



NARFE Chapter 242 Sarasota  
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Website: [NARFE242.US](http://NARFE242.US)

Newsletter published: Feb, Apr, Oct, Nov, Dec

## Sarasota Chapter 242 Newsletter

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Second Vice President	<b>Your Name Here!</b>		
Secretary	<b>Your Name Here!</b>		
Treasurer	Dick Fredlund	941-924-1303	dfredlund@aol.com

### Chapter 242 Executive Board

Service Officers	Joe Frech Tammy Flanagan	703-505-3153 703-505-0455	frech.j1959@gmail.com Tammy@retirefederal.com
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#### Chapter Meetings

**3rd Thursday  
 @10:15 am at Mellow  
 Mushroom Sarasota**

**November 16, 2023**

**December 21, 2023**

**February 15, 2024**

**April 18, 2024**

**October 17, 2024**

**November 21, 2024**

**December 19, 2024**

#### Board Meetings

**3rd Friday  
 10 am at Fruitville  
 Public Library**

**November 17, 2023**

**January 19, 2024**

**March 22, 2024**

**April 19, 2024**

**September 20, 2024**

**October 18, 2024**

**November 22, 2024**

# President's Message

NARFE Chapter 242 President Bill Vander Heyden



It has been the tradition of Chapter 242 to offer high quality and timely programming at our meetings. As your President, I have been able to continue that reputation because of the members serving on our Board. For each and everyone of them NOW SERVING, my heart gives thanks. Here are three I would like to highlight:

- ⇒ Dick Fredlund, who at one time, simultaneously wore several “hats” for the Chapter
- ⇒ Alex Morris and Vivian Abalon who WILL BE RETIRING from the Board
- ⇒ Gloria Kapantais, Program Director for 20 years and NOW RETIRED from the Board, still attending Chapter meetings when she is able!

We have outstanding programs at our chapter meetings and our October speaker, Dr. Alan Grindal, was no exception! Because many of you were not available to attend, I will offer the following summary:

*Dr. Grindal, a retired neurologist, began: “Aging is the underlying cause for all major diseases.” His power point presentation named five aging factors: 1) inflammation in the brain; 2) metabolism; 3) DNA damage; 4) mis-folding of protein in cells; 5) loss of stem cells. To combat these aging factors, he referred us to Dr. Sanjay Gupta’s book “Keeping Sharp” and the five pillars of anti-aging: 1) move; 2) discover; 3) relax; 4) nourish; 5) connect. DIET and EXERCISE (150-400 minutes/week: American Heart Association). Beware over the counter drugs advertised heavily actually do not improve cognitive function-may even cause loss of it. For more of what happened at the Chapter meeting, go to our beautiful website established by our own Webmaster Bill Leatham at: NARFE242.us.*

Did I mention pizza, salad, sweets, and beverage along with our own group of retired Feds—all for \$20.00! Worth much more!

I give thanks for our participation in the Walk to End Alzheimer’s which took place October 28 this year. Our Alzheimer’s Director Clara Schaefer exceeded our pledged amount of \$1,000 by several hundred dollars, with donations still arriving.

I give thanks for Ruth Ann Worden and husband John. Ruth Ann served as Sunshine Director for the Venice Chapter, and now she has stepped up to do the same for us. If you know of any members who need a cheering up, please contact her or me. Her contact information is on the front of this Newsletter.

I give thanks for our additional Board members: Jim Sylvester, Joe Frech, and Miles Toder.

## **There is room for you on the Board!**

Please, read through the NARFE magazine! It is filled with the vital information that the federal community needs— from the Legislative Action Center to how to give to NARFE-PAC!

And for our own information-rich and superb Newsletter - an “industry” stand-alone, and it’s Editor....Tammy Flanagan...we can all give thanks!

For all of our men and women, in uniform and out, who are serving in harm’s way this Thanksgiving, away from family and loved ones, a shout-out to come home safe, our prayers and gratitude!!

Bill Vander Heyden

President NARFE 242

# Let's Meet!

Thursday, November 16th at 10:15 am

You must have a reservation and pay in advance to attend this program and luncheon!

Reservations must be confirmed with your treasurer, Dick Fredlund [by November 6th](mailto:dfredlund@aol.com) by:

- **Email:** dfredlund@aol.com
- **Phone / Text:** 941-323-3250

Payment is due:

**No later than November 13th**

Check for **\$20 payable to**

**NARFE Chapter 242**

**Mail to: Dick Fredlund  
8339 Eagle Crossing  
Sarasota, FL 34241-9438**

**When:** Please arrive by 10:15, program begins at 10:30 am, lunch served at 11:30 am

## Program: Open Season

We are pleased to welcome representatives from Aetna and Blue Cross / Blue Shield to our November meeting!

Our own Joe Frech will be representing BC/BS Basic and Standard Options



Marissa Fornaro will be joining us for the first time as our Aetna Direct and Aetna Advantage rep. Our former representative and friend, Susan Allgood, retired earlier this year.

