

NARFE Chapter 242 Sarasota
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Website: NARFE242.US

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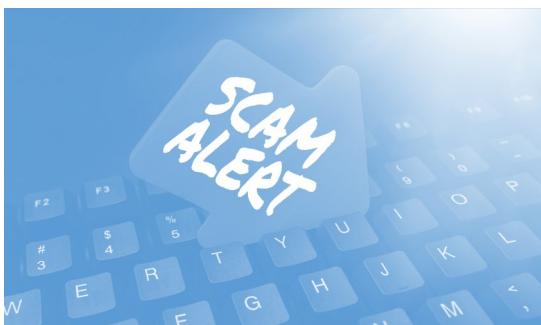
Sarasota Chapter 242 Newsletter

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Check email addresses from Chapter 242 board members against the emails above (do not respond if they don't match)!

Chapter 242 will never ask you for money or gift cards!!! Learn more about scam protection: <https://consumer.ftc.gov/scams>

Chapter Meetings 3rd Thursday @10:15 am at Mellow Mushroom Sarasota	Board Meetings 3rd Friday 10 am at Fruitville Public Library
February 16	February 17 (if needed)
April 20	March 17
October 19	April 21 (if needed)
November 16	August 18 (if needed)
December 21	September 15
	October 20
	November 17

President's Message

NARFE Chapter 242 President Bill Vander Heyden

Hello All - Happy New Year and Happy Valentines Day!

Over the start of the New Year, the Board has been planning our next two Chapter meetings, both of which you will want to attend. Our February 16 meeting will feature Chapter member Miles Toder, Ph.D., a retired Senior Foreign Service Officer for the U.S. Agency for International Development. Miles is also our Chapter Legislative Director, and he will be looking at the federal workforce from the inside-out using results from employee surveys, as well as legislation that NARFE favors, or opposes, as the 118th Congress convenes.

The Chapter will continue to meet at Mellow Mushroom Pizza Bakers, 6727 S. Tamiami Trail, Sarasota, FL. Gather at 10:15 am; program begins at 10:30 am; lunch follows and then a brief Business Meeting. Since our lunch will now be a buffet like December's, it is no longer required to "pick 1 of 3." It IS still required to make a RESERVATION with Dick Fredlund no later than February 11th and, of course, to show him the money (\$20.00).

In conjunction with Manatee-Bradenton Chapter 230, our Chapter 242 continues to run our Membership Drive in the Sarasota Herald Tribune 3 X prior to our February and April Chapter meetings. (Still nothing beats a personal invitation by you!). In fact, we received Honorable Mention on FEDHub the last few days of January for our Newspaper campaign.

I hope more of you will look to FEDHub for information concerning our organization and your benefits. Under Tammy Flanagan's watch, a new "Community for Social Security" has been added.

Closer to home, Bill Leatham continues to build our new website: NARFE242.us. It's really great! So easy to navigate! For those months when the Newsletter is not published, the website will be the way to check and see what is happening. Find minutes of meetings (boring?), photos, benefits information,

and more.

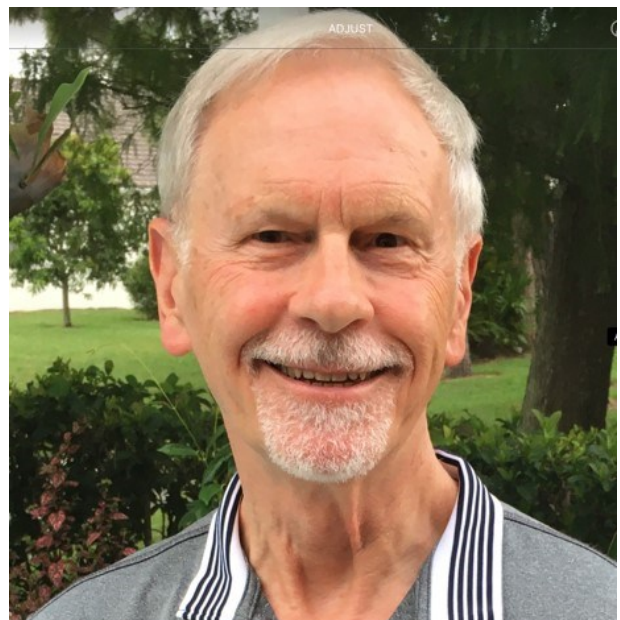
Besides the February 16 Chapter meeting with Miles, save the date for April 20 and the spring meeting. It too will be excellent with possibly a team coming from/through the Roskamp Institute to educate us more about Alzheimer's Disease, and even some ways to protect ourselves from this debilitating disease. Another program you will want to attend.

