



Open Season
November 11 – December 9

November 19, 2019
National Active and Retired Federal
Employees Association

Chapter Meetings: Monthly meetings, beginning at noon, are held the third Tuesday of every month (**Except July, August, and December**) at Freedom Village, 15 Freedom Blvd, West Brandywine Township. It's located behind Brandywine Hospital. The buffet will start at 11:30 and the meeting will run from 12:30 to about 2:00 pm. The cost is \$10. Guests and visitors are always welcome. If you plan to attend the luncheon, the chef needs to know an approximate number attending so please contact Mary Lou Burton at 717-314-8047 or by e-mail chmlburton@zoominternet.net. If you leave a message, please be sure to provide your name. It's necessary when collecting the money at the meeting. In the event of inclement weather, meetings will be cancelled if the Coatesville School Board decides to cancel or delay school.

Meeting Schedule: November 19th, December no meeting, see Holiday Luncheon. January 21st, February 18th, 17th, April 21st, May 19th, June 16th.

The **Holiday Luncheon** will be held at the General Warren Inne, 9 Old Lancaster Road Malvern, PA 19355, 610-296-3637. starting at 11:30 am for meet and



greet or cocktails from the cash bar. Lunch will start at noon. The price is \$34 and includes a salad and an entrée

and all non-alcoholic drinks. Payment will be in advance as we must know the exact number attending. Checks should be made out to "NARFE Chapter 377". On the bottom left front of the check where it says "For" add "Holiday Luncheon". For those who plan on attending the November meeting you can deliver the checks at that time to John Soditus. Otherwise, mail to William Englerth III, P.O. Box 220, Honey Brook, PA 19344-0220.

Website/Blog: Visit our website at <http://www.narfe.org/site/chapter377/> where you can find our blog, past newsletters, and links to other important sites. Jack Reidy is the webmaster and can be reached through this address.

Open Season: By the time you receive this newsletter the Open Season will already be in play. As I enter this important period I always stop and reflect on how fortunate I am to have great health coverage. I know people who have health



insurance but with few and limited choices at a much higher cost. I also know people who don't have any insurance. We have these great benefits because members who came before us fought to get health care and our unions bargained to keep or improve it. Now we are enjoying the fruits of their labors. These benefits did not however, come with guarantees. Our health plans are all good, with or without Part B Medicare. Either way we will never have to declare bankruptcy with whatever choice we make. Sixty percent of active and retired civil servants will stay with Blue Cross/Blue Shield. The other 40% will go with great plans as well. The smart shopper will take the time to look over the choices and select the best one for them, taking into consideration, cost, and prescription plans that suit individual needs. If you have Part A & B Medicare, you don't need a High Premium plan. The basic coverage is sufficient to avoid co-pays and deductibles. Savings of up to \$100 a month can be realized by shopping around especially if you have Medicare Part A and B. That's \$1200 a year, so it pays to look around. If you are recently retired remember you have a limited time to file for Part B benefits without incurring a penalty. Part A is hospitalization and is free after 65. You do have to elect it, however. Part B requires a premium payment of \$135/month. If your whole career was spent in federal service or you did not work the required 40 quarters in the private sector you will have to pay Part B premiums out of pocket. You do not need a Medigap Plan (Part C) or Part D (prescriptions) since your government plan already comes with prescription coverage. Medigap or Part C is another name for a supplemental plan. Part D is a prescription plan which you already have with your government policy.

