

Monthly Notes

Happy November to you all, I hear that the turkeys are not very happy. This is the month to be thankful for the things that have come our way, good and not so good things. November also begins what is called the holiday season. If you do any traveling during the days ahead, be safe.

Our federation president has set a time and place for a joint meeting with the board and chapter presidents. It is scheduled to be on December 5-6 in Lebanon TN. As of yet there has no agenda been announced, perhaps that will come later. I hope that current plans for the meeting happen, but things do change and plans have gotten cancelled.

As far as I know some plans are being made for the 2023 Federation Annual Meeting. The dates will be April 17-18, 2023. It is being talked about as an in person meeting, but again, that could change going forward.

A revised Policy Manual is being worked on that should be ready soon. You can find many documents on the Tennessee Federation website. They are shown on the Library page. If you have not checked them lately, then give them a look see.

The November Federation Newsletter was sent out. You should have received a copy either by postal mail or email.

The Latest Chapter Financial Report .

September beginning balance—\$1545.96

Dues received—\$36.00

Disbursements—none

September ending balance—\$1581.96

Open Season Coming Soon

By the time you receive this newsletter, the annual open season will be approaching. It will begin on November 14th. and run through December 12th.

This is the time we have not only to consider changes in our health insurance plans, but also vision and dental plans. And for those still employed, you can consider changes to your flexible spending account.

Please refer to your current plan information about what changes your plan has. Remember that you can research other plans as well on the OPM.gov website, narfe.org or the various insurance plan websites.

Last month I showed a partial list of new plan premiums. I hope that was helpful.

8.7% COLA for 2023

Inflation continues to rise in all parts of the economy, And it is being felt by all consumers, and maybe more so by seniors. You can see the CPI-W index below. Other indexes show even higher increases.

The increase will be on our January payments.

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
September 2022	+0.08	+8.73

NARFE Webinars

- **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.
- **Estate Planning: Strategies for Feds** December 14th.

Chapter Officers

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

Legislative Report

I see that NARFE is still trying to get 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. The latest that I see is the House Ways and Means Committee removed it from the Calendar. It still can be voted on if they will advance the bill.

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.

Medicare Part B Premiums

The 2023 Medicare Part B premiums have been announced and surprisingly the rates are going down in 2023. The standard rate that most will pay is \$164.90 in 2023, which is a decrease of \$5.20 from the current premium of \$170.10.

This rate applies to those whose with a modified adjusted gross income of \$97,000 for single tax filers or \$194,000 for joint tax filers. For those over those amounts (up to the next threshold) the premium rate would be \$230.80.

NARFE Annual Membership Drive

Don't forget about our membership drive. New members are so very much needed. Think of those you know who are potential members and give them a copy of a magazine or membership form and ask them to join.

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 if 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.

Monthly Reports

The monthly chapter reports for October do not show any activity. That seems highly unusual, but I have no way of knowing. Anyway I encourage all our members to take the opportunity to renew your memberships as they come due.

I would also ask that you log in to your NARFE membership account and check to see that all your contact information is current, that helps me to keep my records updated..

Additional Notes on the 2023 COLA

Last year the increase we received was 5.9%, this coming year it will be even more, 8.7%. That increase is the most since 1981. In that year the COLA was 11.2%. Most likely non of us were receiving retirement benefits back then.

I should note that if you retired under FERS, the COLA for you will be 7.7% this coming January.

While it is good to get an increase in retirement benefits coming in January, the increase does not reflect the real rising costs of goods. Listed are some examples of where increase are.

Gasoline +51%, Natural gas +18%, Electricity +15%, Used cars and trucks +26%, New cars and trucks +9%, Beef +24%, Food +20%, Milk +15%.

The lists go on and on, and it varies somewhat depending on the location and source.. It appears that there is no end in site.

NARFE Alzheimer's Fund Reaches Goal

NARFE is proud to announce that the NARFE's Alzheimer's Fund has achieved its goal of donating \$15 million to Alzheimer's research.

Since 1983, NARFE members have played a major role in seeking a cure for Alzheimer's disease. Through its partnership with the Alzheimer's Association, NARFE supports research into the causes, prevention, detection and effective treatment of Alzheimer's and all other dementia. Public education on the need for research – our only tool for conquering the disease – also is an important focus.

NARFE announced it will continue its long-standing support of the Alzheimer's Association, agreeing to raise another \$1 million for the Association's full mission by the end of 2025.

For nearly four decades, NARFE has distinguished itself as one of the Alzheimer's Association top research funders, and its members have contributed to 85 grants supporting wide-ranging, disease-related research.

To help NARFE's Alzheimer's Fund reach its next milestone, [donate online](http://donateonline.org) today, or use the donation form in the magazine to send in your support. It is for a good cause.

NARFE IS ON THE WEB

Chapter 1956: www.narfecookevilletn.org

Tennessee Federation: www.narfetn.org

NARFE Headquarters: www.narfe.org