

NARFE

MAGAZINE

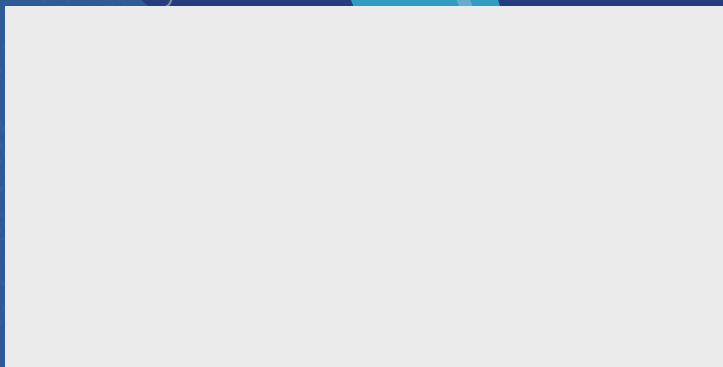
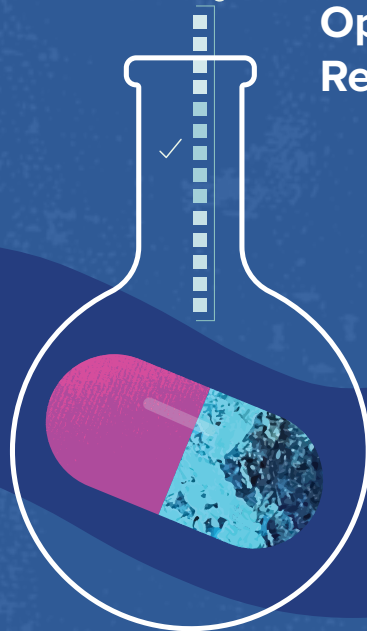
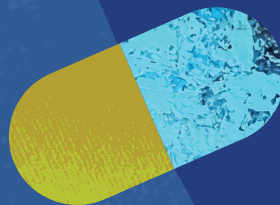
A NARFE PUBLICATION
FOR FEDERAL
EMPLOYEES AND
RETIREES

DECEMBER 2025
VOLUME 101 ★ NUMBER 10

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with FEHB Plans

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Report





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Washington Watch

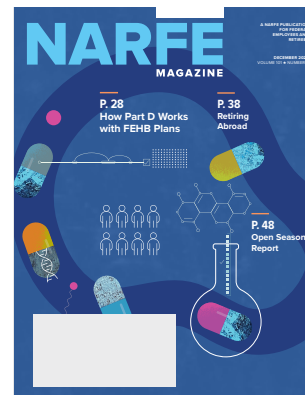
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Illustration by TGD

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EDITORIAL DIRECTOR

Jenn Rafael

CREATIVE SERVICES MANAGER

Beth Bedard

SENIOR CONTENT MANAGER

Matt Sanderson

ADDITIONAL GRAPHIC DESIGN

TGD

EDITORIAL BOARD

William Shackelford, Cindy Reneé Blythe

CONTACT US

NARFE Magazine

606 North Washington St.
Alexandria, VA 22314-1914
Phone: 703-838-7760 Fax: 703-838-7781

Editorial:

communications@narfe.org

Advertising Sales:

mprimuth@narfe.org

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NATIONAL OFFICERS

WILLIAM SHACKELFORD

President; natpres@narfe.org

CINDY RENEÉ BLYTHE

Secretary/Treasurer;
natsectreas@narfe.org

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TO REACH A FEDERAL BENEFITS SPECIALIST:
EMAIL fedbenefits@narfe.org

NARFE HEADQUARTERS

606 N. Washington St.
Alexandria, VA 22314
703-838-7760
Hours of operation:
Monday-Friday, 8 a.m.-5 p.m. ET

REGIONAL VICE PRESIDENTS

REGION I Jeff Anliker

(Connecticut, Maine, Massachusetts, New Hampshire, New York, Rhode Island and Vermont)
Tel: 413-813-8136
Email: jeff.anliker@outlook.com

REGION II Paul Schwartz

(Delaware, District of Columbia, Maryland, New Jersey and Pennsylvania)
Tel: 240-838-2200
Email: schwartzpaul02@gmail.com

REGION III Lynn Harper

(Alabama, Florida, Georgia, Mississippi, South Carolina and Puerto Rico)
Tel: 478-951-3260
Email: lynnlarry79@outlook.com

REGION IV Ed Konys

(Illinois, Indiana, Michigan, Ohio and Wisconsin)
Tel: 937-207-6087
Email: rvpkonys@outlook.com

REGION V Linda Sawvell

(Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota and South Dakota)
Tel: 563-340-4823
Email: Lsawvell262@gmail.com

REGION VI Patsy Ashton

(Arkansas, Louisiana, Oklahoma, Republic of Panama and Texas)
Tel: 504-452-3870
Email: rvp6@narfe.org

REGION VII Sharon Reese

(Arizona, Colorado, New Mexico, Utah and Wyoming)
Tel: 575-649-6035
Email: sreese346@gmail.com

REGION VIII John Almquist

(California, Hawaii, Nevada and Republic of Philippines)
Tel: 949-246-4378
Email: almquistjw@yahoo.com

REGION IX Steven Roy

(Alaska, Idaho, Montana, Oregon and Washington)
Tel: 425-344-3926
Email: stevenroy1@yahoo.com

REGION X Robert Allen

(Kentucky, North Carolina, Tennessee, Virginia and West Virginia)
Tel: 757-404-3880
Email: rvp10@narfe.org

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NARFE'S MISSION STATEMENT

To support legislation and regulations beneficial to federal civilian employees and annuitants and potential annuitants under any federal civilian retirement system and to oppose those detrimental to their interests.

To promote the general welfare of federal civilian employees and annuitants and potential annuitants, to advise and assist them with respect to their rights under retirement, health and other employee and retiree benefits laws and regulations, and to represent their interests before appropriate authorities.

To cooperate with other organizations and associations in furtherance of these general objectives.

Tone in Chapter and Federation Newsletters

The great novel “A Tale of Two Cities” by Charles Dickens opens with the line, “It was the best of times, it was the worst of times ...” These words seem particularly prophetic with the current administration. Nearly every week, a collection of chapter and federation newsletters is delivered to my office. Each one is important, as these newsletters contain vital information for NARFE members, and I am amazed at the great job the editors do in keeping members informed.

Occasionally, communications within our community—online, on paper or even in person-- may stray from NARFE’s nonpartisan mission. It’s important to remember our shared responsibility to keep all NARFE discussions respectful, constructive, and mission-focused. Even the greatest and oldest continuing democracy on earth, however, has its political challenges. One is the realization that active and retired federal employees will certainly face attacks from politicians on our earned benefits. As everyone knows, in the past few years, the attacks on the federal community have been relentless.

I want to remind members that while we must be involved in grassroots advocacy and support candidates from both parties who are sympathetic to NARFE’s views, success in protecting our benefits requires that we remain nonpartisan in our efforts, focusing on core NARFE issues rather than aligning with the broader policy agendas of political parties. We must avoid rhetoric that inflames or divides. Respectful language not only strengthens our credibility but also fosters a culture where we can find common ground—even when we hold differing views, whereas inflammatory language by members, regardless of intent, could reflect poorly on the whole NARFE organization.

I support the provisions of the First Amendment of the Constitution, as citizens all have the right to our own political beliefs and preferences, members are entitled to their individual opinions, and we value diversity of thought. But when speaking in NARFE forums or on NARFE’s behalf, we have a collective responsibility to ensure our communications are respectful and nonpartisan, so that all members feel welcome.

Individuals who join NARFE look forward to receiving factual information related to their federal retirement and being part of a community of fellow retirees, regardless of their political affiliation. We all joined NARFE to preserve and protect our earned benefits.

Following our success in eliminating the impact of federal employees, retirees, and spousal annuitants from H.R. 1 (The One Big, Beautiful Bill), the next battle we faced was the threat of a government shutdown on October 1. By the time this magazine reaches you, the outcome may still be unknown. During the 35-day partial government shutdown in 2018-19, many stories emerged about local communities and businesses rallying to support government employees who were furloughed or working without pay.

Government employees have long dealt with a negative public image. All too frequently, virulent attacks and disdain directed at the federal workforce play out in the real-life scenarios of millions of people. Critics call them lazy or argue that they make too much money. The individuals who keep this country running effectively and securely are constantly slandered by misinformation campaigns circulating in the public, segments of the media, and even some members of Congress. NARFE members need to continue reminding legislators and the president that we are seeking fair treatment in a positive manner. When any NARFE platform is used for political opinions unrelated to NARFE’s mission, the unintended consequence is that our important advocacy can be overshadowed. By focusing on our common goals, we reinforce both our public credibility and internal unity.

Now is not the time to let negativity hold us back. It’s time to rally, as NARFE members always have, drawing strength from our shared respect for one another and our common commitment to defending pay and benefits.

I want to thank all members for their support of NARFE. Your involvement makes us strong.

A handwritten signature in black ink that reads "William Shackelford". The signature is written in a cursive, flowing style.

WILLIAM SHACKELFORD
NARFE NATIONAL PRESIDENT
natpres@narfe.org

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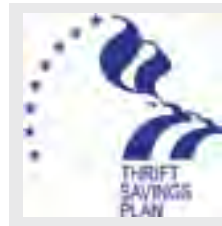
WHETHER you are planning your next vacation or move, buying a gift or planning for retirement, members can save money on every purchase with special discounts from our affinity partners. Visit www.narfe.org/perks or see page 74.

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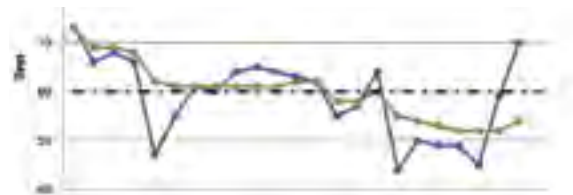
features breaking news and informative articles from various outlets curated just for NARFE members, as well as NARFE media statements,

op-eds and more. NARFE Daily News Clips is delivered to inboxes weekday mornings. To join the mailing list, visit www.narfe.org/clips.



TSP UPDATE ONLINE

Get the most recent monthly and annual Thrift Savings Plan returns (G, F, C, S, I and L Funds) online at www.narfe.org/tsp-funds.



MISS A WEBINAR?

Catch up on past NARFE Federal Benefits Institute in NARFE’s Webinars on Demand, where you’ll find videos, slides and transcripts of question-and-answer sessions for webinars dating back to 2019. View them at www.narfe.org/webinar-archive.

TRACKING RETIREMENT CLAIMS

Find out how many retirement claims the Office of Personnel Management Retirement Services receives and processes each month, with average processing times and total inventory, at www.narfe.org/opm-processing. ■

CONNECT ON FEDHUB

If you haven’t checked out NARFE’s online community yet, what are you waiting for? NARFE designed FEDHub to support your federal journey, leveraging the knowledge and value of our entire community. All that’s missing is you! Join the conversation at fedhub.narfe.org/quick-start-guide.



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October Shutdown Serves as Excuse for Administration to Fire Employees

Due to the failure to pass a government funding bill that would provide budget authority for federal agencies by October 1, 2025, the start of fiscal year 2026, the federal government has entered a shutdown. At press time, the shutdown remained ongoing.

The two sides are pointing blame at each other. Congressional Republicans are backing a proposal that would extend current funding levels through November 21 via a short-term continuing resolution (CR). But barring a change to Senate filibuster rules, they will need the support of at least seven Senate Democrats to gain the 60

votes needed to advance the bill to the president's desk.

Democratic leaders—House Minority Leader Hakeem Jeffries and Senate Minority Leader Chuck Schumer—issued a statement opposing the “Republican-only spending bill” that “fails to meet the needs of the American people and does nothing to stop the looming healthcare crisis.” Instead, they

are requesting their congressional counterparts (Speaker Mike Johnson and Senate Majority Leader John Thune) to engage in bipartisan negotiations, and are offering a counterproposal that includes language to prevent President Donald Trump from clawing back funding approved in any bipartisan agreement (as has been done during the current fiscal year), an extension of Affordable Care Act health insurance premium subsidies, and reversing cuts to Medicaid included in H.R. 1. There was little negotiation before the deadline as House Republicans

DECEMBER ACTION ALERT: URGE CONGRESS TO PROTECT LETTER CARRIERS!

Visit NARFE's Legislative Action Center at www.narfe.org to send a message to your lawmakers urging them to cosponsor H.R. 1065/S. 463, the Protect Our Letter Carriers Act. This bill would provide funding to upgrade postal infrastructure, designate an assistant district attorney to more efficiently handle cases involving violence against postal employees, and set sentencing guidelines for these assaults. This holiday season, let's remember the dedicated public servants who ensure that their communities' mail runs and that their neighbors stay connected. Contact your representative today and urge them to support H.R. 1065/S. 463, so that the USPS workforce can go to work, serve the American public, and return home to their loved ones without fear.

MYTH VS. REALITY

MYTH: During a government shutdown, federal retirees no longer receive their monthly annuity payments from the federal government.

REALITY: Civil Service Retirement System (CSRS) and Federal Employee Retirement System (FERS) retirees still receive their scheduled annuity payments on the first business day of the month during a shutdown. A shutdown does not prevent the federal government from making monthly annuity payments.

left town as the deadline approached.

Initially, President Trump refrained from meeting with his counterparts. In a late September *Fox and Friends* interview, President Trump said: “Don’t even bother with dealing with them,” and “We have to get Republican votes. That’s all.” The president then went on to cancel a planned meeting between himself, Senate Minority Leader Schumer, and House Minority Leader Jeffries, claiming on Truth Social that “no meeting with their [Democrats] Congressional Leaders could be productive,” due to “the unserious and ridiculous demands being made by the Minority Radical Left Democrats.” However, in a change of plans, Trump rescheduled a meeting with top congressional leaders for Monday, Sept. 29, with White House press secretary Karoline Leavitt saying, “The president wants to keep the government open...the president is giving Democrats one last chance to be reasonable today.” But negotiations did not prove productive.

As of press time on October 20, NARFE is urging members of Congress to engage in good-faith negotiations to find common ground and end the shutdown, which will have harmful effects on the American public. Additionally, while issues extraneous to annual government funding that are negotiated on a bipartisan basis are often added to such bills, in NARFE’s view, they should not be the basis for withholding support for a continuing resolution to end a shutdown.

If the situation was not already bad enough, just ahead of the shutdown, the Office of Management and Budget (OMB) directed agencies to consider initiating Reduction in Force actions for all federal employees in programs, projects, or activities (PPAs) that are impacted by a lapse in funding (the cause of the shutdown) where “the PPA is not consistent with the president’s priorities.”

Historically, during a government shutdown, non-essential federal employees affected by a lapse in

appropriations are furloughed until Congress reaches a funding agreement. These employees would return to work once Congress reauthorized budget authority. However, the latest directive from OMB suggests that the White House is considering permanently separating certain federal employees affected by the shutdown.

NARFE National President William Shackelford responded to the OMB memo, stating, “This is a scare tactic that callously threatens the livelihoods of dedicated public servants for political dysfunction caused by a failure of President Donald Trump to engage in good faith bipartisan negotiations to avoid a government shutdown.”

NARFE further argued the RIFs were an illegal violation of the Antideficiency Act, and threatened an abdication of constitutional responsibility to carry out programs expected to be reauthorized by Congress.

—BY JOHN HATTON, STAFF VICE PRESIDENT, POLICY AND PROGRAMS

President Trump Plans 1% Raise for Federal Employees, Below 3.8% for Military

In September, President Donald Trump submitted an alternative pay plan for 2026, which would provide a 1% increase to federal pay rates

and indicated his intention to maintain no increase to locality pay rates. Barring congressional action, this pay plan will be implemented

in January 2026, as per the December executive orders.

SEE PAY RAISE ON P. 18



NARFE GRASSROOTS ADVOCACY

LEARN MORE about how you can take action to protect your earned pay and benefits by reviewing NARFE Grassroots materials at www.narfe.org/advocacy.

Grassroots Year in Review: Reflecting to Look Ahead

As I look back on my first year as grassroots and policy manager, 2025 has been a nonstop stream of activity, marked by headlines, advocacy efforts, and community engagement. We began the year with a monumental win, the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), only to face reduction-in-force efforts, media attacks on public servants, and uncertainty about the future of federal service under the Administration. This was followed by significant threats to earned federal benefits in the budget reconciliation process, which was answered with overwhelming efforts to protect the livelihoods of federal employees and annuitants. With each setback, whether as small as a canceled congressional meeting or as significant as a government shutdown, NARFE and our members have bounced back time and again to stand up for our fellow federal employees. As we close out December and head into the new year, I would like to reflect on my high point of the year and discuss my plan for improvement over the next 12 months.

In my reflections, a few memories stand out vividly, as I was overjoyed to be a member of the NARFE and the broader federal community. The most significant was watching how local communities rallied around their neighbors who

were suffering in response to the administration's actions against federal officials.

I AM PROUD OF HOW WE ROSE ABOVE THE TRIALS, PROUD TO BE PART OF A MOVEMENT BIGGER THAN MYSELF, AND PROUD OF OUR COUNTRY FOR FIGHTING ALONGSIDE EVERY INDIVIDUAL WHO KEEPS OUR SOCIETY RUNNING.

Driving past yard signs supporting federal employees, hearing about rallies on Capitol Hill and around the country, and seeing people line up outside of agencies to help laid-off employees as they were packing up their careers were moments for me that truly highlighted the value of the federal workforce and exemplified what it means to care for your fellow Americans. Throughout the obstacles thrown our way, our allies answered the call for aid, enabling us to combat the seemingly endless string of transgressions. I am proud of how we rose above the trials, proud to be part of a movement bigger than myself, and proud of our country for fighting

alongside every individual who keeps our society running.

Heading into next year, I am chasing that feeling of cooperation, which is why the focus of my improvement is rooted in feedback from those I serve, the NARFE members. To determine what areas of Grassroots need improvement or where there are gaps in resources, I have created a Grassroots End of Year Survey to collect feedback about the quality of grassroots communication and activities, as well as offer a space for comments on what is going well, what could be developed further, and what new ideas members have for advocacy engagement. The survey, which opened at the beginning of the month, will remain open for responses through the end of January 2026 and will guide the direction of my annual planning. You can find the survey on the Grassroots Advocacy page on NARFE's website at www.narfe.org/advocacy, and I encourage everyone to share their thoughts, as many heads are better than one!

Finally, I would like to conclude the year by extending one more thank you to anyone who has sent an action letter, had me present to their chapter, attended a grassroots regional meeting, or supported me in any way as I transitioned into my new role. It has been a privilege to serve the federal community, and I look forward to doing an even better job with your help.

—BY NICOLE BLACKSTONE, GRASSROOTS AND POLICY MANAGER

Trump Expands Efforts to End Federal Employee Collective Bargaining; Opposition in Congress Grows

President Donald Trump issued an executive order on August 28 to end collective bargaining—based on claimed national security grounds—for federal employees at the National Weather Service (NWS), the National Aeronautics and Space Administration (NASA), the Patent and Trademark Office (PTO), and a few other agencies. Previously, in March, President Trump issued an executive order ending collective bargaining at the Departments of Defense, State, Treasury, Veterans Affairs, and Justice, and various agencies and subdivisions of the Departments of Health and Human Services, Homeland Security, Interior,

Energy, and Agriculture, along with other independent agencies.

NARFE has opposed these efforts as an infringement on federal employees’ rights to association and free speech, as the administration has targeted federal unions that have publicly opposed Trump Administration policies or filed lawsuits.


President Trump’s rationale for the executive order is an exception under the Federal Service Labor Management Relations Statute, which grants the president the authority to bar civil servants from collective bargaining based on national security grounds. Federal unions

— SEE COLLECTIVE BARGAINING ON P. 12

HAVE QUESTIONS ABOUT THE SOCIAL SECURITY FAIRNESS ACT? Visit NARFE’s Federal Benefits Institute to find frequently asked questions our staff is compiling at <https://www.narfe.org/advocacy/social-security-fairness-act-frequently-asked-questions/>. Members may also call 1-800-456-8410, and press 2 for federal benefits experts, or email fedbenefits@narfe.org.

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LEGISLATIVE ACTION CENTER—A one-stop site to send a letter to Congress, and more, at www.narfe.org.

DOGE Compromised Social Security Data

In June, the Department of Government Efficiency (DOGE) uploaded critical Social Security Administration (SSA) data to a vulnerable cloud server, exposing the personal information of millions of Americans to potential hackers, according to a whistleblower complaint filed by Charles Borges, the chief data officer for SSA.

