

NARFE Chapter 242 Sarasota
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Website: NARFE242.US

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Sarasota Chapter 242 Newsletter

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Inside this issue:

President's Message	2
Let's Meet	3
Membership Report	4
Alzheimer's Report	5
Benefits Report	6
Resources	7
Parting Glances	8

Chapter Meetings

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

October 19

November 16

December 21

Board Meetings

3rd Friday
10 am at Fruitville
Public Library

October 20

November 17



President's Message

NARFE Chapter 242 President Bill Vander Heyden



Hello Everyone and Welcome Back!

While some of you were “back home,” some of us weathered more hurricanes! Let’s see: Hurricane Ian in September 2022 and Hurricane Idalia in August 2023. We waited and watched as these storms developed, threatening human life, our pets and property, and our communities. We worked with our neighbors and did what we could to prevent damage.

My friends, there are strong winds over Washington, D.C. that could threaten the lives and livelihoods of both active and retired federal employees — IF those winds gather strength!

Please pick up and read September’s NARFE 2023 magazine. The article on page 10 outlines what is happening in Washington, D.C. and what you & I can do to prevent “damage” to our earned benefits.

Still in denial? Page 8. In that same NARFE magazine issue is a “reality-checked” article by our own Chapter member Tammy Flanagan on Long Term Care. Elsewhere in this Newsletter you can find Tammy’s Benefit Report — her comments on the Federal Long Term Care Insurance price increase and a pre-Open Season report. Her presence in our Newsletter and at Chapter meetings is alone worth the effort to “get up and get to the meeting!”

Think of the local Chapter meetings as a “safe zone” from the winds and noise coming from Washington, D.C.

- ◆ We do NOT discuss politics;
- ◆ We do NOT ask for money although you can buy a 50/50 ticket to support our Alzheimer’s Fund;
- ◆ All of our members are FRIENDLY;
- ◆ Our PRESENTERS are OUTSTANDING (Dr. Alan Grindal in October);
- ◆ Last, but not least, the pizza buffet will blow your diet!!

To attend you must make a reservation no later than one-week in advance with our Treasurer, Dick Fredlund.

Between reading issues of our award-winning newsletter, visit our **NARFE Chapter 242 website** for the latest. Our address is on the Newsletter, but I give it to you again: **NARFE242.US**. Make sure you see the little “globe” before you tap enter. There you will find some of the news that interests those of you who like to read Minutes of Board and Chapter meetings.

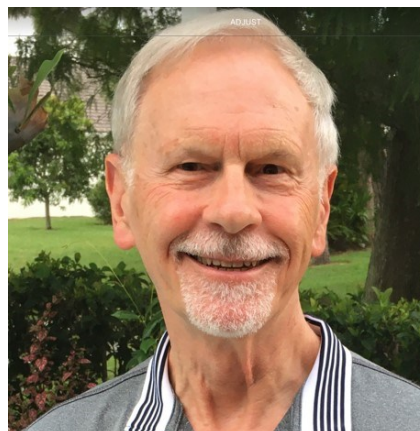
The minutes can be boring, but they can also be inspiring to read how hard your Board is working to keep us and our members:

- ⇒ Informed about our federal benefits;
- ⇒ Educated on how you can help in the cause (did someone say NARFE-PAC?);
- ⇒ Able to offer chapter meetings worth your while with engaging with other feds.

Maybe I told a slight fib about not asking for money at Chapter meetings. My bad. Besides raising money to treat Alzheimer’s, it has become a tradition for Chapter 242 to collect check donations at our December meeting for our local **All Faiths Food Bank**. The phrase “food insecurity” is polite for hungry kids, and the parents/grandparents who struggle to feed them.

Hope to see you soon!

Bill Vander Heyden,
President, NARFE242



Let's Meet!

Thursday, October 19th 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 October 9th](#) by:

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

Payment is due:

No later than October 16th

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

Menu: Buffet Style

Including a selection of salads,
pizzas, beverages and sweets

Location: Mellow Mushroom,

6727 S. Tamiami Trail
Sarasota, FL 34231



Program: The Aging Brain

Dr. Alan Grindal, MD, will be presenting the program at our October meeting. Dr. Grindal is a Board Certified Neurologist and Fellow of the American Academy of Neurology. He specializes in Neurology, Geriatric Medicine and Psychiatry.

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.

While the reality of the aging brain is not always encouraging, there are several opportunities under our control that may help delay certain effects of aging, including:

- * Educational and intellectual challenges
- * Physical activity
- * Engaged life-style / social environment



Membership Report

James Sylvester / Chapter 242 / Membership Director



Greetings to all chapter members and visitors!

Welcome back Chapter 242 Members after our Summer Break. We currently have **109 members**. Over the last year we have had no enrollment trends up or down. Unfortunately, this means we haven't increased our membership. It may help to know that there is a total of **208 NARFE members in our Chapter area** according to NARFE headquarters. So doing the math, we have about 52% of the total available pool of current NARFE members in the local area enrolled in our chapter.

Of course, we have a large unknown number of currently employed federal employees and federal retirees (probably numbered in the hundreds) in the Sarasota area who have not joined NARFE. You would be shocked if you talked with them to discover how many have never even heard of NARFE. If we are to grow our chapter in size, then this latter group is the largest target of opportunity to focus our attention upon. However, we value, invite and welcome every member of the federal family to join us as we advocate for them and us.

2023 NARFE Fall Membership Drive kicked off **beginning 1 September and will end 31 December**.

You can earn \$10.00 for each new member you recruit, as well as other prizes. See page 50 of the 2023 September NARFE Magazine for more details.

