



# **National Active & Retired Federal Employees Association**

**Dedicated to protecting and enhancing the earned pay, retirement and health care benefits of Current, Former and Retired Federal Employees, Spouses and Survivor Annuitant**

CHAPTER 1140 Gulf Beaches and Southern Pinellas

March 2016 - May 2016



Photo from 2015 Holiday Luncheon

NARFE Chapter 1140 will be having their March 23 meeting at the Red Lobster at Largo Mall. Please arrive by 12:00 so we can have lunch before our monthly meeting. The address for Red Lobster is 10500 Ulmerton Road, Largo, FL. The guest speaker for March will be our own Natalie Oliver. She will be talking about her exciting trip to Cuba and miscellaneous travel tips.

April's meeting will also be at the Red Lobster at Largo Mall. We will meet at 12 PM on April 27. Eric Lynn who is running to be the Democratic candidate for Congress will be our Guest speaker. Eric is a native of St. Petersburg and graduated from St. Petersburg High. He then graduated from Northwestern University and Georgetown Law School. Later worked as a federal employee in President Obama's administration. This should be an exciting meeting and a chance to get this candidates views on your issues of concern.

May 25th meeting will be our last meeting before our summer break. Meet at noon at Red Lobster at Largo Mall. Chapter 845 will be joining us at our May meeting. The guest speaker has not been confirmed yet.

## NARFE NATIONAL CONVENTION

As president of Chapter 1140 I encourage everyone to consider attending the National Convention. These conventions have a lot of good training sessions and it would be nice to have someone representing our chapter. I am unable to attend this convention and would very much like representation. If you are interested in attending please call me and we can discuss some possible compensation from the chapter. For this compensation you will be required to attend a chapter meeting and give a report on convention happenings. Please call me at 703-799-2256.

Online registration for the 34th Biennial NARFE National Convention is now open! The convention, hosted in partnership with the California and Nevada Federations, will be held in Reno, NV, August 28-September 1. NARFE members from across the country will meet to set the Association's legislative agenda for the next Congress, elect new officers and make major decisions that will determine the future course of NARFE. This year's theme is "Progress. Protect. Persevere."

You can register on the convention website, accessible by clicking the convention banner on the NARFE home page. The registration fee for all convention attendees is \$99, if paid before August 1. More information about fees and the convention agenda can be found on the convention website. If you have any questions about registration, you can send them here or call 703-838-7760.



**The 10 Worst Mistakes that Federal Retirees can make:**

- 1). **Migrating before investigating...** Moving before checking out all of the pros & cons of a new location. Check on all state & local taxes on federal retirement benefits - published annually in the NARFE magazine
- 2). **Not reading thoroughly mail from the OPM.** The OPM is the retiree’s payroll office & sends general information & items about your specific retirement benefits. Ignoring this mail could result in loss of benefits or a decrease in your monthly annuity.
- 3). **Ignoring your change in Insurance needs upon retirement.** Life insurance monthly premiums increase almost 50% at ages 55 & 60. Examine your needs to determine what purpose the insurance serves for you.

- 4). **Not reading the annual federal benefits Open Season materials.** Something changes every year...a health plan dropping out of the program, plans merging, changing areas of coverage or increasing/decreasing premiums.
  - 5). **Changing FEHBP coverage to self-only** when your spouse has their own coverage. In event of your death, your spouse will not be able to continue FEHBP coverage unless you have elected a survivor benefit & already have a family enrollment in effect.
- More “Worst Mistakes” will be found in our next newsletter.  
Mary Chernesky, Secretary NARFE Chapter 1140



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**Obtaining the Legislative Hotline**

The weekly legislative message is sent to NARFE members via email, posted on the NARFE website at [www.narfe.org](http://www.narfe.org), and available to NARFE members via telephone (703-838-7780 and toll-free at 1-877-217-8234). Past editions are archived for NARFE member access. If you have any questions regarding the information in this Hotline, please email NARFE’s Legislative Department at [leg@narfe.org](mailto:leg@narfe.org) or call 703-838-7760.