According to the complaint filed by the Government Accountability Project (GAP) on behalf of Borges, DOGE staff copied sensitive data to an internal agency system restricted to DOGE personnel only. The complaint states these actions “constitute violations of laws, rules, and regulations, abuse of authority, gross mismanagement, and creation of a substantial and specific threat to public health

and safety.” Borges further accuses SSA Chief Information Officer Aram Moghaddassi, a DOGE associate, of violating agency policies to evade standard operating procedures. According to Borges, this violates multiple federal laws. It is unknown whether the internal agency system has been breached.

The exposed data contains sensitive and identifying information of more than 300 million Americans, including Social Security numbers. In the complaint, Borges alleges that if bad actors gain access to this cloud environment, Americans may be at risk of widespread identity theft. They may also lose vital healthcare and food benefits. The government could be responsible for reissuing every American a new Social

Security Number at a great cost. The complaint states DOGE personnel were warned about potential risks associated with uploading the data. However, it alleges Moghaddassi dismissed concerns, determining that business needs were “higher than the security risk associated with the implementation.” In the early stages of DOGE's takeover, the agency sought to remove SSA officials who objected to DOGE's access to sensitive information protected under federal law. The complaint alleges that DOGE evaded a March 20 temporary restraining order by U.S. District Judge Ellen Lipton Hollander, which barred the group from accessing the data. ■

—BY **ELLIE DORSEY**, FEDERAL BENEFITS INSTITUTE MANAGER

COLLECTIVE BARGAINING FROM P.11

have challenged the action in court, arguing that the president has exceeded his legal authority, noting that many affected employees do not primarily work in national security, and that the executive order was issued in retaliation for federal unions exercising their protected First Amendment rights. Notably, unions have argued that the rollbacks are politically motivated retaliation, as they selectively target unions that have challenged the Trump

administration, but not those that have supported Trump, such as the National Border Council and the National Fraternal Order of Police. At press time, the court cases remained unresolved, with federal unions earning initial victories in district courts but defeats on initial appeals.

In the House of Representatives, the Protect America's Workforce Act, H.R. 2550, introduced in April, would nullify the first executive order. At press time, the bill had 223

cosponsors, and a discharge petition to require a floor vote on the bill had 216 of the necessary 218 signatures. Most recently, on September 17, Sen. Mark Warner, D-VA, introduced a Senate companion to the House bill, S. 2837. At the time of publication, the bill had 47 cosponsors. NARFE members may urge members of Congress to support the bills via NARFE's Legislative Action Center.

—BY **MISSY LOVE**, POLICY AND PROGRAMS ASSOCIATE & **JOHN HATTON**, STAFF VICE PRESIDENT, POLICY AND PROGRAMS



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NARFE's **Legislative Action Center** is NARFE's easy way to send letters to your members of Congress, search for your legislators, report your congressional meetings, view voting records and much more.

- ▶ *Urge Your Members of Congress to Avoid a Shutdown*
- ▶ *Support the Equal COLA Act*
- ▶ *Support the Saving the Civil Service Act*
- ▶ *Protect the Freedoms of America's Workforce*
- ▶ *Save the Postal Service, Stop Privatization*

▶ narfe.org/advocacy/legislative-action-center/

House Defense Bill Would Restore DoD Collective Bargaining Rights

On September 10, the U.S. House of Representatives (House) approved the Fiscal Year 2026 National Defense Authorization Act (NDAA), which contains a provision to reinstate collective bargaining agreements and rights for civilian employees of the Department of Defense (DoD).

This provision would prevent the implementation within the DoD of an executive order from the Trump Administration, issued in March 2025, that took away collective bargaining rights from more than one million federal employees. The House narrowly passed its main Pentagon-focused

policy bill after Republicans added military measures and blocked Democrats from debating the president’s unusual use of the military. The final vote was 231 to 196, with 17 Democrats joining Republicans to advance the bill. ■

—BY ELLIE DORSEY, FEDERAL BENEFITS INSTITUTE MANAGER

NARFE BILL TRACKER

THE NARFE BILL TRACKER IS YOUR MONTHLY GUIDE TO LEGISLATION NARFE IS FOLLOWING. CHECK BACK EACH ISSUE FOR UPDATES.

ISSUE	BILL NUMBER / NAME / SPONSOR	WHAT BILL WOULD DO	LATEST ACTION(S)
<p>FEDERAL BENEFITS</p>	<p>H.R. 1: One Big Beautiful Bill Act / Rep. Jodey Arrington, R-TX-19 ■</p>	<p>The Senate-amended, final version of the bill that passed both chambers and was signed into law by the president did not contain any of the objectionable federal workforce provisions NARFE opposed throughout the process.</p> <p>The House-passed version of this budget reconciliation bill, passed pursuant to the instructions of H.Con.Res.14, would (i) eliminate the Federal Employees Retirement System (FERS) annuity supplement as of January 1, 2028, cutting back vested benefits earned based on past service for individuals at or approaching retirement eligibility age; (ii) require new federal employees to choose between retaining merit systems protections or accepting a 5% pay cut via increased contributions toward retirement without any additional benefit; and (iii) institute a fee to appeal adverse actions to the Merit Systems Protection Board (MSPB).</p> <p>The original version of the bill would have also (i) increased employee contributions toward retirement by up to 3.6% without any added FERS benefit, and (ii) calculated federal annuities under FERS and the Civil Service Retirement System (CSRS) based on the highest five years of salary rather than the highest three years of salary. Those provisions were eliminated via amendment prior to House floor consideration.</p>	<p>Senate-amended version (without objectionable federal workforce provisions) passed the Senate on 7/1/25, passed the House on 7/3/25, and was signed into law by the president on 7/4/25.</p>

NARFE’s Position: ■ Support ■ Oppose ■ No position



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- Mailing in the application that appears in every issue of *NARFE Magazine*

NARFE BILL TRACKER

ISSUE	BILL NUMBER / NAME / SPONSOR	WHAT BILL WOULD DO	LATEST ACTION(S)
FEDERAL PERSONNEL POLICY	<p>H.R. 2550/S.2837: Protect America's Workforce Act / Rep. Jared Golden, D-ME-02 / Sen. Mark Warner, D-VA </p> <p>Cosponsors: H.R. 2550: 216 (D), 7 (R) S. 2837: 44 (D), 2 (I), 1 (R)</p>	Overturns a recent executive order that targeted certain unions due to opposition to administrative actions via public statements and lawsuits, ending collective bargaining for covered federal employees.	<p>Referred to the House Committee on Oversight and Government Reform. 4/01/2025</p> <p>Read twice and referred to the Committee on Homeland Security and Governmental Affairs. 09/17/25</p>
	<p>H.R. 1989/S.918: Protecting Our Probationary Employees Act / Rep. Sarah Elfreth, D-MD-03 / Sen. Chris Van Hollen, D-MD </p> <p>Cosponsors: H.R. 1989: 64(D), 5(R) S. 918: 4(D)</p>	Proposes that probationary employees involuntarily separated from their government positions continue their probationary period upon reinstatement.	<p>Referred to the House Committee on Oversight and Government Reform. 3/10/2025</p> <p>Read twice and referred to the Committee on Homeland Security and Governmental Affairs. 3/10/2025</p>
	<p>H.R.492/S.134: Saving the Civil Service Act of 2025 / Rep. Gerry Connolly, D-VA-11 / Sen. Tim Kaine, D-VA </p> <p>Cosponsors: H.R. 492: 73 (D) 2 (R) S. 134: 20 (D) 2 (I)</p>	Prohibits the establishment of Schedule F of the excepted service, to ensure merit-based hiring and firing of civil servants.	<p>Referred to the House Committee on Oversight and Government Reform. 1/16/2025</p> <p>ASSUMING FIRST SPONSORSHIP - Mr. Walkinshaw asked unanimous consent that he may hereafter be considered as the first sponsor of H.R. 492, a bill originally introduced by Representative Connolly, for the purpose of adding cosponsors and requesting reprintings pursuant to clause 7 of rule XII. Agreed to without objection. Action By: House of Representatives 09/16/2025</p> <p>Read twice and referred to the Senate Committee on Homeland Security and Governmental Affairs. 1/16/2025</p>
FEDERAL COMPENSATION	<p>H.R. 493/ S. 126: The Federal Adjustment of Income Rates (FAIR) Act / Rep. Gerry Connolly, D-VA-11 / Sen. Brian Schatz, D-HI </p> <p>Cosponsors: HR 493: 31 (D) 1 (R) S. 126: 13 (D) 1 (I)</p>	Provides federal employees with a 3.3% across-the-board pay raise in 2026, plus a 1% average increase to locality pay rates.	<p>Referred to the House Committee on Oversight and Government Reform. 1/16/2025</p> <p>ASSUMING FIRST SPONSORSHIP - Mr. Walkinshaw asked unanimous consent that he may hereafter be considered as the first sponsor of H.R. 493, a bill originally introduced by Representative Connolly, for the purpose of adding cosponsors and requesting reprintings pursuant to clause 7 of rule XII. Agreed to without objection. Action By: House of Representatives 09/16/2025</p> <p>Read twice and referred to the Senate Committee on Homeland Security and Governmental Affairs. 1/16/2025</p>

NARFE's Position:  Support  Oppose  No position



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NARFE BILL TRACKER

ISSUE	BILL NUMBER / NAME / SPONSOR	WHAT BILL WOULD DO	LATEST ACTION(S)
POSTAL SERVICE	<p>H.Res. 70 / S.Res.147: Rep. Stephen Lynch, D-MA-8 / Sen. Gary Peters, D-MI ■</p> <p>Cosponsors: H. Res. 70: 205 (D) 16 (16) S. Res. 147: 4(R) 3(D)</p>	Expressing the sense that Congress should take all appropriate measures to ensure that the United States Postal Service remains an independent establishment of the federal government and is not subject to privatization.	<p>Referred to the House Committee on Oversight and Government Reform. 01/28/2025</p> <p>Referred to the Committee on Homeland Security and Governmental Affairs. 03/27/2025</p>
FEDERAL ANNUITIES	<p>H.R. 491/S.624: Equal COLA Act/ Rep. Gerry Connolly, D-VA-11 / Sen. Alex Padilla, D-CA ■</p> <p>Cosponsors: H.R. 491: 52 (D) 1 (R) S. 624: 12 (D) 2 (I)</p>	Provides full cost-of-living adjustments, based on the relevant change in consumer prices, to Federal Employees Retirement System annuities.	<p>Referred to the House Committee on Oversight and Government Reform. 1/16/2025</p> <p>ASSUMING FIRST SPONSORSHIP - Mr. Walkinshaw asked unanimous consent that he may hereafter be considered as the first sponsor of H.R. 491, a bill originally introduced by Representative Connolly, for the purpose of adding cosponsors and requesting reprintings pursuant to clause 7 of rule XII. Agreed to without objection. Action By: House of Representatives 09/16/2025</p> <p>Read twice and referred to the Senate Committee on Homeland Security and Governmental Affairs. 02/18/2025</p>

NARFE's Position: ■ Support ■ Oppose ■ No position

PAY RAISE FROM P.9

The pay plan also includes a base pay increase of 3.8% for select categories of federal law enforcement. It is expected that these law enforcement agencies will see a hiring surge in the coming year, most notably in immigration agencies.

NARFE supports a market-rate pay rate increase of at least 3.8% for all federal employees, not just those in federal law enforcement. NARFE National President William Shackelford argued

that federal employee pay already falls under the market value for similar positions in the private sector.

The President submits alternative pay plans to Congress. If Congress does not pass a competing directive, the presidential plan will go into effect. President Trump justified this plan by saying that pay increases should be merit-based and that his plan “will create an excellent and efficient federal workforce of the highest caliber

while maintaining fiscal responsibility.”

To the contrary, with the Office of Personnel Management estimating a 300,000-employee reduction by the end of the year, along with higher cost of living and inflation rates, NARFE believes the pay plan will leave current employees underpaid and understaffed, harming the recruitment and retention of an effective workforce.

—BY ABBY MILLER, POLICY AND PROGRAMS ASSISTANT

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EMPLOYMENT

THE FOLLOWING QUESTIONS

& ANSWERS were compiled by NARFE’s Federal Benefits Institute experts. NARFE does not provide legal, financial planning or tax advice or assistance.

CHANGING OPTION C FEGLI COVERAGE

Q I am enrolled in the Federal Employees’ Group Life Insurance (FEGLI) program. My coverage includes Basic FEGLI and Option C, as well as Option B at five times my salary. I am no longer married, and my adult children are 21 and 26 years old, respectively. Do I still need Option C, Family life insurance coverage? I am receiving conflicting information.

A FEGLI Option C covers the lives of the enrolled employee/retiree’s eligible family members. Eligible family members for Option C include a spouse (including common-law marriage, if recognized by the state) and eligible dependent children. Eligible dependent children must be unmarried and under age 22, or if age 22 or over, incapable of self-support because of a mental or physical disability that existed before the child reached age 22.

Eligible dependent children include natural children, adopted children, stepchildren (if they live with you in a regular parent-child relationship), recognized natural children, and foster children (if they live with you in a regular parent-child relationship). Stillborn children are not covered.

Option C comes in 1, 2, 3, 4, or 5 multiples of coverage. Each multiple is equal to \$5,000 for a spouse and \$2,500 for each eligible dependent child.

Currently, your youngest child, who is 21 years old, is considered an eligible family member because they are under the age of 22. However, when your child reaches age 22, Option C Family FEGLI coverage will serve no purpose because you will have no eligible family members.

Remember, you can waive or reduce your life insurance coverage at any time, allowing you to drop Option C coverage. If you are an active employee, you will complete the SF 2817, Life Insurance Election form, electing only the coverage you wish to retain.

Submit the form to your Human Resources Office for processing. If you are retired, mail the form to OPM at the following address: OPM, Retirement Operations Center, P.O. Box 45, Boyers, PA 16017-0045. The SF 2817 can be found here: https://www.opm.gov/forms/pdf_fill/sf2817.pdf.

According to the information in the SF 2817, “if Option C is canceled because there are no longer eligible family members, the effective date is retroactive to the end of the pay period in which there are no longer any eligible family members. The employing agency must refund Option C premiums retroactively to that effective date.”

One word of caution is that if you should remarry or acquire an eligible child after retirement, you will not be able to re-enroll in Option C. Retirees may not increase their life insurance, and employees must be enrolled in each option for the five years immediately preceding retirement to keep the option in retirement.

LAW ENFORCEMENT RETIREMENT ELIGIBILITY

Q I am a Federal Law Enforcement Officer under the Federal Employees Retirement System (FERS). I am currently 48 years old and have 21 years of service in Federal Law Enforcement. It is my understanding that I can retire at age 50 and receive an immediate annuity under FERS based on my years of service. I am seriously contemplating resigning



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*Provider network may vary in local market.

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from my agency now to accept a lucrative offer in the private sector. If I resign at age 48 with 21 years of covered law enforcement service, when will I be eligible to receive my FERS annuity?

A This is an interesting question indeed. Unfortunately, in this situation, you would not be eligible for an immediate annuity. The earliest age at which a separated employee under FERS can receive a deferred annuity is their Minimum Retirement Age (MRA). Your MRA is 57; however, for individuals born before 1970, the MRA is:

If you were born	Your MRA is
Before 1948	55
In 1948	55 and 2 months
In 1949	55 and 4 months
In 1950	55 and 6 months
In 1951	55 and 8 months
In 1952	55 and 10 months
In 1953-1964	56
In 1965	56 and 2 months
In 1966	56 and 4 months
In 1967	56 and 6 months
In 1968	56 and 8 months
In 1969	56 and 10 months
In 1970 or later	57

For employees leaving federal service before their MRA with 10 or more years of service who are not Law Enforcement Officers, their annuities would be subject to an age reduction when they apply for retirement at their MRA if they have less than 30 years of service. In this case, the annuity is reduced by 5% per year for each year they are under 62 (prorated monthly). There would be no age reduction if the former employee had completed 20 or more years of service and applied for the benefit to start at age 60.

For a former law Enforcement Officer who left federal employment with 20 years of law enforcement service (LEO), there is no age reduction when applying for a deferred FERS annuity at the MRA. Therefore, if you resign before age 50 with over 20 years of service, you will be entitled to receive an unreduced FERS annuity at your MRA (you would not be required to wait until age 60 to apply).

Important note: Although not subject to a reduction for age, the deferred annuity will not be computed using the enhanced formula for

federal law enforcement and firefighter retirement calculations, as shown below:

- 1.7% of your high-3 average salary multiplied by your years of service, which do not exceed 20, **PLUS**
- 1.0% of your high-3 average salary multiplied by your service exceeding 20 years

Unfortunately, deferred annuities are calculated using the regular FERS formula:

- 1.0% of your high-3 average salary multiplied by all your service

Remember that 20 years of service computed at 1.7% of your high-three is 34%, but using the 1% factor would only be 20% - a substantial difference of 14% of your high-three salary that will affect your lifetime FERS benefit.

COUNTDOWN TO COLA

Due to the government shutdown, the U.S. Bureau of Labor Statistics has rescheduled the September 2025 Consumer Price Index (CPI) for Friday, October 24, 2025, at 8:30 a.m. (ET), which is after *NARFE Magazine* went to print. Until the government resumes normal operation, the U.S. Bureau of Labor Statistics will NOT reschedule or produce any additional CPI releases. You can read the rescheduling notice at <https://www.bls.gov/bls/092025-cpi-reschedule-notice.htm>. NARFE continues to urge good faith bipartisan negotiations to find common ground to end the shutdown.

The CPI represents purchases of food and beverages, housing, apparel, transportation, medical care, recreation, education and communication, and other goods and services.

MONTH	CPI-W	Monthly % Change	% Change from 308.729
OCTOBER 2024	309.358	0.1	0.2
NOVEMBER	308.998	-0.1	0.08
DECEMBER	309.067	0.1	0.11
JANUARY 2025	311.172	0.68	0.79
FEBRUARY	312.460	0.4	1.21
MARCH	313.250	0.25	1.46
APRIL	314.243	0.32	1.79
MAY	314.839	0.19	1.98
JUNE	315.945	0.4	2.34
JULY	316.349	0.13	2.47
AUGUST	317.306	0.30	2.78
SEPTEMBER			

For FECA COLA updates, visit narfe.org and search for FECA.



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1 Height of the Inogen® Rove 4™ portable oxygen concentrator
2 When using an Inogen® Rove 6™ with an extended battery

ONLINE RETIREMENT APPLICATION (ORA)

Q I am retiring on December 31, 2025, and have started completing the paper version of the SF 3107, Application for Immediate Retirement for the Federal Employees' Retirement System (FERS). I was told by my Human Resources person that I must now use the new Online Retirement Application (ORA) system to submit my retirement application. Do I have to use this new system, or can I submit the completed SF 3107 paper instead?

A If your agency is using the new ORA system, then your retirement application must be completed using this platform. There are a handful of agencies that have been granted authorization to continue submitting paper applications, but most agencies are now using ORA. The good news is that the ORA system mimics the SF 3107, FERS Retirement Application. Therefore, you can still use your paper version as a guide while completing the electronic version within ORA. Your Human Resources department must grant you access to this system before you can log in to the portal.

We have heard from employees who have completed their retirement application using the new ORA and have reported that it is relatively user-friendly. According to OPM, "ORA combines modern design with practical tools that improve accuracy, save time, and create a more seamless experience for applicants, HR specialists, and payroll providers." Here are some features of the ORA:

- **Pre-filled applications with OPM data:** Key records like service history, high-3 salary, and your sick leave balance are already included, reducing manual entry.
- **Real-time annuity estimate:** See projected annuity updates instantly as benefit elections are made.
- **Digital uploads:** Attach supporting documents like a marriage certificate or a form DD 214 to document your military service, which is uploaded directly to your submission.
- **Status tracker and dashboard:** Track your progress, see what has been completed, and know what still needs your attention using your dashboard.
- **Seamless collaboration:** Applicant, HR, and payroll providers share the same view of the application, reducing error and improving coordination.
- **Final readiness check:** Built-in tools confirm applications are complete, reducing rework, and

helping retirees receive their annuity payments more quickly."

Source: <https://www.opm.gov/retirement-center/online-retirement-application/>
Like it or not, it is now required!

