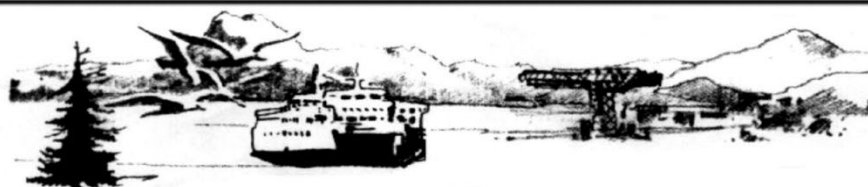


**NARFE**  
FEDERAL BENEFITS EXPERTS

MONTHLY NEWSLETTER  
*except July & August*



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

**June 2022**

**NUMBER 06-22**

**General Meeting Date: June 13, 2022**

**Time: 1:00PM**

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

**Program: Pam Hamon, League of Women Voters, Will  
Introduce Us to Their Organization and Its  
Activities**

*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**

**12 September.....Membership Meeting**

**10 October.....Membership Meeting**

**Week of 10 October.....WSF Virtual Conference**

**14 November.....Membership Meeting**

## **PRESIDENT**

Bill Powers

Summer is finally coming and our executive board will be taking our summer break. I want to remind everyone that the end of last June was when we had our 100°F+ weather for three days. If that happens again this year, I'm heading for Ocean Shores early in the morning to enjoy the ocean breeze along with hundreds of other people escaping the heat.

This month's newsletter has more information and articles than normal. I'd like to thank our newsletter editor for arranging for an insert page to include and edit all the additional news. I'd also like to thank Stan Barber for volunteering as our newest member of the executive board. His wife, Lois, is our Sunshine Chair. You are welcome to attend any executive board meeting to see if you are interested in one of our open positions.

Ralph Sanders, our V.P. and Membership Chair, and I rode our NARFE automobile (his Prius) entry in the Armed Forces Day parade. It is always good to participate in a community parade to advertise our name and purpose. It was enjoyable.

In our March newsletter I stated that inflation would hit 10 percent in 2022 due to the Russian invasion of Ukraine along with other reasons. In April's newsletter I stated that the Federal Reserve would gradually raise the FED funds interest rate to 2 percent by fall. I'm sticking with both of these projections. The Federal Reserve needs to get more aggressive to meet my projection and slow inflation, which continues out of control. The fall elections will be a good indicator of issues on which the federal government needs to focus.

### **To "B" or not to "B"**

President Bill Powers

There have been many articles in *NARFE Magazine* concerning the option federal retirees have for Medicare Part B. The last magazine issue covering this was November 2021, pages 24 through 34, "Finding Your Way Through the Medicare Part B Dilemma" by Tammy Flanagan. She is also the featured presenter in the NARFE webinar, "To B to Not to B. Is Medicare Part B Right For You"? This webinar was archived in September 2021. NARFE members

can view this and other webinars related to this topic on [www.NARFE.org](http://www.NARFE.org). It is an hour long and can be paused or repeated at any time.

Medicare Part B covers a broad range of medical services including physician services, laboratory services, physical therapy, preventive services, durable medical equipment, and outpatient hospital services. Enrollment in Part B is voluntary and can be canceled at any time. However, most beneficiaries with Medicare Part A also enroll in Part B; over 75 percent also enroll in Part B. Enrollment cost in 2022 for Part B is \$170.10 per month per person for individual enrollees making up to \$91,000 yearly. Calculations for enrollment use income tax returns from two years prior to figure payment. Low-income enrollees receive assistance with this premium from Medicaid and high-income enrollees pay higher premiums. These monthly payments cover 75 percent of Part B costs; the remainder is covered by the Supplemental Medical Insurance (SMI) Trust fund. This money comes from federal personal and corporate income taxes collected.

Medicare caters to the needs of the elderly (age 65 and over) and those with chronic health conditions. Medicare Part B payments are required to qualify for TRICARE For Life or Medicare Advantage, also called Medicare Part C. If you decide not to enroll in Part B when you turn 65, you will have a 10 percent surcharge added to the standard monthly premium for every 12 months you could have enrolled in Part B but didn't.

If you decide you want the assurance of being able to have coverage for most of your medical expenses after age 65, including copayments and eliminating most out-of-pocket costs for health care, FEHB plus Medicare B is for you.

If you decide that your current FEHB plan will be adequate insurance for your retirement years, opt out of Part B and save \$2,041.20 each year to pay miscellaneous medical expenses.

If you do decide to enroll in Part B, or have already enrolled in Part B, make sure you switch to one of the less expensive FEHB plans that offer wraparound benefits and partial reimbursement for your Part B premium. Aetna Direct, BCBS Basic, GEHA High Option, MHBHP HDHP, Care First Blue Choice, and United Healthcare plans pair with Medicare Parts A and B and allow you to maintain a reasonable monthly rate. You have to apply for the partial premium reimbursement.

## **GOP/WEP President Bill Powers**

These two acronyms have been kicked around for twenty years. I will go over each and explain their impact. WEP is the Windfall Elimination Provision; this legislation affects almost two million taxpayers by reducing the Social Security pension for people who also worked a government or public service job with a pension. It applies to federal workers and others hired prior to 1984 who reached age 62 after 1985. It mostly affects CSRS employees and those of other organizations, such as teachers, police and firefighters, that didn't withhold Social Security taxes.

