



MONTHLY NEWSLETTER
except July & August

**NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES
ASSOCIATION, BREMERTON CHAPTER 181**
P.O. Box 4514, Bremerton, WA 98312-0392

September 2025 NUMBER 07-25

General Meeting Date & Time: September 8, 2025 1:00PM

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

**Program: Ashlee Cameron and Scott Lake from Future First Mortgage Will Discuss
Reverse Mortgages**

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

- 11 October. Silverdale Walk to End Alzheimer’s**
- 13 October.....Membership Meeting**
- 5 November.....PSNS FEHB Plan Health Fair**
- 10 November.10AM-1PM.Chapter Health Fair**
- 10 November.....Membership Meeting**



PRESIDENT

Bill Powers

Summer is almost over and the House and Senate are both set to return to D.C. on 2 September. Don't expect much to be accomplished concerning our NARFE “Bill Tracker” priorities this month since Congress’ priority will the deadline to keep the government funded for discretionary spending after 30 September.

Last month our government breached the \$37 trillion national debt threshold. The One Big Beautiful Bill (OB BB) Act tax cuts got most of the attention, but welfare reforms are looming. They are by far the largest expenditure in the national budget. Our country created \$10 trillion of red ink in less than 5 years. The tax cuts are only going to make matters more difficult to control.

Now for the good news. NARFE's six-month-long opposition and ultimate blocking of federal workforce objectionable provisions in Project 2025 is a significant victory. When OB BB was finally passed for President Trump to sign on 4 July, all of NARFE's objectionable provisions were removed except one. That is an audit of the Federal Employees Health Benefit (FEHB) Program. There is a good article on page six of September's *NARFE Magazine*. Take a look at it; you'll be impressed.

NARFE held its LEGcon25 in June. It was a three-day ZOOM meeting that our secretary and I attended. We got to discuss NARFE issues with our representative and senatorial staff aides in Washington D.C. The representative and senatorial staff members mostly enjoyed human interest stories that related to DOGE actions. I shared my girlfriend's story: She is a lab technician for the Environmental Protection Agency in Manchester. She was willing to retire with President Trump's early-out buyout if it would save someone else's job, but her boss needed her to stay because there was a hiring

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MOVING? SNOWBIRDS?

Even if it's from one apartment to another in the same building or complex, please contact Bea at 360-286-7798 to update your mailing address!!! USPS charges a fee for returned newsletters. THANK YOU!!

President cont. freeze. If she left, they wouldn't be able to replace her, leaving the lab in a lurch.

In closing, I again remind our current federal employees to mark your calendar for our 13 October general membership meeting. It is a holiday and our guest speaker will be our 6th Congressional District Field Representative for Kitsap and Mason Counties, James Bray. Though he is not able to speak on Congresswoman Randall's behalf, he can convey to her your likes and dislikes about the current administration. Our Secretary, Bea Bull, will collect written letters from you and pass them along to James who will, in turn, pass them to Congresswoman Randall. Please include your full name and physical address on your letter to prove you are a constituent. If you'd like a response, please include your phone number and/or email address.

Medicare Advantage Plans

President Powers

Medicare Advantage enrollment has grown rapidly in the past decade. During President G.W. Bush's administration, Medicare Advantage plans were touted to convert health care over to private industry. The reason being, big business wanted a bigger cut in the senior health care industry. Then President Obama's Affordable Care Act came along and government further subsidized medical care. Since 2008, Medicare Advantage has risen from approximately 8 million enrollees to approximately 35 million enrollees. This is more than half of all Medicare enrollees.

Traditional Medicare Part B enrollees pay a set amount determined each year by the cost of the program. It is now at \$185.00 per month for 2025. There is no out-of-pocket maximum for doctors or hospital service costs. Consequently, most traditional Medicare enrollees have Medigap coverage to manage unexpected expenses. Depending on coverage, that can run from \$50.00 to \$150.00 per month extra. Traditional Medicare has access to any doctor or hospital that accepts Medicare in the U.S.

Medicare Advantage plans, also called Medicare Part C, are private health insurance plans paid by the federal government as an alternative to "traditional" or "original" Medicare. Most Medicare Advantage plans are Health Maintenance Organizations (HMOs) that provide in-network doctors. Plus, enrollees are required to obtain prior approval for coverage of some services. Medicare Advantage plans are required by law to not charge more than traditional Medicare Part B doctor coverage and Medicare Part D prescription drug coverage which is

approximately \$15.00 per month. Some plans charge enrollees less per month.

