



ANNANDALE NOVEMBER 2025

# CHAPTER NEWS

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**National Active and Retired Federal Employees Association  
Chapter 1159 (Annandale)**

P.O. Box 1463, Annandale, VA 22003

Serving Current, Former, & Retired Federal Employees.

Their Spouses & Survivor Annuitants

**Like us on Facebook at NARFE-Annandale 1159**

Regularly Meeting at John Calvin Presbyterian Church

6531 Columbia Pike, Annandale, Virginia

**Next Meeting: Holiday Luncheon, December 3, 2025 at  
The Italian Café, 7161 Lee Hwy, Falls Church.**

**Reservations due November 24, 2025**

**Forms for Reservations and Raffle Tickets near the end of this Newsletter.**

**PREZ SEZ**

*– Kim Rendelson, Chapter President*

It's hard to believe that the holidays will be upon us before we know it. I must say the recent election results have given me some hope which, I must admit, was in a bit of a nosedive. And I am so pleased that we're getting a cost-of-living increase.

So, we held our first meeting at the John Calvin Presbyterian Church with a lovely view of the woods. I don't know if anyone else noticed, but there are benches out in the woods where they must sometimes hold events; such a pretty setting. And everyone at the church has been so lovely to work with; we could not have landed in a better place. Of course, we struggled with sound issues and we will be working on solutions for that. We may have to dispense with the comfort of sitting at tables but I hope we can find other options too. If you have ideas, please share them with me.

Please keep in mind that we are searching for a new Alzheimer's Chairperson and also for a Sunshine Representative (Outreach). Phil has done such a great job over many years keeping us up-to-date on this rapidly changing scene and he can fill you in on how he does it. I will be figuring out how the Sunshine Representative has done this over the years and can fill someone in on what's involved. So please consider helping the chapter out by volunteering for one of these positions.

## Annandale Chapter NARFE November News

I wish everyone in our chapter a wonderful holiday season and I look forward to seeing you all at the luncheon and in the new year.

### November Program Report

*Ed Reniker, Secretary*

Gabe Goldberg, Program Chair, introduced the speaker, Jennifer Malave, our representative from CareFirst Blue Cross Blue Shield (BCBS). She has been providing this annual update for a number of years and makes the changes to health care offerings and the background for the changes clear. Late announcements about the Federal plans due to the shutdown had delayed the printing and delivery of materials she usually brings. She did have information about the Vision and Dental plans. All the information is available online about BCBS offerings.

The focus of her presentation was about the Open Season for Federal Employee Health Benefit offerings, which begins November 10th and closes on December 8th. She highlighted the extensive options available to federal employees and retirees, mentioning there are 47 carriers and 132 plan offerings, which is a gracious plenty. BCBS currently is the carrier of choice for 67% of the Federal clients; the next highest carrier has about 8%. BCBS has a 99% customer retention rate.

Ms. Malave gave an outline of how each year's plans are designed. The Office of Personnel Management (OPM) sends out a call letter requesting bids for the next year. In the letter they define what the government wants to see in policies being offered, what they suggest should be included, and what OPM will require them to have. This year's call prioritized weight management, including the new GL1 drugs, more access to appeals, more transparency, and increasing ease in making claims. There were not many changes in benefits, but you still need to be informed to make the correct choice for yourself. There are increases in premiums and there are increases in deductibles; necessary for the higher cost of medical services and pharmaceutical costs. The average age of government employees is 47 but the average age of enrollees is 60.

BCBS Standard is their high option plan. She advised looking seriously at what their Basic policy offers as an alternative. Standard covers in and out of network, so the premiums must be higher to accommodate those higher out of network expenses. Basic and Standard share the same network and BCBS offers a very robust network. Both plans work overseas without concern for networks. Basic offers Medicare enrollees an \$800 per year rebate toward their Medicare Part B premiums.

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The Medicare Drug Program (Part D coverage) now has a deductible limit of \$2100, an increase of \$100 over 2025. Parts B and D are now required for the Postal Service Health Plans. While there was some speculation that this might also become mandatory for FEHB plans, this has not happened and will require a change to the law. Ms. Malave emphasized the importance of understanding drug cost tools and formularies during open season. The plans do not all have the same exact drugs between offering companies and what is covered one year may not be the next. Take the time to check out what of your own prescriptions are covered for the new year.

