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Getting on Board With the New NARFE Brand

By Barbara Sido, Executive Director

It's hard to believe that we are nearing the end of another year. In some ways, it feels like summer started just weeks ago. And, in other ways, such as during the partial government shutdown, it seems like the weeks and months of 2019 have dragged on.

The new NARFE brand has been deployed for four months now. Since it was first introduced at the Joint Federation Presidents' and NEB Meeting in July, we've seen widespread enthusiasm and support from chapter officers and members at large about the need for change. [ShopNARFE](#) (formerly the NARFE general store)—the latest element of the NARFE brand—is up and running with a sleeker appearance and more user-friendly e-commerce portal. NARFE

receives proceeds from a portion of sales at ShopNARFE. With holiday shopping season upon us, I encourage you to browse ShopNARFE for the federal employees/retirees on your list. As we continue to embark on new strategic initiatives, we'll use data-driven approaches and marketing best practices to evaluate ShopNARFE and the items for sale there.

Excitement in the field about the new NARFE brand hasn't always translated into implementation, however. While some chapters and federations have updated their respective social media platforms, websites and local communication materials (among other items) with the new look, others have been slow to adapt or have not adhered to the branding guidelines or workflow processes.

As I've shared before, headquarters staff is here to help with the transition. We've taken the legalities and logistics out of your hands and created customized logos, PowerPoint presentations, descriptive language, marketing brochures and more that can be put to use quickly and easily. Please email narfebrand@narfe.org for digital artwork requests or [click here](#) to obtain an electronic copy of the 2019 Brand Guidelines.

As many of us will have sat down to turkey dinners, watched football games and caught up with loved ones in the past week, I wanted to extend heartfelt gratitude to NARFE's chapter and federation leaders, whose time, vision and drive help educate the public about the important role federal employees play in our daily lives, and to our active and retired members, whose passion to serve the American people will always be appreciated.

I hope you and your family enjoyed a healthy and happy Thanksgiving!



NARFE Open Season Resources

By James Marshall, Federal Benefits Specialist

This is the season for federal employees and retirees to think about their 2020 health insurance needs under the Federal Employees Health Benefits (FEHB) program and dental and vision needs under the Federal Employees Dental and Vision Insurance Program (FEDVIP). And, if you will still be federally employed in 2020, it's also time to consider any Federal Flexible Spending Account (FSAFEDS) needs you might have for health care and/or dependent care.

This year's Open Season continues through December 9, and NARFE has you covered. NARFE offers members trusted resources to help you make your Open Season decisions. Are you going to a health fair to promote NARFE? [Click here](#) to download our Open Season flyer for Health Fairs.



NARFE Magazine

The November and December [issues](#) include an in-depth look at major FEHB changes, costs of the national plans, and an overview of the FEDVIP and FSAFEDS programs.

NARFE Federal Benefits Institute

At NARFE headquarters, specialists from the [Federal Benefits Institute](#) are available to answer your questions about Open Season and assist with a variety of federal benefits matters.

Whether you are employed or retired, NARFE's federal benefits specialists can assist you with navigating the various resources and online tools available when comparing FEHB plans as well as the FEDVIP plans, which are also available to most federal retirees. And if you'll still be a federal employee in 2020, NARFE's experts can assist you with understanding your FSAFEDS options for next year.

The following weblink will take you to the NARFE webpage that serves as a one-stop shop for all your federal health benefits Open Season needs: www.narfe.org/openseason.

NARFE's federal benefits experts conducted three webinars on various Open Season topics. All of the [NARFE webinars](#) are free for NARFE members, including past webinars, which are archived and available online for viewing anytime. For \$39.95, nonmembers can register for any webinar, and they'll receive a one-year NARFE membership.

The Federal Benefits Institute can also assist you with understanding the process of making Open Season changes. For those without access to the internet, our experts can help narrow down your choices to a few plans and provide you with contact information for each plan so you can call the service providers directly and receive detailed explanations on their plan offerings for 2020. Please share this information with those who may need this type of assistance.

You can contact a specialist from the NARFE Federal Benefits Institute via email at fedbenefits@narfe.org, or by phone at 1-800-456-8410—select option 2 when prompted. We expect a high volume of calls during this Open Season period, so if you are directed to voicemail, please leave a clear message with your name and phone number, and a federal benefits specialist will call you back as soon as possible.



