

October 2009

Message from the SC Federation President

(From John Geiger - Federation President)

Early last month, the ballots for the NARFE Dues Referendum should have been received by each Chapter Secretary which will lead to the Chapter votes, following discussions among the membership. This month should see many of our Chapters complete this process, but everyone should remember that the voting closes on December 8. Chapter Presidents please let Esther Crandall know when you have sent your certified ballots in so we can ensure that all of our Chapters have the opportunity to be heard.

Congress returned to work last month, and the Grass Roots Advocacy turned out different from our original plan. Who would have thought that Town Hall Meetings focused primarily on universal health care would compete for face time with our Legislative Delegation to talk specifically about our NARFE issues. We have had our membership at every one of these Town Hall Meetings, as well as other opportunities to ensure that even a few minutes were well spent to identify NARFE members as keenly interested in the subject of Health Care Reform. Kudos to Columbia Chapter 87 and President Kathy Hensley for getting some additional face time with both Congressmen Spratt and Clyburn. You never know when one of these busy Folks may actually accept a Chapter invitation to speak and give a timely update at a Chapter meeting.

A few days ago, U. S. Senate Finance Committee deliberations on Health Care Reform resulted in 2 amendments (Senator Grassley and Senator Wyden) that would adversely affect the Federal Employees Health Benefit Program (FEHBP). NARFE National Headquarters issued a GEMS call to action to send both our Senators timely emails on this issue to ensure they were aware of these two amendments among the 500 that have been offered. I mention this because we are at a key time that we must be heard while health care options are being considered that could result in much higher health care premiums or end the FEHBP as we have known it. If you are on GEMS, you get the latest alerts, but spread the word to others to as to what GEMS does for you.

Our NARFE National President, Margaret Baptiste, returned to the Charleston area on September 18 and spoke to a combined audience of the 3 local Chapters. The packed house heard the latest of what NARFE is doing for us as Margaret gave us the "view from the top" related to Health Care Reform, NARFE Dues Referendum, and answering a number of questions put forth by her many friends. Thanks Margaret for taking time out of your busy schedule and thanks to Frank Stevens, North Charleston Chapter 72 President for providing the venue for this great opportunity, as well as Charleston 1013 and Summerville 1082 for their attendance.

Congratulations to our newest Distinguished Members in the Sumter 1786 Chapter: Thomas A. Holladay, Julia Frierson, and Mary Hebert who were presented their certificates at the Chapter meeting on September 14. Essie Rivers was unable to attend, but will be presented her certificate later. We are truly indebted to these Charter members of the Sumter Chapter for all that have done over the years to help your Chapter succeed.

Finally, the State Federation Convention planning (Spartanburg Marriott at the Renaissance Park, April 21-22, 2010) continues toward the goal of a great convention as the many details are nailed down. Your Convention Team, led by Jeanette M. Keepers, Convention Chair, is working hard (and early) to seek sponsors to offset Convention costs. The Convention Announcement Letter is out and I encourage each Chapter to consider



John Geiger,
SC Federation President

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supporting the Convention through attendance as well as the Program brochure with your Chapter advertisements. The convention website can be seen at this hyperlink:
http://www.scnarfe.org/2010_federation_convention You can simply click on the blue underlined link to be taken to the Convention web site.

Thanks to each of you for your service, your continued support of your Chapters, the SC Federation and NARFE.

Best regards,

John Geiger
President,
South Carolina Federation of NARFE Chapters

NOTES FROM THE NATIONAL PRESIDENT - Keeping Members Informed

(By Margaret L. Baptiste, National President)

Nearly every week, a collection of chapter newsletters arrives on my desk. Some are very professional; others are less so. But each one is important as these newsletters contain vital information for chapter members. And I always hope that this is the type of mail that our members read as soon as it arrives, rather than shoving it aside for "later on." As an Association, I think we do a good job of keeping our members informed. Included in this effort are **chapter and federation newsletters**, GEMS alerts, our magazine and, of course, our Web site, which is a mine of information of all kinds and is constantly being updated.

