

**Monthly Notes**

We have reached the month of November and soon will be closing out this year. The November and December months normally bring lots of activities to take part in along with colder temps and short days. This year has not been as challenging as 2020 was but we are still dealing with many problems related to ongoing COVID and now high inflation we have to deal with.

The Tennessee Federation finally did have their fall board meeting since the last newsletter, but unfortunately I was not invited to attend their Zoom meeting. I am one of the Appointed Board Members and the current Federation President only invited the Elected Board Members it seems. My part on the board is to keep the federation website updated and it sure helps to hear any news and updates that are brought up in the few meetings that the federation has from time to time.

And while I am on the subject of the Tennessee Federation, I will note that in November there should be another Federation Newsletter to is sent out. I have heard that it will be sent out soon. All NARFE members in Tennessee should receive it either by postal mail or e-mail.

**The Latest Chapter Financial Report .**

September 1 balance—\$1,305.96  
Dues received—\$42.00

Disbursements—none  
September 30 balance—\$1,347.96

**NARFE Webinars**

I will leave the latest webinars listed that have been presented and upcoming that you may be interested in. All but the last one has been presented. As you can see, these are all related to health insurance plans and choices during Open Season. More on that in another place in this newsletter. Take advantage of these if you can.

- **Understanding Medicare Advantage Options:**
- **Federal Dental and Vision Insurance: FEDVIP Explained:**
- **Which FEHB Health Plan is Right for You?**
- **So Many Choices: Which FEHB Plans Work Best with Medicare A & B?** November 18th

These are free to members on the NARFE website, but registration is required. All are live at 1 PM CT on the dates shown. They will be recorded and can be watched later.

**COLA Watch**

The finale Consumer Price Report which determines the 2022 federal annuity and social security Cost of Living Adjustments has been released. The September report showed another increase of the cost of good and services of 0.26 percent.

As you can see in the table below that brings to total change for the year to a 6.19 percent increase, but sometimes the way the calculations are done it does not equal the COLA announced by the Bureau of Labor Statistics which announced a **5.9 percent increase**. I have been watching this for many years and for the previous 2 years the amount shown in September for the annual change has equaled the next COLA, but there have been other years such as this year that it does not.

You may have heard in the news that the 5.9 percent increase is the highest increase since 1982. That was 40 years ago. Records go back as far as 1975 and there has been only 2 other years that was more than this year. But keep in mind, that the increase only partly compensates for the higher costs.

Month	Month % Change	% Toward 2022
October 2020	+0.03	+0.26
November 2020	-0.10	+0.16
December 2020	+0.10	+0.26
January 2021	+0.48	+0.74
February 2021	+0.61	+1.35
March 2021	+0.81	+2.20
April 2021	+0.89	+3.08
May 2021	+0.91	+4.03
June 2021	+1.06	+5.13
July 2021	+0.52	+5.67
August 2021	+0.22	+5.91
September 2021	+0.26	+6.19

**Chapter Officers**

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

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

### Chapter Lost Another Member

I received a call recently informing me that Francis Hitchcock passed back in August of this year.

She became a spousal member when her husband Howard who retired from the USDA-FSA passed. I don't believe that I ever meet her or her husband, but I am sure some of will remember them. We are grateful for their many years of membership. Francis was age 90 and is survived by 2 children and several grandchildren. Our sorrows go out to each of them at this time.



### Open Season Is Just Around The Corner

The 2022 plan information and rates have been published for the various health plans and dental and vision plans. You can see all of these on the [OPM.gov](http://OPM.gov) website. There is also a comparison tool shown for the health plans. For the individual plans, you can go to that plan's website to see the details and for your current plan, you should receive information in the mail.

The dates for Open Season are: **November 8th—December 13th.**

Here are some of the premium rates for some of the more popular health insurance plans.

PLAN Name	2022 Monthly Rates	Change
BCBS Basic Self	\$173.73	\$3.42
BCBS Basic Self+One	\$424.95	\$15.08
BCBS Basic Family	\$459.96	\$23.88
BCBC Standard Self	\$276.19	\$8.71
BCBS Standard Self+One	\$627.49	\$19.06
BCBS Standard Family	\$680.57	\$30.31
GEHA Standard Self	\$135.77	\$0.00
GEHA Standard Self+One	\$291.92	\$0.00
GEHA Standard Family	\$357.17	\$0.00
GEHA High Self	\$227.20	\$-7.11
GEHA High Self+One	\$530.31	\$-15.54
GEHA High Family	\$654.87	\$-25.74
NALC Value Self	\$97.16	\$0.00
NALC Value Self+One	\$507.76	\$16.70
NALC Value Family	\$228.04	\$2.26
NALC High Self	\$212.94	\$7.47
NALC High Self+One	\$507.76	\$16.70
NALC High Family	\$437.71	\$7.22

There are many more plans than these. If you have one of the other plans and want to know what the 2022 premium costs will be, just let me know and I can get that for you. All the premium rates are also published in the November issue of the NARFE magazine as well.

### Monthly Membership Report

Again for the month of October, I do not see a lot of activity on the chapter reports that are available to see. Reported this past month are: 1 member death and 2 members renewed.

Please watch for any notices to renew your membership, the holiday season is approaching and it is easy to overlook such things as this. Thanks for all of our members who stay with us.

### Legislation Report

There is an **Action Alert** to urge co-sponsorship of the WEP and GPO Repeal Bill; NARFE is calling on lawmakers to cosponsor the Social Security Fairness Act, H.R. 82 and S. 1302, legislation to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These long-standing provisions unfairly reduce the Social Security benefits of more than 2.6 million people nationwide. Be sure to use the NARFE's Legislative Action Center ([www.NARFE.org](http://www.NARFE.org)) to personalize a message to your Representative and Senators requesting their co-sponsorship.

If you do not have access to the internet you can also use this phone number is 866-220-0044 to contact them.

There is also a new bill just introduced, H.R. 4788 that would fully repeal the WEP for those whose combined monthly income from their non-Social Security-covered government annuity and Social Security benefits is \$5,500 or lower. For those with combined monthly benefits above \$5,500, the WEP penalty is reduced until the combined monthly income is \$6,333.

### NARFE 2021 Fall Membership Drive.

Remember that the incentives to recruit new members runs till the end of December. Dust off your membership forms and pass out to any potential members. The membership form is included in each NARFE magazine. Include your name and member ID on the forms in order to get credit for the new recruit. **Important, New members have to opt in to join a local chapter, it is not automatic anymore. Our chapter number is 1956**, so enter that on the form.

I spoke to one potential member about joining up and encouraged them to sign up. I hope that they will. Thank you in advance in your efforts to reach new members for our organization. More is better!

Those eligible to be members of NARFE include current federal employees, federal retirees or the spouses of either group, (even your own spouse). I hope you will take advantage of this opportunity to grow our membership.

### 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)