

NARFE

NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES
Chapter 566 Durham, NC

VOL 2010-2

Apr-Jun 2010

Chapter Calendar

NARFE Chapter 566 meets on
the 4th Tuesday of the month at
11:00 AM at

The Pomodoro Kitchen & Pizzeria
1811 Hillandale Rd, Durham

Tuesday, April 27, 2010

Chapter Meeting

Place: The Pomodoro

Speaker: Matthew Coppedge

Director of Marketing and
Communications

Downtown Durham, Inc.

Tuesday, May 25, 2010

Chapter Meeting

Place: The Pomodoro

Speaker: Bennie Saunders

Area IV Vice President

Tuesday, Jun 22, 2010

Chapter Meeting

Place: The Pomodoro

Speaker: Joshua Dorsett

Salvation Army
Boys and Girls Club

May 5-7, 2010

54rd Annual Federation Convention

Embassy Suites

Greensboro, NC

Aug 20 – Sep 2, 2010

The NARFE 2010 National Convention
Grand Rapids, Michigan.



No Hits on our Health Insurance – So Far

Federal retirees are fortunate in having an organization like NARFE working for us during this difficult period of health care legislation passage.

Still, there is much confusion about what is in the new law and what it means. Not only is the insurance not free, most of the insurance reforms and benefits do not start until 2014.

Other important provisions, many of them tax related, may start very soon, while others will be delayed until 2018. Further, the mandates on states to provide health care have now entwined the Medicare and Medicaid programs together in ways still to be revealed.

NARFE HQ has sent around a twenty-page Talking Points document that will explain the effect of the new law on federal retirees and their families. These points will also be covered in coming issues of the NARFE magazine.

On the following pages are some of the questions and answers included in the Talking Points document.



President's Message

by Carolyn London,

fclondon@verizon.net

Happy Spring to all of you out there! By the time this newsletter reaches you tax season will be behind you.

I do hope that you are enjoying the beauty that is all around you at this time of the year. It is time to start planning for summer vacations and time with your family and friends. For those of us who are members of NARFE it is time to think about Federation Conventions and the National Convention. The NC Federation Convention will be held in Greensboro, NC from 4-5 May. At this time we have three members who are planning to attend. We are allowed eleven votes but will have only three. That is disappointing to me because we are missing an opportunity to voice our concerns on the issues. I would like to see more participation in the future.

I will be attending the National Convention in Grand Rapids Michigan August 29 through September 2, 2009, and can take our proxy for the chapter. I will also be serving on the Rules Committee at the convention. I am pleased about that, although it was not my first choice of committees, I look forward to participating in some small way at the convention.

National Headquarters has designated the month of August as "Meet Your Candidates Month". Goals were outlined in the March issue of the NARFE Magazine. It is not too early to make plans for August. North Carolina has one US Senate and 13 US House of Representatives races to be decided in the Primary elections this year. May is the state primary election and June is the runoff election. Senator Burr will be challenged by current NC Secretary of State, Elaine Marshall and two other candidates. I will keep you posted on other primary elections that will affect the goals of NARFE's legislative agenda.



Vice President's Program Notes

by Fred Hawkins
F_Hawk@att.net

April 27 meeting: Matthew Coppedge, Director of Marketing and Communications with Downtown

Durham, Inc., will give us an update on the Downtown Durham revitalization program.

Matthew is a native North Carolinian who grew up in Fayetteville and Goldsboro. After graduating from UNC he was given an internship with the National Basketball Association's Charlotte Hornets. Following his internship he attended NC Central University where he obtained an MBA degree in 2001. He worked as a business and computer consultant until he gained employment with Downtown Durham, Inc. in the summer of 2004 and has served since that time as Director of Marketing and Communications.

May 25 meeting: Ben Saunders joined NARFE in 1999 and has been a member of Alamance County Chapter 2245 since that time. Before becoming Area IV Vice President he served as Vice President, President, and Service Officer for Chapter 2245.

Ben grew up on a tobacco farm in Nash County, NC. After leaving the farm he worked for the Atlantic Coast Line Railroad in Rocky Mount, NC, then for an appraisal firm, also in NC. In 1966 Ben was employed by the Federal Housing Administration which was consolidated with the newly formed Department of Housing and Urban Development (HUD) in 1969. He transferred to the Office of Program Compliance, also with HUD, in 1983 and remained in that position until he retired in 1997. At HUD Ben audited mortgage bankers and lenders throughout the country.

**NARFE CHAPTER 566 DURHAM, NC
 TREASURY REPORT
 March 31,2010**

INCOME	
Beginning balance	2,367.02
Dues	
<u>224.61</u>	
Total income available	,594.63
EXPENSES	
Alzheimer's donation for	
Deceased member	20.00
Guest lunch March 2010	10.38
Reimbursement for	
Guest lunch January 2010	<u>10.62</u>
Total Expenses	41.00
Total to be accounted for	2,550.63

Chapter 566 Officers

President	Carolyn London	919-489-4228
	<u>fclondon@verizon.net</u>	
1st Vice Pres.	Fred Hawkins	919-471-9305
	<u>F_Hawk@att.net</u>	
2nd Vice Pres.	Marie Kinney	919-286-1580
	<u>Mkinney2@nc.rr.com</u>	
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Treasurer	Arnetta Wicker	919-544-2720
	<u>eaglesnccu@aol.com</u>	
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& Editor	<u>mezang@aol.com</u>	
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	<u>ahd115@juno.com</u>	
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Pub. Relations	Doris Tilley	919-477-3795
Service Officer	Beulah Latta	919-383-1784
NARFE-PAC	W Gary Schrum	919-544-9272
	<u>Gary1559@verizon.net</u>	
Alzheimer's	Helen Hilderman	919-382-0682
	<u>HelenHild@aol.com</u>	
Calling	Phyllis Andrews	919-596-2936
Programs	Fred Hawkins	919-471-9305
Sunshine	Kay Murray	919-220-5480