The problem is the amount of money Medicare Advantage charges the government. Medicare Advantage plans are limited to a yearly maximum they can charge enrollees even though most plans cover hospital, doctor, eye glasses, hearing, and some dental. In 2024 the maximum was \$8,850.00 for in-network services; \$13,300.00 for in-network and out-of-network services combined.

Medicare Advantage plans set a rate per person, per year, under a risk-based contract. This is based on traditional spending in individual counties for people of average health. I repeat, average health. If costs are under projections, HMOs keep the money and use it for administrative expenses, profits and, hopefully, benefits. If costs are higher, which they generally are nowadays, HMOs charge the government a premium. With this risk adjustment, Medicare Advantage is rewarded for taking the sickest, highest-cost beneficiaries. Also, Medicare Advantage plans code individuals with arthritis, cancer, congestive heart failure, chronic obstructive pulmonary disease, diabetes, and depression as special needs. This further increases the payout adjustment to Medicare Advantage administrators by the government.

You can see why people are switching to Medicare Advantage over traditional Medicare. 'Good Old Uncle Sam' is footing the bill. With this growing enrollment, it is severely straining federal spending and the solvency of the Hospital Insurance Trust Fund (Medicare Part A). This increased enrollment is necessitating a change in the Medicare Advantage plans. Soon, either the quality of Medicare Advantage care is going to drop or prices will increase drastically. It is unsustainable.

Medicare Advantage is starting to get increased criticism for denying and delaying some needed care while costing taxpayers billions more than government-run, so-called fee-for-service, traditional Medicare. One estimate has Medicare Advantage costing taxpayers 22 percent more than traditional Medicare Part B.

WHALING DAYS

Bea Bull and her family, [REDACTED] represented Bremerton Chapter 0181 in the parade and Chapter President Bill Powers participated in the Whale of a Run.

MEMBERSHIP

Secretary Bull

As of 23 August we have 356 chapter members.

One member is missing from our member listing: Shylo [REDACTED]. Two members, Robert [REDACTED] and Mark [REDACTED], transferred out to National-only membership. Three members, Stu [REDACTED], Roxie [REDACTED] and Norman [REDACTED] were reported deceased; our condolences to those families.

One member, Ardis [REDACTED], reinstated her membership; thank you! We have four new members: Deborah [REDACTED], Edward [REDACTED], Helen [REDACTED] and Dorothy [REDACTED]. Welcome to NARFE and to the Bremerton chapter!

There is one new prospective member: Tom Tyler. We hope you'll join NARFE!

ANNOUNCEMENTS

11 October 2025 Silverdale Walk to End Alzheimer's: The chapter will have a table at the Walk so stop by to say hello. To join the chapter team or make a donation, go to the district website (see last page), click on the "2025 Silverdale Walk to End Alzheimer's" tab and follow the instructions. We will also have donation sheets at the September meeting.

Attention National Life Members who pay chapter dues: NARFE National President Bill Shackelford announced at the Annual Meeting that, beginning in October, National will no longer bill you for your chapter dues; chapters will have to bill you and you will pay your dues directly to the chapter treasurer.

We will discuss this at the 8 September membership meeting. If you can't attend but have input you'd like to share you may email Bea at tbkbull@gmail.com or call 360 286 7798 and leave a voicemail.

PROGRAMS

13 October – Emily Randall's Field Representative for Kitsap and Mason Counties, James Bray

10 November – 10:00AM – 1:00PM FEHB Plan Health Fair – Reps will be the program speakers

8 December – Myra Clodius Holiday Luncheon – reservations required

WSF BYLAWS AMENDMENT

A big thank you to all who voted in June to pass the WSF Bylaws Amendment! The bylaws are now on the desk of National Secretary/ Treasurer Cindy Renee Blythe for review and approval.

TREASURER

Bea Bull and Rex Tauscher

May 1, 2025 Account Balance	\$64,069.47
Income – May	+1,109.74
Income – June	+408.17
Income – July	+432.78
Expenses – May	-355.72
Expenses – June	-466.10
Expenses – July	-110.36
Jul 31, 2025 Account Balance	\$65,087.98
USPS Bulk Mail Acct	+249.88
USPS Return Mail Acct	+118.85
TOTAL Net Worth Apr 30, 2025	\$65,456.71

The Chapter Life Membership Trust account value will be reported until the end of the 2025 tax year at the December 31, 2024 share value, which was \$16,213.31.

Treasurer's reports for May, June and July 2025 will be available at our September meetings.

The chapter financial audit was conducted June 4 prior to the executive board meeting. The audit committee found the financial records to be accurate and internal controls to be adequate. They thank Rex for his many years serving as chapter treasurer.

