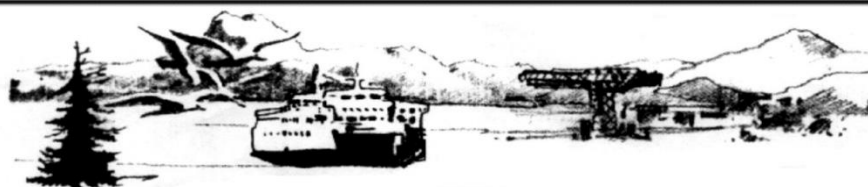


NARFE
FEDERAL BENEFITS EXPERTS



MONTHLY NEWSLETTER
except July & August

**NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES
ASSOCIATION, BREMERTON CHAPTER 181**
P.O. Box 5025, Bremerton, WA 98312-0462

November 2021

NUMBER 09-21

General Meeting Date: November 8, 2021
Time: 10:00AM to 3:00PM

Meeting Place: Westside Improvement Club
4109 West "E" Street, Bremerton, WA

**Program: FEHB Plan Health Fair Opens at 10:00AM – Plan
Reps Present their Plans at 1:00PM – We will
observe masking and social distancing protocol in
place on that date – please bring a mask – please
sign in upon arrival.**

*NARFE is recognized as the association devoted exclusively to serving and
protecting the earned entitlements, rights and benefits of all federal retirees,
employees and survivors.*

**Executive Board meetings are held from noon to 2:00PM at the Westside
Improvement Club the Wednesday prior to general meetings. Members
are welcome to join us.**

UPCOMING EVENTS

8 November to 13 December.....FEHB Plan Open Season

13 December.....Membership Meeting at WSIC

10 January.....Membership Meeting

14 February.....Membership Meeting

PRESIDENT

Bill Powers

Last month NARFE raised sufficient contributions to engrave our Past Region IX vice president's name, Rich Wilson, on the Silver Circle plaque at NARFE's headquarters Wall of Fame in Alexandria, Virginia. Thank you to those chapter members who contributed. Rich died in September of COVID-19 complications; I attended his Celebration of Life in Tacoma.

The \$1 trillion infrastructure spending package that passed the Senate in September is still being held up in the House of Representatives as of our newsletter deadline. Hopefully congress can resolve the separate social spending debate which is holding the infrastructure spending package hostage. There are funds in the infrastructure package to assist our state to alleviate the Gorst bottleneck.

Our annual health fair is from 10:00AM to 1:00PM at our regular 8 November chapter meeting. So, invite everyone eligible for the Federal Employee Health Benefit (FEHB) plan to come and visit the representatives of the participating plans. Each plan rep will give a short talk and answer questions. **(BCBS, Kaiser, GEHA and SHIBA have confirmed they will attend; Aetna will provide brochures.)**

After congress resolves the social spending, infrastructure and voting legislation, hopefully they can spend some serious effort toward postal reform. The United States Postal Service has had some serious challenges for years and its finances require shoring up. See the *NARFE Magazine* "Bill Tracker".

For our retirees, the 5.9 percent cost of living (COLA) increase for 2022 should help alleviate some of the inflation increases we have incurred in the past year. Enjoy!

Don't forget to turn in your ballot for the November general election. Also come to our November chapter meeting and show support for our new executive board nominee for the 2022-2024 term, John Burch. Have a Happy Thanksgiving!

LEGISLATIVE UPDATE

Steve Ferguson

Steve Ferguson here.

Federal Employee Health Benefits (FEHB) **Open Season** is upon us. You are eligible to change coverage from **Monday, 8 November through Monday, 13 December**. About 5 percent of federal employees change plans during open season. I will stay with my Kaiser Medicare Advantage Plan that reimburses \$100 per month directly to my checking account. That makes my Medicare Part B premium effectively \$48.50 per month.