Finally, for any of you who have been dealing with the aftermath of the hurricane, or supporting family and friends in their recovery, take a mental break and come enjoy yourself for a couple of hours: to meet, to eat, to learn, or even to help.

Peace out,

Bill Vander Heyden

PS. Don't forget to bring a door prize, your no-need-for sweet swag, to one of the Chapter meets!



Let's Meet!

Thursday, February 16 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 February 9th by:

- **Phone:** 941-924-1303
- **Email:** dfredlund@aol.com
- **Text:** 941-323-3250

Payment is due:

No later than February 11th

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:

Our own Miles Toder, Ph. D., retired Senior Foreign Service Officer, U.S. Agency for International Development, will be presenting this year's results of the OPM annual viewpoint survey of federal employees. He admits that he used to resist filling out the survey himself, but later on as a supervisor he found himself urging others to use it in order to provide feedback to management and as an empirical basis for change and im-



provement. OPM has turned it into somewhat of a science, but time will tell if this and future Administrations take the results seriously and it will be interesting to see what impact this feedback has on the workforce itself.

Menu:

Buffet Style

Including a selection of pizzas, several other items, selection of beverages and sweets

Location:

Mellow Mushroom,
6727 S. Tamiami Trail
Sarasota, FL 34231



Membership Report

James Sylvester / Chapter 242 / Membership Director

Greetings to all chapter members and visitors!

Our chapter newspaper advertisement ran for three days at the end of January. Toward the end of the month a NARFE HQ membership staff member placed our ad on the Florida FEDHUB website. Due to a leveraging of the FEDHUB communication link with our print advertising we may well have two new prospective members at our February luncheon. We will definitely introduce them at the function to our membership-at-large. I would like to thank several of Chapter 242 Board Members for quickly following up with these prospective member contacts and letting me know about them.

The integration of combined communication efforts to stir federal and retired employee interest followed by chapter board follow through with interested parties is a great example of effective membership recruitment. The results show for themselves.

Of course, the board is not working alone on recruitment; we all have a potential role to play. Have you ever unexpectedly found out the person sitting next to you at a public event was an active or retired federal employee? This could be a great opportunity to introduce them to NARFE, if they are not already a member. Be sure to tell them about what Chapter 242 does for you. Make sure you pass on our local chapter website address:

NARFE242.us and invite them to peruse it. The time could be perfect for what NARFE HQ calls an “elevator speech”. An elevator speech is defined as “a concise description of the value and benefits of the organization” that answers the following 4 basic questions:


1. What is NARFE? You would be surprised just how often federal em-

ployees admit they have never even heard of NARFE. Recall that NARFE’s credo is the “Go to resource on Federal Benefits and Legislative Voice for ALL FEDS”.

2. What does NARFE do? First, it is our main legislative voice that reaches congress. Second, it is a trusted source of guidance concerning complex federal benefit issues.
3. What are the benefits of membership? There are many, but the most well known are the following:
 - ◆ NARFE Magazine, weekly e-news brief (Newsline) and access to the FEDHUB website
 - ◆ Federal benefit expert access for complex benefits questions
 - ◆ Webinars and online resources that can help maximize access and use of federal benefits-
 - ◆ Legislative alerts and in-person advocacy in the halls of Congress and the Executive Branch
 - ◆ NARFE Perks offer member-only discounts
4. Why join NARFE Chapter 242? Benefits include: five luncheons per year; fellowship; a renowned federal benefit expert is a chapter member; Alz-

heimer research fund-raising; executive board positions and annual holiday party. Remember to say local chapter dues are only \$7.00/year.

In closing, please remember that YOU are our best marketing tool. But one encounter or “touch” is not enough. Recruiting experts say that recruiting a member usually requires 7 touches before a prospective member will make a positive decision to join. Be one of those 7.



NARFE helps FEDERAL retirees get more out of their hard-earned federal benefits, while working to protect them in Washington.

NARFE
FEDERAL BENEFITS EXPERTS

Join us at one of our local chapter meetings and learn more.