RETIREMENT

AUTOMATIC ENROLLMENT IN MEDICARE PART D

Q I am retired and recently received a letter from my Blue Cross and Blue Shield (BC/BS) plan, which is part of the Federal Employees Health Benefit (FEHB) Program, explaining that I have been automatically enrolled in a Medicare Prescription Drug Program, Part D. What does this mean exactly? Have I lost my prescription drug coverage through my BC/BS plan? Do I have to keep this, and what is the extra cost for me? What is the benefit?

A FEHB plan carriers are encouraged to offer Medicare Part D prescription drug products. Carriers may offer a CMS-approved Medicare Part D Employer Group Waiver Plan (EGWP) through a Prescription Drug Plan (PDP) or a Medicare Advantage Prescription Drug (MAPD) plan. FEHB carriers:

- May not reduce FEHB plan benefits because of the added coverage.
- Must provide individuals for whom Medicare is primary with coverage that is equal to or greater than the FEHB coverage they would have received without Medicare in all instances.
- Must ensure that individuals enrolled in an EGWP have access to all drugs covered under the corresponding FEHB pharmacy benefit at the same or lower cost-share than they would have otherwise been responsible for if they enrolled solely in the FEHB plan.

With FEHB PDP or MAPD, you get:

- Lower out-of-pocket costs for higher-cost drugs.
- A cap on the amount you pay out-of-pocket on prescriptions annually. Federal regulations cap the amount at \$2,000 for 2025 (increasing to \$2,100 for 2026).
- A larger pharmacy network.
- No added cost: PDP or MAPD is included with the FEHB premium.

Federal annuitants in an FEHB plan that offers Medicare Part D prescription drug benefits are automatically enrolled in an EGWP-PDP if they have Medicare Part A or Parts A & B. Your FEHB plan will notify you of this enrollment, and you

will have 30 days to opt out of the PDP if you don't want it. Because FEHB coverage is considered creditable coverage, you can opt out of Part D and still enroll later without a penalty.

Even though annuitants won't pay a premium for the FEHB PDP, the Income-Related Monthly Adjustment Amount or "IRMAA" still applies if you have a high income. You can view the Medicare Part D IRMAA rates at <https://www.medicare.gov/publications/11469-income-and-drug-premiums.pdf>.

Special note for Postal Service Health Benefit (PSHB) members: Medicare Part D-eligible annuitants and their Part D-eligible family members may choose to opt out of the PSHB plan's Part D EGWP prescription drug coverage. **If they do, they will not receive any prescription drug coverage through PSHB, even though they will pay the same premium for the plan.**

- OPM strongly encourages members to contact their PSHB plan for more information before considering opting out of Part D.
- If a U.S. Postal Service annuitant or family member opts out or is disenrolled from the EGWP due to an error, a limited grace period may be available to re-enroll.
- If a family member of a Postal Service annuitant is not eligible for Medicare Part D, they will receive prescription drug coverage through the PSHB plan's prescription drug coverage, and not through the PSHB plan's Part D EGWP.

RETROACTIVE SOCIAL SECURITY BENEFITS

Q I recently heard that since I am over my Social Security Full Retirement Age (FRA), I can receive a retroactive payment when I file for Social Security retirement benefits. Is this true?

A The quick answer is "yes," but it depends on the timing! First, you must be over Full Retirement Age (FRA) to receive retroactive payments. The FRA is between the ages of 65 and 67, depending on the year you were born. For individuals born in 1960 and later, the FRA is 67. To find the FRA for those born before 1960, click <https://www.ssa.gov/retirement/full-retirement-age>.

If you apply one to five months after you reach FRA, you can get retroactive benefits in a lump sum for the number of months back to reaching your FRA. If you file six months or more past full retirement age, you can get up to six months in back benefits.

Collecting retroactive benefits results in an immediate lump sum but carries a future cost: You will lose the delayed retirement credits you earned, which will permanently reduce your payment by two-thirds of 1% for each back-paid month, or a total of 4% for a six-month retroactive payment. Learn more about delayed retirement credits here: <https://www.ssa.gov/benefits/retirement/planner/delayret.html#>

TSP IN-PLAN ROTH CONVERSIONS

Q My friend told me that the Thrift Savings Plan (TSP) was going to start allowing participants to convert the pre-tax money in their traditional TSP account into after-tax Roth money. Please confirm and tell me more details about this new process.

A Yes, this is true, and according to the TSP website,

When deciding to take advantage of this new option, remember that it is a "pay me now" vs a "pay me later" issue for taxing your retirement savings. With traditional TSP savings, no taxes are due when the money is contributed to the TSP; however, taxes are paid when the contributions and their earnings are withdrawn later. Roth contributions are subject to tax at the time you contribute, but "qualified" contributions (and related earnings) that meet specific requirements may be withdrawn tax-free. Remember that when pre-tax money from your traditional TSP balance is converted to a Roth account, this money will be included with your taxable income for the year of the conversion. Another caution is that you are required to pay the income tax on the conversion amount using personal funds from another source, such as a savings account. You cannot use part of the conversion amount in your TSP account to pay taxes. More information will be available soon, so please stay tuned.

To obtain an answer to a federal benefits question, NARFE members should call 800-456-8410 and select option 2 for the Federal Benefits Institute; send the question by postal mail to NARFE Headquarters, ATTN: Federal Benefits; or submit it by email to fedbenefits@narfe.org. ■



Retirement Processing Delays

Retirement is a significant milestone for federal employees who have dedicated their careers to the United States government. However, for many, the transition from active employment to retirement is often marred by lengthy delays in receiving retirement benefits. These processing delays can create unnecessary financial stress, uncertainty, and frustration for retirees who expect a seamless transition into this new phase of life.

THE CAUSES OF RETIREMENT PROCESSING DELAYS INCREASED IN 2025:

- **Backlogs at the Office of Personnel Management (OPM):** OPM frequently experiences high volumes of applications, especially during peak retirement periods such as the end of the year. Staffing shortages or surges in retirements can quickly create substantial backlogs. In 2025, there has been an unprecedented number of retirements earlier in the year due to the massive reduction in the number of federal employees due to the Deferred Resignation Program (DRP), which resulted in higher numbers of retirements under Voluntary Early Retirement Authority (VERA), Discontinued Service Retirement (DSR), as well as regular, optional, immediate retirements.
- **Threats to Retirement:** The proposed legislation initially introduced in the Big Beautiful Bill (BBB) included significant changes

BACKLOGS AT THE OFFICE OF PERSONNEL MANAGEMENT (OPM): OPM FREQUENTLY EXPERIENCES HIGH VOLUMES OF APPLICATIONS, ESPECIALLY DURING PEAK RETIREMENT PERIODS SUCH AS THE END OF THE YEAR.

to retirement benefits, such as changing the high-three average salary to a high-five average and the elimination of the Federal Employees Retirement System (FERS) Special Retirement Supplement. Although those proposed changes were removed from the final version signed into law on July 4, many employees moved up their retirement

dates as a precaution, resulting in agencies having to prepare a larger volume of retirement applications.

- **Paper Applications:** Historically, paper-based processing was blamed for many of the delays. Physical forms had to be completed, reviewed, and mailed between various offices. Paper files are more prone to errors, loss, and longer transit times compared to digital systems. Many employees who filed paper applications had to refile the new Online Retirement Application (ORA), which was confusing, as the ORA was rolled out in June of this year.
- **Complex Service Histories:** Employees with breaks in service, part-time work, transfers between agencies, or special retirement provisions (such as law enforcement or air traffic controllers) require a more detailed review, which increases processing time.
- **Manual Calculations and Verifications:** OPM must manually verify creditable service, unused sick leave, and other factors that affect annuity calculations, which significantly contribute to the overall delay.
- **Coordination with Other Offices:** Civil Service Retirement System (CSRS) Offset retirements must have a reduction computed that requires input from

BENEFITS RESOURCES

NARFE OFFERS MEMBERS a wide range of information on federal benefits. Visit www.narfe.org/federal-benefits-institute.

the Social Security Administration, causing delays. Court-ordered benefits payable to a former spouse must be reviewed by OPM's Court-Ordered Benefits Branch (COBB), which suffers from its own processing backlog.

THE CONSEQUENCES OF DELAYED RETIREMENT PROCESSING ARE FAR-REACHING:

- **Financial Hardship:** Federal employees often rely on their retirement annuity as their primary income source after leaving service. Delays can mean months without full benefits, forcing retirees to dip into savings, take out loans, or make difficult financial decisions.
- **Emotional Stress:** Waiting for retirement benefits creates anxiety and uncertainty during what should be a rewarding and relaxing time. Retirees may feel undervalued or forgotten after years of public service.
- **Health Insurance Coverage Uncertainty:** In some cases, delays cause new retirees to question their continued health insurance coverage, mainly if paperwork is not processed in time to ensure seamless transitions in benefits.
- **Delayed Life Plans:** Plans such as relocation, travel, or major purchases may need to be postponed or canceled due to financial uncertainty caused by delayed benefits.

Recognizing the hardship imposed by these delays, federal agencies and OPM have made efforts to streamline and improve the retirement claims process. Initiatives include:

- **Digitization of Records:** Moving towards electronic personnel files and digital submission of retirement applications aims to reduce errors, speed up processing, and allow for better tracking of applications. Although this makes life easier when a complete application arrives at OPM, it requires employees and agencies to delay retirement submissions while waiting for the necessary records and other documents to complete the

application. It appears that delays are now occurring at the agency rather than at OPM.

- **Increased Staffing and Overtime:** During periods of high application volume, OPM increased staffing levels and authorized overtime to help reduce backlogs.
- **Improved Communication through OPM Services Online:** OPM provides regular updates to retirees on the status of their applications and issues interim payments (usually around 60-80% of the final annuity) to help alleviate financial stress while claims are finalized.

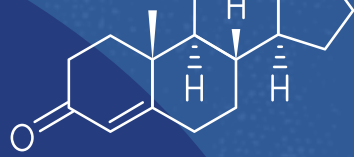
WHILE CHANGES ARE UNDERWAY, EMPLOYEES CAN TAKE PROACTIVE STEPS TO MINIMIZE POTENTIAL DELAYS:

1. Begin retirement planning earlier by reviewing personnel records to ensure all service has been adequately documented and covered by retirement contributions.
2. Attend mid-career and pre-retirement training to learn more about retirement preparations and readiness.
3. Request a retirement benefits estimate from the human resources office.
4. Maintain copies of all submitted documents and correspondence.
5. Stay in contact with both the former agency and OPM for updates and clarification as needed.

Retirement processing delays for federal employees represent a significant challenge rooted in outdated processes, high application volumes, and the complexities of federal employment histories. While OPM and agencies are taking steps to modernize and streamline the system, delays persist. Ultimately, continued modernization and increased resources are essential to deliver the timely benefits that federal employees have earned. ■

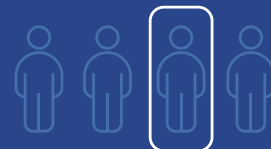
—TAMMY FLANAGAN IS A RETIREMENT AND BENEFITS SPECIALIST WITH RETIRE FEDERAL.

How PART D Works with



FEHB Plans

BY KEVIN MOSS





Federal annuitants traditionally had little reason to consider Medicare Part D because most FEHB plans offer prescription drug coverage that's just as good or even better.

However, recent improvements have made Part D more attractive, and an increasing number of FEHB plans now include it for members with Medicare. I'll cover how Part D works, highlight the benefits it can offer federal annuitants, and explain situations where enrolling might not be the best choice.

What is Part D and Why Consider It?

Medicare Part D was introduced in 2006 to help enrollees pay for prescription drugs not covered by Original Medicare (Parts A & B). Since then, the program has significantly evolved, especially following the Inflation Reduction Act of 2022 when major enhancements improved affordability, including:

- An insulin price cap of no more than \$35 each month for covered insulin.
- The elimination of catastrophic coinsurance, removing the so-called “donut hole.”
- Premium stability, which limits the annual cost increase to Part D.

And now, in 2025, one of the most significant changes was implemented: All Part D plans have a \$2,000 out-of-pocket maximum per enrollee (increasing to \$2,100 in 2026), which means you'll never pay more in a calendar year for covered prescription drugs.

In 2024, OPM began allowing FEHB plans to offer Part D Prescription Drug Plans (PDPs). To receive approval, these PDPs must provide coverage that is equal to or better than

the FEHB plan's existing drug benefits. That means:

- The PDP must cover at least the same medications as the FEHB plan.
- An enrollee's out-of-pocket costs should be the same or less than those from the FEHB plan.

In Checkbook's review of drug prices, we found some instances where out-of-pocket costs for the PDP are less than the FEHB plan. Here is an example: For a 30-day supply of Eliquis 2.5mg tablet from a CVS pharmacy in the Washington D.C. area, you would pay \$75 with BCBS Basic and \$45 with the PDP offered by BCBS Basic, a savings of \$30.

There are also certain prescription drugs available from an FEHB plan's Part D coverage that are not available to those with Part D coverage in the commercial market. For example, OPM requires that all FEHB plans include at least one GLP-1 prescribed for weight loss, which means it also must be part of the Part D plan. It's worth noting that GLP-1s are currently only available in the commercial market if prescribed for an underlying condition like Type II Diabetes or heart disease; they cannot be prescribed for weight loss. This is a significant advantage of Part D coverage from FEHB plans. Federal annuitants may also find significant savings on GLP-1s. For example, Wegovy 0.25mg injection, which costs \$728.53 for a 28-day supply from a CVS in the Washington D.C. area with BCBS Basic, is only \$45 from the PDP from BCBS Basic, a savings of \$683.53.

Finally, there are some FEHB plans that offer special incentives to enroll in their PDP. NALC High members who sign up for their PDP receive \$600 each year in Part B premium reimbursement.

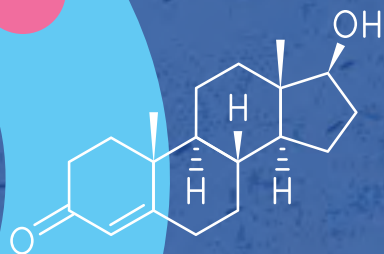
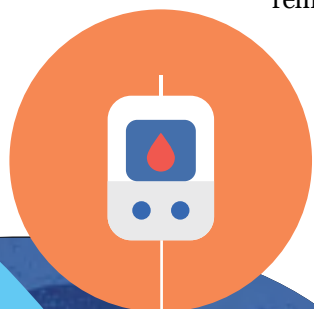
How much does Part D cost?

Federal annuitants have two ways to receive Part D coverage:

- Through Part D PDPs offered by some FEHB carriers
- Through Medicare Advantage (MA) plans offered by FEHB carriers

In both cases, there is no additional premium to receive Part D coverage.

However, your income may affect your



costs through a surcharge known as the Income Related Monthly Adjustment Amount (IRMAA).

If your modified adjusted gross income exceeds these thresholds, you'll be subject to the Part D IRMAA surcharge (using projections from the Medicare Trustees Report):

- Individual filers: Income more than \$109,000
- Joint filers: Income more than \$218,000

The Social Security Administration (SSA) uses a two-year look-back to determine IRMAA eligibility. For example, your 2024 tax return will be used to determine your IRMAA status for 2026.

If you're subject to IRMAA, it's important to weigh the benefits of Part D against the added cost. Fortunately, Part D IRMAA is significantly less than Part B IRMAA:

First income tier:

- Part D IRMAA: \$14.50/month
- Part B IRMAA: \$82.60/month

Highest income tier:

- Part D IRMAA: \$91.00/month
- Part B IRMAA: \$495.60/month

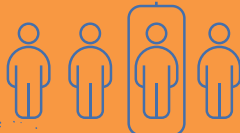
Which FEHB plans offer Part D Prescription Drug Plans?

Since OPM allowed carriers to begin offering Part D PDPs in 2024, there are now 20 FEHB plans that include them:

- Aetna Direct – Consumer Option
- Aetna Open Access (DC, MD, VA) – Basic, High
- APWU – High
- BCBS – Basic, FEP Blue Focus, Standard
- Compass Rose – High
- Foreign Service
- GEHA – High, Standard
- HealthPartners – High, Standard
- NALC – CDHP, High

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- Foreign Service
- GEHA – High, Standard
- HealthPartners – High, Standard
- NALC – CDHP, High
- MHBP – Consumer Option, Standard, Value
- SAMBA – High, Standard
- Medicare-eligible annuitants in these plans will be auto-enrolled into the PDP unless they've previously opted out (see Part D enrollment below).



National MA plans include:

- Aetna Advantage
- APWU High
- Compass Rose High
- Foreign Service
- GEHA High & Standard
- MHBP Standard
- NALC High
- SAMBA High & Standard

Local MA plans include:

- Health Alliance HMO
- Healthnet of California
- Kaiser
- MDIPA
- UnitedHealthcare
- UPMC Standard

MHBP – Consumer Option, Standard, Value
SAMBA – High, Standard
Medicare-eligible annuitants in these plans will be auto-enrolled into the PDP unless they've previously opted out (see Part D enrollment below).

Part D Coverage Through Medicare Advantage Plans

Federal annuitants can also access Part D benefits by enrolling in Medicare Advantage (MA) plans offered by FEHB carriers.

Medicare Advantage, also known as Medicare Part C, is administered by private insurers approved by Medicare. These plans combine Original Medicare with additional benefits like vision, hearing, dental, and wellness services.

Importantly, all MA plans offered through FEHB carriers include Part D coverage.

MA plans have been available through select FEHB carriers for several years, and there are now more than 40 plans offered to federal annuitants. Availability depends on your location.

National MA plans include:

Aetna Advantage
APWU High
Compass Rose High
Foreign Service
GEHA High & Standard
MHBP Standard
NALC High
SAMBA High & Standard

Local MA plans include:

Health Alliance HMO
Healthnet of California
Kaiser
MDIPA
UnitedHealthcare
UPMC Standard

Many MA plans offered by FEHB carriers provide Part B premium reimbursement, sometimes in full. Some also feature \$0 out-of-pocket costs for approved services when using providers who accept both the plan and Medicare.

When modeled in Checkbook's Guide to Health Plans for Federal Employees, these MA plans often emerge as the cheapest option for federal annuitants.

When considering whether MA plans are a good fit for you, be sure to review:

- The provider network so you can maintain access to your preferred doctors, specialists, and facilities.
- Any prior authorization requirements to understand what services may require approval before you gain access to care.

Both could be significantly different from your current FEHB plan.

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*Prescription changes must be at least 0.5 diopter, 5.0 millimeter seg height or a lens type change. Pre-authorization may be required.

Part D Enrollment

If you're a federal annuitant enrolled in Part A only, or both Parts A and B, and your FEHB plan offers a Part D PDP, you'll be automatically enrolled in that PDP unless you've previously opted out of Part D coverage.

If you have opted out, you'll need to proactively re-enroll to receive Part D coverage. Contact your FEHB plan directly for enrollment instructions.

Your FEHB plan will notify you of your upcoming automatic enrollment in the PDP before Open Season begins. You'll have until the end of Open Season to opt out if you choose. Most carriers provide a PDP opt-out form on their website.

If you choose not to stay in the PDP, you'll continue to receive prescription drug coverage through your FEHB plan. (Note: PSHB plans work differently, see Part D and PSHB below)

Some FEHB plans allow you to enroll or opt out from the PDP outside of Open Season. Be sure to check with yours for details.

Once enrolled in the PDP, you'll receive a new insurance card to use when filling prescriptions and submitting claims.

Part D Payment Plan

Starting in 2025, Medicare introduced a voluntary program designed to help individuals manage high prescription drug costs by spreading payments more evenly throughout the year. There is no cost to participate, and it's especially helpful for those facing large out-of-pocket expenses early in the year.

Here's how it works:

- **No payment at the pharmacy:** Instead of paying when you pick up your prescriptions, your Part D plan will bill you directly.
- **Monthly billing:** Your monthly bill includes the current month's prescription costs plus any unpaid balance from the previous month. This total is then divided by the number of months remaining in the calendar year.
- **Timely payments required:** You must pay your bill on time to remain in the program. If you miss payments, you'll be removed from the payment plan (but you'll stay enrolled in your Part D plan).

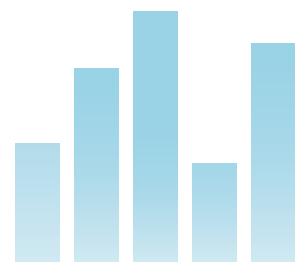
While the payment program could help you manage expenses throughout the year, it won't save you money or lower your annual drug costs. Check out [medicare.gov/prescription-payment-plan/will-this-help-me](https://www.medicare.gov/prescription-payment-plan/will-this-help-me) to learn more.