## Menu: Buffet Style

Including a selection of salads, pizzas, beverages and sweets

## Location: Mellow Mushroom,

6727 S. Tamiami Trail  
Sarasota, FL 34231



**OPM** U.S. Office of Personnel Management

Navigation: About Policy Insurance Retirement Suitability Agency Services Operating Status

Breadcrumbs: OPM.gov / Insurance / Open Season / Federal Retirees & Other Annuitants

### Open Season

November 13 – December 11, 2023

**In this section**

- Open Season
- Active Federal Employees
- Federal Retirees & Other Annuitants**
- Tribal Employees
- Uniformed Services

### Federal Retirees & Other Annuitants

Countdown to the Start of Open Season

<b>14</b>	<b>06</b>	<b>09</b>	<b>02</b>
DAYS	HRS	MINS	SECS

The 2023 Open Season is from November 13, 2023 through December 11, 2023. For information on the insurance plans available to you, please click on the topics below:

# Membership Report

James Sylvester / Chapter 242 / Membership Director

Greetings to all chapter members and visitors!

A hardy welcome back to all our returning Chapter 242 members from up north. Our head count remains steady with 109 members. I would like to take this opportunity to welcome Emil Bernard and his wife Dorie to the Chapter 242 family. Emil is a retired postal service employee. They both attended our October luncheon.

We have identified and are exploring two potential recruiting approaches as means of increasing our chapter membership. The first is an ongoing series of Fun Fest Events for adults in the greater Sarasota area. These are sponsored by the Lifestyles After 50 Magazine. These get together offer an opportunity of vendors of all types to offer their services such as but not limited to health screenings, retirement information for the local area, and various civic groups. One recent venue was the Sarasota County Fairgrounds Arena. Our chapter would pay a nominal fee for display space at the event to solicit interest from eligible active federal workforce employees and retirees about NARFE leading to recruitment into our chapter. The event is usually in the morning and lasts 4 hours or so. It would require two Chapter members interact with attendees.

The second is an electronic emailing/texting campaign that would specifically narrow the advertising to local active federal employees based on Zip codes. This would obviously focus of those with personal cell phones, but let's face it who doesn't

have a cell phone these days?

I would like to remind everyone that the 2023 NARFE Fall Membership Drive is in full swing and will end on 31 December. Current members can earn \$10.00 for each new member they recruit, as well as other prizes. See page 6 of the 2023 October NARFE Magazine for more details and a web link to access many helpful NARFE tools to aid each of us as recruiters for our great organization!

When you have the opportunity promoting NARFE membership to an eligible friend or acquaintance please do so. NARFE performs a vital role for all of us in advocating before Congress in support of our interests as retirees and active federal workers. So, if you know someone who works or worked for the Feds, use your persuasive powers on them to join NARFE. Share with them a NARFE Magazine and point out the application for membership form that is in every issue. For the October 2023 edition, it is on page 57.

James Sylvester  
NARFE Membership Director  
Chapter 242

## Prospect Information Card

<https://www.narfe.org/wp-content/uploads/2020/12/m->

**NARFE**  
FEDERAL BENEFITS EXPERTS  
PLEASE PRINT CLEARLY

Full Name \_\_\_\_\_  
Address \_\_\_\_\_ Apt. / Unit \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
Email \_\_\_\_\_  
Phone \_\_\_\_\_

I am a  Current Federal Employee  Retiree  
Are you a NARFE member?  Yes  No

FOR NARFE USE ONLY Recruiter # \_\_\_\_\_

M-2 (08/19)

Current Chapter Members

109

National Members in the Chapter Area

98

Total Chapter plus National Members

207

# Alzheimer's Report

NARFE Chapter 242 Alzheimer's Director, Clara Schaefer



Alzheimer's Walk Sarasota County:

 **1,089**  
PARTICIPANTS

 **148**  
TEAMS

101% ACHIEVED

**\$258,240**  
RAISED

**\$255,000**  
OUR GOAL

This money will help the Alzheimer's Association advance its mission to eliminate the disease through advancing research, enhance care and support for all affected and reduce the risk of dementia through the promotion of brain health.

# THANK YOU

## WALK TO END ALZHEIMER'S

ALZHEIMER'S ASSOCIATION®

WALK TO END ALZHEIMER'S – Sarasota, FL

This year our chapter's Friends and Family **NARFE242 team raised \$1400** for The Walk to End Alzheimer's which was held on 10/28/23 at Benderson Park!



# BENEFITS

## Updates and Information YOU can use!

### What is new for Open Season?

I hope that you can attend our meeting on November 16th as it will be dedicated to answering your questions about this year's FEHB / FEDVIP open season that runs from November 13th through December 11th. Changes you make will take effect on January 1, 2024.