Government Funding: To Be Continued

By John Hatton, Director of Legislative and Political Affairs

With agency funding authority set to expire on November 21, Congress passed—and the president signed—a continuing resolution (CR) extending last year's funding levels through December 20. The CR prevents a government shutdown—for now.

The parties once again remain at an impasse over border security funding. That impasse is holding up progress on the 12 appropriations bills that would detail agency budget authority for fiscal year 2020. While an August budget deal between Congress and the president set overall spending caps for defense and nondefense spending, it did not resolve how those spending levels would be allocated.

Unless the gridlock breaks, the threat of a shutdown or another CR looms after December 20.

The standstill also leaves federal community priorities—like a 3.1 percent average pay raise and preventing the elimination of the Office of Personnel Management (OPM)—in limbo.

If we enter calendar year 2020 in a shutdown or with a CR, the president will have the authority to determine the federal pay raise. While he had proposed another federal pay freeze, he changed course in August by supporting a 2.6 percent across-the-board raise, without any locality pay changes. Assuming that position holds, the only thing in dispute is a 0.5 percent average increase in locality pay (the pay adjustment dependent on the labor market where federal employees work).

Without specific language in a CR or appropriations bill, there also remains uncertainty regarding the future of OPM. The administration has proposed eliminating the agency, elevating policy functions to the White House and merging transactional functions with the General Services Administration (GSA); however, it has not made clear what parts of the plan it can move forward without congressional authorization. Without explicit language prohibiting the administration from reorganizing OPM, this merger remains a threat.

Even if the impasse breaks, federal pay and language regarding the OPM reorganization remain in dispute among the House, Senate and White House. The House passed a bill with a 3.1 percent average pay raise and language explicitly prohibiting the elimination of OPM. On a bipartisan basis, the Senate Appropriations Committee remained silent (ceding authority to the president) on the federal pay raise. The committee's bill withheld funds for carrying out the OPM merger but did not explicitly prohibit it. Which version of the bill makes it to the president's desk is still up in the air.

The spending deadlock is also holding up passage of the National Defense Authorization Act (NDAA) for fiscal year 2020. The House NDAA also included language prohibiting the elimination of OPM, as well as language to provide federal employees with paid family leave in connection with the birth or adoption of a new child, a serious personal medical condition, the care of an immediate family member with a serious medical condition, or any other leave protected by the Family and Medical Leave Act. The Senate version contained neither provision.

NARFE leaders and members should continue pressing our priorities with members of Congress to make sure they remain vigilant in their support, or relent to our position, whichever the case may be. Even as we remain in a wait-and-see mode with the larger spending impasse, once it breaks, negotiations will likely move quickly. Therefore, it's important to keep our issues front and center.



NARFE Partners With Federally Employed Women to Reach Common Goals

Earlier this year, NARFE signed a memorandum of understanding (MOU) with Federally Employed Women (FEW), a membership association dedicated to improving the status of women employed by the federal government. The mutually beneficial agreement aims to promote the advancement of women through protecting and preserving the pay and benefits of all federal workers and retirees. Given our shared interests and similar mission statements, an MOU with FEW to advance NARFE's priorities and federal benefits expertise made perfect sense.

Through this agreement, NARFE participated on a leadership panel in FEW's annual conference of over 1,200 federal employees. Staff Vice President for Policy and Programs Jessica Klement joined several others from both in and outside of government to discuss ways for women to advance and take on leadership roles within federal agencies. NARFE also exhibited at the event, showcasing the benefits of NARFE membership.

NARFE will provide FEW members with one of its prerecorded webinars on a topic of interest to women working in the federal government. You may also see more information about FEW on NARFE's website soon.

NARFE Turns to a Grasstops Strategy for WEP Reform

By Marsha Padilla-Goad, Grassroots Program Manager

NARFE is urging its leaders to take part in an ongoing call-to-action campaign addressing the Windfall Elimination Provision (WEP). Grasstops advocacy is needed to help persuade legislators that a bipartisan bill that builds upon two NARFE-supported WEP reform bills is the best solution to address the unjust policy. Over 1.8 million Social Security beneficiaries are short-changed by the WEP, and Congress must come to a consensus on a compromise bill to turn this legislation into law.

In September, the House Committee on Ways and Means Chairman Richard Neal, D-MA, introduced the Public Servants Protection and Fairness Act, H.R. 4540. In July, the Equal Treatment of Public Servants Act, H.R. 3934, was introduced by the committee's ranking member Kevin Brady, R-TX. There are a few differences between the bills, but NARFE supports both of them, as they are similar in construct—each provides a rebate to those affected by the WEP as well as the same new formula for those who will be affected by the WEP in the future.

