



3rd Quarter Newsletter 2024

Chapter Officers

President William Fude

1st Vice President Diane Fielder

2nd Vice President Mary Cook

Secretary Frances Johnston

Treasurer Joe DeSira

Nomination Chair Vacant

Audit Chair Kathy Zerkle

Committee Coordinators

Membership Bruce Miles

Sunshine Kathy Zerkle

NARFE-PAC Joe DeSira

Newsletter Frances Johnston

Legislative Chair Frances
Johnston

To contact our chapter officers,
go to the Chapter Web page

<https://www.narfe.org/chapter0289/>

use Contact Us to send a
direct message.

Chapter President Message:

Some recent news items have diverted our attention from enjoying the summer. A couple of them stand out and are in some way connected. About a week after our observance of Memorial Day we marked the 80th anniversary of D-Day on June 6th when Allied military forces arrived in Normandy and began the bloody process of ending the Nazi reign of terror in Europe. Many of them lost their lives and are buried not far from where they fell. We also learned that the victims of the 2012 Sandy Hook massacre would have graduated from high school this year. The deaths in 1944 and 2012 were horribly tragic for their families. The rest of us will never know what unrealized positive impacts their lives may have had on us all. It is fair to ask what we learned from these incidents. Military personnel and civilians continue to die in conflicts in many places around the world. Mass shootings in schools, places of worship, and other sites are so common they have left us all numb. Thankfully there are people who offer more than “thoughts and prayers” as they tirelessly and actively try to help us to live in peace and respect each other. Thanks also to NARFE and its members for advocating for federal employees and retirees. You make the world a little bit better every day!

NARFE WEBSITES

Important Web Addresses

Chapter Web Page address is: <https://www.narfe.org/chapter0289/>

Federation Webpage address is: <https://www.narfe.org/mi/>

National: <https://www.narfe.org/>

[NARFE National Headquarters | Facebook](#)

Federation NARFE Facebook page. <https://www.facebook.com/NARFEMI>

FEDHub: [Home - FEDHub \(narfe.org\)](#)

Lansing Chapter 289 meetings are normally held at 1pm at the Tri-County Office on Aging, 5303 South Cedar St. in Lansing. Enter through Door number 1 on north side.

Upcoming Programs

We have some interesting programs coming up in the next months. Be sure to put on your calendar so you will remember what is coming. **The newsletter only comes out quarterly.**

July 11th – Picnic – See details under Chapter news

August 1st -Greater Lansing Area Food Bank – food insecurity in seniors.

September 5th – Granger’s Recycling Programs - what are they, how successful are they, how do they compare to other programs? What’s the difference between a landfill and a dump? What happens to contaminated recyclables? How can we all do better in the future regarding recycling?

October 3rd - a presentation by AARP.

Chapter News

Chapter Members: The chapter obtained permission to use the Riverside Park Pavilion on Bridge Street for a NARFE picnic from **Noon to 3 PM on Thursday, July 11**, and gave assurances that we would clean-up after ourselves. (That same day, the Recreation Department has scheduled a band concert in the evening and will start setting up just after 3 PM.) Volunteers are needed to set up the area. Joe DeSira will again be cooking hamburgers, hot dogs and brats for the picnic. **Everyone is to bring a dish to share, bring your own utensils, plates and drinks.**

The chapter is still looking for a member to volunteer to become the Nomination Chair. Our Sunshine Chair Kathy Zerkle is doing well from her heart surgery and our Secretary Fran Johnston will be out as she has shoulder surgery at the end of this month.

MICHIGAN FEDERATION NEWS

The following officers were installed during the Michigan Federation Conference in May: Joe De Sira President, David Adams Vice President, Treasurer Bruce Miles, Chaplain Sharon Reo, Sgt-at-Arms Mary Jo Winfield, A1 VP Mamie Cokley, A2 VP Bruce Miles, A3 VP Dale Ollila and A4 VP Patricia Baldes.