Reasons Not to Enroll in Part D

While Part D can offer valuable prescription drug coverage for many federal annuitants, it may not be the best fit for everyone.

Below are some situations where sticking with your FEHB plan might be the better choice:

- You're subject to IRMAA – Part D is premium-free for those not subject to IRMAA. If you are, the additional



surcharge can reduce its value, especially if you have minimal or no prescription drug expenses. FEHB plans offer creditable prescription drug coverage, allowing you to defer Part D enrollment without facing late enrollment penalties. You can always reconsider adding it in the future if your medication needs change.

- You rely on pharmaceutical discount coupons – Enrollment in Part D disqualifies you from using manufacturer discount coupons for medications. Compare their value against Part D benefits before deciding.
- You live or spend considerable time overseas – Medicare does not cover prescription drugs purchased outside the U.S. If you reside abroad, or travel internationally for long periods, maintaining FEHB prescription drug

In Checkbook’s review of drug prices, we found instances where the out-of-pocket costs for the PDP are lower than those for the FEHB plan. Here is an example: For a 30-day supply of Eliquis 2.5mg tablet from a CVS pharmacy in the Washington D.C. area, you would pay \$75 with BCBS Basic and \$45 with the PDP offered by BCBS Basic, a savings of \$30.



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For those with an FEHB plan that offers a PDP, staying enrolled can lead to meaningful savings, particularly if you have high prescription drug costs. If your current FEHB plan doesn't offer a PDP, it may be worth considering a plan that does during Open Season. That said, Part D may not be the right fit for everyone.

coverage is likely the better option. For shorter trips, consider travel insurance, which often reimburses healthcare expenses not covered by your health plan.

Part D and PSHB: Key Differences to Understand

There are important differences in how Part D works with Postal Service Health Benefits (PSHB) plans compared to FEHB.

First, while only a few FEHB plans offer Part D PDPs, all PSHB plans include this option and will auto-enroll Medicare participants.

Secondly, opting out of Part D works differently for USPS annuitants. Unlike federal annuitants in FEHB plans, who can still retain prescription drug coverage, USPS annuitants who opt out of their PSHB Part D PDP lose prescription drug coverage under their PSHB plan. This is a significant distinction and one that requires careful consideration.

If a USPS annuitant chooses to opt out of PSHB Part D coverage, they must enroll in a private Part D plan on the commercial market to maintain creditable coverage. Failing to do so could result in Part D late enrollment penalties in the future, since they would not have maintained continuous creditable coverage.

In Summary

Medicare Part D has become a highly valuable option for federal annuitants, especially with the introduction of the annual maximum out-of-pocket limit of \$2,100 in 2026. For those with an FEHB plan that offers a PDP, staying enrolled can lead to meaningful savings, particularly if you have high prescription drug costs. If your current FEHB plan doesn't offer a PDP, it may be worth considering a plan that does during Open Season.

That said, Part D may not be the right fit for everyone. Annuitants living overseas, relying on pharmaceutical discount programs, or subject to IRMAA should carefully weigh the costs and benefits before enrolling. Ultimately, understanding your coverage options and comparing plan features will help you make the best decision for your health and budget. ■

—KEVIN MOSS IS A SENIOR EDITOR WITH THE GUIDE TO HEALTH PLANS FOR FEDERAL EMPLOYEES PROVIDED BY CONSUMERS' CHECKBOOK. LEARN MORE ABOUT THE GUIDE AT GUIDETOHEALTHPLANS.ORG, NARFE MEMBERS RECEIVE A 20% DISCOUNT TO PURCHASE THE GUIDE BY USING PROMO CODE 20NARFE.



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Retiring Abroad


BY HERB CASEY





Some federal retirees see retiring abroad as an opportunity for adventure, cultural experiences, and financial benefits. Whether drawn by warmer climates, a lower cost of living, or the lure of new experiences, retiring abroad offers unique rewards.





Planning for this type of move requires careful planning, patience, and a willingness to embrace the unknown. This article will look at the process required if you are contemplating a move abroad, from researching your destination, financial logistics and healthcare to legal matters and lifestyle adaptation.

Research Your Destination

Your first step is researching where you want to retire to. It's important for you to consider the cost of living, climate, culture, language and proximity to family. Research residency options by determining visa and residency requirements for your target countries to ensure you meet the eligibility criteria. (See *NARFE Magazine* article from October 2025 on "Moving Abroad: Residency and Citizenship Considerations" by David Tobenkin.) You should visit before making a commitment by spending some time to get a feel for the environment, budget and lifestyle. Understand the local

laws and requirements for buying and renting property abroad. Will there be a language barrier? What about personal safety and security issues? What's the quality and cost of healthcare? Which parts of the country are more livable? How will you get around? Is the Internet reliable? What will groceries and basic utilities cost? Make sure you have a solid grasp of how daily expat life will work since it's different from being a tourist. How far away are your loved ones, and how easy will it be to arrange occasional visits? The environment at your destination may affect your health. This is especially true if you are sensitive to altitude, air pollution, humidity, or other conditions. If the idea of full-time, permanent retirement to another country seems overwhelming, maybe you want to live part-time in a country. By doing this, with shorter but immersive stays of several months, you'll have enough time to answer the questions above.

Expatsi.com (<https://expatsi.com/>) is a website that helps Americans move abroad by providing an in-depth assessment that identifies the best countries as well as resources and consultation. The International Living website, found at <https://internationalliving.com/>, is a resource for individuals interested in living, retiring, or traveling abroad, offering expert advice, on-the-ground insights from expats, and information on various countries

Plan Your Move

Once you've decided your destination and have your visa/residency, you will need to organize your move. Keep copies of passports, birth certificates, benefit statements, and medical records accessible and secure. Leave emergency contact information and a copy of your passport's biographic data page with your family or trusted friends.

What will you do with your belongings? There are different ways to move your belongings, from giving away or selling your stuff, storing your possessions, to packing what you can get in your luggage or shipping your things to your new home. You'll need to consider the cost of moving which includes packing, shipping, insurance, customs and taxes. Shipping large quantities of household goods can be costly, and many everyday items can be easily purchased in your new home. Pack light and prioritize essentials. It's easier to adapt to local products than to haul your entire home with you.

Working with a professional mover with experience in international relocations to where you plan to move is critical when you must ship items from the U.S. They will help with logistics, which will save you time, money, and mitigate risks with customs.

Dr. Aaron Eaton and his spouse moved to Ireland after a year of planning. They packed only clothes and kitchen essentials, storing their furniture in the U.S. The couple first rented a furnished apartment to get familiar with the area before buying a house. Their furniture was later shipped by ocean freight, which is slow but affordable. Dr. Eaton advised ensuring your shipper understands customs procedures to avoid extra taxes; his shipping company lacked an itemized list, so customs had to inspect every box.

Financial Planning

Careful financial planning is essential before deciding to retire in a foreign country. Evaluate your savings, sources of income, and any potential tax implications to ensure a secure and comfortable lifestyle.

You will need to create a comprehensive budget by estimating the costs for housing, food, healthcare, travel and daily expenses in your target country. Hidden costs like import taxes, health insurance, and local transportation can add up quickly.

You will also need to determine how to manage your U.S. investment and brokerage accounts once you move abroad. Meeting with a financial advisor specializing in international retirement to understand financial issues regarding banking, investments and taxes is critical.

Consult an attorney to understand how your U.S. estate plan including your will, trust, and power of attorney will function abroad.

Set up your Login.gov account before you move abroad to facilitate the use of government agencies online such as Social Security and IRS.

Taxes

As a U.S. citizen, you'll be subject to U.S. income taxes regardless of where you earned the income. Some countries have tax treaties with the U.S. to prevent double taxation, but this varies and should be researched carefully.



You must file a federal tax return and possibly pay U.S. taxes if you earn above a minimum income threshold. You are typically eligible for an automatic 2-month extension to file past the April 15 deadline, but not to pay any owed taxes.

The Foreign Account Tax Compliance Act (FATCA) is a U.S. law designed to combat tax evasion by requiring U.S. citizens and residents, including those living abroad, to report their foreign financial accounts and assets to the IRS if they meet a certain threshold. FATCA reporting is tedious, redundant and expensive, and could lead to onerous penalties.

Whether you need to file a state income tax return depends on whether your state of residence requires you to file a state income tax return, the rules of your state, and whether you've earned or received income originating from that state.

Considering the various federal and state tax requirements, it may be wise to consult with tax professionals who are familiar with expat tax matters for the country you relocate to. The nonprofit group American Citizens Abroad (<https://www.americansabroad.org>), has directories of firms that provide international tax preparation and financial services. MyExpatTaxes (<https://www.myexpattaxes.com>) is an online platform that offers comprehensive support for filing United States Federal Tax Returns from overseas.

Banking

Most debit and credit cards work abroad but may charge fees for foreign transactions. You might consider opening a checking account that doesn't charge international ATM fees or waives out-of-network fees. In



recent years Americans living outside the United States have increasingly encountered problems opening and maintaining financial accounts both inside and outside the United States according to the Association of Americans Residents Overseas (AARO). This is due to legislation such as FATCA which adds to regulatory burdens or legal risks for financial institutions.

You'll need to select your financial institution carefully. One issue that you face is currency exchange issues. By having money deposited into a U.S. account and then transferred manually, you may be able to time exchanges when rates are more favorable. You may also avoid foreign bank reporting requirements by keeping the bulk of your money in a U.S. bank. You don't have to report a foreign account if the accumulated balance is less the \$10,000.

U.S. banks can restrict or close accounts for citizens living abroad due to the complexities of the FATCA, which requires them to report American clients' information to the IRS. U.S. citizens can generally keep their accounts, but they must meet the bank's requirements, which often include maintaining a valid U.S. address and phone number. The State Department Federal Credit Union allows individuals living abroad who join American Citizens Abroad (ACA) <https://www.americansabroad.org/> to become members, even if you don't have a residence or address in the U.S.

Domicile services in states with no state income tax, such as Florida, are ideal for expats who need reliable, long-term address solutions that support banking, voting, and tax purposes. A domicile service provides you with a physical street address that you can legally use to establish a state of residence, known as your "domicile." Using a family member's or friend's address can be easy and affordable, but it often lacks

the necessary documentation to serve as valid proof of residence for banks or legal needs. A Commercial Mail Receiving Agency (CMRA) is a mailbox service, like a private post office box, like the USPS or the UPS store, which is not accepted as a valid residential address by banks and government agencies.

Even if you can keep your U.S. accounts, relocation experts recommend opening a bank account in the country where you move. In some countries, depositing a certain amount in a domestic bank can be a route to securing residency. Using a local bank gives you a ready source of cash that isn't subject to currency fluctuations and conversion fees. It also simplifies paying regular bills like utilities and handling income if you work in your new country. If you do open a bank account, make sure the bank you choose accepts transfers from your U.S. financial institution.

You can also use cash transfer services such as Wise, Revolut, and Remitly to move money quickly from a connected U.S. account to your foreign bank in local currency. They also offer debit cards. These services typically give a better rate for most currencies than you get from your U.S. bank or local bank. They can also save you on transfer charges compared to using a bank.

Federal Pensions (CSRS/FERS & Military Retirement)

You can either leave your federal and military pensions in your U.S. bank account or have them deposited in your foreign bank account. If you have them deposited in your U.S. bank account, you can arrange a wire transfer to your foreign account or use a U.S. debit card with international ATM and transaction fee refunds to access your funds locally. If you choose to receive your pension payments worldwide you must complete an International Direct Deposit Enrollment (SF 1199A) and return it to the Office of Personnel Management. Military retirements can also be deposited directly into a foreign bank account. You must submit the International Direct Deposit Enrollment (SF 1199-I) and return it to the Defense Finance and Accounting Service (DFAS). The key is that the foreign bank must have an International Direct Deposit (IDD) agreement with the U.S., which allows for electronic deposits. Ensure your bank is in a country with a direct deposit agreement with the U.S. You will need to provide your foreign bank's details, and your payments will be converted into the local currency,

potentially incurring fees and deposited directly into your account.

Social Security

U.S. citizens may receive Social Security payments abroad, but eligibility and method of payment can vary by country. According to December 2023 data from the Social Security Administration (SSA), upwards of 700,000 Social Security beneficiaries live in foreign countries, with numbers continuously increasing since then.

You should set up an online “My Social Security” account before you leave the U.S. To create this account, you will need to go to <https://www.ssa.gov/myaccount/>. It takes about 15 to 20 minutes to do this. If you fail to create a Social Security account prior to moving out of the country, you won’t be able to apply for benefits online and will need to visit the Federal Benefits Unit at a U.S. embassy or consulate instead.

Social Security payments can be received by eligible beneficiaries located anywhere in the world, except for a handful of countries. The Treasury Department prohibits payments to people living in Azerbaijan, Belarus, Cuba, Kazakhstan, Kyrgyzstan, North Korea, Tajikistan, Turkmenistan and Uzbekistan. If you reside in these countries, your payments will be withheld until you move to a country without payment restrictions. While Social Security payments can often be deposited into foreign bank accounts, this method might not yield the best exchange rate. If you keep a U.S. bank account, you can have your social security payment deposited there and transfer as needed when currency exchange rates are most favorable.

Couples should also know that a foreign spouse can receive spousal benefits even if they do not have a U.S. work record.

Periodically, expats must return “proof of life” form to the Social Security Administration which is called

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¹ \$25 Visa statement credit applies to new applicants only. The credit expires after six months if it is not used. All loans are subject to credit approval.

² There is a 60-point monthly cap on streaming services.

³ Other fees such as late fees, returned check fees, and an over-the-limit fee may apply. For the full list of fees SFCU charges, please visit SignatureFCU.org/FeeSchedule. Annual Percentage Rate (APR) ranges from 12.99% - 18.00%. Rates, terms, and conditions may vary based on credit worthiness and qualifications. Your actual APR will be determined at the time of application and will be based on your application and credit information. Not all applicants will qualify for the lowest rate. Rates are set by the Board of Directors and may change without notice.

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As a retiree living abroad, you are still able to keep your TSP account and manage it online.

the SSA-7162 Foreign Enforcement Questionnaire. It is sent to US. Citizens living abroad to verify eligibility for Social Security benefits. The form is mailed to the address it has on file, so make sure to update your Social Security record if you move. You must complete and return the form within 60 days to avoid benefit suspension. For information on receiving your social security benefits abroad, contact the Social Security Administration's Office of International Operations.

Thrift Savings Plan

As a retiree living abroad, you are still able to keep your TSP account and manage it online. You cannot make further contributions but can change your investment choices. Ensure that TSP has your current address. You are still responsible for US taxes on your withdrawals. You'll need a US bank account for direct deposit or to receive payments. Be aware of potential taxes on Roth conversions and tax implications from your foreign residency.

Healthcare

Healthcare is a top concern for federal retirees moving overseas. Many countries require proof of health insurance as part of the initial visa process. Medicare does not generally cover health expenses outside the United States, so alternative arrangements are necessary. Understand the local healthcare system and determine how you will access medical services. Research insurance options and make sure you will have adequate coverage for your needs. Assess how and where you can obtain necessary medications and whether they are available in your new country. Arrange backup plans for serious health issues, including medical evacuation coverage.

Local Healthcare Systems: Some countries offer excellent, affordable healthcare to foreigners, while others may require private insurance. After a certain period as a legal, taxpaying resident, you typically can

qualify for the country's national health insurance program.

International Health Insurance: Some U.S. insurers offer policies designed for expatriates which provide coverage for medical emergencies, routine care, and medical evacuation.

Federal Employees Health Benefits (FEHB): Some FEHB plans may cover emergencies abroad, but it's crucial to verify specific policy provisions before departure. OPM provides information regarding important facts about coverage abroad. You should not be enrolled in an HMO if you are living abroad, except when the overseas geographic location is part of an HMO's service area (such as Guam). Most providers abroad require payment "up front." Some plans pay overseas providers at the Preferred Provider benefit level, but you will probably have to pay the difference between the plan payment and the actual charge. You might need to provide an English translation of the bill and currency conversion information. You may be able to file a claim for prescription drugs you purchase overseas. The Blue Cross/Blue Shield FEHB plan is a good option if you retire abroad. They have a dedicated Overseas Assistance Center. The Foreign Service Benefit Plan and Compass also cater to retirees living abroad but are restricted to certain agencies. See Section 7 of your FEHB plan brochure for information regarding coverage abroad.

Medicare: In most situations, Medicare won't pay for health care or supplies you get outside the U.S. The term "outside the U.S." means anywhere other than the 50 states of the U.S., the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands. There are some limited exceptions that would allow you to get coverage outside the U.S. under Medicare Part A (Hospital Insurance) and or Part B (Medical Insurance). Medicare Part B has a premium and a late enrollment penalty (10% per year). If you move abroad permanently, it's



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often best to buy local or international health insurance instead of paying Part B premiums. If you plan to return to the U.S., you may wish to maintain Part B to avoid late penalties. Visit [Medicare.gov/coverage](https://www.medicare.gov/coverage) for details on coverage.

Federal Employees Group Life Insurance (FEGLI)

If you retire abroad, your Federal Employees' Group Life Insurance (FEGLI) coverage can continue into retirement.

Long-Term Care Insurance

If you have Federal Long Term Care Insurance, you will be able to use it. Care received outside of the United States is covered up to 100% of your daily benefit amount. You will need to review your policy for the details. Visit <https://www.ltcfeds.com/program-details> for more information.

Community and Lifestyle

Retiring overseas means adapting to new customs, languages, and daily routines. The transition may be exhilarating or daunting, depending on personal resilience and support networks.

People often focus on visas, packing, and housing, but the emotional side of moving abroad is just as important. Leaving behind familiarity, family, and friends can bring unexpected waves of homesickness, anxiety, and doubt.

Preparing mentally for these challenges can help ease the transition. Expect emotional ups and downs. Establish reliable communication channels with friends and family back home.

Find ways to connect with local communities and support networks. Engaging with others will enrich your experience and help as you settle into your new home.

Even in countries where English is widely spoken, not knowing the local language can be isolating. Simple tasks like grocery shopping, asking for directions, or handling paperwork can become challenging. Learn basic phrases before you move abroad and commit to learning the language over time. It will make everyday life much easier and help you integrate faster.

Many countries have active communities of U.S. retirees, offering social events and practical advice. You should consider connecting with your local expat group. Be careful though. Many expats end up socializing primarily with other expats, which can be great, but forming local friendships makes the experience much richer. Say yes to invitations, join community groups, and engage with locals. Integration happens faster when you connect with people beyond the expat bubble.

Keep informed about visa and residency changes that might affect your status in the country.

Concerns about scams are significant due to vulnerabilities such as a lack of local knowledge, limited social networks, and managing finances across international borders. Fraudsters often exploit these factors, making expats prime targets for various



People often focus on visas, packing, and housing, but the emotional side of moving abroad is just as important.

schemes such as romance, friendship and financial scams.

Enroll in the Smart Traveler Enrollment Program (STEP) with the Department of State. This will allow you to receive important safety and security alerts from the U.S. embassy or consulate.

U.S. citizens living abroad may vote in federal elections via absentee ballot. You can either return your ballot via mail or drop off your ballot at the nearest U. S. embassy or consulate. For more information on voting while living abroad check out <https://www.fvap.gov/citizen-voter>.

The Department of State, through federal benefits units at U.S. embassies and consulates, helps the following federal agencies with processing of benefit claims for U.S. citizens living abroad: Social Security Administration, Department of Veterans Affairs, Office of Personnel Management and Department of Labor.

Conclusion

For federal government retirees, the world presents endless possibilities for a fulfilling retirement. The dream of living abroad is attainable with thoughtful preparation, adaptability, and an open mind. Whether seeking tranquility by the sea, the bustle of cosmopolitan cities, or the serenity of a mountain village, the key is to plan carefully and embrace each new chapter. The result can be a rich, rewarding retirement that honors both a lifetime of public service and a spirit of adventure. ■

—HERB CASEY, A FEDERAL RETIREE, IS A RETIREMENT AND TRANSITION COACH BASED IN ST. PETERSBURG, FL.



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OPEN SEASON REPORT

2025 OPEN SEASON: NOVEMBER 10 - DECEMBER 8

COMPARE YOUR OPTIONS AND ENROLL

The 2026 federal benefits Open Season for changes to your Federal Employees Health Benefits (FEHB) and Postal Service Health Benefits (PSHB) program enrollment ends Monday, December 8. There is still time to review health plans and make an informed decision.

