



MONTHLY NEWSLETTER
except July & August

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

December 2025

NUMBER 10-25

MYRA CLODIUS HOLIDAY LUNCHEON

Date & Time: December 8, 2025 1:00PM

Where: Bremerton Elks Lodge, 4131 Pine Rd NE, Bremerton, Washington

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.

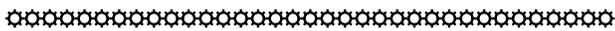
Executive Board meetings are held from noon to 2:00PM at the Westside Improvement Club the Wednesday prior to general meetings. Members are welcome to join us.

UPCOMING EVENTS

12 January.....Membership Meeting

9 February.....Membership Meeting

9 March.....Membership Meeting



PRESIDENT

Bill Powers

With the holiday season approaching and the latest government shutdown over, let's assess the situation. First, this continuation of government is only until January 30, 2026. Second, the government is still spending more than it is taking in. Third, the Republicans want the tax cuts to continue. And fourth, the Democrats want the financial assistance programs to continue.

Meanwhile the federal government hit a milestone. For the first time interest payments on the national debt exceeded our defense budget. In 2026, which is just around the corner, interest on the debt will grow past \$1 trillion. It is out of control. Some say, "So what?" Others realize the gravity of our situation. Our politicians refuse to make the hard, often unpopular decisions because that may not get them re-elected.

Also, other countries are getting together to formulate ways to circumvent the American dollar as the basis for international trade and banking. As this takes effect our American financial empire will weaken. With this, the Generation Z young people, born between 1997 and 2012, are going to shape our world in ways we probably will not like. The New York City mayoral race may show us a glimpse of the future. Mamdani and Trump are meeting to discuss public safety, economic security, and the affordability agenda. Both have been critical of each other.

My answer is simple. First, stop funding feel-good programs. They may feel good but they are inflationary and inflation is killing young peoples' hopes for the American dream. Second, implement term limits on all Representatives, Senators, and Supreme Court Justices. Politicians become so entrenched with their own values that they are unable to compromise for the greater national good. Third, implement a bi-partisan, independent commission composed of independent experts who can make tough decisions that politicians can no

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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. longer make because they don't want to upset their constituents.

I propose something similar to the Simpson-Bowles Fiscal Commission report in 2013 except look seriously at both sides of the problem – taxes and expenditures. The Simpson-Bowles report just looked at expenditures and wanted to implement the Chained-CPI which would have been disastrous for retirees.

Of interest, the super-rich, top 1 percent of American households, has significantly increased since 1989 and now controls approximately 31 percent of the nation's wealth while the bottom 50 percent has decreased to below 5 percent.

So much for Economics 101.

Those who are attending the Myra Clodius Holiday Luncheon may wish to wear her favorite color, red, in her honor. Have a joyous holiday season.

What is WISeR?

Secretary Bull

For those who attended the November meeting, you know I asked the Blue Cross Blue Shield (BCBS) rep Sheri Davies Sipila to speak briefly about a Centers for Medicare & Medicaid Services (CMS) pilot program that will go into effect in Washington State beginning January 1, 2026 and run through December 31, 2031.

WISeR stands for Wasteful and Inappropriate Service Reduction and will, according to the CMS.gov website, “...help protect American taxpayers by leveraging enhanced technologies, such as Artificial Intelligence (AI) and Machine Learning (ML), along with human clinical review, to ensure timely and appropriate Medicare payment for select items and services.”

The services WISeR will screen as wasteful and inappropriate:

1. Percutaneous Image-Guided Lumbar Decompression for Spinal Stenosis
2. Arthroscopic Lavage and Arthroscopic Debridement for the Osteoarthritic Knee
3. Induced Lesions of Nerve Tracts
4. Vagus Nerve Stimulation
5. Phrenic Nerve Stimulators
6. Electrical Nerve Stimulators
7. Incontinence Control Devices
8. Sacral Nerve Stimulators for Urinary Incontinence
9. Diagnosis and Treatment of Impotence
10. Percutaneous Vertebral Augmentation for Vertebral Compression Fracture