National News

The new Postal Service Health Benefits program is offering a unique opportunity for U.S. Postal Service annuitants and family members. Anyone who was entitled to Medicare Part A but not enrolled in Medicare Part B as of January 1, 2024, is eligible to participate in the PSHB Special Enrollment Period (SEP) ending on September 30, 2024. Thanks to the Postal Service Reform Act of 2022 (PSRA), retirees who did not previously enroll in Part B can take advantage of this penalty-free SEP.

But during the SEP in 2024 for postal annuitants, the government will absorb the late enrollment penalty, according to NARFE's federal benefits experts.

For the full article, read the latest Benefits Brief on page 20 in your June/July NARFE Magazine. Visit our webinar archive to receive a full breakdown of the PSHB and Medicare, and what it means for you.

NARFE National Election Information.

Ballots inserted in September magazine. Voting begins at/after FEDCon24. Anyone who is a member in good standing on June 30, 2024 will receive a ballot to vote.

The 2022 Bylaws require voting by eligible members until after the candidates give their statements at FEDCon24, and members have the chance to discuss the bylaws amendments that will appear on the ballot means the voting information will be published in the September 2024 magazine.

2022 Standing Rules -- Rule I. Section II. Voting.

For ballot vote by membership, each member shall have until the last day of the issue month of the magazine containing the ballot vote.

Here is the link to view all the NARFE National Election information: <https://www.narfe.org/2024-narfe-national-election/>

NEWS ITEM THAT MAY BE OF INTEREST

From FEDWeek

Rules on Postal-Only Health Program Finalized—Sorry, No Exceptions, OPM Says

OPM has finalized rules for the new Postal Service Health Benefits program that is to replace the FEHB for postal employees and retirees effective in January, in the process saying it cannot grant exceptions as requested by some of those who commented on the rules after they first were proposed last spring.

The program, ordered by a 2022 law, is to generally mirror the FEHB program, and “to the greatest extent possible, OPM aligned the rules pertaining to PSHB plans with the regulations governing FEHB plans,” OPM said in a May 6 Federal Register notice. That will include setting general policies through the early-year “call letter” and then negotiating with carriers over exact coverage, premiums and out of pocket costs in advance of the benefits open season each fall for coverage in the next calendar year.

One major difference is that those who retire from the USPS after this year generally will have to enroll in Medicare Part B when they become eligible (typically at age 65) and pay the premiums in that program, as well. That requirement will not apply to those already retired before calendar year 2025, nor to current USPS who are age 64 or older by the end of this year, nor to retirees living overseas or receiving care through the VA or Indian Health Service.

Many of the comments and questions OPM received focused on the forced transition of postal employees and retirees into the new program and the Medicare enrollment requirement.

“A theme of the concerns is that many Postal annuitants plan their retirement based on the benefits packages available at the time of their employment and the PSHB Program changes those plans involuntarily,” the notice said.

OPM responded that creation of the new program and the Medicare requirement were ordered by law and that it has no discretion to change either. “OPM is required to implement these statutory provisions and is not able to modify these mandates by regulation,” it said.

Similarly, OPM said it “does not have the statutory authority to allow” for exceptions on any of a number of grounds that commenters requested, including if an enrollee’s current FEHB plan is not available in the PSHB, if the retiree is covered by the CSRS system, or if the person is retiring from the Postal Inspection Service.

The OPM recently conditionally approved 32 carriers for the PSHB—well below the 158 plan choices in the FEHB, although the carriers who account for the large majority of FEHB enrollees are included. Those whose current plan is not available in the PSHB and who do not make an enrollment change in this fall’s open season will automatically be enrolled in the lowest-cost national plan that is not a high deductible health plan and does not charge an association or membership fee.

