



Michael P. Palazzotto Chapter 1264 Suffolk County
 PO Box 552, Ridge, NY 11961-0552
 Chartered December 18, 1972

General Meetings 1st Wednesday (except January, February, July & August)
 10:30 AM at the Longwood Public Library Auditorium
 800 Middle Country Road, Middle Island, New York 11953

President / Editor Emeritus: Vincent Nasta

November 2025

President
 Newsletter Editor
 Joanne Smith

1st Vice President
 PAC Chair
 John Eget

2nd Vice President
 Membership Chair
 Retention Chair
 Dorothy Owens

Treasurer
 Theresa Perrino

Secretary
 Alzheimer's Chair
 Bob Irish

Advocacy Leader
 Carl Schroder

Helen Orlando
 Network Coordinator

Hospitality: Vacancies (2)

INCLEMENT WEATHER - call the Longwood Library at (631) 924-6400 to determine if the building is open or not. Our meeting is canceled if the building is closed.

CHANGE OF ADDRESS, Email, or Renewals Please call NARFE Membership Services at (800) 456-8410, press 2 (Monday to Friday, 8 AM to 5 PM), or by emailing memberrecords@narfe.org so you can continue to receive your NARFE Magazine and Chapter Newsletters.

Did you know that your NARFE membership ID# is on the second line of the mailing label on your monthly NARFE Magazine? It's all you need to access all your benefits on <https://www.narfe.org> or on <https://fedhub.narfe.org/home>.

**Our next meeting is scheduled for
 Wednesday, November 5, 2025, at 10:30 a.m.
 in the Longwood Public Library Auditorium**

Directions: <https://www.yelp.com/map/longwood-public-library-middle-island>

Join us to learn more about Alzheimer's disease with our guest speaker, Sandra Roman, from the **Long Island Alzheimer's Association**. She will present "Healthy Living for Your Brain and Body," focusing on lifestyle habits that can help maintain or even improve our overall health at any age. These strategies may also support brain health as we age and potentially delay the onset of cognitive decline.

Our second guest speaker, Jennifer Roth from **Willing Hearts Helping Hands**, will discuss a grant awarded by the New York State Department of Health. This grant enables them to provide free services, education, programming, enrichment outings, and funding for caregivers.

NARFE Recruiting Incentives \$20

NARFE has announced two new membership recruiting incentives: Receive a check for \$10.00 from both NARFE National and an additional \$10.00 from NARFE NY Federation for those who recruit a new member between now and the end of December. NARFE's strength is in our numbers! The more members we have, the better we can continue to defend the benefits that we all have worked so hard to earn. So, talk to your postal carrier and recruit them! We need everyone's help to recruit new members.

Dues Withholding Incentive \$25

Sign up for dues withholding and get a cool \$25 check. With dues withheld, \$4.25 will be deducted each month from your annuity check. One-twelfth of your total dues is automatically deducted from your monthly annuity. Your monthly deduction is determined by the following formula: (\$42 NARFE dues ÷ 12) + (Chapter dues \$9 ÷ 12) = total monthly deduction of \$4.25. Find the application at: <https://www.narfe.org/wp-content/uploads/2021/01/dw-2.pdf>.

Final 2026 COLA

Due to the government shutdown, the final COLA scheduled to be announced on October 15th has been delayed until October 24th. How much a retiree receives from the annual COLA depends on their retirement system. For those under CSRS, it's straightforward—eligible retirees typically receive the full COLA. However, retirees under FERS often receive a reduced version of the COLA, known informally as the "Diet COLA." They get the full amount if the COLA is 2% or less. If it falls between 2% and 3% as estimated, they will most likely only receive a 2% COLA. Please support H.R. 491 and S. 624,

which provide for full cost-of-living adjustments, based on the relevant change in consumer prices, to Federal Retirement System annuities.



Congratulations to our Distinguished Members
They received awards from the NARFE National Office.

Left to right - Matthew Cola (22 years), Sunya Castanza (33 years), and Robert Golden (40 years).