Rates for some of the popular plans:

- BC/BS Standard 104 Self \$326.71
- BC/BS Basic 111 Self \$207.44 / month
- Aetna Direct N61 Self \$160.80 / month
- Aetna Advantage Z24 Self \$125.00 / month

You will find the option to join a Medicare Advantage option in almost all FEHB plans except for BC/BS, including:

- Aetna Advantage
- APWU High Option
- Compass Rose High Option
- Foreign Service Benefit Plan
- GEHA High and Standard Option
- MHBP Standard Option
- NALC High Option
- Rural Carrier Benefit Plan
- SAMBA High and Standard Option

Plans offering the Medicare Advantage option provide a reduction in your Part B premium from \$75—\$100 / month. In addition, you will find low to no out-of-pocket healthcare costs. There may be additional benefits such as gym membership / fitness benefits, non-emergency transportation to doctor visits, meal delivery after a hospital stay, and more

depending on the plan. Be sure that your providers will accept the plan before joining. There is no need to suspend your FEHB coverage to join these Medicare Advantage options through your FEHB plan. You **MUST** contact the plan to opt-in to the Medicare Advantage enhancement after you enroll as they will need proof that you have Medicare A & B. If you are higher income, you may be subject to Part B and Part D IRMAA surcharges (incomes above \$103,000 for single taxpayer and above \$206,000 if filing a joint tax return).

If you are not interested in a Medicare Advantage Plan, you will find incentives to enroll in Medicare A & B in the following plans that include no costs-sharing when Medicare is primary payer and a Part B rebate:

- BC/BS Basic; Part B rebate \$800 / person
- Aetna Direct; Part B rebate \$900 / person
- GEHA High Option Part B rebate \$1,000 / person

### Medicare Prescription Drug Plan: NEW FOR 2024

Many FEHB plans are including Medicare Part D coverage that automatically coordinate with FEHB through an Employer Group Waiver Plan (EGWP—think Egg Whip). These are Prescription Drug Plans (PDP) that will lower the cost of expensive medications and limit your out-of-pocket expense. You may opt out if you are subject to a Part D IRMAA surcharge and don't need this additional coverage.



# Resources

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## What you need to know!

### **NARFE Dues Information**

National NARFE dues are \$48.00 a year. Our Chapter dues remain at \$7.00 a year. When you renew, make CERTAIN that you are billed for \$55.00. Then you will know that you have paid your Chapter dues too. Both rates are a bargain! Certified by Congress, NARFE is the only organization whose priorities for the 118th Congress include supporting policies that protect and enhance the earned retirement and health benefits of federal employees and retirees.

## **IMPORTANT CONTACT INFO**

### **NARFE Chapter 242 Service Officers**

- ◆ **Joe Frech**  
703-505-3153 / frech.j1959@gmail.com
- ◆ **Tammy Flanagan**  
703-505-0455 / Tammy@retirefederal.com

### **OPM Retirement Information 1-888-767-6738**

- Forms request
- Report a death.
- Automated answering system, menu of topics annuitants call about most frequently.
- Call between the hours of 7:40 AM and 5:00 PM eastern, Monday through Friday
- Talk to a Customer Service Specialist.
- Call early in the morning before the other retirees wake up! Try to avoid Monday and the day after a holiday for best luck. Patience is a virtue!

### **Thrift Savings Plan “ThriftLine” 1-877-968-3778**

### **Social Security Administration at 1-800-772-1213**

### **Medicare at 1-800-633-4227 (1-800-MEDICARE)**

### **The Department of Veterans Affairs**

Main info: 1-800-698-2411 (24/7)  
<https://www.va.gov/contact-us/>

**Defense Finance and Accounting Service (DFAS)** to report the death of a Military Retiree or Annuitant call 1-800-321-1080

### **Florida Representatives in Congress:**

#### **The Honorable Greg Steube**

17th Congressional District  
7590 Fruitville Road, Suite 102  
Sarasota, FL 34240  
Sarasota Phone: 941-499-3214  
Website: [steube.house.gov](http://steube.house.gov)

#### **The Honorable Vern Buchanan**

16th Congressional District  
8433 Enterprise Circle, Ste 210  
Bradenton, FL 34202  
Bradenton Phone: 941-951-6643  
Website: [buchanan.house.gov](http://buchanan.house.gov)

#### **The Honorable Marco Rubio**

Phone: 813-853-1099  
501 E. Polk St., Suite 601, Tampa, FL 33602  
Website: [www.rubio.senate.gov/public/](http://www.rubio.senate.gov/public/)  
Toll free in FL 1-866-630-7106

#### **The Honorable Rick Scott**

Phone: 813-225-7040  
801 North Florida Avenue, Suite 421  
Tampa, FL 33602  
Website: [www.rickscott.senate.gov/](http://www.rickscott.senate.gov/)



# Parting Glances

NARFE Meetings are places to meet friends, make friends, and learn!

**Did you know** that by the age of 65, two percent of the population will have dementia, and after that, the number doubles every five years? Today, there are 7 million people with dementia. By 2050, that number is estimated to be at 14 million. The reasoning is two-fold:

- 1.) People are living longer;
- 2.) Baby boomers will move into the 85 and over age group.

Dr. Grindal, Board Certified Neurologist, specializing in Neurology, Geriatric Medicine and Psychiatry was our speaker at our November



L-R Bill Vander Heyden, Chapter 242 President; Bill Leathem, Chapter 242 Webmaster; Dr. Alan Grindal, Board Certified Neurologist

**Things we can do** to help delay certain effects of aging, include:

- \* Educational and intellectual challenges
- \* Physical activity
- \* Engaged lifestyle / social environment