



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

Enthusiasm is a necessary ingredient in the recipe for a successful organization. Dedication to the mission of the organization is another ingredient. NARFE is made up of people who believe in its mission and goals and who also actively support their pursuit. Active support can be just the maintenance of membership in NARFE, or the donation of additional financial support, or the active participation in the programs of NARFE, or the volunteering to serve NARFE in a National, State, or Local Chapter position. NARFE needs you to maintain your dedication and support to the organization. You must work to keep your enthusiasm for NARFE and its mission no matter what may happen politically. NARFE must continue to fight for the preservation of our earned benefits. This Chapter must continue, too. We need both!

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 rights and benefits. You can do this.

NARFE HQ Legislative Hotline. Current Legislative Hotlines are posted on our chapter website and they are available on the NARFE HQ website and can be heard by telephone at 1-800-456-8410 and select option 4.

NARFE Florida, Inc. Training Conference May 8-9, 2019 at the Rosen Plaza Hotel in Orlando. All NARFE members in Florida are eligible to attend this conference. More information about content and costs are available on the NARFE Florida, Inc. web page at [www.narfefl.net](http://www.narfefl.net).

**Local Contacts for Your Senators and Representatives**

<p>Senator Rick Scott 716 Hart Senate Office Building Washington, DC 20510 202-224-5274 <a href="http://rickscott.senate.gov">http://rickscott.senate.gov</a></p>	<p>Senator Marco Rubio 201 S. Orange Ave, Suite 350 Orlando, FL 32801 407-254-2573 <a href="http://Rubio.senate.gov">http://Rubio.senate.gov</a></p>
<p>Honorable W. Gregory Steube U.S. House of Representatives 17<sup>th</sup> Congressional District 523 Cannon HOB Washington, DC, 20515 (202) 775-5792 <a href="http://Steube.house.gov">http://Steube.house.gov</a> Alternate Contact for W. Greg Steube 276 Taylor St. #230 Punta Gorda, FL 33950 (941) 575-9101</p>	<p>Honorable Vern Buchanan U.S. House of Representatives 16<sup>th</sup> Congressional District 111 South Orange Avenue, Suite 202W Sarasota, FL 34236 941-954-6643 <a href="http://buchanan.house.gov">http://buchanan.house.gov</a></p>

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.

Please continue to support NARFE and this Chapter. You need NARFE and NARFE needs you!

“Thanks!” to our dedicated members for renewing NARFE membership and Chapter annual dues!

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

**CHAPTER CONTACT** email: [narfechapter717@gmail.com](mailto:narfechapter717@gmail.com)

**CHAPTER OFFICERS:**

President : Steve Shoub

Vice President – VACANT

Treasurer: Jon Cantor

Secretary: Ruth Ann Worden

Service Officer: Sheila Nichols, tel. 301-788-3464, email: [hr4u2@comcast.net](mailto:hr4u2@comcast.net)

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

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

**WEB ADDRESSES:**

**Chapter – [www.narfevenice.org](http://www.narfevenice.org)**

**Florida Federation – [www.narfevl.net](http://www.narfevl.net)**

**National – [www.narfe.org](http://www.narfe.org)**



**Linda Braswell, Alzheimer's Fund Coordinator**

**HERE IS THE NEW CHALLENGE FOR ALZHEIMER'S  
RESEARCH DONATIONS!**

You did it! You helped NARFE surpass the \$13Million goal for donations to fund Alzheimer's disease research and to end a disease straining health budgets and caretaker abilities.

The new challenge of \$14Million Dollars donated by individual NARFE members in 2020 has been announced. Donations of any amount are always welcome at any time. Every donation, large or small, is used for research.

Bring your check made out to NARFE Chapter 717 with Alzheimer's Research Fund written in the memo line to a Chapter Meeting or mail it to NARFE Chapter 717, Box 2203, Venice, FL 34284. Your contributions are tax deductible to the extent permitted by law.

Thank You to each and every Chapter 717 member for your donation!



