Fall has officially arrived and a welcome change in the weather is in the air. Our NARFE chapter also needs some change this Fall as we must fill some leadership and committee positions. Most of our chapter’s officers and committee members have held their current positions faithfully for many years. However, health issues and upcoming relocations have made it clear that a few of our other members need to step up and volunteer to be an officer or to work on a committee. None of these positions requires a great deal of time but they are all critical to the success of our chapter. The current incumbent will provide any training or support you need so that you can easily move into the job. If you have any questions about the duties of any position I’ll be happy to provide all the details.

OPM DATA BREACH UPDATE

- In early September, the Office of Personnel Management (OPM) and the Department of Defense announced that Identity Theft Guard Solutions, under the name ID Experts, had been awarded the contract to provide three years of identity theft protection and insurance services to the 21.5 million individuals affected in the second breach.
- The federal government will be handling notification of those individuals through regular mail or email, which will come from a .gov or .mil email address. Notifications are expected to begin at the end of September.
- NARFE has a website dedicated to updating members and providing resources on the breach. If NARFE members have additional questions, they should contact NARFE’s Federal Benefits Service Department (fedbenefits@narfe.org). More information can also be found on the OPM website.

UPCOMING CHAPTER EVENTS

Our speaker on October 20th will be Thomas Call from the Houston Better Business Bureau. Tom’s topic is “Investment Fraud” and he has some great information and a very good video on the subject. You will enjoy his presentation and will learn how to protect yourselves from increasingly sophisticated thieves and scammers.

Our November 17th speaker is a returning favorite from last year – Anita Newby from Blue Cross. She will be on hand to tell us all about the Federal Employees Health Benefits Program (FEHBP) Open Season which will be in full swing as this year it runs from November 9th to December 14th. Anita promises to once again bring her bag of goodies (just in time for Christmas)!

To close out the year with a really fun activity the month of December will feature the chapter’s Holiday Social on Tuesday, December 8th. Join your fellow Chapter members for a rousing kickoff to the holidays at the Spring Creek BBQ located at 25831 Northwest Freeway (Hwy 290) in Cypress. Take the Spring Cypress Rd. exit, make a U-turn under the freeway, and look for the restaurant on the frontage road just past Target. We’ll start with a casual BBQ lunch at 11:00 AM which will be followed by games, prizes, goodie bags, exciting door prizes and plenty of holiday spirit. Don’t be left out in the cold. Plan to attend the social event of the holiday season.
At the July chapter meeting our guest speaker was Rebecca Hutchinson, RN, from the North Cypress Medical Center. She gave a very interesting and easy to understand talk on the fundamentals of diabetes. She discussed prevention and treatment options and answered a great many questions. She also provided each member present with a blood glucose monitor and some very good informational handouts. At the meeting we also discussed the OPM data breach and finalized plans for the Summer Social.

The chapter’s Summer Social on August 18th was another fun get together. Spring Creek BBQ served up its usual delicious fare, the games were exciting, and the socializing with friends was a welcome break from the summertime doldrums. The group was entertained and informed with a new multiple choice version of cruise ship trivia. Actual trivia prizes from cruise ships were awarded to the winning teams of Janet Denney and Loren Feast; Zelda and Jack Halpert; and Bobbie Orr. Amazingly, all three Bingo games had two simultaneous winners. Prizes were awarded to Virginia Curry, Wilbur Doehring, Joyce MacDonald, Jack Halpert, Josie Castro, and Annis Turney.

There were also five door prizes given out and everyone went home with a goodie bag. Our guest, District 7 Representative Lyle Shafer, thanked everyone for their support of Chapter 828. My thanks to all the members who attended and especially to those who helped with set up, photos, and desserts.

Plan now to attend the chapter’s upcoming Holiday Social on December 8th for even more fun with your chapter buddies. You’ll be glad you came.

At our September chapter meeting we heard from Sandy Esquivel from Aetna Federal Health Insurance. Sandy told us about a new FEHBP option offered by Aetna that is specifically designed to work as a supplement to Medicare Parts A & B and which has a lower premium rate than most FEHBP options. Then our featured speaker, our own Charles Konikoff, gave a fascinating and very personal look at the challenges he and his Federal Aviation Administration (FAA) colleagues faced in the hours following the 9/11 terror attacks. As the 9/11 anniversary was just a few days prior to our meeting, his was a very timely talk which gave us an opportunity to remember the events that unfolded on that day just fourteen years ago.

FROM THE 2015 SUMMER SOCIAL

FEHBP REMINDER – Self Plus One coverage is coming during health benefits Open Season starting November 9th. Check out the article on page 40 of the October NARFE Magazine for an excellent “Open Season Report”. The information will help you prepare to get the most from your federal health benefits.

ANNUAL NARFE ALZHEIMER’S COLLECTION

The month of November marks the start of NARFE’s all important Alzheimer’s Association donation period. Alzheimer’s is an insidious disease that impacts millions of Americans’ lives. NARFE currently funds 63 research positions in the fight against Alzheimer’s! Your generous support of Alzheimer’s research will make an impact towards finding a cure. Please bring your donation to the November monthly chapter meeting or mail a check payable to NARFE Alzheimer’s to Wilbur Doehring at: P.O. Box 1293 Montgomery, TX 77356-1293. Thank You!

