



National Active and Retired FEDERAL EMPLOYEES Association

NARFE ENGLEWOOD - VENICE Chapter 0717
Celebrating our 60th Year, founded 1959.

NEWSLETTER

November 2019

Published Monthly (Except July & August)

Safeguarding and improving your earned rights and benefits.

FROM THE PRESIDENT'S DESK

President Steve Shoub



Upcoming Event Reminders:

November 7, 2019 Executive Committee Meeting
12:00pm at Venice Library

November 21, 2019 Regular Chapter Meeting at
Pelican Pointe Clubhouse

December 5, 2019 Executive Committee Meeting
12:00pm at Venice Library

December 19, 2019 Regular Chapter Meeting and
Holiday Party

At this season, we welcome back our returning members who would rather spend the winter in Florida than the cold north. Please let us know that you have returned so we can update our address mailing list. Contact Don Gray, Membership Chair or me ASAP.

Luncheon Meal Menu Changes. Luncheon meal cost is \$22.00 per person. The small dinner salad has been restored to the menu along with the option to have a cup of soup instead of the small dinner salad. The small dinner salad is the default option unless you request the cup of soup from the server when served. On the back page of this Newsletter you will see the meal choices for the November meeting.

November 21 Meeting. Please come out to hear a presentation by a speaker from the Area Agency on Aging for Southwest Florida whose programs serve the needs of Elders in SWFlorida.. This presentation was rescheduled from the October meeting at the request of the presenters. Programs Chair Linda Braswell includes a detailed article about this interesting and informative presentation in this Newsletter, page 8.

NARFE National Balloting for 2019 Bylaws Amendments Referendum. The results of the national balloting are available. All proposals on the ballot you received passed by more than the required minimum number of votes and will be implemented by NARFE HQ.

2020 COLA. The Cost of Living Increase (COLA) for 2020 is 1.6%. For example, an annuitant receiving \$20,000 annually will get an annual increase of \$320.00 or \$26.66 monthly. From that amount, subtract the Federal Employee Health Benefits Plans (FEHBP) premium increase for 2020, for example, of the Blue Cross/Blue Shield Service Benefit Plan Standard Self option (FEP 104) which is \$121.56 annually or \$10.13 monthly. An additional deduction for Federal Income Tax Withholding on the COLA, for example 15% or \$4.00 monthly further reduces the spendable balance of the COLA. In this example, we are left with a spendable COLA increase of \$12.53 monthly or \$150.36 annually. It is not hard to understand why the NARFE legislative agenda includes an action item to change the way the COLA for seniors is calculated from the current CPI-W to CPI-E (Elderly) formula, and to that end NARFE supports House Bill H.R. 1553: The Fair COLA for Seniors Act of 2019. Our 2020 COLA increase does not accurately reflect the real inflation in prices and costs we live with every day.

Continued on Page 2—From the President's Desk

From the President's Desk...continued from Page 1

Headquarters Computer Issues. We have been having problems with the new NARFE HQ membership and finance computer system. It is not responsive to the needs of chapters, and makes the jobs of our Membership Chair and Treasurer difficult to say the least. It appears that all chapters and Federations are frustrated with the system. We will keep you informed about this issue from time to time. It is important that you keep your address and contact information current in the NARFE HQ computer.

Venice MainStreet, Inc. As previously reported, we have joined Venice MainStreet as a non-profit partner. The VMS web site address is www.VisitVeniceFL.org.

Kudos to the Callers for outstanding service Without the diligent efforts of the Callers, our chapter would flounder. Thank them when they call you this month!

New FEHBP Healthcare Plan. As we reported last month, OPM has contracted with GEHA to offer an FEHBP insurance plan called Indemnity Benefit Plan (IBP) this Open Season November 11 – December 9. Cost information about the new plan is included in the *narfe* Magazine on page 45. The name of the new IBP is the GEHA Elevate Indemnity Benefit Plan. New 2020 cost data for all of the FEHBP carriers are also listed there.

NARFE Legislative Action Center on the NARFE HQ web site is your home for information and action on the NARFE Legislative Agenda. In the Center, you can easily send prepared email messages to your Representatives and Senators about pending legislation and policies impacting our earned retirement benefits. This is a perfect method for “Armchair Activists” to actively pursue our mission of protecting our earned right and benefits. You can do this.

Thanksgiving 2019. Let us take time to remember why we observe Thanksgiving Day. Of the many declarations of thanksgiving in our country's history and before, I think it is best for us to refer us to George Washington's first “Thanksgiving Proclamation” signed on October 3, 1789 which made the first National Thanksgiving Day under the Constitution of the United States to be observed on Thursday, November 26 of that year. It contains meaningful reasons for us as patriots and workers in the Civil Service to give thanks for the creation and survival of our country. The text of that proclamation is included in this Newsletter, page 7.