She suggested using tools available to carefully compare plans and costs. There is the Checkbook online program that is available free to some agencies and is inexpensive (use your NARFE discount). Also Ask Blue is a comparison tool available at <https://askblue.fepblue.org/>. She recommended that BCBS customers establish an individual online account to assist them with decisions and provide up to date information. This provides an opportunity to get, use, and monitor a BlueCard card, useful for receiving additional cash benefits. People using the Affordable Care Act (ACA) plans are, at this time at least, headed toward a very big price increase unless Congress acts to return the Federal supplement for these plans. Current Federal plans are not impacted this year, but without a change, Medicare Advantages plans will be impacted beyond 2026.

Individuals using the Vision and Dental plans offered under Federal offerings can go to <https://www.benefeds.gov/> to compare the various policies available and compare benefits and costs. BCBS encourages their clients to ask about including more dentists to their dental plan network.



Ms. Malave was generous to answer many questions from the membership and provide guidance. She offered to help individuals who had questions or issues of a personal nature offline. The program was very well received and appreciated.

**Chapter Elections** – At our November meeting we elected **Kim Rendelson**, President; **John Bankson**, 1<sup>st</sup> Vice President; **Jack Bagnulo**, Treasurer; and **Ed Reniker**, Secretary.

**Chapter Bylaws** - The membership approved the new Bylaws for our Chapter at our November meeting. This puts us in alignment with the NARFE national office standards.

**Alzheimer's Report**

***Phil Gilliland, Chair***

The latest donation amount, through October, is \$3256. Our chapter has nearly met its goal of \$4,000 this year for donations to the **NARFE Alzheimer's Research Fund**. And, we still have 1½ months in 2025. If you want to help in finding a cure for Alzheimer's, you can send a donation by mail to: **Treasurer, NARFE Chapter 1159, P.O. Box 1463, Annandale, VA, 22003**. Please make checks payable to *NARFE Alzheimer's Research Fund* and include *Chapter 1159* on the memo line.

**Hospitality and ACCA Food Drive**

***Sharon Sellers, Chair***

We collected \$29.00 in cash donations at the November meeting. We received snacks from the following (16 total): Kim Rendelson, Mary Ann Munley, Ed Reniker, Sue Hoffman, John Bankson, Fran Walinsky, Jenna Arvanitis, Diane Rudnick, Carol Rubin, Claire Balbi, Pat Jack, Joyce Price, Pat Prosper, Della Dahl, Clyde Royce and Sharon Sellers. Snacks not enjoyed during our meeting were provided to the Mason District Police and to the staff of our host, John Calvin Presbyterian Church.

**Food Drive Report:** In three months, we collected **3,520 pounds and \$2,218.00 cash total**.

The receipts are:

	Pounds	Cash
Sep 5:	840	\$700.00
Oct 3:	1,322	\$565.00
Nov 7:	1,358	\$953.00

This is the largest collection by 6.2% received since we started partnering with Mason District Police in 2020 (3,313 lbs.). It is the most cash collected since our second year with Giant Food Annandale in 2023 (\$2,072.00). Both October and November shoppers were generous but also different. October shoppers brought a lot more bags with a smaller number of items to the police van. Whereas the November shoppers took the shopping list offered by our volunteers with a resolute response of "and this is why I'm here!" A definite win-win for an even larger community needing assistance now. Thank you to all of our partners, Giant Foods Annandale, Fairfax County Mason District Police, NARFE Chapter 1159 and ACCA Food Pantry volunteers who supported us with enthusiasm and donations too.



Mason District Police PFC Michael Williams, MPO Stacy Sassano, former Mason District Supervisor Penny Gross, and NARFE Chapter 1159 Mary Ann Munley



MPO Stacy Sassano and Chapter Volunteer Carolyn Holloway



Mason District Police PFC Michael Williams



**LEGISLATION REPORT** – *Mary Ann Munley, Legislation Chair*

**Federal Budget:** As of this writing, the Federal Government is still in a shutdown status but the end may be near. A Senate Continuing Resolution (CR) deal has been reached to fund the government through January 2026 and fund SNAP payments as well as Military Construction and Agriculture through the end of the

Fiscal Year. If this is passed by both houses and signed by the President, Federal Employees will receive their back pay (which was already the law) and those fired during the shutdown will be reinstated. Senate Democratic leadership made the promise to revisit and later vote on the Affordable Tax Care (ACA) tax credits which was one of the sticking points leading to the shutdown. The House which was in recess until November 17 will be reconvened within 36 hours of the final passage of the Senate Bill to vote on the Senate Deal, so a final House vote could come as early as Wednesday Nov 12.