Membership Officer  
Donald Gray  
918-1516  
dandcgray@live.com

### Membership Report by Donald Gray Chapter 717 Membership Chair

The primary reason for your NARFE membership is to support the organization dedicated to protecting your earned benefits. You know the added benefits of membership include the local Chapter fellowship with current federal workers and retirees. The Chapter is your personal source of information and assistance. NARFE membership also helps you save money using member perks resulting from Affinity Partnerships with other businesses. The monthly NARFE magazine provides general information. Visit [www.NARFE.org/memberperks](http://www.NARFE.org/memberperks) for more details. Prints of the web site content are available if you are unable to access the internet.

This month some seasonal members will be on the move to a summer residence. Remember to change your address in your National record to continue to receive the NARFE magazine and the Chapter newsletter. If you are unable to do this on-line, provide your information using the newsletter form. I will then make the change for you. If you forget to do this, just give me a call (941) 918-1516. If no answer, please leave a message.

**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: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Cut out this completed form and mail it to:

Membership, NARFE Chapter 717  
P.O. Box 2203  
Venice, FL 34284-2203

**You may also update your address by calling Don Gray at 918-1516.**



### *Service Officer's Corner*

**by Sheila Nichols, Chapter 717 Service Officer**



For those of you who are approaching the age of Medicare eligibility (age 65), this article is for you! There are 4 parts to Medicare (Part A, B, C, and D). As Federal retirees who carry FEHB coverage, the only parts of Medicare that normally apply to us are Parts A and Parts B.

Part A (hospital insurance) covers Medicare inpatient care, including care received while in a hospital, a skilled nursing facility, and, in limited circumstances, at home. Part A is what you helped finance by the 1.45 percent tax that was withheld from your government salary as an employee. There is no premium to enroll in Part A for federal retirees who turn 65, so you should definitely enroll and contact Social Security 3 months before your 65<sup>th</sup> birthday, whether you are under CSRS or FERS.

Part B covers two types of services - medically necessary services and preventive services. You pay nothing for most preventive services if you get the services from a health care provider who accepts Medicare. Also included are things like ambulance services, durable medical equipment, mental health, and getting a second opinion before surgery. Part B has a monthly premium.

You enroll in Medicare through Social Security. You can enroll online at their website [www.socialsecurity.gov](http://www.socialsecurity.gov) or by calling them at 1-800-772-1213 (Monday through Friday, from 7:00 a.m. to 7:00 p.m.), or in-person by going to your local Social Security office.

Once you enroll in Medicare, it will become your primary insurance and your FEHB insurance will be your secondary insurance. Enrolling in Medicare can provide a savings to you. In many cases, your FEHB plan will waive its normal inpatient co-payments, co-insurance, and deductibles when Medicare is the primary payer. Check your FEHB plan's brochure or call your health insurance carrier to find out the benefits of coordinating Medicare with your plan.

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Continued from page 5— Service Officer's Corner

Most FEHB plans with preferred provider networks will waive your co-payments and deductibles when Medicare pays first. Some, like BCBS Basic will actually pay some money towards your Medicare Part B deductibles. If you visit the doctor only once a year, this might not save you much, but if you are 86 years old and suffering from multiple chronic illnesses, it can provide a savings far above the cost of Part B premiums. Since there is no guarantee that any of us will remain in good health after we turn 65, this is an important advantage to having Part B.

If you are enrolled in a health maintenance organization-style FEHB plan, having Part B allows you to see doctors and providers who are outside the HMO network. You will have to pay your Medicare deductible and co-payments if you do. Part B pays 80 percent for most charges for outpatient care after a small deductible. You would be responsible for the deductible and the 20 percent co-payment if you use providers outside your HMO network.

The standard Medicare Part B premium amount in 2019 is \$135.50. Most people will pay the standard Part B premium amount. If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you'll pay the standard premium amount and an Income Related Monthly Adjustment Amount (IRMAA). IRMAA is an extra charge added to your premium. Keep in mind that there is a penalty for late enrollment. Your premium will be increased (if you do not apply at 65) by 10 percent for each 12-month period you were eligible but didn't enroll. That means, for example, if you delay your enrollment until age 75, you'll pay double the rate for someone who enrolled at 65.