FEHB participants can choose from 132 health plan options during this Open Season, while PSHB participants can select from 75 plan options for the 2026 plan year. The exact number of fee-for-service (FFS) and health maintenance organization (HMO) carriers for the FEHB program in 2026 has not yet been officially released by the Office of Personnel Management (OPM). However, OPM has confirmed that participants can choose from a broad variety of plans, including FFS, HMOs, and other types like High-Deductible Health Plans (HDHPs) and Consumer-Driven Health Plans (CDHPs).

Suppose you are a federal or postal service employee not presently enrolled in the

respective FEHB and PSHB programs. In that case, you may

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enroll during Open Season if you are not otherwise excluded from coverage because of the nature of your appointment.

NARFE's Open Season website, located at www.narfe.org/open-season, has the latest updates and is a one-stop shop for all federal health, dental, vision, and flexible spending account benefits. Have you got questions? Members can log into FEDHub's Open Season community at www.narfe.org/fedhub-open-season to ask feds and retirees about their experiences with coverage providers.

Even better, members can register for free to watch the NARFE Federal Benefit Institute's Open Season webinars live with our experts. Can't attend? Those Open Season webinars will be available on demand at <https://www.narfe.org/webinar-archive/>, giving you plenty of time to make informed decisions about your benefits for 2026.

By the time you're reading this magazine, you'll be able to watch these webinars on demand:

- October 23, 2025 - "Medicare: To Part B Or Not To B"
- October 30, 2025 - "Medicare Advantage Plans"
- November 4, 2025 - "Open Season Prep (FEHB/PSHB, FEDVIP, FSAs)"
- November 6, 2025 - "FEHB/PSHB Without Medicare (Active Feds)"
- November 13, 2025 - "FEHB/PSHB With Medicare"
- November 20, 2025 - "FEHB and Medicare Prescription Drug Plans"

Keep reading to see our charts covering:

- PSHB premiums on page 50
- FEHB premiums on page 51
- FEHB restricted fee for service pg. 49 below
- FEDVIP dental plans on page 52 and 54
- FEHB Self plus one vs. self and family cost plans on pages 56 and 57
- FEDVIP nationwide vision plans on page 57
- NOTE: PSHB self plus one vs. self and family costs not available at press time



Suppose you are a federal annuitant and are not presently covered by the FEHB program as an enrollee or a family member. In that case, you cannot enroll in the FEHB program during Open Season unless you previously suspended your FEHB enrollment in favor of coverage under TRICARE, TRICARE For Life, a Medicare Advantage HMO plan, CHAMPVA, Medicaid, or as a Peace Corps volunteer.

Open Season changes for employees take effect at the beginning of the first pay period following January 1, 2026. Open Season changes made by annuitants and survivor annuitants are effective on January 1, 2026,

and the premium changes will be reflected in the February 1, 2026, annuity payments.

PLAN BROCHURES

When deciding which plan is best for you, review your current plan’s 2025 brochure and the brochures for other plans you are considering.

The 2026 plan brochures for all FEHB plans can be viewed online and downloaded at www.narfe.org/open-season/fehb-pshb-plan-information-for-2026/. Many brochures became available after press time for this December issue and are linked and updated on NARFE’s Open Season page.

Each brochure is formatted similarly, with sections on specific topics, such as “Your Costs for Covered Services” and “Coordinating Benefits With Other Coverage.” All plan brochures feature a box on the cover that provides the page numbers to locate the new premium rates and the plan’s changes for the upcoming year. All plans provide a Summary of Benefits and Coverage with easy-to-understand information about out-of-pocket costs, coverage, and enrollees’ rights.

—FEDERAL BENEFITS INSTITUTE

2026 FEHB PREMIUMS — RESTRICTED FEE FOR SERVICE

Plan Option	Code	Total Premium		Govt Pays		Enrollee Pays		Enrollee Increase/Decrease	
		biweekly	monthly	biweekly	monthly	biweekly	monthly	biweekly	monthly
FOREIGN SERVICE BENEFIT PLAN (American Foreign Service personnel, Departments of State and Defense, USAID, Foreign Agricultural and Commercial services, other executive branch employees assigned overseas; Foreign Service retirees)									
High Self	401	401.45	869.81	301.09	652.36	100.36	217.45	7.00	15.17
High Self & Family	402	993.10	2151.72	744.83	1613.79	248.27	537.93	17.32	37.53
High Self Plus One	403	969.13	2099.78	711.17	1540.87	257.96	558.91	6.44	13.95
PANAMA CANAL AREA BENEFIT PLAN									
High Self	431	630.34	1365.74	324.76	703.65	305.58	662.09	177.75	385.12
High Self & Family	432	1328.08	2877.51	778.03	1685.73	550.05	1191.78	325.71	705.72
High Self Plus One	433	1269.85	2751.34	711.17	1540.87	558.68	1210.47	344.18	745.72

2026 PSHB PREMIUMS — FEE FOR SERVICE

KEY: Employees pay biweekly
Annuitants pay monthly

Plan Option	Code	Total Premium		Govt Pays		Enrollee Pays		Enrollee Increase/Decrease	
		biweekly	monthly	biweekly	monthly	biweekly	monthly	biweekly	monthly
APWU Health Plan									
High Self	23A	411.79	892.21	304.64	660.05	107.15	232.16	-2.71	-5.87
High Self & Family	23B	988.24	2141.19	712.30	1543.32	275.94	597.87	-1.34	-2.90
High Self Plus One	23C	864.71	1873.54	648.53	1405.16	216.18	468.38	3.13	6.77
CDHP Self	23D	364.42	789.58	273.32	592.19	91.10	197.39	10.48	22.71
CDHP Self & Family	23E	864.03	1872.07	648.02	1404.05	216.01	468.02	24.85	53.85
CDHP Self Plus One	23F	792.02	1716.04	594.02	1287.03	198.00	429.01	22.77	49.35
BlueCross BlueShield Service Benefit Plan									
Standard Self	33D	494.74	1071.94	304.64	660.05	190.10	411.89	15.97	34.61
Standard Self & Family	33E	1191.51	2581.61	712.30	1543.32	479.21	1038.29	43.78	94.86
Standard Self Plus One	33F	1081.92	2344.16	657.50	1424.58	424.42	919.58	36.38	78.83
Basic Self	33A	432.23	936.50	304.64	660.05	127.59	276.45	13.47	34.62
Basic Self & Family	33B	1069.82	2317.94	712.30	1543.32	357.52	774.62	39.90	86.44
Basic Self Plus One	33C	971.34	2104.57	657.50	1424.58	313.84	679.99	32.85	71.18
FEP Blue Focus Self	35A	300.62	651.34	225.47	488.51	75.15	162.83	15.98	34.62
FEP Blue Focus Self & Family	35B	710.82	1540.11	533.12	1155.08	177.70	385.03	37.78	81.86
FEP Blue Focus Self Plus One	35C	646.26	1400.23	484.70	1050.17	161.56	350.06	34.35	74.43
GEHA Benefit Plan									
High Self	37A	468.15	1014.33	304.64	660.05	163.51	354.28	35.32	76.53
High Self & Family	37B	1173.13	2541.78	712.30	1543.32	460.83	998.46	95.61	207.15
High Self Plus one	37C	1029.92	2231.49	657.50	1424.58	372.42	806.91	79.38	171.99
Standard Self	37D	339.08	734.67	254.31	551.00	84.77	183.67	10.41	22.56
Standard Self & Family	37E	900.74	1951.60	675.56	1463.70	225.18	487.90	27.65	59.91
Standard Self Plus One	37F	729.05	1579.61	546.79	1184.71	182.26	394.90	22.38	48.49
HDHP Self	39A	339.54	735.67	254.66	551.75	84.88	183.92	6.28	13.63
HDHP Self & Family	39B	897.07	1943.65	672.80	1457.74	224.27	485.91	16.61	35.99
HDHP Self Plus One	39C	730.02	1581.71	547.52	1186.28	182.50	395.43	13.52	29.30
MHBP									
Value Self	73A	281.62	610.18	211.22	457.64	70.40	152.54	7.54	16.34
Value Self & Family	73B	680.59	1474.61	510.44	1105.96	170.15	368.65	18.23	39.50
Value Self Plus One	73C	667.26	1445.73	500.45	1084.30	166.81	361.43	17.87	38.72
Standard Self	73D	368.35	798.09	276.26	598.57	92.09	199.52	9.87	21.38
Standard Self & Family	73E	856.01	1854.69	642.01	1391.02	214.00	463.67	22.93	49.68
Standard Self Plus One	73F	847.87	1837.05	635.90	1377.79	211.97	459.26	22.71	49.20
Consumer Self	74A	438.17	949.37	304.64	660.05	133.53	289.32	39.10	84.72
Consumer Self & Family	74B	1018.10	2205.88	712.30	1543.32	305.80	662.56	86.38	187.16
Consumer Self Plus One	74C	969.63	2100.87	657.50	1424.58	312.13	676.29	94.64	205.06
NALC									
High Self	77A	425.78	922.52	304.64	660.05	121.14	262.47	11.16	24.18
High Self & Family	77B	979.72	2122.73	712.30	1543.32	267.42	579.41	29.00	62.83
High Self Plus One	77C	950.81	2060.09	657.50	1424.58	293.31	635.51	27.23	59.01
CDHP Self	77D	268.43	581.60	201.32	436.20	67.11	145.40	7.98	17.29
CDHP Self & Family	77E	660.86	1431.86	495.65	1073.90	165.21	357.96	20.29	43.96
CDHP Self Plus One	77F	610.51	1322.77	457.88	992.08	152.63	330.69	18.75	40.61
Rural Carrier Benefit Plan									
High Self	79A	462.88	1002.91	304.64	660.05	158.24	342.86	11.73	25.42
High Self & Family	79B	1012.56	2193.88	712.30	1543.32	300.26	650.56	26.89	58.26
High Self Plus One	79C	964.00	2088.67	657.50	1424.58	306.50	664.09	23.97	51.94

2026 FEHB PREMIUMS — FEE FOR SERVICE

KEY: Employees pay biweekly
Annuitants pay monthly

Plan Option	Code	Total Premium		Govt Pays		Enrollee Pays		Enrollee Increase/Decrease	
		biweekly	monthly	biweekly	monthly	biweekly	monthly	biweekly	monthly
APWU Health Plan									
High Self	471	464.92	1007.33	324.76	703.65	140.16	303.68	30.41	65.89
High Self & Family	472	1115.75	2417.46	778.03	1685.73	337.72	731.73	73.22	158.65
High Self Plus One	473	976.28	2115.27	711.17	1540.87	265.11	574.40	51.01	110.52
CDHP Self	474	402.47	872.02	301.85	654.02	100.62	218.00	14.62	31.67
CDHP Self & Family	475	954.26	2067.56	715.70	1550.67	238.56	516.89	34.66	75.10
CDHP Self Plus One	476	874.73	1895.25	656.05	1421.44	218.68	473.81	31.77	68.84
BlueCross BlueShield Service Benefit Plan									
Standard Self	104	513.08	1111.67	324.76	703.65	188.32	408.02	13.51	29.26
Standard Self & Family	105	1235.69	2677.33	778.03	1685.73	457.66	991.60	33.01	71.53
Standard Self Plus One	106	1122.05	2431.11	711.17	1540.87	410.88	890.24	26.74	57.93
Basic Self	111	458.53	993.48	324.76	703.65	133.77	289.83	20.61	44.65
Basic Self & Family	112	1134.89	2458.93	778.03	1685.73	356.86	773.20	53.25	115.38
Basic Self Plus One	113	1030.42	2232.58	711.17	1540.87	319.25	691.71	45.11	97.74
FEP Blue Focus Self	131	267.26	579.06	200.45	434.30	66.81	144.76	7.64	16.55
FEP Blue Focus Self & Family	132	631.90	1369.12	473.93	1026.84	157.97	342.28	18.05	39.11
FEP Blue Focus Self Plus One	133	574.54	1244.84	430.91	933.63	143.63	311.21	16.42	35.58
Compass Rose Health Plan									
High Self	421	464.82	1007.11	324.76	703.65	140.06	303.46	15.58	33.75
High Self & Family	422	1115.60	2417.13	778.03	1685.73	337.57	731.40	37.62	81.51
High Self Plus One	423	1022.61	2215.66	711.17	1540.87	311.44	674.79	31.79	68.88
Standard Self	424	246.56	534.21	184.92	400.66	61.64	133.55	3.49	7.55
Standard Self & Family	425	591.77	1282.17	443.83	961.63	147.94	320.54	8.37	18.14
Standard Self Plus One	426	542.45	1175.31	406.84	881.48	135.61	293.83	7.67	16.63
GEHA Benefit Plan									
High Self	311	520.05	1126.78	324.76	703.65	195.29	423.13	58.18	126.06
High Self & Family	312	1303.21	2823.62	778.03	1685.73	525.18	1137.89	148.86	322.53
High Self Plus one	313	1144.12	2478.93	711.17	1540.87	432.95	938.06	125.53	271.98
Standard Self	314	346.99	751.81	260.24	563.86	86.75	187.95	6.43	13.92
Standard Self & Family	315	925.79	2005.88	694.34	1504.41	231.45	501.47	17.15	37.15
Standard Self Plus One	316	746.06	1616.46	559.55	1212.35	186.51	404.11	13.81	29.93
HDHP Self	341	326.47	707.35	244.85	530.51	81.62	176.84	5.35	11.58
HDHP Self & Family	342	862.51	1868.77	646.88	1401.58	215.63	467.19	14.11	30.56
HDHP Self Plus One	343	701.88	1520.74	526.41	1140.56	175.47	380.18	11.48	24.87
GEHA Indemnity Benefit Plan									
Elevate Plus Self	251	529.89	1148.10	324.76	703.65	205.13	444.45	61.64	133.55
Elevate Plus Self & Family	252	1274.15	2760.66	778.03	1685.73	496.12	1074.93	148.56	321.88
Elevate Plus Self Plus One	253	1160.75	2514.96	711.17	1540.87	449.58	974.09	132.29	286.62
Elevate Self	254	311.69	675.33	233.77	506.50	77.92	168.83	20.09	43.54
Elevate Self & Family	255	915.42	1983.41	686.57	1487.56	228.85	495.85	59.01	127.87
Elevate Self Plus One	256	751.95	1629.23	563.96	1221.92	187.99	407.31	48.48	105.04
MHBP									
Value Self	414	271.19	587.58	203.39	440.69	67.80	146.89	7.27	15.74
Value Self & Family	415	655.39	1420.01	491.54	1065.01	163.85	355.00	17.56	38.03
Value Self Plus One	416	642.56	1392.21	481.92	1044.16	160.64	348.05	17.21	37.29
Standard Self	454	375.58	813.76	281.69	610.32	93.89	203.44	10.06	21.80
Standard Self & Family	455	872.79	1891.05	654.59	1418.29	218.20	472.76	23.38	50.65
Standard Self Plus One	456	864.50	1873.08	648.38	1404.81	216.12	468.27	23.15	50.17
HDHP Self	481	383.95	831.89	287.96	623.92	95.99	207.97	11.79	25.54
HDHP Self & Family	482	892.15	1932.99	669.11	1449.74	223.04	483.25	27.39	59.35
HDHP Self Plus One	483	849.69	1841.00	637.27	1380.75	212.42	460.25	26.09	56.53
SAMBA									
High Self	441	550.85	1193.51	324.76	703.65	226.09	489.86	65.12	141.09
High Self & Family	442	1322.08	2864.51	778.03	1685.73	544.05	1178.78	156.55	339.20
High Self Plus One	443	1211.90	2625.78	711.17	1540.87	500.73	1084.91	140.81	305.08
Standard Self	444	447.62	969.84	324.76	703.65	122.86	266.19	27.22	58.97
Standard Self & Family	445	1029.94	2231.54	772.46	1673.66	257.48	557.88	39.27	85.10
Standard Self Plus One	446	946.94	2051.70	710.21	1538.78	236.73	512.92	30.87	66.90

FOR RESTRICTED FEE-FOR-SERVICE FEHB PLANS, SEE PAGE 49.

2026 PREMIUMS - NATIONWIDE DENTAL PLANS

KEY: Employees pay biweekly
Annuitants pay monthly

PLAN NAME	RATING REGION*	SELF ONLY		SELF PLUS ONE		SELF AND FAMILY	
		biweekly	monthly	biweekly	monthly	biweekly	monthly
AETNA Dental							
High	0	\$19.75	\$42.79	\$39.50	\$85.58	\$59.25	\$128.38
	1	\$17.93	\$38.85	\$35.86	\$77.70	\$53.78	\$116.52
	2	\$19.75	\$42.79	\$39.50	\$85.58	\$59.25	\$128.38
	3	\$21.01	\$45.52	\$42.01	\$91.02	\$63.02	\$136.54
	4	\$23.19	\$50.25	\$46.38	\$100.49	\$69.57	\$150.74
	5	\$25.19	\$54.58	\$50.35	\$109.09	\$75.53	\$163.65
Standard	0	\$12.26	\$26.56	\$24.51	\$53.11	\$36.75	\$79.63
	1	\$11.14	\$24.14	\$22.27	\$48.25	\$33.41	\$72.39
	2	\$12.26	\$26.56	\$24.51	\$53.11	\$36.75	\$79.63
	3	\$13.03	\$28.23	\$26.06	\$56.46	\$39.09	\$84.70
	4	\$14.36	\$31.11	\$28.71	\$62.21	\$43.06	\$93.30
	5	\$15.58	\$33.76	\$31.17	\$67.54	\$46.75	\$101.29
Blue Cross Blue Shield FEP Dental							
High	0	\$19.51	\$42.27	\$39.02	\$84.54	\$58.53	\$126.82
	1	\$19.51	\$42.27	\$39.02	\$84.54	\$58.53	\$126.82
	2	\$21.86	\$47.36	\$43.72	\$94.73	\$65.59	\$142.11
	3	\$23.79	\$51.55	\$47.57	\$103.07	\$71.36	\$154.61
	4	\$25.77	\$55.84	\$51.54	\$111.67	\$77.30	\$167.48
	5	\$28.84	\$62.49	\$57.69	\$125.00	\$86.53	\$187.48
Standard	0	\$10.50	\$22.75	\$20.99	\$45.48	\$31.49	\$68.23
	1	\$10.50	\$22.75	\$20.99	\$45.48	\$31.49	\$68.23
	2	\$11.50	\$24.92	\$22.99	\$49.81	\$34.49	\$74.73
	3	\$13.06	\$28.30	\$26.12	\$56.59	\$39.18	\$84.89
	4	\$14.10	\$30.55	\$28.20	\$61.10	\$42.30	\$91.65
	5	\$15.56	\$33.71	\$31.13	\$67.45	\$46.69	\$101.16
Delta Dental's Federal Employees Dental Program							
High	0	\$27.30	\$59.15	\$54.60	\$118.30	\$81.90	\$177.45
	1	\$18.31	\$39.67	\$36.61	\$79.32	\$54.92	\$118.99
	2	\$20.07	\$43.49	\$40.14	\$86.97	\$60.21	\$130.46
	3	\$22.02	\$47.71	\$44.05	\$95.44	\$66.07	\$143.15
	4	\$23.43	\$50.77	\$46.87	\$101.55	\$70.30	\$152.32
	5	\$27.30	\$59.15	\$54.60	\$118.30	\$81.90	\$177.45
Standard	0	\$14.65	\$31.74	\$29.30	\$63.48	\$43.95	\$95.23
	1	\$10.33	\$22.38	\$20.65	\$44.74	\$30.98	\$67.12
	2	\$11.25	\$24.38	\$22.49	\$48.73	\$33.74	\$73.10
	3	\$12.12	\$26.26	\$24.24	\$52.52	\$36.35	\$78.76
	4	\$12.79	\$27.71	\$25.58	\$55.42	\$38.37	\$83.14
	5	\$14.65	\$31.74	\$29.30	\$63.48	\$43.95	\$95.23
GEHA Connection Dental Federal							
High	0	\$28.23	\$61.17	\$56.46	\$122.33	\$84.63	\$183.37
	1	\$18.97	\$41.10	\$37.92	\$82.16	\$56.88	\$123.24
	2	\$21.32	\$46.19	\$42.62	\$92.34	\$63.95	\$138.56
	3	\$23.26	\$50.40	\$46.53	\$100.82	\$69.79	\$151.21
	4	\$26.05	\$56.44	\$52.08	\$112.84	\$78.13	\$169.28
	5	\$28.23	\$61.17	\$56.46	\$122.33	\$84.63	\$183.37
Standard	0	\$16.00	\$34.67	\$32.00	\$69.33	\$48.00	\$104.00
	1	\$10.82	\$23.44	\$21.61	\$46.82	\$32.41	\$70.22
	2	\$12.11	\$26.24	\$24.22	\$52.48	\$36.24	\$78.52
	3	\$13.27	\$28.75	\$26.48	\$57.37	\$39.75	\$86.13
	4	\$14.81	\$32.09	\$29.60	\$64.13	\$44.39	\$96.18
	5	\$16.00	\$34.67	\$32.00	\$69.33	\$48.00	\$104.00

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Support Alzheimer's Research

NARFE members contributed for Alzheimer's research: \$17 Million Fund \$16,750,991.41

**Total as of September, 30, 2025. All contributions go directly to Alzheimer's research, with the exception of funds given to the Walk to End Alzheimer's or The Longest Day.*

If you have any questions, write to:

National Committee Chair

Olivia Williams

PO Box 2175

Columbia, SC 29202

OR EMAIL: oeashf3@gmail.com

MAKE CHECK PAYABLE TO:

NARFE-Alzheimer's Research (write your chapter number on memo line)

PLEASE MAIL COUPON AND CHECK TO:

Alzheimer's Association
225 N. Michigan Ave., 17th Floor
Chicago, IL 60601-7633

Your charitable contribution is tax-deductible to the fullest extent allowed by law.