Local Contacts for Your Senators and Representatives

Senator Rick Scott
716 Hart Senate Office Building
Washington, DC 20510
202-224-5274
<http://rickscott.senate.gov>

Senator Marco Rubio
201 S. Orange Ave, Suite 350
Orlando, FL 32801
407-254-2573
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Honorable W. Gregory Steube
U.S. House of Representatives
17th Congressional District
871 Venetia Bay Blvd.
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Venice, FL 34285
(202) 225-5792
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Honorable Vern Buchanan
U.S. House of Representatives
16th Congressional District
111 South Orange Avenue,
Suite 202W
Sarasota, FL 34236
941.951.6643
<http://buchanan.house.gov>

Address Corrections Cost Money. Postal rates have gone up! Please make sure you have your current and correct address in the NARFE HQ data base. You may notify us if a change or correction needs to be made, or you can go on the NARFE HQ website to review and make any necessary update to your information. SnowBirds must do this so you can keep getting our Chapter Newsletter and the national *narfe* magazine.

Census Help Wanted. Temporary 2020 Census Jobs with the U.S. Census Bureau. Apply Online now at 2020census.gov/jobs or call 1-855-562-2020. The announced pay is \$15.50 per hour and 58 cents per mile for travel. Paid training and flexible hours.

Please continue to support NARFE and this Chapter. You need NARFE and NARFE needs you! It is more important than ever to renew your NARFE and Chapter membership!

Happy Thanksgiving!

**Steven Shoub, President, NARFE Chapter
717, Englewood-Venice, Florida**

CHAPTER CONTACT email: narfechapter717@gmail.com

CHAPTER OFFICERS:

President : Steve Shoub
Vice President: Don Gray
Treasurer: Jon Cantor
Secretary: Gordon Wilkie

Service Officer: Sheila Nichols, tel. 301-788-3464, email: hr4u2@comcast.net

Membership Chair: Don Gray, tel. 941-918-1516, email: dandcgray@live.com

Legislative Officer: Tim Sherer

Programs Chair, Chaplain, and Alzheimer's Fund Chair: Linda Braswell

Sunshine Committee: Jean Marie Burton

Newsletter Editor: Barry Bye

Webmaster: John Burton

Facebook Manager: Wilfredo Lopez

Venice MainStreet Liaison: Kathy Quigley

Senior Advisors: Terry Greenwood, Nancy Marik, and Roy Reichelt, Jr.

WEB ADDRESSES:

Chapter – www.narfevenice.org

Florida Federation – www.narfevl.net

National – www.narfe.org



Linda Braswell, Alzheimer's Fund Coordinator

DONATIONS BY CHAPTER 717 MEMBERS MAKE A DIFFERENCE IN CONTRIBUTING TO A CURE

November was designated as National Alzheimer's Disease Awareness Month by President Ronald Reagan in 1983. Since 1985, members of National Association of Active and Retired Federal Employees have made a significant difference in contributing to a cure for Alzheimer's disease by their voluntary contributions to the NARFE official charity, Alzheimer's Disease Research Fund.

Chapter 717 members continue their longstanding history of generously supporting the research toward NARFE's 2019 goal of \$14 Million with individual donations. You are contributing to finding a cure for the disease which has been called the greatest challenge to the medical community worldwide.

Donations to the Alzheimer's Disease Research fund are always being accepted by your check made out to NARFE Chapter 717 at a monthly Luncheon Meeting or by mail to NARFE Chapter 717, P.O. Box 2203, Venice, FL 34284 with Alzheimer's Fund written in the memo line.

All donations, large and small, are gratefully accepted and appreciated. Donations are tax deductible to the extent permitted by law.



Vice President and Membership Chair

Donald Gray

918-1516

dandcgray@live.com

Membership Report by Donald Gray Chapter 717 Membership Chair

Chapter membership currently stands at 151, a reduction from last month. This is partially due to posting of the death of three members: G. Robert Gallagher, Joe W. Johnson, and most recently, Allan Davidson. Posting is sometimes delayed because relatives do not notify NARFE of passing of the member. Perhaps your estate plan should include a listing of your organizational memberships with contact information.

All members must help recruit new members to replace those who pass. The Chapter needs to maintain a 200-address mailing list for reduced newsletter postage. Members who are successful at recruiting new members from now until December 31st will be rewarded with a \$10 check from National Headquarters for each recruit. They will also be entered into a random drawing for other rewards.

The NARFE dues withholding program for retirees and survivors offers a chance to save money on National dues. You may want to offer this as an incentive for a new member or for yourself when you renew. Currently this involves submittal of a form requesting dues withholding. No down payment is needed.