What will Medicare Part B premiums look like for 2022? I am seeing a probable \$5 per month increase from \$148.50 per month to \$153.50 per month for most people. Your rate is based on reported income from two years prior. Medicare uses the “Income Related Monthly Adjusted Amount” (IRMAA) table. Filing jointly, the current annual income brackets are: Up to \$176,000 = \$148.50 premiums; over \$176,000 to \$222,000 = \$207.90 premiums; over \$222,000 to \$276,000 = \$297 premiums; and so forth to a maximum Part B premium of \$504.90.

The financial problem with Medicare is that the average person derives three times as much in benefits as what they paid in.

The national debt continues to soar and is expressed in terms of trillions of dollars. One trillion is a difficult concept to grasp. I recently encountered the following explanation of how to understand the relationship between one million, one billion and one trillion:

One million seconds = 11.57 days

One billion seconds = 31.71 years

One trillion seconds = 31,710 years

We all need to pay attention when we hear about NEW government spending of \$3.5 trillion. We can't pay for current obligations without borrowing money.

MEMBERSHIP

Ralph Sanders

Here we are again, November, with Thanksgiving just around the corner and Christmas on the horizon. This is also Open Season on health care insurance. One health fair is in downtown Bremerton for shipyard employees; you are welcome to attend. It's in the Kitsap Conference Center ballrooms at Bremerton Harborside, 100 Washington Avenue. If you park in the parking garage under the conference center (Anthony's), there is usually a special "event" rate. The other health fair is the morning of our 8 November NARFE meeting where parking is free and access is easy.

Our Holiday luncheon will not happen this year due to COVID-19 restrictions at The Willows. Instead, we will have a regular monthly meeting at our regular time and place. I hope to see you at both.

There are presently 464 active members in Bremerton Chapter 181. There were three members whose dues were due in May and who were dropped in September: Carol Ann Eversol, Gary Purbaugh and Leslie Ramey. There will be no members dropped in October.

There were two prospective members listed for September: Diane Foskett and Larry Marques. We hope you will join our chapter

One member was listed as deceased in September: Tom Doering. Our condolences to his family.

If you're moving south for the winter, please remember to update your mailing address; contact me or the NARFE National office.

If you have questions regarding NARFE or Bremerton Chapter 0181, please contact any one of our board members listed on the back of this newsletter; please call or email any of us at any time.

NARFE NATIONAL ELECTIONS

Candidate statements will appear in the May 2022 *NARFE Magazine* and online voting will go live on July 15, 2022.

CHAPTER ELECTIONS
John Burch and Ralph Petersen

We will vote for officers at the 8 November meeting. The nominees are as follows:

President – Bill Powers
Vice President – Ralph Sanders
Secretary – Bea Bull
Treasurer – Rex Tauscher
Sergeant-at-Arms – Bill Fuhrmeister
Executive Board Member Position 1 – John Burch
Executive Board Member Position 2 – Vacant.

It's not too late to throw your hat in the ring!! Also, we continue to look for volunteers for the membership and legislative chair positions.

PAC – THIRD QUARTER REPORTS
Bea Bull for Lanny Ross

Region IX (AK, ID, MT, OR & WA): 524 chapter members contributed \$37,677.00; 64 sustainers.

Washington State Federation: 284 chapter members contributed \$19,812.00; 32 sustainers.

Bremerton 0181: 59 chapter members contributed \$3,315.00; 6 sustainers.

Please consider becoming a Sustainer; this provides NARFE-PAC with a steady flow of funds that they can rely upon.

PROGRAMS

DECEMBER – Due to COVID-19 restrictions, the Holiday Luncheon is canceled. We will hold a regular meeting at 1:00PM at the Westside Improvement Club. We will ask the Mayor to be our speaker.

POSSIBLE SPEAKERS IN 2022 - Mendy Harlow, Executive Director, Hood Canal Salmon Enhancement Group; Kami Freke and Netti Martini from

Fieldstone Communities to talk about preparing for assisted living. If anyone has program ideas, please contact me.

OTHER FEHB PLAN HEALTH FAIRS

Many in-person FEHB plan health fairs have been canceled again this year due to COVID-19 restrictions. Following are a couple locations that WILL hold in-person health fairs:

JBLM, Tacoma* – Tue, Wed and Fri the week of 15 November

NARFE, Sequim – Wednesday, 24 November, 11:30AM – 1:00PM. Big Elk Restaurant, 707 E. Washington St., Sequim.