Enclosed is my NARFE-Alzheimer's contribution: \$ _____

Every cent that is contributed is used for research.

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The NARFE-FEEA Fund supports NARFE members during disasters; provides scholarships to their children, grandchildren and great-grandchildren; and funds other programs to support NARFE members at the direction of NARFE and FEEA.

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Name: _____

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To make credit card or e-check contributions, visit www.feea.org/givenarfe.

2026 PREMIUMS - NATIONWIDE DENTAL PLANS CONT.

KEY: Employees pay biweekly
Annuitants pay monthly

PLAN NAME	RATING REGION*	SELF ONLY		SELF PLUS ONE		SELF AND FAMILY	
		biweekly	monthly	biweekly	monthly	biweekly	monthly
Humana Dental Plan							
High	1	\$21.73	\$47.08	\$43.47	\$94.19	\$65.20	\$141.27
	2	\$23.88	\$51.74	\$47.76	\$103.48	\$71.64	\$155.22
	3	\$25.06	\$54.30	\$50.13	\$108.62	\$75.19	\$162.91
	4	\$26.80	\$58.07	\$53.60	\$116.13	\$80.40	\$174.20
	5	\$32.24	\$69.85	\$64.47	\$139.69	\$96.71	\$209.54
Standard	1	\$11.94	\$25.87	\$23.89	\$51.76	\$35.83	\$77.63
	2	\$12.87	\$27.89	\$25.74	\$55.77	\$38.60	\$83.63
	3	\$13.88	\$30.07	\$27.76	\$60.15	\$41.64	\$90.22
	4	\$15.24	\$33.02	\$30.49	\$66.06	\$45.73	\$99.08
	5	\$17.49	\$37.90	\$34.98	\$75.79	\$52.47	\$113.69
The MetLife Federal Dental Plan							
High	0	\$25.90	\$56.12	\$51.80	\$112.23	\$77.69	\$168.33
	1	\$18.81	\$40.76	\$37.62	\$81.51	\$56.42	\$122.24
	2	\$19.92	\$43.16	\$39.84	\$86.32	\$59.76	\$129.48
	3	\$21.78	\$47.19	\$43.56	\$94.38	\$65.35	\$141.59
	4	\$23.72	\$51.39	\$47.43	\$102.77	\$71.15	\$154.16
Standard	0	\$14.34	\$31.07	\$28.68	\$62.14	\$43.02	\$93.21
	1	\$10.89	\$23.60	\$21.77	\$47.17	\$32.66	\$70.76
	2	\$11.56	\$25.05	\$23.11	\$50.07	\$34.67	\$75.12
	3	\$12.57	\$27.24	\$25.14	\$54.47	\$37.71	\$81.71
	4	\$13.67	\$29.62	\$27.34	\$59.24	\$41.01	\$88.86
5	\$14.34	\$31.07	\$28.68	\$62.14	\$43.02	\$93.21	
United Concordia Dental Plan							
High	0	\$27.38	\$59.32	\$54.76	\$118.65	\$82.12	\$177.93
	1	\$18.36	\$39.78	\$36.71	\$79.54	\$55.06	\$119.30
	2	\$20.61	\$44.66	\$41.20	\$89.27	\$61.81	\$133.92
	3	\$22.88	\$49.57	\$45.74	\$99.10	\$68.62	\$148.68
	4	\$25.13	\$54.45	\$50.24	\$108.85	\$75.37	\$163.30
Standard	0	\$16.21	\$35.12	\$32.42	\$70.24	\$48.64	\$105.39
	1	\$10.93	\$23.68	\$21.83	\$47.30	\$32.76	\$70.98
	2	\$12.26	\$26.56	\$24.50	\$53.08	\$36.74	\$79.60
	3	\$13.58	\$29.42	\$27.16	\$58.85	\$40.73	\$88.25
	4	\$14.90	\$32.28	\$29.79	\$64.55	\$44.70	\$96.85
5	\$16.21	\$35.12	\$32.42	\$70.24	\$48.64	\$105.39	
UnitedHealthcare Dental Plan							
High	0	\$33.13	\$71.78	\$66.26	\$143.56	\$99.39	\$215.35
	1	\$22.20	\$48.10	\$44.41	\$96.22	\$66.61	\$144.32
	2	\$23.31	\$50.51	\$46.63	\$101.03	\$69.94	\$151.54
	3	\$24.52	\$53.13	\$49.03	\$106.23	\$73.55	\$159.36
	4	\$28.21	\$61.12	\$56.42	\$122.24	\$84.64	\$183.39
Standard	0	\$18.85	\$40.84	\$37.70	\$81.68	\$56.54	\$122.50
	1	\$12.68	\$27.47	\$25.36	\$54.95	\$38.04	\$82.42
	2	\$14.33	\$31.05	\$28.66	\$62.10	\$42.99	\$93.15
	3	\$15.40	\$33.37	\$30.81	\$66.76	\$46.21	\$100.12
	4	\$16.22	\$35.14	\$32.45	\$70.31	\$48.67	\$105.45
5	\$18.85	\$40.84	\$37.70	\$81.68	\$56.54	\$122.50	

* Rating regions for each carrier are not the same for all plans

Active and Retired Federal Employees— Join NARFE (or Renew) Today!

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- **Weekly news roundup** email called Newsline, with helpful tips and updates from NARFE on the work we are doing to support you
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Please enroll my spouse

Spouse's Full Name _____

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1Q6

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Recruiter's Membership ID _____

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1. Complete this application and mail with your payment to NARFE Member Services / 606 N Washington St / Alexandria, VA 22314-1914.

2. Join online at www.NARFE.org/join.

3. Call 800-456-8410 ext 1, Monday through Friday, 8 a.m. to 5 p.m. ET.

SELF PLUS ONE VS. SELF & FAMILY COSTS

The Office of Personnel Management provided a table highlighting plans offering a lower cost for Self & Family when compared with Self Plus One selections for 2026.

FEHB PLANS

Plan Name	Plan Option	Code	Service Area	Self Plus One	Self & Family
Foreign Service Benefit Plan	High	40	Nationwide	\$257.96	\$248.27
Panama Canal Area Benefit Plan	High	43	Nationwide	\$558.68	\$550.05
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	F5	All of Georgia, Maryland, North Carolina and Washington, DC. Most of Alabama, Arkansas, Florida, Louisiana, Tennessee, Virginia, West Virginia.	\$666.27	\$613.20
Aetna HealthFund CDHP and Aetna Value Plan	Value	F5	All of Georgia, Maryland, North Carolina and Washington, DC. Most of Alabama, Arkansas, Florida, Louisiana, Tennessee, Virginia, West Virginia.	\$676.45	\$637.39
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	EP	All of Connecticut, Delaware, Maine, New Hampshire, New Jersey, Rhode Island, Vermont. Most of Massachusetts and New York.	\$864.65	\$813.57
Aetna HealthFund CDHP and Aetna Value Plan	Value	EP	All of Connecticut, Delaware, Maine, New Hampshire, New Jersey, Rhode Island, Vermont. Most of Massachusetts and New York.	\$927.52	\$893.46
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	H4	All of Iowa, Nebraska, Pennsylvania and Wyoming. South/Southeast/Western Montana Areas. Most of Idaho, Illinois, Kentucky, Minnesota, Mississippi, North Dakota and Oregon.	\$740.56	\$687.90
Aetna HealthFund CDHP and Aetna Value Plan	Value	H4	All of Iowa, Nebraska, Pennsylvania and Wyoming. South/Southeast/Western Montana Areas. Most of Idaho, Illinois, Kentucky, Minnesota, Mississippi, North Dakota and Oregon.	\$772.71	\$735.53
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	G5	All of Arizona, Colorado, and Michigan. Albuquerque/Dona Ana/Hobbs Area, Las Vegas Area, and Rapid City/Sioux Falls Area. Most of Kansas, Missouri, Utah, and Washington.	\$758.75	\$706.56
Aetna HealthFund CDHP and Aetna Value Plan	Value	G5	All of Arizona, Colorado, and Michigan. Albuquerque/Dona Ana/Hobbs Area, Las Vegas Area, and Rapid City/Sioux Falls Area. Most of Kansas, Missouri, Utah, and Washington.	\$574.33	\$533.15
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	JS	All of Hawaii, Indiana, Oklahoma, Ohio, South Carolina, Texas and Wisconsin. Most of Alaska and California.	\$852.45	\$801.24
Aetna HealthFund CDHP and Aetna Value Plan	Value	JS	All of Hawaii, Indiana, Oklahoma, Ohio, South Carolina, Texas and Wisconsin. Most of Alaska and California.	\$1,065.59	\$1,016.44
Aetna HealthFund HDHP	HDHP	22	In all 50 states and the District of Columbia	\$325.85	\$279.69
Aetna Open Access	High	2X	Los Angeles and San Diego Areas	\$866.91	\$831.58
Aetna Open Access	High	JR	Northern New Jersey	\$2,049.74	\$2,010.49
Aetna Open Access	Basic	JR	Northern New Jersey	\$1,403.96	\$1,358.27
Aetna Open Access	High	P3	Southern NJ, Philadelphia and Kent/New Castle/Sussex areas.	\$1,595.35	\$1,551.54
Aetna Open Access	Basic	P3	Southern NJ, Philadelphia and Kent/New Castle/Sussex areas.	\$1,413.74	\$1,368.16
Aetna Open Access	High	JC	NYC Area/Upstate NY	\$1,781.04	\$1,739.10
Aetna Open Access	Basic	JC	NYC Area/Upstate NY	\$1,433.39	\$1,387.97
Aetna Open Access	High	JN	Northern/Central/Southern Maryland Areas, Northern Virginia Area and Washington, DC Area.	\$962.31	\$912.21

SELF PLUS ONE VS. SELF & FAMILY COSTS

The Office of Personnel Management provided a table highlighting plans offering a lower cost for Self & Family when compared with Self Plus One selections for 2026.

FEHB PLANS CONT.

Plan Name	Plan Option	Code	Service Area	Self Plus One	Self & Family
Aetna Health of Utah Inc.	Standard	DK	Most of Utah, Lincoln, Sweetwater and Uinta Counties and Southern Region.	\$557.79	\$503.62
Aetna Health of Utah Inc.	High	9K	Most of Utah, Lincoln, Sweetwater and Uinta Counties and Southern Region.	\$848.94	\$797.66
Aetna Health of Utah Inc.	HDHP	9K	Most of Utah, Lincoln, Sweetwater and Uinta Counties and Southern Region.	\$311.74	\$265.38
Baylor Scott and White Health Plan	Standard	P8	Central, North and West Texas	\$413.19	\$412.18
Independent Health	HDHP	QA	Western New York	\$335.76	\$325.05
Kaiser Permanente - Colorado	High	65	Denver/Boulder metropolitan area, Northern and Southern Colorado areas	\$273.24	\$250.46
Kaiser Permanente - Fresno	High	NZ	Northern California: Fresno service area	\$402.35	\$335.49
Kaiser Permanente - Georgia	High	F8	Atlanta metropolitan area, Athens, Columbus, Macon, Savannah	\$302.86	\$253.51
Kaiser Permanente - Mid-Atlantic States	High	E3	Metropolitan Baltimore Maryland area, Northern Virginia and Washington, DC	\$367.58	\$300.72
Kaiser Permanente - Northern California	High	59	Northern California	\$538.93	\$472.07
Kaiser Permanente - Northern California	Standard	59	Northern California	\$307.18	\$254.59
Kaiser Permanente - Northwest	High	57	Portland metropolitan, Salem and Eugene areas, Vancouver and Longview	\$314.45	\$256.40
Kaiser Permanente - Southern California	High	62	Southern California	\$321.33	\$258.12
Kaiser Permanente - Washington Core	High	54	Northern Idaho and Western, Central and Eastern Washington	\$493.46	\$426.60
Kaiser Permanente - Washington Core	Standard	54	Northern Idaho and Western, Central and Eastern Washington	\$247.74	\$239.72
Presbyterian Health Plan	High	P2	Entire State of New Mexico	\$620.31	\$600.31
Presbyterian Health Plan	Basic	PS	Entire State of New Mexico	\$281.19	\$256.82
Presbyterian Health Plan	Standard	PS	Entire state of New Mexico	\$414.51	\$387.26

2026 PREMIUMS - NATIONWIDE VISION PLANS

KEY: Employees pay biweekly
Annuitants pay monthly

PLAN NAME	SELF ONLY		SELF PLUS ONE		SELF AND FAMILY	
	biweekly	monthly	biweekly	monthly	biweekly	monthly
AETNA Vision preferred						
High	\$5.68	\$12.31	\$11.34	\$24.57	\$17.02	\$36.88
Standard	\$3.17	\$6.87	\$6.33	\$13.72	\$9.50	\$20.58
Blue Cross Blue Shield FEP Vision						
High	\$5.66	\$12.26	\$11.31	\$24.51	\$16.97	\$36.77
Standard	\$3.56	\$7.71	\$7.12	\$15.43	\$10.68	\$23.14
The MetLife Federal Vision Plan						
High	\$5.53	\$11.98	\$11.05	\$23.94	\$16.58	\$35.92
Standard	\$3.67	\$7.95	\$7.34	\$15.90	\$11.01	\$23.86
UnitedHealthcare Vision Plan						
High	\$5.71	\$12.37	\$11.41	\$24.72	\$17.12	\$37.09
Standard	\$3.74	\$8.10	\$7.48	\$16.21	\$11.22	\$24.31
VSP Vision Care						
High	\$6.72	\$14.56	\$13.46	\$29.16	\$20.19	\$43.75
Standard	\$3.58	\$7.76	\$7.16	\$15.51	\$10.75	\$23.29

FAQS FOR OPEN SEASON

Will my current health plan continue to participate in the FEHB program?

The FEHB program adds new plans and drops others each year, and plans can change from year to year. This year, postal employees and retirees will receive coverage via the Postal Service Health Benefits (PSHB) program. Many—and the largest—FEHB plans will have PSHB counterparts, so it will be a similar (or the same) plan under a different umbrella and with a different set of premiums. But some may not offer PSHB coverage. Be sure to utilize resources provided via NARFE’s website this Open Season to

learn the latest. The best way to stay on top of upcoming changes is to read the information available from your health plan and from OPM. To ensure you do not miss any critical communication, make sure your current address is on file with both OPM and your FEHB plan.

How do I get a plan brochure for Open Season? I didn’t get one in the mail.

Health insurance carriers are no longer required to send plan brochures through the mail. You can view the brochures online at OPM’s website (www.opm.gov/healthcare-insurance/healthcare/plan-information/)

plans/) or call your carrier using the contact information on your health plan ID card.

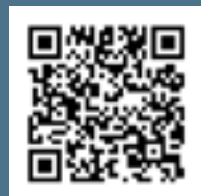
In my agency, who can I go to for assistance or answers to my Open Season questions?

For help with or questions about your Open Season options, contact your human resources office or your agency’s shared service center. Your agency should have provided you with its contact information.

If you still need assistance after speaking with those sources, try contacting your agency’s headquarters’ level agency Benefit Officer using the following link



THE EXTRA HEALTH BENEFITS YOU WORKED FOR



Get coverage for your whole health. geha.com/NARFE26



Don't Miss NARFE's December Webinars

DECEMBER 11 Estate Planning for Feds

DECEMBER 18 Open Season Follow-Up

ON-DEMAND WEBINARS

FROM OCTOBER Medicare: To Part B or Not to B
Medicare Advantage Plans

FROM NOVEMBER Open Season Prep (FEHB/ PSHB, FEDVIP, FSAs)
FEHB/PSHB without Medicare (Active Feds)
FEHB/PSHB with Medicare
FEHB and Medicare Prescription Drug Plans

Online Q&A sessions follow each webinar. For details and to register, visit [NARFE.org/webinars](https://www.narfe.org/webinars).



NARFE FEDERAL BENEFITS INSTITUTE

NARFE WEBINAR PRESENTERS



Tammy Flanagan
Federal benefits and retirement expert



Mark Keen, CFP
Financial planner helping Feds prepare for retirement



Kevin Moss
Senior Editor with Check-book's Guide to Health Plans



Mercedes Johnson
Federal benefits and retirement expert

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[NARFE.org/Join](https://www.narfe.org/Join)

for contact details: <https://apps.opm.gov/abo/index.cfm#list>.

If you have remaining questions that your agency can't address, contact NARFE's Federal Benefits Institute at fedbenefits@narfe.org.

What if I make a change during Open Season, when will it be effective?

Open Season changes for annuitants are effective January 1. Changes for most current employees are effective the first day of the first full pay period in January. If you need medical services before the effective date of your Open Season enrollment, you should contact your old plan.

What are the parameters used to determine the dates for the annual Open Seasons for health, dental and vision insurance as well as for flexible spending accounts?

Each year, Open Season runs from the Monday of the second full workweek in November through the Monday of the second full workweek in December. This year's Open Season begins Monday, November 10, and ends Monday, December 8.

This is the time of year to ensure that you have the right health, dental and vision insurance coverage for you and your family.

It is also the time for current employees to consider how much money to put aside in flexible spending accounts for out-of-pocket medical and dependent care expenses for the upcoming year.

What if I have had the same health insurance plan since the day I first joined the federal



government years ago. Why is it important to have a federal Open Season every year?

Most Federal Employees Health Benefits (FEHB) plans will see benefit and rate changes for the upcoming year. Some plans might drop out of the program, and others may change their service areas or coverage options. Also, postal employees and retirees will enroll for the first time in plans that are part of the Postal Service Health Benefits program.

There are many different types of plans available in just about any ZIP code. It is wise to review your coverage during this period each year to decide what coverage and premium best suits your needs for the upcoming year.

Another program to consider during Open Season is the Federal Employees Dental and Vision Insurance Program (FEDVIP). Through this program, you have the option to supplement your health

insurance plan with separate dental and/or vision insurance coverage that could potentially reduce your out-of-pocket costs for these types of care. You may also cancel your participation in these programs during this period.

A flexible spending account through FSAFEDS can save employees money through lower tax withholding. You can fund your account through pretax contributions from your salary and use the account to pay for health care out-of-pocket or dependent care costs.

Typically, you cannot enroll, change your enrollment or cancel your coverage in these programs outside of an Open Season unless you experience a qualifying life event.

Why are the enrollee shares for some Self Plus One enrollments the same or higher than Self and Family enrollee shares for the same plan?

OPM provided the following answer to that question:

“For most enrollees, the enrollee share for Self Plus One will be lower than the enrollee share for Self and Family. However, it is possible that some plans will have higher enrollee shares for self-plus-one enrollments than for self-and-family enrollments.

“The statutory formula that is used to calculate the government contribution is based on the average of all plan premiums and requires that OPM calculate a maximum contribution for each enrollment type.

“In other words, there is a limit to how much the government will contribute

toward the cost of a Self Only, Self Plus One or Self and Family enrollment. The government contributes the lesser of the maximum contribution or 75% of the total premium. The remaining amount is the enrollee share (how much the enrollee must pay).

“In some cases, such as plans with a premium cost that is above the program average, this calculation may result in a higher enrollee share for a Self Plus One enrollment than a Self and Family enrollment.”