NARFE is calling on regional vice presidents, federation presidents, legislative chairs, CDLs/SLs and other leaders to lead advocacy efforts in their states and nationally. Please engage with legislators in some of the ways listed below to find a bipartisan solution to the WEP inequity.

- Write op-eds or letters to the editor to spread awareness about the WEP and generate community discussions. Access the [NARFE Letter to the Editor and Op-ED Guide](#) to help you compose and submit your article.
- Invite legislators to speak at federation and chapter meetings.
- Organize in-person district or state meetings.
- Represent NARFE at town halls and other community events.
- Mobilize NARFE's grassroots base across the country and engage stakeholders in the ongoing [WEP letter-writing campaign](#). Member stories are vital to helping legislators better connect to the issue and understand its impact in their districts.
- Host a candidate forum in 2020. Access the [NARFE Candidate Forum Guide](#) for step-by-step instructions on how to organize a successful event. With the entire House of Representatives

and one-third of the Senate up for reelection in 2020, we have a great opportunity to raise awareness of this issue and put it on candidates' plates before and during their campaigns.

We've created an [advocacy toolkit](#) to help you prepare for the aforementioned activities. After your interaction, please don't forget to complete the online [feedback form](#). Sharing information about your advocacy activities helps us plan a follow-up strategy with legislators. Please contact NARFE's advocacy team at advocacy@narfe.org if you have any questions.

Thanks in advance for your advocacy!

2020 Elections in Sight

By Ross Apter, Political Associate

NARFE-PAC is well on its way to reaching its goals due to dedicated NARFE members who want to have a voice on a national scale. This important program relies solely on NARFE member contributions, and NARFE-PAC is excited to announce that contributions have now passed the \$1,000,000 mark. At this point in the election cycle, this is a considerable achievement, and NARFE-PAC thanks all those who contributed.

Even though passing this mark is an accomplishment, there is still plenty of work to be done to achieve NARFE-PAC's goal of raising \$1.75 million, and no one should become complacent. That's because there's a lot at stake this cycle. A strong NARFE-PAC strengthens the voice of the federal community, and we need to build on our momentum and continue the fight to protect your earned pay and benefits. The goal of disbursing \$1.25 million for political purposes represents NARFE-PAC's heightened commitment to government workers and retirees. NARFE-PAC isn't taking anything for granted.

A total of 213 NARFE-PAC-supported candidates won their elections in 2018. That's 213 elected officials who are familiar with NARFE and our priorities. Having allies in the halls of Congress is critical to the fight for your retirement and health security. Every vote matters, and legislative battles are often won and lost with the slightest of margins. That's why NARFE-PAC is working hard to elect more NARFE allies.

The 2020 elections are just a year away, and now is the time when campaigns pick up the pace. Primary elections may seem far off, but the legwork for those races is happening now. NARFE members should be researching who is running for Congress in their district. Invite candidates to your chapter meetings and hear what they have to say about the federal workforce and its retirees. Consider setting up a candidate forum to gather all prospective lawmakers in one place.

Remember, NARFE is nonpartisan, so invite everyone who is running. If a specific candidate reaches out to your chapter, don't shy away from letting him or her speak; just be cognizant of NARFE's nonpartisan stance. If you have questions about candidate forums and inviting candidates to chapter events, contact the advocacy department at advocacy@narfe.org.

NARFE-PAC isn't backing down and neither should NARFE members. The more allies NARFE has in Congress, the easier it will be to change the narrative about the federal community. NARFE-PAC leaders have done an excellent job promoting the work of this important program, and other NARFE leaders should join with them. We're now a year away from the 2020 elections, and NARFE-PAC needs your support. Take a moment to contribute [here](#).



NARFE in the News

Each issue of *NARFE Insider* features selections of major media coverage and occasionally local news coverage generated by chapters and federations. Whether it's announcements about the annual cost-of-living adjustment, premium increases to federal health care plans or contribution limits to next year's Thrift Savings Plan, the fall season can affect the financial livelihood of federal employees and retirees perhaps more than any other time of the year. NARFE's media outreach activities resulted in coverage in financial-focused outlets, thereby increasing the public's awareness of federal benefits beyond the beltway and traditional government publications.