THIS ENDS THE PRINT VERSION OF THE CHAPTER 828 NEWSLETTER. CONTINUE ON FOR THE ADDITIONAL CONTENT OF THE E-XTRA VERSION.
CHAPTER 828 NEWSLETTER
E-XTRA
(Your electronic bonus content)
4th QUARTER
OCTOBER – DECEMBER 2015

If you would like to receive the electronic version of the newsletter, please send your email address to the editor at: sk-bk@att.net.

MORE PHOTOS FROM THE SUMMER SOCIAL

The Dessert Table
Wilbur, Lyle Shafer and some Socializing

Gertrude Kubiak and Virginia Curry at the Sign-In Table
Sid Barbarash Hams it Up
Joyce MacDonald BINGO Winner

Cruise Ship Trivia
Loren Feast and Janet Denney Trivia Winners
Steve Presents Bobbie Orr the Guess the Candies Prize Jar
Janet Denney Wins a Hand Quilted Upside Down Texas Trivet Door Prize

Annis Turney Holds Her BINGO Prize Envelope

Josie Castro – The Happiest BINGO Winner!

Wilbur Doehring Holds His Door Prize Bag

Cynthia Acosta and Birthday Girl Helen Tuch

The FBI Table – Joyce MacDonald, Bobbie Orr, Yvonne Kmiecik, Loren Feast, & Janet Denney

HEALTH BENEFITS OPEN SEASON APPROACHES

Beginning in 2016, the Office of Personnel Management (OPM) will finally offer the much anticipated Self Plus One enrollment option for the first time. This is a brand new option which provides coverage for an enrollee and one eligible family member, typically a spouse. This option should allow many NARFE members who currently pay for Self and Family coverage to reduce their premium costs.

This year Health Benefits Open Season runs from November 9 through December 14. The October issue of your NARFE Magazine has an excellent article beginning on page 40 which tells about how you can get the most appropriate and affordable health benefits offered to the federal community. It also describes a Comparison Tool which will soon be available on the OPM website.

NARFE will be publishing the 2016 premium rates and additional information in the upcoming November and December issues of the NARFE Magazine and will also post them on the NARFE website.

As I reported in the print edition of this Chapter Newsletter our guest speaker at the November 17th meeting will be Anita Newby from Blue Cross. Anita will be able to discuss upcoming FEHBP changes and answer your questions on federal health insurance coverage.

At the September 15th chapter meeting our own Charles Konikoff presented a very personal story about the events of the 9/11 terrorist attacks on the United States. He described in detail the challenges he and his FAA colleagues faced on that day and the days following the tragedy. He also talked about the stresses placed on the airlines and the thousands of grounded passengers, many of whom needed to find a place to stay or alternate transportation home in the days following 9/11. Thank you, Charles, for a riveting presentation.
A VALUABLE LIFE ORGANIZER  
(What Your Survivors Should Know)

If you are looking for an aid for your family or others who are responsible for looking after your affairs when the time comes, you might find NARFE’s “Publication F-100, Be Prepared for Life’s Events” useful. A properly completed Publication F-100 organizes your personal and financial information in one location so those responsible will have almost everything needed to handle your affairs upon your death. As you complete Publication F-100, you might also discover assets you have forgotten about, the need to update beneficiaries, or perhaps changes to how assets are titled.

Publication F-100 is free to NARFE members and may be obtained from the NARFE website, www.narfe.org. After signing in as a member, look at the left side of the Home screen and click on “Be Prepared” under the “Resource Library,” section. The website publication is in PDF format that can be filled in and saved, and easily revised at a later date. If you prefer, contact NARFE at 703-838-7760 and they will be happy to send you a paper copy.

CHAPTER 828 - FYI

MONTHLY CHAPTER MEETINGS

Regular meetings for Chapter 828 are held on the third Tuesday of each month except for August and December. Our meetings convene at 1:00 PM and last one hour. The location is the Golden Corral Buffet located at 13145 Northwest Freeway (Highway 290 at Hollister). Lunch is optional though many members arrive early so that they can eat and socialize prior to the meeting. Most meetings feature guest speakers who present topics of interest to our members. Guests are welcome at all of our meetings.

Two fun social events are also held each year:  
   Summer Social -- August 18, 2015  
   Holiday Social -- December 8, 2015

The socials are held at the Spring Creek BBQ located at 25831 Northwest Freeway (Hwy 290) in Cypress. They begin at 11:00 AM, and when everyone arrives we have lunch. After dessert we play bingo and perhaps some trivia or reindeer races where lots of prizes are awarded.

REMAINING 2015 MEETINGS

October 20, 2015 - 1:00 PM  
Investment Fraud – Better Business Bureau Educational Foundation – Thomas Call, speaker

November 17, 2015 - 1:00 PM  
FEHBP Open Season – Anita Newby, BCBS, speaker

December 8, 2015 - 11:00 AM  
Holiday Social – Spring Creek BBQ in Cypress

If you are able to attend we would love to see you at a monthly meeting or social event.

This concludes the E-XTRA version of the Chapter 828 Newsletter. I hope you enjoyed the extra content that I simply can’t fit into a 2-page printed newsletter. I welcome your suggestions on ways to improve the E-XTRA version. Send your comments to me at: sk-bk@att.net.