Social Security is considered a safety net and not intended to replace all of a worker's pre-retirement earnings. It is designed to favor low-income workers so they will have a decent retirement. Social Security benefits are calculated using three factors to complete a Primary Insurance Amount. Low/medium/high income portions of earnings are segregated and multiplied by 90/32/15 percent respectively then multiplied to increase/decrease depending on retirement prior to, or after, full retirement age. The WEP reduces the 90 percent portion of the formula to a lower percentage based on the number of years under Social Security with substantial earnings, \$27,300 for year 2022. If a double-dipper has 20 or less years of Social Security substantial earnings, their 90 percent portion is reduced all the way down to 40 percent.

GPO is the Government Pension Offset. This legislation affects half a million survivors of people who got Social Security but did not pay into Social Security themselves. Originally Social Security spousal benefits were considered required because immediate family members were perceived to be dependent on the deceased worker for financial support. Social Security dual entitlement rule changed this concept because the survivor had their own Social Security income. GPO replicated this Social Security dual entitlement rule for CSRS retirees and those with supplementary private pensions. Then due to a firestorm of complaints, the GPO reduction was lowered to only two-thirds of the non-covered government pension.

GPO/WEP is a hot topic on both sides of the issue. I personally think that the current legislation, plus the ongoing legislation to reform Social Security to keep it solvent' will lead to a compromise. Retirees won't get all they wanted but they will get something.

## **MEMBERSHIP & MUSINGS**

V. P. Ralph Sanders

“Advocacy” is a term for what was once called “Grass Roots Lobbying”. The problem word is “lobbying” or “lobbyist”. Lobbyists have given the profession a bad name because of their quality and quantity. Putting that aside, it is our responsibility and duty to lobby our members of Congress. NARFE has paid-lobbyists on Capitol Hill looking out for our concerns and NARFE-backed legislation. However, the difference between them and you is, you live and vote in the district that your member of Congress represents. It is not possible for our congressional representatives to do their best job without the help and insight of their constituents. So, though we won’t be producing a newsletter in July or August to remind you, please remember that it’s important to stay in contact with your representatives during the summer months.

Now for the membership report dated 22 April through 26 May. We have a total chapter membership of 449. There were two members dropped for non-renewal: Vivienne Barnes-Forst and Curtis Bay. If you know either of these members, please urge them to reinstate their membership. National reports one member passed away: Alfred Larson\*. Our condolences to his family.

We have four new chapter members this month: Garth Barnum, Kathleen Martell, Jorge Nolasko and John Schaleger. We have four new prospective members: Janice Becker, Sherrill Gross, Morgan Perry and Timothy Putaansuu. Welcome!

If you have questions regarding NARFE or Bremerton Chapter 181, please contact any one of our board members listed on the back of this newsletter.

\*Research shows Mr. Larson passed away in 2018.

## **COLA UPDATE**

Steve Ferguson

The CPI-W increased 0.494 percent in April 2022, which is up 6.018 percent from the Jul/Aug/Sep, 2021 average of 268.42066.

## **SECRETARY**

Bea Bull

**FEDcon 22 Scholarship** – FEDcon22 will be held August 21-23 at the Westin Kierland Resort & Spa in Scottsdale, AZ. Register at [fedcon.narfe.org](http://fedcon.narfe.org).

The federation will reimburse ALL members in good standing (dues are up-to-date) \$190.00 toward the registration fee AND up to \$750.00 for travel expenses upon receipt of the Washington State Federation Form F-1 and relevant receipts. Members must attend all sessions. Contact federation president, Steve Roy, at 425-344-3926 or [stevenroy1@comcast.net](mailto:stevenroy1@comcast.net) for more information.

## **PROGRAMS**

12 SEPTEMBER –Gorst bypass panel discussion.

**Please help us advertise this event so we have a good audience!**

10 OCTOBER – Paul Andrews, Kitsap County Auditor, will explain Rank Choice Voting (RCV).

14 NOVEMBER – FEHB plan health fair.

12 DECEMBER – Hopefully, Holiday Luncheon.

## **TREASURER**

Rex Tauscher

Our income for April was \$153.33 with expenditures of \$478.37. Our net worth as of 30 April was \$36,779.41. A Treasurer's report for May 2022 will be available at our June meetings.

## **ALZHEIMER'S CHAIR**

Secretary Bea Bull

The balance in the Alzheimer's account as of 28 May 2022 is \$105.00. Thank you to Lois and Stan Barber, and Rex Tauscher for their donations.

**To make a tax deductible donation to the NARFE Alzheimer's Research fund please make your check payable to "NARFE Alzheimer's Research", write Chapter 181 on the notation line, and mail it to:**

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

### **SUNSHINE CHAIR**

Lois Barber

A sympathy card was sent to the family of William Chaussee and a "speedy recovery" card was sent to Bea Bull.

If you know of a chapter member in need of a little sunshine, please contact Lois at 360-297-2671 so she 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](mailto: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**

Vacant

**NARFE-PAC CHAIR**

Lanny Ross

**SERGEANT AT ARMS**

William Fuhrmeister

**CHAPLAIN**

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**SUNSHINE CHAIR**

Lois Barber

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Ralph Petersen

**UNTIL DECEMBER 2023**

John Burch

Stan Barber

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**NARFE DIST IV WEBSITE**

Webmaster – Bea Bull  
www.narfewadistiv.org

**CHAPTER FACEBOOK PAGE**

<https://www.facebook.com/narfechap181>

**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

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MANAGEMENT(OPM)**

Phone: 1-888-767-6738

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

Mailing Address:

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