CHAPTER 230 MANATEE_BRADENTON Noon, 2nd Wednesday of each month October 2022 through May 2023 Westminster Manor Questions? Email retiree230@gmail.com	CHAPTER 242 SARASOTA 10:30 a.m./3rd Thursday of each month Oct/Nov/Dec 2022; Feb/April 2023 The Mellow Mushroom (lunch follows) Questions? Email wclynx@yahoo.com or visit www.narfe.net/site/chapter242
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NARFE.org

Legislative Report

Miles Toder / Chapter 242 / Legislative Director

Exciting Times to Work in Government

- Our federal workforce has seen the largest pay adjustment since 2002. We retirees are also enjoying a significant bump-up in pensions and social security payments—the largest since 1981! The increases will help counter the post-COVID pandemic driven surge in prices, which thankfully now seems to be tapering off. Nevertheless, a number of other issues that directly impact both active and retired Feds still remain largely unresolved. In addition, new issues have materialized.
- In December, Congress passed the OMNIBUS spending bill to fully fund government operations through the end of the fiscal year (September 30). With another disruptive government shutdown averted that would have had a negative impact on facilities and services, we have dodged another Congress-inflicted wound. Lately, we have run head on into the government debt ceiling imposed by past Congressional spending and borrowing decisions, resulting in the need for the Treasury to take extraordinary actions.
- While Congress works through the debt ceiling debacle, they have yet to put to rest the controversy surrounding Schedule F. This is a substantial change from long-standing law and principle in the civil service. The Pendleton Act (1883) and the later Civil Service Reform Act (1978) decreed that federal jobs would be awarded on the basis of merit and competition and banned firing civil servants for anything other than proven misconduct and poor performance. Schedule F employees could be fired at-will, for any reason, and replaced by anyone the President deems fit, without requiring them to go through the rigorous competitive service hiring process. Neither a bill offered by the House of Representatives to require Congressional action or an amendment to the OMNIBUS spending bill made it through the legislative process despite advocacy on the part of NARFE and its likeminded partners. So the idea of fewer Feds with job protection is likely to be an issue for the Presidential campaigns for the 2024 election.
- The other problem that has not been fully addressed is the return to the office by active Feds who have been working from home since the pandemic started. The future role of telecommuting may not necessarily be viewed so much as a public health measure, but as something that defines the 21st century workplace. To date, individual agencies, based on their mission and operational needs, have varied views on remote work. The Office of Personnel Management (OPM), with new leadership and greater resources, is looking at options and talking to the private sector while examining the impact on government operations, cities, transit systems, office space, and local urban economics. Officials are beginning to formulate policy proposals for public comment and future legislative action.
- Last but certainly not least, the House of Representatives voted overwhelmingly to pass a bill that proposes significant changes in recruitment that allows skills and experience to substitute for formal education. At the state level, the newly elected governor of Pennsylvania required a review of all state jobs and implemented a set of minimum requirements that de-emphasize formal education and elevate skills and experience. The House bill faces an uncertain reception in the US Senate, but if passed into law, we can anticipate challenges ahead in determining job qualifications for new entrants to the federal workforce and revised criteria for tenure and promotion as well.
- The results of the 2022 Federal Employee Viewpoint Survey (FEVS) have been released. We will be sharing the survey results at our February Chapter 242 meeting.

Chapter Members Beware

We've experienced some "Phishing" and are providing this information from the Federal Trade Commission:

PHISHING

You get an email that looks like it's from someone you know.

It seems to be from one of your **Colleagues or friends** and asks that you click on a link to update your business account. Should you click? Maybe it looks like it's from your boss and asks for your network password. Should you reply? In either case, probably not. These may be phishing attempts.

HOW PHISHING WORKS

You get an email or text

It seems to be from someone you know, and it asks you to click a link, or give your password, business bank account, or other sensitive information.

It looks real

It's easy to spoof logos and make up fake email addresses. Scammers use familiar company names or pretend to be someone you know.

It's urgent

The message pressures you to act now — or something bad will happen.

What happens next

If you click on a link, scammers can install ransomware or other programs that can lock you out of your data and spread to the entire company network. If you share passwords, scammers now have access to all those accounts.

WHAT YOU CAN DO

Before you click on a link or share any of your sensitive business information:

Check it out

Look up the website or phone number for the company or person behind the text or email. Make sure that you're getting the real company and not about to download malware or talk to a scammer.

Talk to someone

Talking to a colleague might help you figure out if the request is real or a phishing attempt.