Withholding from your monthly payment will begin in one or two months. Withholding for National and Chapter dues currently is \$4.00 per month. A total of \$48 compared to the normal \$54 for a one year renewal. Different forms are used for current and new members. New member payment of \$40 with the usual application form includes the first year of Chapter membership. At renewal, they may take advantage of the dues withholding program.

Seasonal residents, remember to change your address on the National web site. Submit a change of address form to any officer, or give me a call at (941) 918-1516 if you want me to make the change.

CHANGE OF ADDRESS FORM

Effective date of change: _____

Name: _____

Member ID (if known): _____

Check here if you change your local address/phone during the year. If so you will need to send in your new address/phone each new season.

Englewood-Venice Chapter Area Address

Street/Apt: _____

City, State, Zip: _____

Phone Number: _____

Alternate (Away) Address

From: Month _____ Day _____

To: Month _____ Day _____

Street/Apt: _____

City, State, Zip: _____



Service Officer's Corner

by Sheila Nichols, Chapter 717 Service Officer



'Tis the Season!

Open season for the Federal Employees Health Benefits (FEHB) Program for federal employees and retirees this year is **Monday, November 11, 2019 through Monday, December 9, 2019**. The health insurance premium rates for 2020 can be found at OPM's website posted at <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/>.

In order to make a change to your health insurance during open season, you can either call the OPM open season hotline at 1-800-332-9798 or make the change online at <https://retireefehb.opm.gov>.

If you wish to enroll or make a change to your supplemental dental or vision insurance, you need to contact BENEFEDS directly at 1-877-888-3337 or through <https://www.benefeds.com/>. The 2020 premium rates for both dental and vision can be found at: <https://www.opm.gov/healthcare-insurance/dental-vision/plan-information/premiums/2020dentalpremium.pdf>.

If you do not wish to make any changes, you do not need to do anything!

The Federal Long Term Care Insurance Program (FLTCIP) is open all year round. You can either check out their website at <https://www.ltcfeds.com/> or call them at 1-800-LTC-FEDS and apply for Federal long term care insurance anytime of the year! Also, take a moment and register for their free Virtual Benefits Fair on their website and obtain valuable information to help you in your decision making process for open season for health insurance.

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There are many resources to help you in making decisions about your health insurance. One of these is through our very own NARFE resources page at the Federal Benefits Institute. You can find lots of webinars just a click away at <http://www.narfe.org/FederalBenefitsInstitute/>. There are two FEHB related webinars in November. If you cannot watch them “live,” not to worry. They will be archived for you to watch at your convenience.

November 7 The Pros and Cons of Consumer Driven Health Plans

November 21 Health Plans – What’s Your Best Option?

You will need your NARFE membership number in order to register for free. Take advantage of this great opportunity to learn more and to ask questions from an expert!

May you have a very productive open season and a wonderful Thanksgiving!

Federal Benefits Open Season

Some additional information

For General Open Season information, click <https://retirefehb.opm.gov> to use Live Help or send a secure webmail message. You can also call Open Season Express at 1-800-332-9798.

For information on comparing health plans visit <http://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans>.

For more information regarding the Patient Protection and Affordable Care Act's requirement visit www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision.

For information on the Federal Employees Dental & Vision Insurance Program (FEDVIP) visit the secure enrollment website www.benefeds.com or call 1-877-888-3337, TTY 1-877-889-5680.

For more information on Open Season or health care reform legislation, visit www.opm.gov/insure.

For information on Medicare, visit www.medicare.gov.

In some cases, the enrollee share of FEHB premiums for the Self Plus One enrollment type will be higher than the Self and Family enrollment type. Enrollees who wish to cover one eligible family member are free to elect either the Self and Family or Self Plus One enrollment type. Check the premiums on our website at www.opm.gov/fehbpremiums.

National Thanksgiving Proclamation

Whereas it is the duty of all Nations to acknowledge the providence of Almighty God, to obey his will, to be grateful for his benefits, and humbly to implore his protection and favor, and whereas both Houses of Congress have by their joint Committee requested me "to recommend to the People of the United States a day of public thanksgiving and prayer to be observed by acknowledging with grateful hearts the many signal favors of Almighty God especially by affording them an opportunity peaceably to establish a form of government for their safety and happiness. Now therefore I do recommend and assign Thursday the 26th day of November next to be devoted by the People of these States to the service of that great and glorious Being, who is the beneficent Author of all the good that was, that is, or that will be. That we may then all unite in rendering unto him our sincere and humble thanks, for his kind care and protection of the People of this Country previous to their becoming a Nation, for the signal and manifold mercies, and the favorable interpositions of his providence, which we experienced in the course and conclusion of the late war, for the great degree of tranquility, union, and plenty, which we have since enjoyed, for the peaceable and rational manner, in which we have been enabled to establish constitutions of government for our safety and happiness, and particularly the national One now lately instituted, for the civil and religious liberty with which we are blessed; and the means we have of acquiring and diffusing useful knowledge; and in general for all the great and various favors which he hath been pleased to confer upon us. And also that we may then unite in most humbly offering our prayers and supplications to the great Lord and Ruler of Nations and beseech him to pardon our national and other transgressions, to enable us all, whether in public or private stations, to perform our several and relative duties properly and punctually, to render our national government a blessing to all the people, by constantly being a Government of wise, just, and constitutional laws, discreetly and faithfully executed and obeyed, to protect and guide all Sovereigns and Nations (especially such as have shown kindness unto us) and to bless them with good government, peace, and concord. To promote the knowledge and practice of true religion and virtue, and the encrease of science among them and Us, and generally to grant unto all Mankind such a degree of temporal prosperity as he alone knows to be best. Given under my hand at the City of New York the third day of October in the year of our Lord 1789.