[The 2020 Social Security Increase Falls Short](#)

yahoo! Finance

*Article quotes NARFE National President Ken Thomas
October 10, 2019

[Retirees are Losing Ground on COLA. How Can Advisors Compensate?](#)

Financial Planning

*Article quotes NARFE National President Ken Thomas
October 10, 2019

[Not Rocket Science, But Close](#)

Federal News Network

*Article features NARFE National President Ken Thomas
October 18, 2019



NARFE's new online store, ShopNARFE, offers reasonably priced branded items such as clothing, drinkware, pins, exhibit tablecloths, and customized officer and member badges. More items will be added each month as we expand our offerings.

Browse the store at www.narfe.org/shopnarfe. We created a dedicated email address—shopnarfe@narfe.org—to which members can send questions and suggestions for items they'd like to see in ShopNARFE. There are also two customer service numbers: call 1-888-798-3865 if you have questions about your order; call 1-571-483-1265 if you have a questions about a product or a suggestion for a new product. Our hope is that this store will be the go-to place for chapters, members and the federal community to purchase NARFE-branded items. If everyone makes their purchases through ShopNARFE, rather than through other vendors, we will maximize our buying power as an organization, ultimately offering the lowest pricing possible.

We are excited about ShopNARFE's potential to build NARFE spirit in our community and to add another non-dues revenue source to the organization.

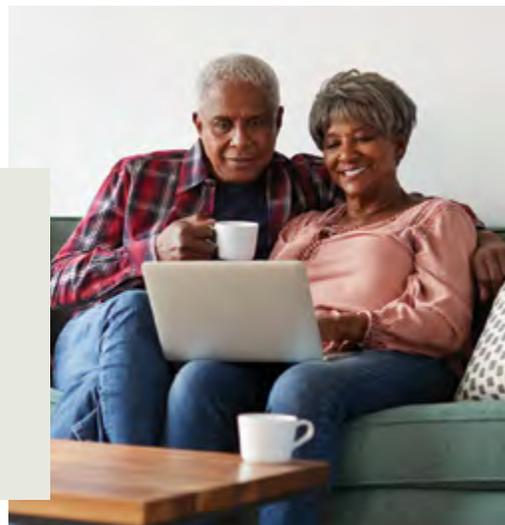
Open Season Webinars— Now On Demand!



Are you paying too much for your federal health benefits? 3 NEW webinars to help you decide!

NARFE OPEN SEASON WEBINARS:

- ▶ **FEHB and Medicare: What's Your Best Choice?**
- ▶ **The Pros and Cons of Consumer Driven Health Plans**
- ▶ **FEHB Plans: What's Your Best Option?**



Available now **FREE** for members. To view, go to [NARFE.org/Institute](https://www.NARFE.org/Institute).



NARFE FEDERAL BENEFITS INSTITUTE

More questions? Call or email NARFE's federal benefits specialists for one-on-one help. **All FREE for members. Not a member?** Join NARFE today at [NARFE.org/Join](https://www.NARFE.org/Join)

NARFE Insider is posted on the website at www.NARFE.org

The following members receive *NARFE Insider* for NARFE Leaders: Officer codes 1-Chapter President, 2-Chapter Vice President, 3-Chapter Secretary, 4-Chapter Treasurer, 5-Chapter Secretary/Treasurer, 6-Chapter Legislative Officer/National, 7-Chapter Membership Chair, 8-Chapter Public Relations, 9-Chapter Service Officer, 11-Chapter Editor, 12-Chapter Alzheimer's Chair, 13-Chapter NARFE-PAC Officer, 14-Chapter Financial Secretary, 15-Chapter Other, 16-Chapter Net Coordinator, 17-Chapter Legislative Officer/State, 20-Federation President, 21-Federation Executive Vice President, 22-Federation Vice President, 23-Federation Secretary, 24-Federation Treasurer, 25-Federation Secretary/Treasurer, 26-Federation Legislative Chair/National, 28-Federation Legislative Chair/State, 29-Federation PR, 31-Federation Service Officer, 33-Federation Membership Chair, 34-Federation Editor, 35-Federation Alzheimer's Chair, 36-Federation NARFE-PAC Coordinator, 37-Federation Immediate Past President, 38-Federation Other, 39-Federation Executive Committee, 40-Pre-Retirement Speaker, 41-Federation Net Coordinator, 42-FEEA Coordinator, 43-Federation Area Officer, 44-Regional Alzheimer's Coordinator, 45-Regional FEEA Coordinator, 49-Regional Vice President, 50-Immediate Past Regional Vice President, 51-National Officer, 52-Past National Officer