Which benefit is the most important to consider? The answer to that question can vary depending

upon your medical needs in the upcoming year.

For those not enrolled in Medicare Part B, the catastrophic protection benefit is very important. It puts a dollar limit on what you must pay out of pocket in terms of co-payments and coinsurance for the expenses that the plan covers.

If a federal employee is married to another federal employee and they don't have any eligible children under their FEHB plan, then it's usually less expensive to maintain a separate Self Only FEHB plan versus a shared Self Plus One plan.

However, you should consider using OPM's online plan comparison tools and/



New members receive their first year of chapter dues FREE!



Did you recently join NARFE and looking for a way to get involved with local feds in your community? Are you missing the friends you used to work with every day in the office?

Find a local chapter convenient to you!

Visit www.narfe.org/chapters to find the chapter that's right for you, and then call us between 8 a.m.-5 p.m. ET at **800-456-8410**. Then dial 1 for membership and we'll get you signed up right away.

or the Consumers' Checkbook Guide to Federal Health Plans to carefully compare your options, including physician networks and prescription drug coverage (NARFE members receive a 20% discount).

If I make an Open Season enrollment change and I have to go to the doctor after January 1, which plan do I contact to provide the insurance coverage based on my visit?

If you are an annuitant, you should contact your new plan. Your Open Season enrollment is effective January 1.

However, if you are an active employee, your new plan is not responsible for providing coverage until the effective date of your enrollment change, which for most

active employees is the first day of the first full pay period in January.

As an active employee, if you need medical services before the effective date of your Open Season enrollment or change, you should contact your old plan.

Your old plan will provide coverage according to its new 2026 contract for care received in January before the effective date of your new plan. These expenses will count toward your prior year's deductible.

Can I enroll online in the FEDVIP without contacting the OPM?

BENEFEDS is an enrollment and premium processing system sponsored by OPM that you must use to enroll in the FEDVIP.

BENEFEDS includes a secure website and a call center. BENEFEDS also handles billing and premium administration. It's the only place to enroll in a FEDVIP plan. You can enroll securely online at www.benefeds.gov or by telephone at 1-877-888-3337, TTY 1-877-889-5680.

What happens if I do nothing during an Open Season?

You will continue to be covered by your present insurance plan unless your plan drops out of the program or reduces its service coverage area. However, your benefits, premiums and/or coverage options may change.

— NARFE FEDERAL BENEFITS INSTITUTE ■

Your Gift Is So Important because Charities Now Face More Needs with Fewer Resources

Chesapeake Bay Foundation *Save the Bay!*

The Chesapeake Bay Foundation works with community partners, governments, and people like you to create a healthy environment for the more than 18 million people



Photo by Jon Clarke.

living in the Chesapeake Bay watershed. We're making progress toward that goal, but there's a lot of work left to do. **You can help us get there. You can help save the Bay. Gifts in any amount can and do make a difference.**



CFC #11325 • CBF.org/donate

Support Our Aging Religious – SOAR!

They were there for us. Now it's our turn.

Sisters, Brothers and religious order Priests—who have given their lives to the Church and its work—are facing a crisis. Many worked for only modest stipends. As they age, their communities have little for retirement. Healthcare costs are up. In response, SOAR! awards grants to congregations to care for their retired members. **Your donation addresses their immediate needs and ensures their safety, comfort and dignity.**



CFC #10041 • SOAR-usa.org/donate

New for 2026: Your Gift Is tax deductible up to \$2,000 for couples (even if you don't itemize). **Pledge Now, Deduct Later!**

You can also support these charities by making a monthly pledge through their websites.

More CFC Charities: CharityChoices.com

Why Should I Support Your Work?

As a Retired Federal Employee

You Can Give to These Charities

through the **Combined Federal Campaign**

National Park Foundation

Protecting America's National Parks

For over 50 years, the National Park Foundation has protected precious wildlife and spectacular landscapes, preserved vital history and culture, educated and engaged the next generation of park stewards, and connected people everywhere to the wonder of America's national parks. *Help us safeguard this country's most treasured places for today, and for always.*



CFC #11252
NationalParks.org/donate

The Michael J. Fox Foundation for Parkinson's Research

Here. Until Parkinson's Isn't.

In 2023, The Michael J. Fox Foundation for Parkinson's Research announced the biggest breakthrough in Parkinson's research to date—a biomarker! This advancement revolutionizes the opportunities to increase treatment options and has the potential to lead to a cure. But this isn't the end of our work, it's a new beginning. *Your support will lead the charge toward a world without Parkinson's disease.*



CFC #12227
MichaelJFox.org



Planned Parenthood Federation of America

Planned Parenthood protects reproductive rights and access to health care

Planned Parenthood Federation of America works to ensure access to high-quality reproductive health care and sex education — as well as to defend and advance reproductive freedom. Everyone deserves the care they need to make their own decisions about their body and future. *Together, we can help people live their healthiest lives.*



CFC #11682
PlannedParenthood.org/donate

National Parks Conservation Association

Fearless defenders of America's national parks

For more than 100 years, we have defended America's national parks—the people's parks—**your parks**. Our work has never been more important. Since January, the Park Service has lost more than 25% of its permanent staff. Parks are cutting ranger programs, closing visitor centers and falling behind on critical maintenance and research. *Things could get much worse—unless we speak up now, with your help.*



CFC #12069
NPCA.org/donate

Wycliffe Bible Translators

Sharing HOPE through Bible translation

We believe that the Bible is God's Word to us — something that everyone should be able to understand for themselves. Because when people encounter Jesus through Scripture translated into their own language, their lives often change in amazing ways! Today, there are more than 550 Vision 2025 languages that still need Bible translation work to begin. *You can join what God is doing!*



CFC #11737
Wycliffe.org/donate

World Emergency Relief/ Children's Food Fund

Giving Children a Living Chance

We provide food for hungry children, care for the sick, relief to disaster victims and hope to millions living in poverty — improving children's lives worldwide, including Native Americans here at home. We are a small charity with a big impact, through our partners, our experience and our efficiency. Our official CFC overhead is just 4.3%! *Our work is needed now more than ever, with the big cuts in aid to suffering people and children worldwide.*



CFC #10984
WER-US.org



To make a pledge, go to GiveCFC.org and click on "retirees."



Charitable Giving: Why QCDs Still Shine for Retirees

December is a time for giving, and for many, it is also the time of year when charitable giving and tax planning intersect. While Congress’s recent changes under the One Big Beautiful Bill Act (OBBBA) reshape the charitable deduction rules, one strategy continues to stand out—the Qualified Charitable Distribution (QCD).

QCDs are allowed once a taxpayer reaches age 70½ and allow individuals to transfer up to \$108,000 annually (indexed for inflation) directly from an IRA to a qualified 501(c)(3) public charity (not donor-advised funds or private foundations). For married couples, each spouse can contribute up to that limit from their own, respective IRA, for a combined potential of \$216,000.

What makes QCDs shine is that their unique tax benefits work differently from those of normal charitable contributions. With a normal charitable contribution, you give first and then take a deduction to reduce your taxable income—but only if you itemize (though starting in 2026, non-itemizers will be eligible for a limited deduction, discussed below). A QCD, by contrast, never counts as income in the first place.

The benefits of a QCD are twofold: a QCD counts toward satisfying your Required Minimum Distribution (RMD)—assuming you’re subject to an RMD—and the amount given is excluded from your adjusted gross income (AGI). That distinction is critical for tax planning as reducing AGI not only lowers taxable income but can also reduce exposure to “stealth taxes” such as Medicare’s income-

related monthly adjustment amount (IRMAA), the 3.8 percent Net Investment Income

WHAT MAKES QCDs SHINE IS THAT THEIR UNIQUE TAX BENEFITS WORK DIFFERENTLY FROM THOSE OF NORMAL CHARITABLE CONTRIBUTIONS.

Tax (NIIT), and the so-called “tax torpedo” that makes Social Security benefits increasingly taxable as income rises.

Given that QCDs reduce AGI, they can be even more valuable than OBBBA’s new charitable deduction for non-itemizers. Beginning in 2026, those taking the standard deduction may deduct up to \$1,000 (\$2,000 for joint filers) for cash charitable contributions. Like itemized deductions, the new charitable deduction for non-itemizers is a below-the-line deduction that reduces taxable income but not AGI, which means it doesn’t help with IRMAA, NIIT, or the Social Security Tax Torpedo. That is why QCDs continue to shine: they strike

directly at AGI, helping to reduce not only ordinary income taxes, but potentially stealth taxes as well.

For example, Sarah, a 73-year-old federal retiree, has \$90,000 in pension and Social Security income and must take a \$20,000 RMD. Sarah typically donates \$5,000 annually to charity and takes the standard deduction, which means she receives no tax benefit from her charitable giving. If Sarah takes her RMD and then donates her usual \$5,000 to charity, the additional income will push her AGI to \$110,000, triggering Medicare’s first IRMAA bracket (for 2025, IRMAA kicks in when income exceeds \$106,000 for single filers and \$212,000 for joint filers), costing her an extra \$888 annually in Part B premiums and another \$164 in Part D premiums.

However, if Sarah donates the \$5,000 via a QCD, she could reduce her AGI to \$105,000, keeping her out of the IRMAA surcharge bracket while also reducing her taxable income by \$5,000. The result: she saves \$1,100 in federal income taxes (22% of \$5,000) plus \$1,052 in IRMAA penalties—a total benefit worth 43% of her charitable contribution.

Under IRS rules, Qualified Charitable Distributions can only be made from individual retirement accounts (IRAs). They are not permitted from employer-sponsored plans such as the Thrift Savings Plan (TSP), 401(k)s, or 403(b)s. For federal retirees, this creates a wrinkle: if your retirement savings are primarily

BENEFITS RESOURCES

NARFE OFFERS MEMBERS a wide range of information on federal benefits. Visit www.narfe.org/federal-benefits-institute.

in the TSP—as is the case for many federal retirees—you cannot take advantage of a QCD without first transferring some funds to an IRA.

Timing is crucial here. If all of your retirement savings are in the TSP, and if you are required to take an RMD from your TSP, that RMD must be taken before any transfer to an IRA. This creates a planning opportunity as we approach year-end, however. Even if you cannot use a QCD to reduce your taxable 2025 RMD, you can still transfer funds to an IRA before December 31 and be positioned to use QCDs in 2026 and beyond.

To qualify as a QCD, the money must be transferred directly from the IRA custodian to the charity—you cannot take possession of the funds yourself. The most common way is to request a

check payable to your charity. However, many custodians offer check-writing on IRAs, allowing you to write checks directly to the charity.

Done correctly, a QCD allows you to support the organizations you care about while also lowering your tax bill and avoiding costly stealth taxes. ■

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NARFE
FEDERAL BENEFITS EXPERTS

Together
we give.

DEC 2, 2025

Join Us for **GIVINGTUESDAY** The Global Day of Giving

On December 2, people all around the world are coming together to tap into the power of human connection and strengthen communities and change our world. Will you be one of them?

By joining the GivingTuesday movement, you're proving that in times of uncertainty, generosity can bring the whole world together. It's a great opportunity to support NARFE and a chance to share NARFE's mission of advocacy and federal benefits education with others.

Here is how you can get ready to give:

- 1. MARK YOUR CALENDAR.**
- 2. GIVE.** On December 2, go to www.NARFE.org/GivingTuesday and donate.
- 3. SPREAD THE WORD.** Encourage your friends and family to join you in creating real impact on December 3 by sharing what our mission means to you and why you support our organization. Let's rally together to build stronger communities.

Learn more at www.NARFE.org/GivingTuesday





AAIC Grants and Scholarships Delayed

The December 2025 Issue of the *NARFE Magazine* typically covers the new grants and scholarships awarded by the Alzheimer's Association International Conference 2025 (AAIC). However, due to this magazine edition already going to press, and the Alzheimer's NARFE National Committee meeting and training session not being held this year until November 2025, the awards will appear in the March 2026 Issue of the *NARFE Magazine*.

In September, we shared the recently published 2025 Alzheimer's Facts and Figures Report, where there were over seven million Americans who are currently living with Alzheimer's disease. So, NARFE members, we can see why it is so vital that we continue to donate to this association's work. In contrast, they continue to look for a cure and one day soon, our first survival will be found, especially during the holiday season and the new year.

Positive, everyday actions can make a difference in brain health, even lowering the risk of cognitive decline and possibly Alzheimer's and dementia. Incorporate some or all of these habits into your life to help maintain a healthy brain. Take charge of your brain health today—it is never too early or too late to start.

Challenge your mind. Be curious! Put your brain to work and do something new for you. Learn a new skill. Try something artistic. Challenging your mind may have short- and long-term benefits for your

POSITIVE, EVERYDAY ACTIONS CAN MAKE A DIFFERENCE IN BRAIN HEALTH, EVEN LOWERING THE RISK OF COGNITIVE DECLINE AND POSSIBLY ALZHEIMER'S AND DEMENTIA.

brain. This is vital for patients and their caregivers, as it can help those suffering from the disease live longer and possibly more independent lives.

Our current focus is to do what we can to prevent the Centers for Medicare and Medicaid Services (CMS) from blocking Food and Drug Administration (FDA) approval of helpful preventive drugs. This is important, as the new data in this report highlights the proclivity of certain medications to target amyloid plaques specifically.

This protein appears to mainly affect the memory and cognitive function of those with Alzheimer's disease.

There appears to be a record of about 7.2 million older Americans who are living with Alzheimer's disease, along with nearly another 12 million family members and friends who are providing unpaid care for those living with Alzheimer's or another dementia-related condition.

These unpaid caregivers provide 19.2 billion or more hours of care, valued at around \$413 billion each year, which surpasses the previously reported totals. Thank you, NARFE members, for all of your continued support, along with your monthly contributions toward Alzheimer's research. We also know that these donations are helping those who are suffering from Alzheimer's and dementia-related diseases.

Caregivers need to continue to nurture their physical and emotional health, including while they are a caregiver for a person who is living with Alzheimer's or another dementia. Please do not neglect yourself and ensure you are also getting enough physical exercise while maintaining your emotional health.

I believe that one day, in the near future, a cure will be found, and as a result, we will have our first survivor. Therefore, let us continue to eat right, exercise our minds,

bodies, and our souls, so that our lives will be made richer and we are better able to help ourselves, our families, and many others feel better and be healthier.

Many NARFE Walk to End Alzheimer's chapter teams have already held their annual walks. Members are encouraged to stay physically active, eat healthily, and maintain good vascular and heart health, while also encouraging others to do the same. Also, thanks for your continued financial support of the NARFE Alzheimer's Research Program, along with the Walk to End Alzheimer's. We have until December 30 for donations. Please invite everyone you know to join or continue donating to your walk teams and to make donations by sharing the information.

NARFE members, I appreciate all that you are doing for NARFE Alzheimer's research

through your donations and service to humanity and those in need. Please don't forget to reach out to your congressional leaders with letters, calls, cards, and through social media, as we need their support to help us find a cure by passing the proper legislation.

For more information about Alzheimer's disease and dementia, please get in touch with the Alzheimer's Association at www.alz.org or call the 24-hour helpline at 800-272-3900.

Thank you again, NARFE members, for all your excellent help; we can do this together. Wishing all of you a Merry Christmas and a Happy New Year. ■

OLIVIA A. WILLIAMS IS CHAIR OF THE NARFE-ALZHEIMER'S NATIONAL COMMITTEE. EMAIL: OEASHF3@GMAIL.COM. THIS COLUMN APPEARS QUARTERLY.



Do you frequently read your spouse's *NARFE Magazine*?

It's time to join! There is strength in numbers.

- Prepare for the future as a family decision-maker or future beneficiary.
- Get clear guidance on federal benefits, health insurance, and long-term care planning.
- Find community and connections through local events or online through FEDHub. First-year chapter dues are free for new members.

Join Now!



Call **800-456-8410** ext. 1, join online at www.narfe.org/join, or complete the membership form on page 65.



2025 NARFE Scholarship Winners Announced

NARFE is proud to announce the 2025 NARFE Scholarship winners and their NARFE sponsors. Each student will receive a one-time award of \$2,000 to put toward the 2025-26 school year.

In 1987, the Federal Employee Education & Assistance Fund (FEEA) established a scholarship program for children and grandchildren of federal employees. Ten years later, NARFE joined FEEA's Board of Directors and soon after that authorized creation of a scholarship program open to the children, grandchildren and great-grandchildren of NARFE members.

The program is funded by the NARFE-FEEA Fund, supported by NARFE members and administered by FEEA. To support the program, donations to the NARFE-FEEA Fund can be made online or by check payable to NARFE-FEEA Fund mailed to: NARFE-FEEA Fund c/o FEEA, 1641 Prince St., Alexandria, VA 22314.

NARFE thanks the volunteers who served on the Scholarship Selection Committee and to the staff members of FEEA who administer the program.

2025 WINNERS BY REGION

This year, a total of \$20,000 was awarded to 10 high school seniors. Winners are listed by region of sponsor's residence.

REGION I

Evangeline Cregler
Massachusetts
 Sponsor: Robert Pierce

REGION II

Michael Ditchkus
Delaware
 Sponsor: Anthony Ditchkus

REGION III

Caitlin Vengazo
Florida
 Sponsor: Kathryn Vengazo

REGION IV

Reagan Higgins
Ohio
 Sponsor: Christopher Brennan

REGION V

Royse Miller
Kansas
 Sponsor: John Misiewicz

REGION VI

Reuben Obel
Texas
 Sponsor: Deirdre Deignan

REGION VII

Trevor Greer
Arizona
 Sponsor: Robin Grumbles

REGION VIII

Hayden Toon
California
 Sponsor: Linda Semi

REGION IX

Aiden Costanti
Washington
 Sponsor: Michael Costanti

REGION X

Margaret Corder
North Carolina
 Sponsor: Paul Scheele

APPLY FOR THE 2026 NARFE-FEEA SCHOLARSHIPS

The 2026 NARFE-FEEA Scholarship Program is open to high school seniors only. Applicants must be children, grandchildren or great-grandchildren of NARFE members. For more information and to access the application, visit www.feea.org/our-programs/scholarships/.

Last Chance to Win Cool NARFE Swag During NARFE's Fall Membership Drive!

Did you know that NARFE rewards its members for recruiting new members? Think of it as a special “thank you” from our staff for building our membership and voices.

The drive began on September 1, and the program runs through December 31, 2025. **Current members can earn \$10 for each new member they recruit and other prizes.**

This is a critical time of year when we truly need all NARFE members to step up and help us grow by reaching out to potential new members. Please use email, your websites, and social media to encourage your fellow members to participate

and promote the benefits of NARFE membership. **And be sure to provide prospects with your NARFE member ID number so you get credit when the new members join.** All recruiters will receive a recruiter pin after the year concludes and top recruiters will win cool NARFE swag like hats, T-shirts or jackets.

NEW! Street Level Studio Lookbook

NARFE has been partnering with Street Level Studio for more than a year now to grow brand awareness and members for NARFE. Under Member Quick Links—Officer Resources—

click on **Member marketing assets from Street Level Studio**. Here you will find a **Lookbook** that outlines all of the social media and program ads that can be used on your various pages such as Facebook, Instagram, Nextdoor, LinkedIn, etc. You will also find short 15- and 30-second video clips linked from the Lookbook. A nationwide marketing campaign has been underway in 2025 to reach members through a variety of outlets and social media platforms with these ads.

If you need printed supplies to support your recruitment efforts (membership flyers,

SEE MEMBERSHIP ON P. 70



Taste the Lifestyle You've Earned at the ARC

With many dining options, we provide unique culinary adventures for every occasion, whether you're looking for a quick lunch or a fine dining experience.

Savor the ARC flavor today!

 (210) 646-5315

 armyresidence.com



The Army Residence Community
7400 Crestway, San Antonio, TX 78239

The ARC welcomes all honorably retired or discharged veterans from all branches of service, as well as all honorably retired or separated civilian federal employees to include spouses and surviving spouses, who are at least 62 years of age.



Army Residence
Community

INDEPENDENT LIVING
ASSISTED LIVING
HEALTH CARE
SKILLED NURSING
REHABILITATION

Policy and Programs Assistant Joins NARFE

Abby Miller has joined NARFE as the policy and programs assistant. While Abby just started her new position in October, she had been temping as our federal benefits assistant since the end of June. In this role, she will assist the Policy and Programs team in advocating for active and retired federal employees, supporting the Federal Benefits Institute call center, and advancing NARFE’s mission.