***Contact Bea Bull for specific location(s).**

SECRETARY

Bea Bull

NARFE Never Sells Member Addresses – According to an article in the September/October *NARFE Insider*, the emails you receive from sponsors come from NARFE, not the sponsor. Sponsors provide mailings to NARFE and NARFE sends the emails to its members. NARFE never sells your email address.

Federation Reporter – the 2021 edition is out and available on the LINKS/PUBLICATIONS tab on the district website, or pick up a hard copy at the October meeting.

Fridge magnets - We still have fridge magnets available (business card size for \$1.00 and postcard size for \$2.00); profits will be donated to Alzheimer's.

TREASURER

Rex Tauscher

Our income for September was \$408.71 with expenditures of \$502.86. Our Net Worth as of 30 September was \$38,092.70. A Treasurer's report for October 2021 will be available at our November meetings.

ALZHEIMER'S (ALZ)

Bea Bull

The balance in the Alzheimer's account as of 23 October 2021 is \$114.00. Thank you to Lyn Damschen and Carol Tauscher for their donations.

Thank you to Bill Powers, Rex Tauscher, John Burch and Melinda Ellis for walking in the Bremerton Walk to End Alzheimer's, and to Carol Tauscher for literally helping me hold down our NARFE table in the wind!

NARFE Alzheimer's Fund Reaches \$14 Million Goal – In a 12 October social media post, NARFE wrote that they are “proud to announce that the NARFE's Alzheimer's Fund has achieved its goal of donating \$14 million to Alzheimer's research.

“A generous anonymous donation in September pushed the Fund's total past \$14 million. NARFE greatly appreciates this gift, as well as all member gifts to the Fund.”

To make a tax deductible donation to the NARFE Alzheimer's Research fund please make your check payable to “NARFE Alzheimer's Research” and mail it to:

**Lorie Bennett, WSF Alzheimer's Chair
4310 S. Kingwood Street
Kennewick, WA 99337-5706**

SUNSHINE CHAIR

Lois Barber for Amber VanSantford

A sympathy card was sent to the family of Tom Doering.

If you know of a chapter member in need of a little sunshine, please contact Lois at 360-297-2671 so we can get a card out to them.

If you have questions or need assistance with this newsletter, please feel free to contact me at tbkbull@gmail.com. Thanks!! Bea Bull

PRESIDENT

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powersw@silverlink.net

**VICE PRESIDENT
MEMBERSHIP CHAIR**

Ralph Sanders

**SECRETARY
NEWSLETTER EDITOR**

Bea Bull

TREASURER

Rex Tauscher

LEGISLATIVE CHAIR

Steve Ferguson

NARFE-PAC CHAIR

Lanny Ross

SERGEANT AT ARMS

William Fuhrmeister

ACTING SUNSHINE CHAIR

Lois Barber

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360-693-0435
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EX BD MEMBERS

UNTIL DECEMBER 2021

Steve Ferguson

Amber VanSantford

UNTIL DECEMBER 2022

Lanny Ross

Ralph Petersen

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Region IX VP

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NARFE DIST IV WEBSITE

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www.narfewadistiv.org

NARFE STATE WEBSITE

www.narfewa.org

NARFE NATIONAL WEBSITE

www.narfe.org

LEGISLATIVE HOTLINE

877-217-8234

**ADD YOUR E-MAIL
ADDRESS**

800-456-8410

**SENIOR INFORMATION &
ASSISTANCE**

360-337-5700 OR
1-800-562-6418

**OFFICE OF PERSONNEL
MANAGEMENT(OPM)**

Phone: 1-888-767-6738

Hours of operation:

7:30AM – 7:45PM ET with best
time to reach someone being
6:30PM – 7:30PM or at 7:30AM.

Mailing Address:

Office of Personnel Management
Retirement Operations Center
P.O. Box 45
Boyers, PA 16017

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