If you decide to enroll in Medicare Part B, premiums will come out of your Social Security (for FERS retirees) and out of your pension (for CSRS employees).

Those who are retired from the military and their family members are eligible for TRICARE health insurance. At age 65, this coverage becomes what is known as TRICARE for Life (TFL). With Medicare A and B and TRICARE for Life, you will have complete health coverage including prescription benefits. If you have TRICARE for Life, you are required to be enrolled in Part B. But if you also are covered under FEHB, you have the option of suspending this coverage with OPM, since you will have to pay extra for it and it duplicates what you already have with TFL and Medicare. You will need to contact OPM at 1-888-767-6738 to obtain a suspension form in order to suspend your FEHB coverage.

For detailed information on Medicare, contact 1-800-MEDICARE, speak with your Social Security representative, or search for information at Medicare's website - [www.medicare.gov](http://www.medicare.gov).

Happy Health to us all! The month of May is National Older Americans Month.

That's Us!



CONNECT, CREATE, CONTRIBUTE MAY 2019



### Linda L. Braswell, Program Chair

#### WHAT YOU NEED TO KNOW ABOUT RED TIDE AND THE FUTURE FOR CLEAN WATER

Remember the photos of dead fish and marine life on Florida beaches last year and how you were affected with burning eyes and throat, cough and breathing issues from red tide overgrowth?

Come to the May 16, 2019 NARFE Luncheon Meeting to learn the causes of overgrowth of red tide and whether the disastrous effects of its intensity and duration can be changed or minimized.



Sarasota County Environmental Manager John Ryan, a 30 year County employee from the Environmental Protection Division working on air and water quality protection and restoration, is a knowledgeable speaker and enthusiastic “hands on” worker bringing education to the general public about red tide and the future of clean water availability. He is a Board member of Sarasota Bay Watch, a small nonprofit focused on shellfish restoration, island restoration, underwater cleanups and mentoring youth leaders.

Mr. Ryan will present a worldwide view of red tide as well as the local perspective including what has been done so far and what it takes to get to cleaner water from here. There will be a focus on nature and how nature can manage nutrients for us with beneficial results.

Do not miss this presentation from a real-world environmental leader who is working on improving and sustaining the beauty and quality of life in Sarasota County.



### Jean Marie Burton, Sunshine Chair



Call me at **941-525-4263** if you or your loved ones need a sunshine card or phone call. Or you can email me at [johnburton140@gmail.com](mailto:johnburton140@gmail.com).

We sent a thinking of you card to some of our members.

To every member, Good Health, and Good Will to all!

## Venice MainStreet Visits at our April 18 Meeting

Venice MainStreet, Inc. is a volunteer driven nonprofit organization focused upon historic preservation, economic development, beautification and promotion of the City of Venice.



Photo by Jon Cantor



Erin Silk, CEO Venice MainStreet, Inc., speaks at the April 18 meeting.



Photos by Steve Shoub



## The Annual Picnic was a Delight!



Chapter 717 members help themselves to delectable dishes, specially prepared by our members. In the foreground are the sandwiches from Publix and a variety of desserts.

Jon and Helen Cantor enjoying lunch.



David and Shirley Deibel having a scrumptious meal.

Photos by John Burton

Englewood-Venice  
NARFE Chapter 717  
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## CHANGE SERVICE REQUESTED

## ADDRESS LABEL

The meeting of the Englewood-Venice Chapter 717 will be held on **Thursday, May 16, 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 \$20.00.  
Make checks payable to:  
NARFE Chapter 717**

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

### Menu

Warm Rolls and Butter

Choice of Entrée:

1. Pot Roast with Chef's Gravy
2. Baked Haddock (Whitefish) with Buerre Blanc Sauce
3. Clubhouse Cobb Salad with Grilled Chicken Breast and a cup of Soup of the Day

Included with Entrees 1. and 2. —

House Salad of Field Greens with  
Choice of Dressings

Oven Roasted Red Skin Potatoes and Succotash

Dessert: Carrot Cake

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.