Speakers. Our guest this month is our Region II Vice



President Kathy Adams. Kathy resides in Dover, DE. and oversees Chapters in PA, NJ, DE, MD, and the District of Columbia. She will swear in the Chapter officers and provide us with news from Headquarters. Kathy is also a member of the National Executive Board, so she is involved in the policy making decisions at the national level. Kathy is still rather new at her position and brings a chapter perspective to the job. She is also heading up the committee for the Regional Training Conference to be held June 1, 2 at the Wyndham Gardens Hotel and Conference Center at Reading, PA. She will most likely have

some interesting news about this as well. ***Due to extenuating circumstances this speaker may have to be rescheduled to January.**

Special Event Mark Your Calendar: On June 1st, and 2nd this spring Region II and our Pennsylvania Federation will form a partnership to present a Regional Training session and Federation Management meeting. Although the agendas haven't been finalized. It will be held at the Wyndham Gardens Hotel and Conference Center in Wyomissing, PA (Reading). The package (free to chapter 377 members) includes one-night stay, meals, a cocktail hour, mileage and the opportunity to hear from the experts including national office executive leaders. For Legislative District Vice Presidents and anyone else interested in knowing what is going on Capitol Hill Jessica Klement, who heads our Advocacy Department will be there to provide us with her expert analysis. The conference center is just 64 miles away. It's an opportunity you shouldn't pass up.

Legislative Report: In my meeting report last month you heard me say that legislation is still being proposed, passed in the House and then referred to the Senate for a vote. Any bill passed through the House is sent to the Senate via the Senate Majority leader who then decides whether to refer it to the Senate for a vote or to table it. That is not happening so most of the bills never reach the floor of the Senate for an up or down vote. Thus, the complaint, "we have a do nothing" congress. This cannot go on indefinitely, but it has been a very long time. Just because legislation isn't getting through Congress doesn't mean that we should let down our guard. Individual government agencies have the power to regulate, meaning that they do not need new laws to make changes. They can do away with old regulations or make new regulations based on the authority of the Secretary of the agency. Take OPM for example. The Secretary has tremendous power over how it regulates everything from health care, pensions, retirement etc. Check out page 9 of your November issue of the NARFE magazine. "The article entitled "Members of the Federal Salary Council Recommend Sweeping Changes to Federal Pay" is an eye opener and an example of changes that don't need new legislation.

Sick Bay Report: On October 24th our new Chapter President Karen Woodall lost her husband. Kenneth W. Woodall was a husband, loving father and a marine. He wasn't just any marine, he was awarded two Purple Hearts and a Bronze Star earned while serving in the Vietnam War. Attending services at the Chapel on the Coatesville VAMC Campus was his family, friends and veterans, many who

served in the same war. I was honored to be among them. Semper Fi Kenneth

Take the Leap: Elect Dues Withholding and never have to worry about getting another one of those reminder notices. Just \$3.33 a month. Look for the application in your NARFE Magazine or see your Membership Chairperson.

We Need Your Address: We publish the newsletter as well as a few notices throughout the year on-line. We do not share your address, so don't fear that it will go out on some list only to inundate you with advertisements. If you have a cell phone, you have the same ability as a computer to receive information like the newsletter. Likewise, if you know someone who is a member but doesn't get the newsletter contact Mary Lou Burton whose email and phone number can be found on this issue.



Chrissy Houlahan @RepHoulahan

On [#Veterans Day](#), we honor those who've served this country to protect our freedoms. This day means a lot to me and my family as I'm third generation military. In Congress, I am fiercely committed to our veterans in Pennsylvania and across this country.



Senator Pat Toomey

Each [#Veterans Day](#), we reflect upon those who have served our country in uniform. Were it not for these braves few, we would not have the freedoms and liberties we enjoy today. To all veterans, thank you for your service. God bless America, and all those who rise to defend it.

U.S. Senator Bob Casey released a statement honoring the brave men and women who have served in the United States Armed Forces: "On Veterans Day, we come together to honor the courageous actions of the brave men and women who have served our country. Veterans represent what's best about our nation, and we owe a debt of gratitude for their incredible sacrifice. We also owe a great deal to their families who offer vital love and support in the toughest of times."

Chapter 377 Officers:

President: Karen Woodall

V.P. Membership: Mary Lou Burton

Legislative William Staarman

Secretary: John Coombe

Treasurer: William Englerth

Social Chairman/Alzheimer Chair-Judi Ebelhar

Newsletter: William Staarman (610-269-4866)