11. Epidural Steroid Injections for Pain Management
12. Cervical Fusion
13. Hypoglossal Nerve Stimulation for Obstructive Sleep Apnea
14. Application of Bioengineered Skin Substitutes to Lower Extremity Chronic Non-Healing Wounds and Wound Application of Cellular and/or Tissue Based Products (CTPs), Lower Extremities
15. Deep Brain Stimulation – implementation delayed and will not occur on January 1, 2026; to be re-evaluated for implementation in a future performance year

My question to Sheri was, “If Medicare Part B denies coverage for one of these services based on enhanced technology, will our Federal Employee Health Benefit (FEHB) plan also deny coverage for those of us who don’t have Medicare Part B?” The answer Sheri received from the BCBS Customer Service Manager was no, BCBS will not automatically deny coverage for the above services based on a Medicare Part B denial. Keep in mind, this is a BCBS explanation; other FEHB plan carriers may have a different explanation.

My recommendation is, if you plan to have one of the above procedures, consult with your physician’s staff and your FEHB plan’s customer service center to be sure you’ll have insurance coverage. For more information, go to the web link below; there is a “Helpful Resources” box on the right side of the page and the above list of services is in the “WISeR Provider and Supplier Operational Guide (PDF)” listed in that box.

<https://www.cms.gov/priorities/innovation/innovation-models/wiser>

MEMBERSHIP

Secretary Bull

As of 22 November we have 350 chapter members.

Two members are missing from our member listing: Judy [REDACTED] and Theodore [REDACTED]. Two members, Donald [REDACTED] and Linda [REDACTED], passed away – our condolences to their families. One member, James [REDACTED], was reinstated – thank you! And we have four new members: Elizabeth [REDACTED], Stacey [REDACTED], Ian [REDACTED] and Nathan [REDACTED]; welcome to Chapter 0181!

We have 44 new prospective members from the PSNS FEHB plan health fair – we will welcome them in the January newsletter.

ANNOUNCEMENTS

Chapter Bylaws Amendment: Members voted to adopt the following wording at the November membership meeting.

“Chapter members who are NARFE national-level life members shall be exempt from paying chapter dues and granted chapter life membership status.”

The revised bylaws will now be submitted to the NARFE National Secretary/Treasurer for approval.

Chapter Officer Election: All current officers listed below were reelected for another two-year term.

President	-	Bill Powers
Vice President	-	Vacant
Secretary/Treasurer	-	Bea Bull
Sergeant-at-Arms	-	Bill Fuhrmeister
Executive Board Member	-	Stan Barber
Executive Board Member	-	John Burch

FEHB Open Season: The Federal Employees Health Benefits (FEHB) Open Season will run from 10 November through 8 December 2025. Premium charts are now available at:

<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/>

Or, go to the district website, click on “FEHB Plan Information for 2026 Plan Year” and click on the link provided.

FEDcon26: August 19-21, 2026 – Indianapolis, Indiana. For budget planning purposes, does anyone plan to attend this NARFE National conference? If so, please let Bea know by 31 December 2025.

Keep Your Logins Active: It’s time again to log into your Office of Personnel Management, Thrift Savings Plan and Social Security accounts to keep your logins active.

Calendar and Chapter Directory: The 2026 meeting calendar and chapter directory is enclosed; be sure to keep it somewhere handy to remind you of meetings.

PROGRAMS

12 January – Lauren Carroll, Program Manager – King & Kitsap Counties, Alzheimer's Association Washington State Chapter

9 February – Caitlin Newman – Program Supervisor Kitsap County Public Works Solid Waste Division – proper recycling

9 March – Annie Chatman – Kitsap Transit – ACCESS buses

13 April – Kitsap Regional Library Foundation – Meet Your Local Author event

TREASURER

Bea Bull and Rex Tauscher

Oct 1, 2025 Account Balance	\$65,172.01
Income	+451.36
Expenses	-516.85
Oct 31, 2025 Account Balance	\$65,106.52
USPS Bulk Mail Acct	+72.18
USPS Return Mail Acct	+117.08
TOTAL Net Worth Oct 31, 2025	\$65,295.78

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.

A treasurer’s report for October 2025 will be available at our December meetings.

ALZHEIMER’S CHAIR

Secretary Bea Bull

At the November meeting, donations were received from Stan [REDACTED], Loraine [REDACTED], John [REDACTED], DeAnna [REDACTED] and Pete [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

A sympathy card was sent to Ralph [REDACTED] in the loss of his wife, Linda.

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

HAPPY HOLIDAYS!



<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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