While there is no guarantee that the House will pass the Senate Bill, it does provide the Administration the temporary “WIN” it needed. Once the CR is signed by the President, Congress can get back to completing/passing all 12 of the FY2026 Budget Appropriations and pass a Final Budget before the end of the Fiscal Year. What will happen for those impacted by the loss of ACA tax credits is anybody’s guess – there is no legislative guarantee negotiations on the issue will be completed by the Jan 15 end of their ACA Marketplace Open Season.

**New Legislation:** Out of the shutdown comes new awareness to the vulnerabilities of Federal Employees, and new legislation is being introduced:

**SAFE (Support the Securing Assurance for Federal Employees) Act:** This legislation would prohibit the federal government from permanently dismissing federal employees during a government shutdown due to a lapse in funding.

**Shutdown Fairness Act, H.R. 5801/S.3012 - True Shutdown Fairness Act, S.3039**

**Military and Federal Employee Protection Act, S.3043:** These 3 similar bills take into account that public servants should not suffer due to the political dysfunction in Washington and seek ways to pay federal employees during a shutdown (not just after the shutdown is over). NARFE is urging members of Congress to find a bipartisan compromise to pay federal employees during the government shutdown.

**Help Federal Employees During Shutdowns (Help FEDS) Act H.R. 5572/S. 2948:**

This legislation would expand unemployment insurance eligibility to “excepted” federal government employees who must work without pay during a shutdown and would provide those essential federal employees with access to unemployment benefits, giving them a sense of financial security during the shutdown.

**Equal COLA Act (H.R. 491/S. 624)**— This would ensure FERS retirees receive the same COLA as CSRS retirees. Under current law, when the CPI-W increase falls between 2% and 3%, the FERS COLA is capped at 2%; however, the Equal COLA Act

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proposes to fix the discrepancy. This year's 2026 COLA points out an unfairness to FERS annuitants who will only receive a 2% COLA on their FERS annuity versus the 2.8% COLA for a CSRS annuity.



**US Postal Service:** There are many other new bills being introduced or considered which pertain to the USPS which you can read about on NARFE's Grassroots website. I will be following those closely.



**Virginia Legislation** Virginia made history with the recent election of former Congresswoman Abigail Spanberger as our new Governor and the first woman to serve in that role. Vivian Watts, 14th District, and Marcus Simon, 13th District, won reelection to the House of Delegates.

We congratulate them all. The Virginia Federation of NARFE has issued its 2026 State Legislation Plan with three initiatives: Repeal of Sunset Provision for VA's current Standard Deduction Amounts; Age 65+ Deduction; and, Exempting a Portion of CSRS Annuities Equivalent to Social Security Benefits. (All 3 were also included in the plan.)



**NARFE Fall Membership Drive** – Don't forget, through December 31, 2025, current members can earn \$10 as well as other prizes for each new NARFE member they recruit (the recruiter's ID number must be provided on the NARFE application or on the online application form when the new member joins – you can find your membership ID on the mailing label for your *NARFE Magazine*, or contact **Ed Reniker** for your ID number). See your November *NARFE Magazine* for more details.

**Federal Employee and Postal Service Health Benefit Open Seasons** – FEHBP and PSHB Open Season is November 10<sup>th</sup> through December 8<sup>th</sup> this year. This opportunity to gain or change health care insurance under the Federal program will run from November 10 through December 8, 2025. <https://www.opm.gov/healthcare-insurance/open-season/>

### **Audit Committee**

***John Bankson, Chair***

At the December meeting the membership will vote to approve the Audit Committee. John Bankson has agreed to chair and Frank Toth and Joyce Price have agreed to serve.



**Holiday Luncheon, Wednesday, December 3rd at The Italian Café** *Please mail reservations as soon as possible; they must be received by November 24, 2025!!!* Everyone, please plan to join us for our Holiday Luncheon on December 3<sup>rd</sup>. See the reservation form and instructions below. Hope to see you there! **And once again, bring a**

**friend** – do you know a retired Federal employee that isn't a NARFE Member? To encourage membership growth, think about inviting a friend to attend our holiday luncheon; it might be a positive way to introduce them to our chapter and to NARFE. The luncheon will be held at **The Italian Café, 7161 Lee Hwy, Falls Church**. Parking is located in front, on the side, or in the large parking lot in the back. Social time will begin at 11:30 a.m. with lunch starting at noon. **There are five entrees from which to choose:**

- (1) Flounder Françoise w/Pasta and mixed vegetables,
- (2) Eggplant Parmesan w/ Tomato Sauce,
- (3) Chicken Piccata w/Pasta and Mixed Vegetables,
- (4) Lasagna w/ Meat & Tomato Sauce, **or**
- (5) Canzoni (Chicken (C), Beef (B) or Vegetarian (V)).

