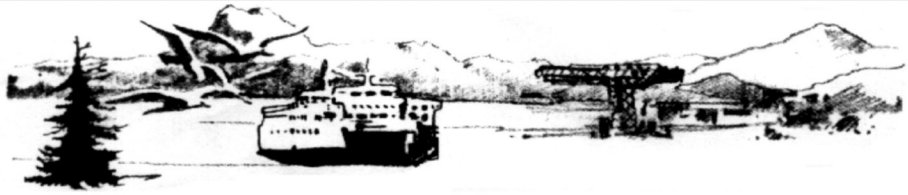
NARFE
FEDERAL BENEFITS EXPERTS

MONTHLY NEWSLETTER
except July & August



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

November 2026 NUMBER 09-26

General Meeting Date & Time: November 9, 2026 1:00PM
Meeting Place: West Side Improvement Club, 4109 West "E" Street, Bremerton
Program: FEHB Plan Health Fair 10:00AM – 1:00PM
FEHB Plan Reps Will Review their Plans 1:00PM – 1:30PM

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

14 December…..Holiday Luncheon at the Elks
11 January……Membership Meeting
8 February……Membership Meeting

PRESIDENT
Bill Powers

Heading into 2026, economists expected inflation to decline and interest rates cut by the Federal Reserve. But neither happened. The reasons being Ukraine and Iran conflicts, tariffs, and tax cuts, which in turn, cut government programs. We are now experiencing the fifth highest cost-of-living allowance (COLA) in 35 years, plus the Federal Reserve will probably raise interest rates again before the end of 2026. Rising cost of living is not keeping up with transportation or housing costs but is slightly ahead of food costs, but not in our area. Inflation got out of control during the COVID-19 pandemic. Now the Federal Reserve is working to cut inflation down to 2 percent per year.

For 2027, the president froze general schedule (GS) base and locality rates at the 2026 levels so there will be no across-the-board or locality pay increases for current federal employees. This does not prevent promotions or other individual pay actions.

For Civil Service Retirement System (CSRS) and Social Security (SS) recipients, the COLA for 2027 will be 3.6 percent while Federal Employee Retirement System (FERS) recipients will receive a 2.6 percent increase.

Many stakeholders such as Senior Citizens League and AARP agree that the COLA is not keeping up with real-world inflation. While benefits rise, so does the cost of living, making affordability a top priority among most consumers. NARFE advocates the CPI-E (elderly) for retirees because it reflects a typical senior's budget.

Open Season for Federal Employees Health Benefits (FEHB) program is from 9 November to 14 December. PSNS holds its FEHB plan health fair on 4 November at the Kitsap Conference Center. Our chapter health Fair will be 9 November from 10:00AM to 1:00PM prior to our regular NARFE meeting.

If you are a GEHA member, you may want to view one of two NARFE webinars either on

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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. 17 November or 3 December, both at 9:00AM. A representative will explain plan and premium changes due to OPM dropping most United Healthcare options under GEHA.

Also, Office of Personnel Management (OPM) is currently taking a survey with comments due by 16 November asking FEHB enrollees for input that could reshape the program. The reason is simple: Healthcare insurance costs are getting out of control. They have increased by double digits for the last two years and with this year's increase, they have gone up 40 percent in three years. Ninety-four percent of survey respondents say FEHB meets their needs but only 66 percent say it provides good value. OPM now thinks fewer options might be better. One option is whether OPM should have an upper limit or cap what a plan can charge. This, however, would mean some enrollees would lose a plan option they currently have because the plan was dropped due to premiums. Or would enrollees prefer plans with lower premiums and higher deductibles, which would encourage enrollees to shop around for costs before they choose. And lastly, would changes affect employees and annuitants differently?

Comments are to be submitted on regulations.gov under docket number OPM-2026-0661. Keep in mind that comments are posted publicly. Sharing specific comments always carries more weight than general comments.

In closing, a reminder about our yearly Myra Clodius Holiday Luncheon at the Elks Lodge on 14 December at 1:00 PM. You have a choice of Prime Rib, Baked Salmon or Chicken Cordon Bleu. Cost is only $20.00 with our chapter paying the remainder out of our Myra Clodius endowment. Wear red in honor of Myra. John Burch is taking reservations.

If you haven't already voted, do so, and return your ballot at an official ballot drop box.

NEW ALZHEIMER'S BLOOD TEST

President Powers

In April 2022 and June 2024, I wrote articles about Alzheimer's disease; what it is, how it affects the brain, attributable lifestyle habits, and drugs that slow progress in its early stages.

Researchers have developed the p-Tau217 plasma test, which the FDA has approved, that can detect an increased risk of developing dementia up to 20 years before symptoms start. As pTau levels, a protein associated with Alzheimer's, begins to rise, the brain starts accumulating amyloid plaques and neurofibrillary tangles. This test is a safe, noninvasive procedure that does not require a spinal tap to analyze cerebrospinal fluid or a positron emission tomography imaging technique called a PET brain scan. This test will give enrollees more time to decide how they will approach brain health and explore preventive measures. This test to-date is 90 percent effective.

There is also an APOE genetic test that will tell if you are a carrier of the variant APOE-4 of this gene. This gene handles cholesterol and clears amyloid plaque. Two copies of the APOE-4 variant gene puts a person at high risk for dementia. This test uses a cheek swab or saliva sample and can be done at home by ordering a DNA test kit from an online lab.

Both of these tests are recommended for adults 55 and older who are experiencing noticeable symptoms of cognitive decline. They are not recommended as a general screening test for healthy asymptomatic individuals.