Make a call if you're not sure

Pick up the phone and call that vendor, colleague, or client who sent the email. Confirm that they really need information from you. Use a number you know to be correct, not the number in the email or text.

LEARN MORE AT:
[FTC.gov/SmallBusiness](https://www.ftc.gov/SmallBusiness)



BENEFITS

Updates and Information YOU can use!

Many FEHB plans now offer Part B reimbursements or reductions in Part B premiums.

BC/BS Basic, GEHA High Option, MHBP HDHP and Aetna Direct offer a partial reimbursement / health fund for Part B premiums. These plans also offer a waiver of deductible, copayments and coinsurance when Medicare A & B are the primary payer for your expenses. With these plans, you will show your Medicare card (with coverage under Parts A & B) along with your FEHB membership card when receiving care at a provider or facility.

A number of FEHB plans are offering an enhanced Medicare Advantage benefit such as the Foreign Service Benefit Plan, Aetna Medicare Advantage, SAMBA, NALC, and Compass Rose, to name a few. When you take the second step of FEHB enrollment to enroll in the Medicare Advantage enhanced benefit, you will no longer show your red, white, and blue Medicare card, but only the FEHB Medicare Advantage enrollment card when seeking medical care as the insurance company is billed rather than Medicare.

BC/BS Basic Medicare Reimbursement (Plan Code 11)

For those of you with BC/BS Basic Option who want to claim your annual \$800.00 Medicare Reimbursement—either on-line or by mail:

- www.participant.wageworks.com (to create your account), or
- www.healthequity.com (to create your account) BC/BS is the sponsor; Health Equity is their Administrator. Phone: 1-888.706-2583
- For more info, go to <https://www.fepblue.org/our-plans/medicare/medicare-reimbursement>

There are no restrictions on how you can use your \$800 reimbursement. Most claims will be reviewed within one to two business days after they have been

received.

Aetna Direct Health Fund (Plan Code N6)

Aetna Direct has a Health Fund (\$900 Self Only or \$1,800 Self Plus One or Self and Family) designed to reimburse Medicare Part B premiums, however it will also be used for other covered services including your prescription drug cost share. To receive reimbursement for your Part B premium, simply submit proof of payment to Aetna. Be aware, the Fund automatically goes to out-of-pocket costs if you have not yet submitted forms to reimburse Part B premiums. You can view your medical fund balance, check claims transactions and more on our member website. Or, you can call Member Services at 1-855-277-4356 (TTY:711). Remaining medical fund dollars roll over from year to year if you remain in the plan, up to the maximum rollover amount.

Digital Estate Planning Tips

- Pen and paper in a notebook or spreadsheet can store the “keys” to your digital accounts.
- LastPass.com or Dashlane.com are online services that are simple and you can get started for free (premium service around \$3 / month billed annually and has more security). There are others that have similar features. You can designate an “emergency recipient” in these programs who can get access to your passwords.
- Remember to keep a deceased family member's cell phone as it can be used to access sites such as OPM Services Online and TSP that require 2-factor authentication.
- If possible, add a back up phone number for 2-factor auth to your online accounts.
- Go to NARFE Federal Benefits Institute for more resources at www.narfe.org

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 PHONE NUMBERS

NARFE Chapter 242 Service Officer

Joan Graham

941-893-7804

joansrq42wls@gmail

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

The Department of Veterans Affairs

For VA benefits, call 1-800-827-1000

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 Rick Scott

801 North Florida Avenue Suite 421 Tampa FL 33602

Tampa Phone: 813-225-7040 Website: rickscott.senate.gov

The Honorable Vern Buchanan

Sarasota Office: 111 South Orange Avenue, Floor 2R, Suite 202W Sarasota, FL 34236 Sarasota Phone: 941-951-6643 Fax: (941) 951-2972 Website: buchanan.house.gov

The Honorable Marco Rubio

Sam M. Gibbons U.S. Courthouse 801 North Florida Avenue Suite 1130 Tampa, FL 33602 Florida District Phone: 813-853-1099 Website: rubio.senate.gov/public/ Toll free in FL 1-866-630-7106



Parting Glances

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



Joan Graham (MC of the Yankee Swap and Chapter Service Officer) and Vivian Abalon (Chapter Sunshine Officer)

HELLO
NEW MEMBERS

NEW MEMBER

Let's welcome Barry Constant, formerly with the Federal Aviation Administration who moved from Leesburg, VA with his family.