OPEN SEASON HEALTH FAIR EVENT

Wednesday, December 3, 2025

Morning session 10:00 am – 12:00 pm and Evening session 6:00 pm – 8:45 pm

NARFE Chapter 1264 is sponsoring a FEHB and PSHB Open Season Event for 2026. This is the annual opportunity for eligible active federal and postal employees and annuitants to change their health plan enrollments, which will take effect on January 1, 2026. To those with email addresses on file, copies were e-mailed. **Both Blue Cross Blue Shield and Aetna have confirmed their attendance.** I will have **copies of all the FEHB and PSHB rate sheets to give out at the November 5th meeting.**



2026 Health Insurance Premiums and Projected Medicare Premiums

For 2026, federal employees and retirees will see an average premium increase of **12.3% for FEHB** and **11.3% for PSHB**, which is the second consecutive year of double-digit increases. The open enrollment season is from November 10 to December 8, 2025, and individuals should review their plan options, as some plans will no longer be available for 2026. At this meeting, I will have copies of the rates. These will also be available to print out at on our new chapter website.

For the 2026 plan year, the Federal Employees Dental and Vision Insurance Program (FEDVIP) will have 11 dental carriers and 5 vision carriers. Both dental and vision premiums are scheduled to increase, with **an average dental premium increase of 3.3% and an average vision premium increase of .5%.** Some FEDVIP plans will not be available next year, so enrollees should check for changes and choose a new plan during the open season.

PROJECTED MEDICARE Part B

The Income-Related Monthly Adjustment Amount (IRMAA) requires higher-income beneficiaries to pay increased premiums for Medicare Part B and Part D. The 2026 IRMAA is based on your 2024 Modified Adjusted Gross Income (MAGI).

Projected 2026 Part B income limits		
	2024 MAGI	Projected 2026 monthly premium
Individual	≤ \$109,000	\$206.50 (standard premium)
	> \$109,000 to \$137,000	\$289.10
	> \$137,000 to \$171,000	\$413.00
	> \$171,000 to \$205,000	\$536.90
	> \$205,000 to \$500,000	\$660.80
	> \$500,000	\$702.10
Married, filing jointly	≤ \$218,000	\$206.50 (standard premium)
	> \$218,000 to \$274,000	\$289.10
	> \$274,000 to \$342,000	\$413.00
	> \$342,000 to \$410,000	\$536.90
	> \$410,000 to \$750,000	\$660.80
	> \$750,000	\$702.10

The income brackets for the Part D IRMAA are the same as those for Part B. The additional amount you pay depends on your income bracket and is added to your Part D plan's monthly premium.

PROJECTED MEDICARE Part D

Projected 2026 Part D income limits		
	2024 MAGI	Projected 2026 monthly premiums
Individual	≤ \$109,000	\$0
	> \$109,000 to \$137,000	\$14.50
	> \$137,000 to \$171,000	\$37.50
	> \$171,000 to \$205,000	\$60.40
	> \$205,000 to \$500,000	\$83.30
	> \$500,000	\$91.00
Married, filing jointly	≤ \$218,000	\$0
	> \$218,000 to \$274,000	\$14.50
	> \$274,000 to \$342,000	\$37.50
	> \$342,000 to \$410,000	\$60.40
	> \$410,000 to \$750,000	\$83.30
	> \$750,000	\$91.00

RAFFLE TICKET
NARFE Chapter 1264

Name _____

Address _____

City _____

State _____

Phone _____

Drawing Month _____

Amount \$ _____

Drawings are at each meeting.
Winner need not be present to win
\$1.00 each chance

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50/50 Raffle Tickets

The drawings are at the end of the meetings. Next year, the drawings will be on March 4, April 1, May 6, and June 3, 2026. Additional tickets can be printed at home. Please help support our chapter's 50/50 raffle by sending in the tickets with your check to the Treasurer, Theresa Perrino. Feel free to make copies.

All support is greatly appreciated. Thanks!

Election of Chapter Officers

Elections for next year's Chapter Officers will be held at this meeting. Additionally, the Chapter has non-elected positions that could benefit from some assistance, such as hospitality and assisting with NARFE recruiting at health fairs. Please consider volunteering to help your Chapter run efficiently.

Message from the Chapter President



Helen Orlando, our webmaster, and I have completed our NARFE Microsite training. Our new chapter website will be LIVE very soon! <https://www.narfe.org/chapter1264>

Party time! After the morning session of our December Open Season Health Fair Event, we will have our Holiday Party. Therefore, there will be no coffee social after the meeting. However, we must have a headcount for the Athens restaurant. A December 2nd RSVP for the holiday party is required if you wish to be included. Please send it to me or the chapter secretary, Bob Irish.



Joanne Smith

Joanne Smith
President