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 is 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. Give them a NARFE Magazine and show them the application for membership that is in every issue. For the **September edition it is on page 53**.

If you are moving or thinking about moving contact **NARFE at 800-456-8410 ext 1 for membership to report your change of address**.

James Sylvester
NARFE Membership Director
Chapter 242

HELLO

NEW MEMBERS

NEW MEMBERS

Welcome Chapter 242 members:
R. Parry: Federal retiree
A. Johnson: Active Federal employee

Alzheimer's Report

NARFE Chapter 242 Alzheimer's Director, Clara Schaefer

We are registered for the:
2023 Walk to End Alzheimer's as
Friends and Family NARFE242



WALK TO END ALZHEIMER'S – Sarasota, FL

This year the Walk to End Alzheimer's, a worldwide fund raising event, will take place Saturday October 28th at Nathan Benderson Park, Sarasota, FL. The ceremony and walk begins at 9AM.

NARFE Chapter 242 is supporting the National Office in raising funds for Alzheimer's research. Federal employees have always shown their willingness to give back, and while we all have our causes, this is the one that NARFE has chosen.

Our team, Friends & Family NARFE242 invites you to join them in raising \$1000.

To join our team or donate under a team member, go on-line to:

alz.org/walk

Click on FIND A PARTICIPANT, enter Clara Schaefer or Bill Vander Heyden

Click on the ORANGE donate box to access the donation page.

Please join Team Leader, Clara Schaefer and Team Member, Bill Vander Heyden on our Walk to End

Alzheimer's.

The much-needed dollars you raise will help change lives by allowing the Alzheimer's Association to provide Alzheimer's care, support and research.

We appreciate and thank you for your support.

The Friends & Family NARFE242 Team



If your life has been touched by Alzheimer's disease or another dementia, know the Alzheimer's Association is here and ready to help you. Whether you, a spouse, partner, relative or friend is a caregiver or living with Alzheimer's, we provide education and support to the millions who face dementia every day.

BENEFITS

Updates and Information YOU can use!

Are you enrolled in the **Federal Long Term Care Insurance Program (FLTCIP)**? If so, did you catch the webinar on September 26th moderated by John Hatton and presented by Mark Keen, CFP, and yours truly, Tammy Flanagan? If you missed it, check out the NARFE Federal Benefits Institute for the archived version with Q & A Transcript and copies of slides.

<https://www.narfe.org/federal-benefits-institute/narfe-webinars/>

Long Term Care Partners, LLC, administrator of the Federal Long Term Care Insurance Program (FLTCIP), mailed Enrollee Decision Period letters to FLTCIP enrollees impacted by the current premium increase effective January 1, 2024. The mailings started in September 2023 and were sent over several days. The letter includes information about the premium increase with personalized options to help mitigate the impact of the increase. You can also view your options online in your [My LTCFEDS account](#).

The exact amount of the premium increase can vary based on your group. Each group is determined based on a combination of issue age (the age you applied and were approved for FLTCIP coverage), Benefit Period and/or inflation protection option, and the plan you are currently enrolled in (FLTCIP 1.0, FLTCIP 2.0, or FLTCIP AIP). You and another enrollee may both be insured under the FLTCIP, but the increase to your premiums may be different if you fall into different groups. For example, you both purchased a different Benefit Period and/or inflation protection option or were different ages when you were approved for coverage.

So that you don't have to pay higher premiums, check the personalized options that was included with your

mailing or you may also go to My LTCFEDS account to see what options are available. Your options may include a reduction in the inflation protection rate, your daily benefit amount or your benefit period.

The paid-up, limited benefit; no future premiums due option is referred to as the contingent benefit upon lapse in your FLTCIP Benefit Booklet. It allows you to stop paying premiums, however if you choose this option, you will keep your current Daily (or weekly) Benefit Amount, **but your Maximum Lifetime Benefit will be reduced to an amount equal to your total premiums paid through Jan-**

Long Term Care Partners, LLC, must receive your selection by **November 9, 2023**, otherwise your premium will **automatically increase effective January 1, 2024**, as outlined in Option 1 of your personalized options.

uary 1, 2024, or 30 times the current Daily Benefit Amount under your coverage, whichever is greater.

You can visit <https://www.ltcfeds.com/planning-tools/> webinars for on-demand and live webinars on topics such as:

- Benefit Eligibility Review for FLTCIP Claimants
- Your FLTCIP Dashboard
- Safety at Home: how FLTCIP Supports Aging in Place
- Understanding the FLTCIP Waiting Period
- Your FLTCIP Plan of Care
- Understanding VA Long Term Care Benefits
- Good Dental health Improves Overall Health
- Preventing Age-Related Cognitive Changes
- Cognitive Fitness: A Plan for Long Term Brain Health
- Annual Eye Exams Can Tell a Lot About Overall Health

Resources

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

The Honorable Vern Buchanan

16th Congressional District
8433 Enterprise Circle, Ste 210
Bradenton, FL 34202
Bradenton Phone: 941-951-6643
Website: 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/
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/



Parting Glances

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



Bernice Pelea, Alzheimer's Association
Gulf Coast Chapter

April 2023
Meeting:

Brain Health:

- Exercise
- Keeping blood pressure within bounds
- Cognitive training on computer

Go to
"BrainHQ"
on the internet



Denise Gibson
Town Square

Dr. Jerri Edwards answered questions and invited members to join the PACT study she chairs.



Paula Davenport, clinical nurse from the
Roskamp Institute