Let your Congressman know of your concerns

Hon. Richard Burr
 US Senate, Washington, DC 20510
 202-224-3154
 Web: <http://burr.senate.gov/>

Hon Kay Hagan
 B40A Dirksen Senate Office Bldg
 Washington, DC 20510
 202-224-6342
 E-mail: Senator_Hagan@hagan.senate.gov
 Web: <http://hagan.senate.gov/>

Hon. David Price
 411 W Chapel Hill Blvd., Durham, NC 27701
 919-688-3004 (Durham) 202-225-1784 (DC)
 Web: <http://price.house.gov/>

Some Useful Numbers

NARFE Legislative Hotline 247-877-8234 (Toll free)
 US Capitol Switchboard: 866-220-0044
 White House Comment Line: 888-220-0044

WEB Addresses

NARFE Headquarters: hq@narfe.org
 NARFE Member Services: memsrvcs@narfe.org
 NARFE Member Records: memberrecords@narfe.org
 NARFE Legislative Action Center: www.capwiz.com/

US House of Representatives: www.house.gov
 US Senate: www.senate.gov
 White House: www.whitehouse.gov

Some Healthcare Questions and Answers

Q: Do I get to keep the insurance I have now?

A: Yes, federal employees and annuitants will be able to keep the insurance in the system they have now. However, current Members of Congress and some congressional staff will have to enroll in the state-based exchanges instead of FEHBP starting in 2014.

Q: What effect will the new law have on my premiums?

A: According to CBO, the new law will have a small effect on employer-based coverage. The projections of average premiums are uncertain under any circumstance (with or without the new law).

Q: How will the new law change my FEHBP?

A: There will be no immediate changes to FEHBP plan coverage, premiums or cost sharing, **BUT** starting next year, all FEHBP plans will be required to provide coverage for: 1) Dependent children up to age 26, 2) Proven preventive services with no deductibles, co-payments or coinsurance, and 3) The consequences of Health Care Reform

Q: How will FEHBP be affected by OPM's multi-state plans?

A: The new law contains language drafted and advocated by NARFE that will move to safeguard the FEHBP by separating the management and risk pools of the two programs.

Q: Will we be affected by the tax on "Cadillac" health plans?

A: It depends on several factors, but not until 2018 at the earliest.

Other Tax Changes Related to Health Insurance and Costs (NARFE opposed)

--Reduction in Maximum Contribution to Flexible Spending Accounts (FSAs):

--Exclude Over-the-Counter Drugs from FSA/HRA/HSA Reimbursement: FSA, Health Reimbursement Accounts and Health Savings Accounts participants will no longer be reimbursed for over-the-counter medications not prescribed by a doctor.

--Increase the Deduction Threshold for Unreimbursed Medical Expenses: Effective in 2013, the threshold for itemized deductions for unreimbursed medical costs will be increased from 7.5 percent of adjusted gross income (AGI) to 10 percent of AGI for regular tax purposes. The threshold increase will be waived for individuals 65 and older from 2013 to 2016.

Watch for more information in the NARFE magazine
Coming Issues

**Don't let your membership lapse
Use Dues Withholding.**

Legislative Watch

Drug Cost Containment Legislation

A new bill, HR-4489, has been introduced by Rep. Stephen F. Lynch (D-MA), is intended to contain the costs of prescription drugs in the FEHBP while providing OPM with more oversight authority over the contracts.

The bill would require disclosure of all contract terms and related information and would make new demands on business practices. (See the April 2010 issue of NARFE magazine for more details.)

Welcome New Members

Clayborne, Ayn
Lowe, Donnie D
Lowe, Leola B

Reinstated Members

Shapiro, Joel

Members who passed away

Collier Robert R
McAllister Mae E

Members who did not renew yet

Alexander, Kathleen
Altshuler, Aubrey P
Bagley, William
Rhew, Nancy L
Rimmer, Marjorie

Current Chapter Membership – 235

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NARFE-PAC

Instituted in 1982, this group gathers small, voluntary member donations for Congressional candidates with records of supporting federal employees and retirees.

It is ever more important in this climate of national recession and government budget uncertainty, to insure election of officials favorable to NARFE needs.

Send your donation to: Gary Schrum
412 Greymist Drive, Durham, NC 27713-7187

Alzheimer's / NARFE

So far this year, \$259 has been donated to Alzheimer's / NARFE as memorials. It's never too late to remember a friend or loved one in this way.

Send check to Helen Hilderman
23 Sparger Springs Ln., Durham 27705

This newsletter is published tri-monthly by Chapter 566 Durham and mailed to all chapter members. It is sent out about one week before the chapter meeting in the months of January, April, July, and October

Planning to move? Notify NARFE

Telephone: 1-800-456-8410
Or e-mail memsrv@narfe.org
(Also don't forget to notify Carolyn London or Marian Zang)



NARFE

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NATIONAL ASSOCIATION OF ACTIVE
AND RETIRED FEDERAL RETIREES

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Chapter 566 Durham
Editor: Marian Zang
73 Sparger Springs Lane
Durham, NC 27705

**ADDRESS CORRECTION
REQUESTED**

**Newsletter
APR-JUNE 2010**

Charles Pratt
1950 Buford Dam Rd #308
Cumming, GA 30041

30041\$1264 R041



Meeting Place and Date
11:00 Am – Fourth Tuesday of the month except December

The Pomodoro Kitchen and Pizzeria
1811 Hillandale Rd., Durham – Ph: 919-382-2915
[Located between I-85 Exit 174 and Loehmann's Plaza