She received a Bachelor of Arts in Sociology with a focus on crime and justice from Oregon State University and a Master of Public Policy. During her studies at Oregon State University, she worked on several research projects on topics ranging from wildfire preparedness to food insecurity to legislative behavior. After graduation, Abby and her now-fiancé, Michael, moved to the Houston metro area so that Michael could attend Texas A&M for his master’s degree. While living in Texas, she worked for a local government office in The Woodlands. There, she worked closely with local law enforcement



and first responders to promote community policing and the Neighborhood Watch program.

At the beginning of 2025, the Trump administration implemented the Return to Office mandate. Since Michael was a remote federal employee, they decided to relocate the DMV. While it was difficult to leave behind the friends and life they knew, Abby was excited to have more policy opportunities available to her. Since working with NARFE, she has developed a new interest in federal employment policy and is eager

to learn as much as possible, advocating for federal workers and retirees.

Being raised in a small Willamette Valley, Oregon town, she loves nature (and rain). She is extremely excited to see a real autumn again, since Texas autumns are just cooler versions of summer. During her free time, Abby loves playing video games, spending time with her fiancé and their pets, and exploring all the sights the DMV has to offer.

“I’m excited to assist active and retired federal employees who are just trying to help the people of this country. Both my dad and my fiancé work(ed) for the federal government, and I think it’s great that I have the chance to support them as they support the country in their respective offices. Since everything with federal employees started, I’ve gotten more immersed in the nuances and facets of federal employment policy, and I want to continue learning more about it so I can better help those affected.” ■

—BY MATT SANDERSON, SENIOR CONTENT MANAGER

MEMBERSHIP FROM P.69

applications, copies of *NARFE Magazine*, etc.), you’ll find a link to the **F-18 Requisition for Printed Supplies interactive online order form** under Member Quick Links—Officer Resources—Membership Recruitment Materials.

NEW! Online form to collect prospect names

A new form has been set up for collecting names at events for people who aren’t quite ready to join yet. If you have recruited before you are

familiar with the M-2 cards to collect prospective member information. This is an online version of the M-2 card which can be found on narfe.org under For Members/Download or Order Forms/M-2 Online Prospect Information Card. You can also use these new M2-flyers (M-2A and M-2B on next page) to collect prospect names with a QR code to get people to join more easily on their mobile phones.

NEW! Join flyers with QR code

New flyers are available to order or download on www.narfe.org with QR code that directs prospects to the new web page developed by Street Level Studios enticing them to join. The **F-135A** (full page flyer for posting on bulletin boards and posting at events) and **F-135B** (half page flyer to hand out to prospects) are available now on www.narfe.org under For Members/Download or Order Forms.

—BY NORA MACDONALD, SENIOR DIRECTOR, MEMBER ENGAGEMENT

Is it Time for You to Renew? Login and Check Today!

Did you receive an urgent email from NARFE reminding you that your membership has expired or will expire soon? Fear not! All you have to do is sign into your account to renew your membership.



The membership department at NARFE is keeping pace by sending personalized reminders to every individual member, notifying them that their dues will lapse as their expiration date approaches. If your expiration date is December 31, 2025, or earlier, it is time to renew! Look on the back of this magazine to check your date.

Renewing your NARFE membership is the best way to protect and maximize your federal retirement benefits.

NARFE is the only organization solely dedicated to protecting and preserving the benefits of all federal workers and annuitants. As a NARFE member, you have a dedicated professional legislative team working to protect and preserve your earned benefits on Capitol Hill and with the administration. You also have access to many valuable resources, such as:

- *NARFE Magazine*
- *NewsLine*, our weekly e-newsletter, with the latest news and information about the issues that affect you.
- Daily Clips, our daily email snapshot of the news you need to know to start your day.

- Personalized answers to your federal benefits questions from our experts.
- NARFE Perks discounts on travel, legal, and security services, and much more!

RENEWING YOUR MEMBERSHIP IS EASY!

- Renew online at <https://members.narfe.org>. Go to “My Account” and click on “My Invoices.”
- While you’re logged in, sign up for AutoPay and never receive another mailed or emailed reminder again! Simply click on “My Account,” “My Settings” and then “My AutoPay Account.”
- Renew by phone by calling **800-456-8410** and select option 1, Monday through Friday from 8 a.m. to 5 p.m. ET. Tell them your member number.

Want to find another way to avoid receiving these renewal reminders each year? If you’re

retired and want to save on your annual membership, flip to page 51 to learn more about dues withholding and have your membership deducted monthly from your annuity. Simply complete the form and mail it back to 606 N Washington St, Alexandria, VA 22314.

Numbers matter. Our voice is loudest when we all stand together. Thank you for being a member of NARFE!

Please don’t delay! Your NARFE benefits are at risk. Renew today to keep receiving your issues of *NARFE Magazine*, guidance when benefits change, access to federal benefits specialists who can help you with your specific questions, and much more.

Thank you for your continued support!

—BY **NORA MACDONALD**, SENIOR DIRECTOR, MEMBER ENGAGEMENT

NARFE Magazine Wins Eddie Award for Editorial Excellence

NARFE Magazine, the flagship publication of the National Active and Retired Federal Employees Association (NARFE), has been honored by the Folio: Eddie & Ozzie Awards.

NARFE Magazine received the 2025 Eddie Award for Best Full Issue in the Association/ Nonprofit – Professional/ Membership Association – Business, Leadership & Public Affairs category at an awards ceremony Monday, October 6, in New York.

NARFE Senior Content Manager Matthew Sanderson attended the 2025 Eddie & Ozzie Awards in New York, where NARFE Magazine was recognized as best in its category.

Presented annually by Folio:, the Eddie & Ozzie Awards are among the most prestigious in magazine publishing, celebrating editorial and design excellence across consumer, business-to-business,

association, regional and nonprofit media. This year, more than 1,300 entries competed across over 170 categories, judged by independent panels of editorial and publishing experts.

NARFE Magazine shared its category with SHRM’s HR Quarterly, Toastmasters International’s Toastmaster Magazine, and the Council of Insurance Agents & Brokers’ Leader’s Edge, among others.

“This award is a testament to the professionalism and dedication of our editorial team and the value NARFE Magazine delivers to our members every month,” said William “Bill” Shackelford, NARFE National President. “To be recognized alongside such respected national publications affirms that NARFE Magazine not only informs and supports the federal community, but also stands as a leader in the broader publishing world.”



NARFE Magazine is published 10 times a year, serving some 130,000 members with in-depth reporting, expert guidance, and timely analysis of federal benefits, pay, and legislative issues.

The Eddie & Ozzie Awards, now in their 30th year, represent the magazine industry’s highest standards of excellence. Winning an Eddie signals that a publication’s editorial content ranks among the best in the nation.

For more information on the Eddie & Ozzie Awards, visit www.eddie-ozzie.com.

Yard signs, Table Top signs and Posters to Help You Recruit New Members

Show off your support for NARFE with one of our new yard signs, table top signs and posters! We are working to get them into ShopNARFE but you can take the artwork to your local printer and have them printed yourself in the meantime. Check out all the items already available in www.narfe.org/shopnarfe.

If you have questions, please email our membership development team at membership@narfe.org or call us at 800-456-8410. Thank you for your commitment and support. Together, we can help NARFE grow! ■

—BY NORA MACDONALD, SENIOR DIRECTOR, MEMBER ENGAGEMENT



11x17 or 18x24 Rally posters available to download

Go to www.narfe.org/member-quick-links/ click Membership Recruitment Materials under Officer Resources



NARFE's Dues Withholding Program

What is dues withholding?

It is a dues-payment method available to retired NARFE members, their spouses and annuitant survivors giving them the option to have their annual NARFE membership dues deducted from their annuities each month.

Advantages

- Save more than 10% off your annual NARFE dues
- Sign up your spouse and double your savings
- You'll never get another dues reminder from us
- Your monthly payment is affordable and convenient
- You may cancel your dues withholding at any time

How does it work?

One-twelfth of your total dues is automatically deducted from your monthly annuity. Your monthly deduction is determined by the following formula:
 $(\$42 \text{ NARFE dues} \div 12) + (\text{Chapter dues} - \text{if applicable} \div 12) =$ total monthly deduction

How do I sign up?

Complete the Dues Withholding Application below. Send no payment. It may take 60 to 90 days before auto-deduction starts. Your membership starts as soon as your application is received. To learn more about dues withholding, call **800-456-8410**.



NARFE Dues Withholding Application for NARFE Members who are Retirees, Spouses of Retirees or Annuitant Survivors

STOP! Complete this section ONLY if you are signing up for Dues Withholding. If so, DO NOT send payment

YES. I want to enroll in NARFE's Dues Withholding Program. NARFE dues of \$42* and chapter dues, if applicable, to be withheld annually. (*Dues-withholding members save more than 10% off the regular NARFE dues rate.)

Social Security Number (9-digit number)

□ □ □ - □ □ - □ □ □ □ □

Mr. Mrs. Miss Ms.

Full Name _____

Street Address _____

Apt./Unit _____

City _____

State _____ ZIP _____

Phone (_____) _____

Email _____

Date of Birth ____/____/____
mm dd yyyy

Civil Service Annuity Number

C S □ - □ □ □ - □ □ □ □ - □
↑ (Include prefix, CSA or CSF) ↑
(Include any applicable suffix)

NARFE MEMBERSHIP INFORMATION

NARFE Membership ID _____

NARFE Chapter Number _____

YES. I also authorize my (NARFE member) spouse's dues to be withheld from my annuity. (Additional annual dues of \$42 and chapter dues, if applicable, to be withheld annually. If YES, enter spouse's information below.)

Spouse's Name _____

Spouse's Membership ID _____

Spouse's Email _____

AUTHORIZATION (Withholding will begin in 60-90 days). Send NO PAYMENT with Dues Withholding Application!

I authorize the United States Office of Personnel Management to make appropriate deductions from my annuity payments, not to exceed the amount certified by the National Active and Retired Federal Employees Association as the amount of dues for which I am annually obligated, in accordance with elections I made above, and to pay the deducted sum to the National Active and Retired Federal Employees Association (NARFE). This authorization shall also apply to any and all dues changes certified by NARFE membership in accordance with elections I made. Please allow 60-90 days for processing.

I understand that this authorization shall be valid until NARFE receives and processes my written notice of cancellation in accordance with its agreement with the Office of Personnel Management and that any disputes regarding this authorization shall be a matter between NARFE and myself. I hold the Office of Personnel Management harmless for any erroneous allotment deduction made pursuant to this authorization.

Signature of Annuitant or Survivor-Annuitant

Date

Dues payments and gifts or contributions to NARFE are not deductible as charitable contributions for federal income tax purposes.

MAIL THIS FORM TO: NARFE, ATTN: Member Services, 606 N. Washington St., Alexandria, VA 22314-1914

800-456-8410 memberrecords@narfe.org Do not send money with this form

(DW-2 01/21)

PRODUCTS



ADT/Bulldog Security Services | <https://bulldogsecurityservice.partnerlinks.io/urns4ejdlhns>
Exclusive Offer for NARFE Members: NARFE members can enjoy discounted monthly monitoring rates, \$0 installation fees, reduced activation fees, and a \$500 equipment voucher for customizing their security and smart home systems with ADT monitoring. Enhance your home security with these exclusive benefits tailored just for you. Select the link for more details and fill out the contact page to speak to a security expert and place your order.



GE Appliances Store | Use the link below to start shopping!
 Save with NARFE members-only access to the GE Appliances Store! You will enjoy up to 25% off MSRP every day on the latest in high-quality appliances. *Orders can not be shipped to P.O. boxes, APOS, Canada, Puerto Rico, HI, AK or U.S. Territories.
<https://www.myapstore.com/GEStore/Appliances/Registration?AuthCode=MONARFE21>



HP—The Association Member Store | 1-888-678-9620 | www.narfe.org/hp-perk-2024E
 NARFE members enjoy exclusive discounts via a private store environment. Save up to an additional 10% on Desktops, Laptops, Printers, and Accessories; and save an additional 5% on Care Packs and Services. Access to exclusive member-only promotions. Simply log on and purchase your options with a dedicated US Sales Support team to assist you. HP has Business Account Managers based in Boise, ID, and Rio Rancho, New Mexico. Call 1-888-678-9620, Monday - Friday 7:00am -7:30pm CST.



ODP Business Solutions | 1-800-650-1222 | www.officediscounts.org/narfe
 Because you're a member of NARFE, you now have access to exclusive members only discounts at ODP Business Solutions (previously Office Depot/Office Max). Members save up to 75% off on ODP Business Solutions Best Value list of preferred products and can take advantage of products discounted off the officedepot.com regular prices. Restrictions may apply so visit officediscounts.org/narfe for details. Product and service discounts may no longer be available for in-store purchases.



Purchasing Power | <https://www.purchasingpower.com/?domain=narfe>
 While not a discount program, Purchasing Power is an exclusive purchase program helps members buy brand-name computers, electronics, appliances and furniture via annuity allotment when cash is not an option. No credit check or down payments.



Signature FCU Visa Platinum Card | www.SignatureFCU.org/NARFE
 Signature FCU is a full-service, nationwide federal credit union operating since 1970. Membership starts with just a \$5 deposit into a standard savings account—no membership fees and no minimum balance requirements to enjoy all the products and services we have to offer, including the NARFE Visa® Platinum Credit Card. This special card gives back to your organization and gives you one point for every \$1 you spend to redeem for cash, travel, and merchandise.

WELLNESS



Active&Fit Direct | <https://www.narfe.org/narfe-perks-for-members/activefit-direct/>
 Stay active from anywhere for \$28/mo. Active&Fit Direct includes 12,200+ Gyms, 9,300+ On-Demand Videos and 1:1 Well-Being Coaching. A fitness program with no annual fees and no long-term contracts. Switch gyms anytime. Membership options for your spouse. No Enrollment Fee With Promo Code: **STAYSTRONG**



Brookdale Senior Living Communities | 877-713-2762 | www.brookdale.com/narfe
 As the largest operator of senior living communities in the US, Brookdale has over 600 locations all across the country. Members are eligible for 7.5% discount at Brookdale Independent Living, Assisted Living and Memory Care communities and 10% discounts on Brookdale Private Duty Home Care. Discounts are for new move-ins/ customers only.



Life Line Screening | 800-324-9906 | www.lifelinescreening.com/NARFE
 Life Line Screening, America's leading provider of community-based preventive health screenings, will conduct health screenings using state-of-the-art ultrasound technology in your neighborhood. Operator code **BKHN075**.

MOVING SERVICES



1-800-GOT-JUNK? | 800-468-5865 | www.narfe.org/1-800-got-junk

NARFE Members Save 10% with 1-800-GOT-JUNK? Do you have old furniture, appliances, electronics, construction debris, yard waste or other junk you need to make disappear? 1-800-GOT-JUNK? can take away almost any material we can fit in our trucks, without you ever lifting a finger—all you have to do is point! Use code **NARFE10** when you book. To get started, give us a call or book online.



Wheaton World Wide Moving | 800-248-7960 | narfe@wvlcorp.com

At Wheaton, we know interstate relocation is much more than trucks and boxes. With a network of top-quality agents throughout the United States, Wheaton provides peace of mind with every relocation.

TRAVEL, TRANSPORT & ENTERTAINMENT



Choice Hotels International | 800-258-2847 | www.choicehotels.com

With 6,400 hotels throughout the world, Choice Hotels offers something for everyone. As a member, receive 20% off your next stay at participating hotels when you use Special Rate ID **00801967**.



Collette Travel | 844-311-6563 | www.narfe.org/gocollette

With over 160 tours to all 7 continents and travel styles varying from small group to river cruising, Collette offers something for everyone. As a NARFE member, you receive an additional \$50-\$100 off all tours including sales and offers! Just use your member benefit code **NARFESAVE** or let our reservation agent know you are a NARFE Member when booking.



Enterprise Rent-A-Car® | Book Now! | <https://partners.rentalcar.com/narfe>

When you're ready to go, Enterprise Rent-A-Car makes it easy. We offer everyday low rates on a great selection of cars, trucks and vans and customers are picked up at no extra cost*. See website for exclusions.



Heroes Vacation Club | www.HeroesVacationClub.com

Heroes Vacation Club is your NARFE member-exclusive travel club with discounts on hotels, resorts, cruises, car rentals, airfare, and more.



Hotel Engine | www.hotelengine.com/join/24530f9

Hotel Engine, a private booking platform, connects organizations and their members to deeply discounted hotel rates.



Member Deals | <https://memberdeals.com/narfe/?login=1>

MemberDeals is your one stop for great discounts on nationwide travel and entertainment! Find exclusive discounts, special offers, preferred seating, and tickets to top attractions, theme parks, shows, sporting events, hotels, and much more. Visit MemberDeals and find savings such as up to 40% on top theme parks nationwide and preferred access tickets to your favorite concerts, sports & more!



National Car Rental® | 800-CAR-RENT | <https://partners.rentalcar.com/narfe/>

NARFE members receive great rates with National Car Rental! At National, we pride ourselves on always providing you with unsurpassed convenience and choices. To make a reservation, call National Car Rental and reference Contract **5282909**.

INSURANCE



NARFE Insurance Services | 800-233-5764 | www.narfeinsurance.com

Designed exclusively for NARFE members, (plans administered by AMBA Administrators, Inc.) Senior Age Whole Life Insurance, Senior Term Life Insurance, Hospital Indemnity and Short Term Recovery Insurance, Dental Insurance, Vision Insurance, AssistPlus, Discount Prescription Plan and Pet Insurance.



Member Options | 833-378-8224 | <https://www.member-options.com/narfe>

Member Options Auto and Home Insurance Program - Save Money with Multiple Quotes! Get quotes from top-rated insurance carriers on Auto, Home, Renters, Pet insurance and more in a matter of minutes. Answer a few simple questions online or over the phone with our licensed insurance experts to compare multiple options that meet your specific needs. To review and choose what's best for you, go to the link above or call 833-378-8224.

ADDITIONAL PERKS





Helping People Around the World

This 1965 photograph shows Peace Corps volunteer Roger Rhatton speaking with students in Tanganyika (now part of Tanzania, Africa). The Peace Corps was established in 1961 with a three-part mission: To help the people of interested countries and areas meet their needs for trained workers; to help promote a better understanding of Americans in countries where volunteers served; and to help promote a better understanding of peoples of other nations on the part of Americans. Since its establishment, more than 240,000 Americans have served as Peace Corps volunteers worldwide. Volunteers work to help local communities further education, health, the environment, youth, economic development, and agriculture.

PHOTO from the Records of the National Archives, courtesy of the National Archives History Office, in collaboration with the Society for History in the Federal Government (SHFG), bringing together government professionals, academics, consultants, students and citizens interested in understanding federal history work and the historical development of the federal government. To join, visit www.shfg.org.

DID YOU KNOW?

There is no upper age limit for Peace Corps volunteers. The average age of Peace Corps volunteers is 28, but the organization has no rule preventing middle-aged or the elderly from serving. The late President Jimmy Carter's mother Lillian famously joined the Peace Corps at age 68, and roughly 7% of all current volunteers are over the age of 50, according to statistics in 2016.

Visit <https://www.history.com/articles/8-little-known-facts-about-the-peace-corps>

OVER 500,000 IN-NETWORK DENTISTS AND THEIR LOCATIONS COMMITTED TO YOUR SMILE.

For over 100 years, NARFE has stood by federal employees. As a proud NARFE sponsor, we share that commitment, too. That's why **Blue Cross Blue Shield FEP Dental** makes it easy to get dependable dental care that fits your needs and budget. You'll get in-network covered preventive care paid in full, including up to three cleanings a year. Plus, there's no deductible for in-network services like fillings and root canals. With access to dentists across all 50 states, we're here to help keep every smile in your family healthy.



To learn more, scan the QR code or visit bcbsfedental.com.

HERE FOR YOU



Open Season kicks off November 10 and ends December 8 at midnight ET.



Welcome a healthier new year with the Benefit of Blue®

We're honored to stand with the National Active and Retired Federal Employees Association (NARFE) in supporting federal employees. Through our quality coverage, nationwide network and easy-to-use tools, along with helpful resources, we're dedicated to empowering active and retired federal employees and their families to stay healthy.



Learn more at fepblue.org



This is a summary of the features of the Blue Cross and Blue Shield Service Benefit Plan. Before making a final decision, please read the Plan's Federal brochure (RI 71-005). All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochure.

Open Season is November 10 – December 8