Other points OPM made in the final rules include:

- * The general requirement under FEHB to have been covered for the five years before retirement to be eligible to continue under the program in requirement also will apply to the PSHB, and time spent in the FEHB will count toward that requirement.
- * The PSHB will not affect the eligibility of any Postal Service employee or annuitant to be covered as a family member under an FEHB plan. “In this circumstance, the spouse of the Postal Service annuitant would need to cover the Postal Service annuitant under their FEHB plan during Open Season 2024. The Postal Service annuitant would also need to elect not to enroll in a PSHB plan during the transitional Open Season to avoid automatic enrollment in a PSHB plan,” it said.
- * In contrast to the agency-by-agency enrollment system under the FEHB, the PSHB will have a central portal for enrollment, including “robust decision support tools, and a customer support center to assist enrollees via phone, email, or online chat.”

OPM said it plans to soon issue additional rules addressing further specifics, such as reconsideration of determinations of ineligibility, scenarios in which the Medicare enrollment requirement would not apply, integration of Medicare Part D prescription drug coverage, and more.

The open season in both the FEHB and the new PSHB for calendar year 2025 will run November 11-December 9, with rates for both set to be published in September.

Special Fraud Alert: Unauthorized FSAFEDS Enrollments

The U.S. Officer of Personnel Management (OPM) Office of the Inspector General (OIG) is aware the Federal Flexible Spending Account Program (FSAFEDS) has experienced incidences of fraud when some Federal employees had unauthorized health care flexible spending account (HCFSA) and dependent care flexible spending account (DCFSA) enrollments that led to unauthorized deductions from employees' pay.

The OPM OIG urges Federal employees to review and continually monitor their Earnings and Leave Statements for potential fraudulent activity. At this time, the FSAFEDS program and OPM do not have evidence that systems related to the FSAFEDS program have been compromised in any way. However, out of an abundance of caution OPM and FSAFEDS are temporarily pausing enrollment in the FSAFEDS Program. FSAFEDS members can still submit claims for reimbursement while enrollment is paused.

Report any suspicious activity or unauthorized deductions on flexible spending accounts to FSAFEDS at 877-FSAFEDS (877-372-337) or to the OPM OIG via the OPMOIG Hotline (1-877-499-7295).

WINDFALL ELIMINATION PROVISION (WEP) AND GOVERNMENT PENSION OFFSET (GPO)

The Social Security Fairness Act of 2023, H.R. 82, was reintroduced in January 2023 by Rep. Garret Graves (R-LA) and Rep. Abigail Spanberger (D-VA). This bipartisan legislation would repeal the WEP and GPO, which are two unfair penalties that reduce the social security benefits for nearly two million beneficiaries in public service. In the previous Congress, the bill had more than 290 co-sponsors, but did not ultimately come to a full floor vote.

In a critical move to advance The Social Security Fairness Act, H.R. 82 / S. 597, and address the longstanding issue of repealing the windfall elimination provision and the government pension offset, NARFE is calling on all members to participate in the latest advocacy effort. This crucial stage involves urging the House Ways and Means Committee to mark up (a meeting to advance a bill) H.R. 82 with favorable recommendation, further paving the way for legislative progress after amassing over 300 co-sponsors.

Simultaneously, NARFE is intensifying the push for senate companion bill S. 597, continuing to build bipartisan backing by increasing co-sponsorship. Visit the NARFE website to access a telephone script to call your representatives requesting they urge House Ways and Means Committee members to advance H.R. 82 and call your senators to urge them to co-sponsor S. 597. Your calls make a significant difference. They are recorded and taken into account by congressional offices, providing a direct measure of constituent concern and interest. Access the NARFE website by using the website address at the bottom of the Livonia Area Chapter newsletter and do your part.

SUPPORT THE EQUAL COLA ACT, H.R. 866 / S. 3194

As the cost of housing, food, and health care continues to rise year after year, ensuring an adequate cost of living adjustment (COLA) is more vital than ever. It directly impacts the ability of hardworking individuals and retirees to afford these escalating expenses. Act now to protect the retirement security of federal employees. Urge your representatives to co-sponsor the Equal COLA Act, H.R. 866 / S. 3194.