

NARFE MIAMI VALLEY CHAPTER 1927  
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KETTERING, OHIO 45429-5228

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A CENTURY OF PUBLIC SERVICE

**NATIONAL ACTIVE & RETIRED FEDERAL EMPLOYEES ASSOCIATION**  
**SERVING ALL IN THE FEDERAL & POSTAL SERVICE COMMUNITIES**  
**NOVEMBER-DECEMBER 2025 NEWSLETTER MIAMI VALLEY CHAPTER 1927**

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**CHAPTER LUNCHEON MEETING**

**DATE: FRIDAY, 5 DECEMBER 2025**

**SPEAKER'S TOPIC: Featured speaker Wava Iker will give us an update on Blue Cross/Blue Shield health benefit plans and the cost for each plan.**

**PLACE: MCL CAFETERIA  
4485 FAR HILLS AVE  
KETTERING, OHIO**

**TIME: SOCIAL LUNCHEON STARTS AT 11:00**

MCL provides a private dining room for free since most members buy lunch. After paying for lunch, proceed to the private dining room. Cafeteria personnel will help those needing assistance. **The business meeting will start at 11:30. Chapter1927 MCL lunchers will also be treated to FREE PIE at the 5 December meeting ... YUM, YUM!**

**Open Season Reminder**

By Brian Normile, Benefits Officer

This year's Federal Benefits Open Season starts 10 November and ends 8 December. The Federal Benefits Open Season is for the Federal

Employees Dental and Vision Insurance Program (FEDVIP), the Federal Flexible Spending Account Program (FSAFEDS), the Federal Employee Health Benefits Program (FEHB), and the Postal Service Health Benefits Program (PSHB). There are a number of webinars from the NARFE

Federal Benefits Institute covering different topics of interest associated with the Open Season. These include **Medicare: To Part B or Not to B?** (Oct. 23), **Medicare Advantage Plans** (Oct. 30), **2025 Open Season Prep: FEHB, PSHB, FEDVIP, & FSAFEDS** (Nov. 4), **FEHB/PSHB for Active Feds and Retirees without Medicare** (Nov 6), **FEHB/PSHB with Medicare** (Nov.13), and **FEHB/PSHB and Medicare Prescription Drug Plans** (Nov. 20). The website for these webinars is <https://www.narfe.org/federal-benefits-institute/narfe-webinars/>. **Once the date of a live webinar has passed, it can be watched with transcripts and slides available for review.** You can access the website at <https://www.narfe.org/federal-benefits-institute/narfe-webinars/> or sign in to your [www.narfe.org](http://www.narfe.org) account and click on “Education” and then on “On-Demand Webinars.” The plans, the tool for plan comparisons, premiums and other related information are available on the OPM website at <https://www.opm.gov/healthcare-insurance/open-season>. This open season, there have been substantial cost increases for many plan offerings. I suggest that in view of this, it’s prudent now more than ever, to review your choices and do your research.

### **Thank You**

by Mike Madges, Chapter 1927 Vice President

In this Thanksgiving season, we are grateful to you for your continued membership in NARFE. We hope you have used your membership to address your own personal needs. **BUT your membership means so much more!!!** Our memberships collectively maintain NARFE as a strong voice in protecting our earned benefits. NARFE’s advocacy prevented many harmful benefit reductions proposed in the most recent budget cycle (see One Big Beautiful Bill Act (H.R.1) on page 16 of our November 2025 NARFE magazine). And just last year the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) were repealed

Upcoming Meetings – Chapter Meeting 11:00 a.m. Friday 5 December; January Board Meeting Date TBD

Chapter meetings are open to everyone. Board meetings are open to all Chapter members.

**SUPPORT CHAPTER 1927 - RENEW YOUR CHAPTER MEMBERSHIP!**

VISIT OUR CHAPTER WEB SITE AT <http://www.narfe.org/site/chapter1927>

which benefitted not only our federal/postal communities but teachers, police officers, firefighters and other public servants. NARFE consistently persevered in seeking that recession. So, we **THANK YOU NARFE MEMBER!** And ask you to invite other eligible folks to join our collective voice. **We need NARFE and NARFE needs us!** Wishing all a joyous holiday season. With our thanks .

### **Recruiting Across Ohio**

by Mike Madges, Chapter 1927 Vice President

Our Miami Valley Chapter is part of the NARFE Ohio Federation. The Federation has contracted with marketing vendor Street Level Studio to perform digital Meta & Google ads within a one-mile radius of several VA Centers (including Dayton), our Ohio Postal Processing & Distribution Centers (Cleveland/Columbus and Cincinnati) and additional federal locations to include Wright-Patterson Areas A & B during this FEHB Open Season. Street Level Studio is working with NARFE nationwide to grow our Association. Our statewide initiative affirms the importance of this effort in this most uncertain of times. Let the word go forth about NARFE to those you know as well .

### **Continuing Angst – The Government Shutdown**

by Mike Madges, Chapter 1927 Vice President

It has been a disheartening year for the active federal community including our active NARFE members. And now a government shutdown seriously disrupts their personal well-being along with many other Americans. Visit the [www.narfe.org](http://www.narfe.org) website with your personal sign-in to view all the shutdown material outlined therein. And let your Congressional representatives know that the shutdown needs to end. Enough is Enough. You can reach Senator Jon Husted at (202) 224-3353; Bernie Moreno at (202) 224-2315 or his Cincinnati Office at (513) 684-1021. Representative Michael Turner can be contacted at (202) 225-6465 or his Dayton Office at (937) 225-2843.