Currently, Medicare Part B does not pay for routine preventative Alzheimer's blood screening tests. Medicare will cover diagnostic studies if a doctor determines testing is necessary and local Medicare policies allow. If both the blood and gene testing are recommended, the cost will be over $800.00 without insurance.

NARFE supports the **Alzheimer's Screening and Prevention (ASAP) Act (H.R. 6130 / S. 3267)**. This bipartisan bill, introduced and advanced in the 119th Congress, amends Medicare to cover routine blood-based Alzheimer's and dementia early detection screening tests starting January 1, 2028. If this legislation is important to you, please contact you congressional representatives using the contact information on the back page of this newsletter.

"MYRA CLODIUS HOLIDAY LUNCHEON"

In Grateful Recognition for the Gift from Her Estate

Where – Elks Lodge, 4131 Pine Rd NE, Bremerton

When – 14 December at 1:00PM

Menu Options – *Prime Rib, Baked Salmon or Chicken Cordon Bleu – Cookies for Dessert*

Price - $20.00 per person – make checks payable to "Bremerton NARFE Chapter 0181"

Reservations Required – Please contact John Burch at 360-377-7784 to make your reservation and payment.

Reservation Deadline – 30 November 2026

~Mayor Wheeler will be our guest speaker~

REMINDERS

PSNS FEHB Plan Health Fair: This event is scheduled for Wednesday, 4 November, at the Kitsap Conference Center, 100 Washington Ave, Bremerton. The event opens at 7:00AM and closes at 5:00PM though many reps begin packing up around 4:00PM. Parking is available in the underground parking garage.

Do you have GEHA? There will **NOT** be a GEHA rep at the chapter health fair on 9 November. They are sending brochures but not a rep. If you MUST speak with someone, please plan to attend the PSNS health fair.

Chapter bylaws amendment: We had a quorum at the October meeting so passed the amendment.

NARFE National Election Results: President Shackelford was reelected for another term as was Secretary/Treasurer Cindy Renee Blythe. All bylaws amendment were passed, two of which affect members.

One allows the National Executive Board to increase National dues rather than putting it to a vote of the members. Instead, a proposed dues increase will be published with a three-month window for comments.

The other eliminates the requirement to put a ballot in *NARFE Magazine* and places the responsibility of obtaining a paper ballot on members who aren't able to vote online.

Federation Election Results: President Tony Merola (reelected); Vice President Kathy Brooks (reelected); Secretary Bea Bull (unopposed); Treasurer Gordon Craig; Western Washington DVP Bea Bull (re-elected); and Eastern Washington DVP Arlene Patton (unopposed).

MEMBERSHIP

Secretary Bull

As of 24 October we have 322 chapter members. Since the October newsletter, the following members went missing from the chapter roster: Glenn [redacted], Ronde [redacted] and Shelley [redacted]. Melvin [redacted] passed away; our condolences to his family.

We have one new prospective member, Leslie [redacted]; we hope you join NARFE and our chapter!

PROGRAMS

11 January – Dr. Hall, Manette Clinic, will discuss dementia and healthy living.

8 February – Jason Doty – Program Supervisor – Kitsap Division of Aging and Long Term Care – services available for seniors.

TREASURER

Bea Bull and Rex Tauscher

Sep 1, 2026 Account Balance[48]	$65,783.35
Sep Income	+452.86
Sep Expenses	-763.79
Sep 30, 2026 Account Balance	$65,472.42
USPS Bulk Mail Acct	+253.28
USPS Return Mail Acct	+117.05
TOTAL Net Worth Sep 30, 2026	$65,842.75

The Chapter Life Membership Trust account has a continually fluctuating stock market share price. Its value will be updated and published at the end of each tax year. The 31 December 2025 value was $16,667.80.

A treasurer's report for October 2026 will be available at our November meetings.

ALZHEIMER'S CHAIR

Secretary/Treasurer Bea Bull

At the October meeting, donations were received from John [redacted], Al [redacted] and Rex [redacted]. Thank you!

Thank you to Bill [redacted], John [redacted] and Melinda [redacted] for participating in the Alzheimer's Walk!

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

NARFE's new goal is **$18 million by 2028**.

SUNSHINE CHAIR

Lois Barber

A "Speedy Recovery" card was sent to Bea [redacted]; a "Thinking of You" card was sent to Rolf [redacted]; and sympathy cards were sent to Maureen [redacted] in the loss of her husband, Jim; Bill [redacted] in the loss of his stepson; and to the family of Melvin [redacted].

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

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VICE PRESIDENT
Vacant

SECRETARY/TREASURER
NEWSLETTER EDITOR
Bea Bull

ASSISTANT TREASURER
Rex Tauscher

LEGISLATIVE CHAIR-NATIONAL
Vacant

LEGISLATIVE CHAIR-STATE
Vacant

MEMBERSHIP CHAIR
Vacant

SERGEANT AT ARMS
William Fuhrmeister

SUNSHINE CHAIR
Lois Barber

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UNTIL DECEMBER 2026
Rex Tauscher

UNTIL DECEMBER 2027
Stan Barber

John Burch

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ADD YOUR E-MAIL ADDRESS
800-456-8410

NARFE STATE WEBSITE
www.narfe.org/wa/

NARFE DISTRICT WEBSITE
Webmaster – Bea Bull
www.narfewadistiv.org

CHAPTER FACEBOOK PAGE
https://www.facebook.com/narfechap181

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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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