George Washington

Reference: Wikipedia



Linda L. Braswell, Programs Chair



**AREA AGENCY ON AGING PROVIDES
RESOURCES FOR SENIORS**

Attendees at the October 17th Luncheon Meeting told me after listening to the presentation by Speaker Colonel Kurt Hoffman, Chief Deputy of the Sarasota County Sheriff’s Office, that they learned that the Sheriff’s Office is involved in so many more areas that benefit seniors than they ever imagined.

The same is true of the Area Agency on Aging which is an organization that is staffed by trusted, compassionate and professional people who can provide assistance on a variety of issues and will help seniors find real answers to life’s questions.

The Area Agency on Aging for Southwest Florida is a non-profit organization tasked by Florida’s Department of Elder Affairs with improving the quality of social and health services for older adults in a seven county area. The Agency on Aging connects elders with resources, programs and workshops to enable them to live safely with independence and dignity.

Among the health and wellness classes they provide are the ones which concern senior adults most; maintaining balance and mobility and preventing falls. Medicare benefits counseling, elder abuse prevention and education on fraud and scams on seniors are some of the topics they cover.

Our November 21st Luncheon Meeting will feature a presentation on the availability of these services for older adults here in Southwest Florida. Please note that this presentation was rescheduled at their request from October.



Jean Marie Burton, Sunshine Chair

941-525-4264

johnburton140@gmail.com



Thinking Of You cards and We Miss You notes were sent to Ilse Cavaliere, Sandy Walker, and Dagmar Olson.

Traffic is picking up with SnowBirds. Invite a member or friend to one of our meetings.

Donations for Sunshine cards are needed: Get Well, Sympathy and Thinking of You.

Remember to call or send me Sunshine News!

Presentation at the October 2019 General Meeting



Col. Kurt Hoffman, Chief Deputy, Sarasota County Sheriff's Office, speaking at the October luncheon meeting about the structure and function of the Sheriff's Office.

Photo by Steve Shoub

Col. Hoffman receiving a Certificate of Appreciation from President Shoub.



Photo by Jon Cantor



Chapter Vice President and Membership Chair Don Gray reporting at the October luncheon meeting.

Photo by Steve Shoub

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CHANGE SERVICE REQUESTED

ADDRESS LABEL

The meeting of the Englewood-Venice Chapter 717 will be held on **Thursday, November 21, 2019** at the Pelican Pointe Golf & Country Club. See inside for program details. Social Hour begins at 11:30 a.m. followed by a sit-down luncheon. **Reservations are required.** Contact Steven Shoub for reservations at 941 473-7395 if you have not been called. A cash bar is available. All current and retired Federal employees and spouses and guests are welcome.

**Cost, including tax and tip is \$22.00.
Make checks payable to:
NARFE Chapter 717**

**Pelican Pointe
Golf & Country Club
625 Center Road, Venice, FL**

Menu

**House Salad of Field Greens with Choice of Dressings OR
Chef's Soup du jour**

Warm Rolls and Butter

Choice of Entrée:

1. Turkey with Dressing and Cranberry Sauce

OR

2. Baked Salmon with Dill Buerre Blanc Sauce

**Entrees Come with Mashed Sweet Potatoes and Green
Beans Almondine.**

Dessert: Pumpkin Crème Brulee

Coffee, Decaf, Hot or Iced Tea

From I-75: Take exit 193. At the traffic light off exit, turn South onto Jacaranda Blvd. Continue to 3rd traffic light and turn right on to Center Road. Go approximately 1 1/2 miles and turn right into the entrance to Pelican Pointe (Horse and Chaise Blvd.)

Alt1: From Highway 41 (Tamiami Trail), turn east on Center Road. Proceed approximately 1 1/2 miles and turn left into the entrance to Pelican Pointe (Horse and Chaise Blvd)

If using GPS or a map service, use 625 Center Rd, Venice, Florida

Tell the guard at the gate that you are attending the NARFE luncheon. Park in the lot to the right.