So looking back here are the numbers; 2018 2%, 2017 0.3%, 2016 0%, 2015 1.7%, 2014 1.5%, and 2013 1.7%. Since I retired and began receiving COLAs, there have been 3 years with no increase and the largest increase that I have seen was 5.8% in the year 2009.

Here is the rundown month by month from October of 2017 to September of 2018 which is the reporting year.

- October 2017 **Decrease of 0.15%**
- November 2017 **Increase of 0.04%**
- December 2017 **Decrease of 0.06%**
- January 2018 **Increase of 0.58%**
- February 2018 **Increase of 0.44%**
- March 2018 **Increase of 0.20%**
- April 2018 **Increase of 0.47%**
- May 2018 **Increase of 0.48%**
- June 2018 **Increase of 0.17%**
- July 2018 **Decrease of 0.02%**
- August 2018 **Increase of 0.07%**
- September 2018 **Increase of 0.09%**

Chapter Officers

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

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

Insurance Open Season News

The 2019 plan information is out with details of the changes coming in the next year and the rates have been published as well. While the average cost in health insurance premiums for the enrollee will be 1.5 percent, I see that many of us will pay less next year. As stated last month, the increases are less this year than in years past.

I will have the list of health insurance premiums at the November meeting if you want to know what your costs will be. Some of the more popular plans monthly premiums are:

Blue Cross Blue Shield Standard Self, \$243.17
Blue Cross Blue Shield Standard Family, \$581.13
Blue Cross Blue Shield Standard Self+One, \$555.83

GEHA Standard Self, \$127.36
GEHA Standard Family, \$320.91
GEHA Standard Self+One, \$273.83

NALC High Self, \$183.37
NALC High Family, \$393.49

That is just a few of the plans that are available as you know. I see that Blue Cross Blue Shield has a new plan this year called Focus that is available in Self, Family and Self+One. To learn more about any plan, contact the plan directly or use the OPM website. One other note to make, the new rates do not show up for those retired till the February check.

Open Season begins this year on Monday, November 12. That is the time to make changes in health insurance and dental and vision insurance. And for those still working, health savings plans.

Medicare

The Medicare Part B monthly premium for the year 2019 is going up to \$135.50, unless you are in one of the higher income tax amounts. I know this rate will apply for all those not covered by Social Security, but not sure about those which are covered by that.

2018 Virtual Benefits Fair

Remember there will be the online presentations about the health plans again this year, including the dental and vision plans again this year. I would think that this will be very informative on these plans.

There will be 2 dates that you can take part in; Tuesday, November 13th and Wednesday, December 5th. You will need to register for this by going to this [website](#). As I understand it, you can go there at any time to get information on the various insurance plans but to chat live to a representative, it must be on those dates listed.

Legislative News

Now that the mid-term elections are over, Congress may get back to work on it's work to finish out the current legislative session. There are still appropriation bills to pass and many other bills that NARFE is either supporting and opposing for its members. For the latest on bills that NARFE is watching go online to the Legislative Action Center or look in the current magazine.

Jeff Pon who has been the Director of the Office of Personnel Management for only 7 months has resigned and an acting director has been put in place.

If you don't already receive the NARFE Legislative Hotline email messages, you can sign up to get them, or you can call 1-800-456-8410 option 4 to hear them. To send an email to your member of Congress, use the Legislative Action Center section of the NARFE website to do that. To call either of your U S Senators or your U S Representative, call 1-866-220-0044. and just follow the prompts to get to the office you want. Keep in mind that in order to speak to all 3, you will need to make 3 calls.

Sunshine Report

Myrna Estes is recovering from hip replacement surgery and Kathy Hilton is scheduled for open heart surgery on November 13th.

Membership Drive

The NARFE national office is once again offering incentives for current members to recruit new members by offering cash and other prizes as they have done before. The time period is now through the December 31st. New members can be current federal workers or those already retired.

For each new member you recruit, you will receive \$10 and a chance in a drawing for each new member. There will be 3 monthly drawings of a \$25 Amazon gift card and a Grand Prize of Bose SoundLink Revolve+Portable Bluetooth 360 Speaker.

Recruiters will need to supply their member ID on the Membership Form or by telephone, or online if the new member signs up by either of those ways.

NARFE Perks

From time to time, I like to call attention to the many discounts available to NARFE members. These are shown in the magazine each month and are a good way to save money on things like; travel and motels, insurance and health services, moving and more. You may also have discounts from other sources, but these are some of the best.

NARFE IS ON THE WEB

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