YOUR FEDERATION NEWSLETTER

(Bob Muller, Federation Newsletter editor)

Following up on what Margaret has said above, we do try to get information to our members in a timely manner. Many NARFE Federation Newsletters are quarterly publications as are some of the local Chapter Newsletters. I, as editor for the Greenville NARFE Chapter 121 and the SC Federation Newsletter feel that information is a vital part of our organizations and as such, I have been getting out a monthly newsletter for the Federation and for our local Greenville chapter. This sometimes becomes very difficult due to the lack of information for the newsletter by Committee Chairs and other Officers of the organization. I tried to feature a monthly article in the Federation Newsletter featuring a South Carolina NARFE Chapter each month. Letting other members know how that chapter functions, when they meet, who their officers are, some of their speakers and activities as well as highlighting some of the activities during the past year. In the first such article, Greenville Chapter President Joe McCarty wrote up a feature on the Greenville Chapter but no other chapter participated, even after I asked a couple other chapters directly to try it. (Maybe it wasn't such a good idea after all!) The Federation Newsletter has had very little input from Federation Officers, except for the President, 1st Vice President, Treasurer and the Service Officer as well as the Federation Web Manager. There has been virtually no input from Chapter Presidents as to their activities and none of the DFO's have ever submitted an article on activities going on in their respective Districts. I'm sure that Chapter Officers can learn from the experiences of other chapters activities. Share your experiences in fund raising, speakers, meeting activities, Grass Roots Meetings, and publicity. This newsletter is your newsletter - it can only be as good and as informative as you want it to be.

NO CHANGE IN MEDICARE 'B' PREMIUMS FOR 2010

(From Larry Shaff, Federation Service Officer)

For the first time in 35 years, older Americans will receive no cost-of-living increases (COLA) in their Social Security checks in 2010 because the Consumer Price Index (CPI) for the first 11 months of this fiscal year is more than 2% lower than at the beginning of October 2008. However, under a "hold-harmless" provision of federal law, basic Part B premiums in any year cannot rise higher than that year's COLA. So a zero COLA means that the basic premium (currently \$96.40 a month) must stay the same for 2010. The hold-harmless policy gives this protection to the majority of people enrolled in Medicare Part B who also receive Social Security, Railroad Retirement, or Federal Government Service retiree benefits. But it does not apply to approximately 25% beneficiaries who do not have their Part B premiums withheld from their Social Security payments, or retired federal employee payments, or pay a higher Part B premium based on higher income (more than \$85,000 a year), or are newly enrolled in Part B. If your enrollment in Medicare Part B starts in December 2009 and any other time through November 2010, you will be subject to any premium increase for 2010 - projected to be \$104.20 but may be as much as \$119.00. On September 24th the House of Representatives passed a bill

protect all Medicare beneficiaries from an increase in their 2010 Part B premium for it is almost certain there will be no COLA for Social Security beneficiaries and federal civilian and military retirees. The bill must still be approved by the Senate and signed into law by the President.

FEDERAL EMPLOYEES HEALTH PROGRAM PREMIUMS TO GO UP IN 2010

Federal employees' health insurance premiums will increase by 8.8 percent on average in January, according to the Office of Personnel Management. The increase will be the largest since 2004, when premiums rose 10.6 percent on average. Insurance premium increases hit a recent peak in 2002, when rates increased by 12.7 percent. The 8.8 percent average increase includes both the employee's share and the government's premium shares. The government typically covers about 70 percent of the total cost of insurance premiums, and enrollees pick up the rest. The open season, during which employees can change their health, dental and vision insurance plans, will run from Nov. 9 to Dec. 14. Employees who are already enrolled in a plan will stay enrolled in that plan unless they choose to change or cancel it during the open season. My Blue Cross/Blue Shield FEHBP (Standard - Family) Plan will go up almost \$100 with my share being \$44.38 monthly. Considering that we're not getting a COLA this year, that means my take home retirement will go down about \$500 this year!

You can check out all of the Federal Employees Health Benefits rates at these web sites:

- * You can find the 2010 health insurance premium rates at www.opm.gov/insure/health/rates/index.asp
- * You can find 2010 dental premium rates at www.opm.gov/insure/dental/rates/index.asp
- * You can find 2010 vision premium rates at www.opm.gov/insure/vision/rates/index.asp

NARFE EVENTS CALENDAR

NARFE Region III Leadership Development Seminar, Columbus Georgia - October 6-8th, 2009.
NARFE Executive Board Meeting, Columbia, SC - January 11, 2010.
SC Federation Annual Convention, Marriott Hotel, Spartanburg, SC April 21, 22, 23, 2010
NATIONAL NARFE Convention - Grand Plaza Hotel, Grand Rapids, MI in 2010
NATIONAL NARFE Convention - Nugget Hotel, Reno, NV in 2012

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