All come with a house salad, bread, and your **choice of one dessert** – (1) Cannoli or (2) Tiramisu, as well as soda, coffee, or tea. There will be a cash bar for other beverages. A charge of \$36 per person will cover the meal, taxes, & gratuity.

**Your selection will be on your name tent; your choices cannot be changed.** We need to let the restaurant know your selections on **November 24<sup>h</sup>**. Please complete the form below and mail it in along with your check as directed. *Again, please mail reservations right away; they must be received by November 24, 2025.*

A raffle for special items will be held for the benefit of Alzheimer's research.

-----*clip and mail form below*-----

**ANNANDALE NARFE December 3rd LUNCHEON RESERVATION FORM**

Entree (**circle one selection\***) Dessert (**circle 1 or 2**)  
 (\*for No. 5 Calzoni, also Circle C, B or V)

	Entrée Choice	Dessert Choice
Attendee _____	1 2 3 4 <b>5 C B V</b>	1 2 None
Attendee _____	1 2 3 4 <b>5 C B V</b>	1 2 None
Attendee _____	1 2 3 4 <b>5 C B V</b>	1 2 None

Please make checks payable to **NARFE Chapter 1159**, and mailed to:

**NARFE 1159 Treasurer, Box 1463, Annandale, VA 22003.**

## **December Raffle for Alzheimer's Research**

We will be holding our regular raffle for Alzheimer's Research at the December Luncheon event. For those who like a **MYSTERY**, here are the clues!

There are 11 **MYSTERY BAGS**. Lots of new and interesting items not seen before. Try to figure out what you might win with these somewhat obscure and random clues. **Good luck!**<sup>1</sup>

- 1. ATTENTION: STEP UP!**
- 2. HOLIDAY SNUDDLING**
- 3. HONEY DO HELPER**
- 4. STORE ME!**
- 5. A REAL REEL**
- 6. VACU-TIME**
- 7. WHAT'S COOKING, SANTA?**
- 8. SWEET DREAMS FOR A "QUEEN"**
- 9. HANDY DANDY FIXER**
- 10. SELFIE STREAMING**
- 11. WATCH YOU, WATCH ME**

On the next page you will find a form for raffle tickets.

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<sup>1</sup> Thanks to Kim Rendelson and Sharon Sellers for setting up the mystery bags and the clever clues!

**December 3rd LUNCHEON RAFFLE**

We are continuing the tradition of raffles that benefit Alzheimer’s Research. Many great items have been donated so we will have several mystery sacks available, each with a clue. You need not attend the luncheon; winners will have their sacks delivered to their homes. So, take a chance – or many chances – and buy lots of tickets. The cost of raffle tickets will remain at the bargain price of \$1.00 each or 6 tickets for \$5.00. **Kim Rendelson** will mail the raffle tickets to you, if you like. Just complete the Raffle Ticket Form (below) and mail it to Kim at her address with your check to *NARFE Alzheimer’s Research*, please include *Chapter 1159* on the memo line.

**NOTE:** Due date for receipt of raffle tickets orders by mail is **November 24th**. For those ticket orders received after that date, you will receive an email with a picture of your tickets. And don’t worry about losing them or the email, Kim tracks the numbers so no matter what, if you can’t find your tickets or your email, all is not lost! She will know winner identities. **Tickets will also be sold at the Luncheon.**

-----*clip and mail form below*-----

**December 3rd, 2025 NARFE Holiday Luncheon Raffle Ticket Form**

**Raffle Tickets: \$1 each or six for \$5.00**

I would like to purchase \_\_\_\_\_ Raffle Tickets. My check is enclosed for \$\_\_\_\_\_ made out to *NARFE Alzheimer’s Research Fund*, including *Chapter 1159* on the memo line and **received no later than November 20th**.

Your Name: \_\_\_\_\_

Address: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

Phone No. (for basket delivery purposes): \_\_\_\_\_

Please complete this form and enclose your check made out to *NARFE Alzheimer’s Research Fund* (include *Chapter 1159* on the memo line) and mail to President Kim Rendelson.

**Donation Only:** If skipping the raffle but wanting to donate, there is no need to fill out this form; just mail your check in. All checks will be hand delivered to the NARFE 1159 Treasurer.

**Chapter Executive Board**

**[Inclement Weather Policy](#)** --When Fairfax County Public Schools (FCPS) are closed or “virtual only” because of inclement weather on the day of a scheduled chapter meeting, the chapter meeting (both in-person and on Zoom) for that month is canceled. If the FCPS is open only 2 hours late on that day, the in-person and the Zoom meeting will be held.