ALZHEIMER'S CHAIR

Secretary Bea Bull

At the June meeting, donations were received from Rex [REDACTED] and Don [REDACTED]. Thank you!

**To make a tax-deductible donation to the NARFE Alzheimer's Research fund please make your check payable to "NARFE Alzheimer's Research", write "Bremerton Chapter 181" on the notation line, and mail it to: Alzheimer's Association
225 N Michigan Ave, 17th Floor
Chicago, IL 60601-7633**

SUNSHINE CHAIR

Lois Barber

Sympathy cards were sent to the families of Stu [REDACTED]; Bob [REDACTED] in the loss of his wife, [REDACTED]; Roxie [REDACTED]; Dorothy [REDACTED] in the loss of her husband and Bremerton chapter member, [REDACTED]; and Linda [REDACTED] in the loss of her husband, Lewis [REDACTED]. A "thinking of you" card was sent to Ralph [REDACTED].

If you know of a chapter member in need of a little sunshine, please contact Lois at 360-297-2671.

<p>PRESIDENT NARFE-PAC CHAIR Bill Powers 360-473-6301 powersw@silverlink.net</p> <p>VICE PRESIDENT Vacant</p> <p>SECRETARY/TREASURER NEWSLETTER EDITOR Bea Bull</p> <p>ASSISTANT TREASURER Rex Tauscher</p> <p>LEGISLATIVE CHAIR-NATIONAL Vacant</p> <p>LEGISLATIVE CHAIR-STATE Vacant</p> <p>MEMBERSHIP CHAIR Vacant</p> <p>SERGEANT AT ARMS William Fuhrmeister</p> <p>SUNSHINE CHAIR Lois Barber</p> <p>EXECUTIVE BOARD MEMBERS UNTIL DECEMBER 2025 Stan Barber John Burch</p> <p>UNTIL DECEMBER 2026 Ralph Petersen Rex Tauscher</p>	<p>WESTERN WASHINGTON DISTRICT VP Bea Bull 360-286-7798 tbkbull@gmail.com</p> <p>REGION IX VP Steven Roy 425-344-3926 stevenroy1@yahoo.com</p> <p>WSF SERVICE OFFICER Charlie Caughlan 360-693-0435 csquare@pacifier.com</p> <p>NARFE NATIONAL WEBSITE www.narfe.org</p> <p>LEGISLATIVE HOTLINE 877-217-8234</p> <p>ADD YOUR E-MAIL ADDRESS 800-456-8410</p> <p>NARFE STATE WEBSITE www.narfe.org/wa/</p> <p>NARFE DISTRICT WEBSITE Webmaster – Bea Bull www.narfewadistiv.org</p> <p>CHAPTER FACEBOOK PAGE https://www.facebook.com/narfechap181</p> <p>OFFICE OF PERSONNEL MANAGEMENT (OPM) Phone: 1-888-767-6738</p> <p>Hours of operation: 7:30AM – 7:45PM ET with best time to reach someone being 6:30PM – 7:30PM or at 7:30AM.</p> <p>Mailing Address: Office of Personnel Management Retirement Operations Center P.O. Box 45 Boyers, PA 16017</p>	<p>SENIOR INFORMATION & ASSISTANCE 360-337-5700 OR 1-800-562-6418</p> <hr/> <p>OUR ELECTED REPRESENTATIVES</p> <p>Senator Patty Murray 950 Pacific Avenue #650 Tacoma, WA 98402 Tacoma Phone Number 253-572-3636 D.C. Phone Number 202-224-2621 www.murray.senate.gov</p> <p>Senator Maria Cantwell 915 – 2nd Avenue, Suite 3206 Seattle, WA 98174 Seattle Phone Number 206-220-6400 D.C. Phone Number 202-224-3441 www.cantwell.senate.gov</p> <p>Congressional District 6 Emily Randall 345 – 6th Street, Suite 500 Bremerton, WA 98337 360-373-9725</p> <p>1102 A St, Ste 326 Tacoma, WA 98402 253-272-3515</p> <p>D.C. phone number 202-225-5916 http://randall.house.gov</p> <p>Congressional District 10 Marilyn Strickland 6000 Main Street SW, Suite 3B Lakewood, WA 98499 No phone number listed</p> <p>Lacey City Hall - 3rd Floor 420 College St SE, Suite 3000 Lacey, WA 98503 360-459-8514</p> <p>D.C. phone number 202-225-9740 https://strickland.house.gov</p>
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