



NARFE NEWS

National Active and Retired Federal Employees Association, Chapter 2245
For Federal Government employees and retirees in Alamance County

WELCOME FROM YOUR CHAPTER PRESIDENT:

As I look back over 2007, I feel that we had a very good year. Our chapter 2245 has gained several new members and our attendance at meetings has improved. Your attendance at meetings is important because your voice is what registers with congress where it may mean the difference between retaining our benefits or losing them.



Edsel Morgan
President, Chapter 2245

We had our annual picnic on Friday, October 5th at Burlington City Park where 24 people attended. Paul Carew, our NC Federation President, was there as was Tom Hobgood, the past Federation President, and his wife, Tommie.

It was a beautiful day and all had a great time and good fellowship. The meal of expertly grilled chicken



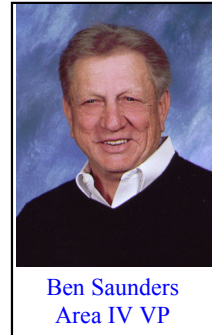
breasts and hamburgers with all of the trimmings was enjoyed by all. Our thanks to Bennie Saunders, our chef for the day, for his attention to the grills. We also thank all those who prepared the trimmings and desserts. No one came away hungry.

COMING UP:

Make plans to be at our next meeting on November 14 for our election of officers for next year. In addition we will hear from a representative from Blue Cross/Blue Shield who will explain the changes to our health insurance for next year. If you don't have BC/BS the changes will likely be similar for most insurance plans.

NOTE FROM BEN SAUNDERS, Area IV Vice President:

The premium conversion bill passed another hurdle on it's way to approval. On Friday, Sept 21, the House Committee on Oversight and Government Reform gave a favorable report on the bill (HR 1110) which had been passed by the House Subcommittee on The Federal Workforce on Sept 18. Because the proposed legislation would amend the tax code it has to be approved by the House Committee on Ways and Means or included by the panel in a larger tax bill. Identical legislation (S. 773) is pending in the Senate and now has 50 sponsors. Our own Senator Burr has recently signed on as a co-sponsor. This is the most progress to date on this bill.



Ben Saunders
Area IV VP

The premium conversion, which would permit federal annuitants to pay health insurance premiums with pre-tax income, would save retirees an estimated average of \$820 per year. Current law allows this deduction for active federal employees but it is lost at retirement. For more details on this important legislation see the November issue of the NARFE magazine, page 12.

There appears to be no hope for the legislation for repeal of the WEP and GPO in this congress and, in fact, it seems to be losing ground with limited co-sponsors. There is a detailed discussion of this issue on page 16 of the November issue of NARFE.

HEALTH INSURANCE PREMIUMS

Overall the average Federal Employee Health Benefits Program (FEHBP) is faced with a 2.1% increase in 2008. However, the most popular plan, Blue Cross/Blue Shield, (BCBS) is facing an increase of 8.5%. This equates to a monthly increase of \$10.51 for the self only standard option and \$23.49 for the standard family option. But the Cost of Living Adjustment (COLA) for 2008 has been set at 2.3% which covers the cost of the increase in health insurance and taxes and maybe leaves a little in your pocket for the grocery store.

NARFE blames part of this health insurance increase on the failure of the Office of Personnel Management (OPM) to apply for subsidy funds provided under the laws that created the Medicare Prescription drug program. The November issue of NARFE has a detailed article on this subject on page 12. The increase is viewed by many as an attempt to drive members to the Health Savings Account (HSA) plan that is so strongly promoted by many in Washington.

Open season for FEHBP runs from November 12 through December 10. OPM will mail everyone detailed information on costs and benefits for each provider in the FEHBP. This will help in making any changes in your health benefits plans during the "Open Season". There is an easy to read cost comparison of the 5 most popular health plan providers as well as a cost comparison of 8 of the largest Health Maintenance Organizations (HMO's) on pages 36 and 37 in the November issue of NARFE followed by a question and answer section on health benefits issues. Be sure to attend the chapter meeting on November 14 to learn more.

NOMINATION OF 2008 OFFICERS

The time has come for electing chapter officers for 2008. Our current slate of officers have served us well and have been active and up to date on issues concerning our chapter such as state and national legislation, health benefits and working towards the premium conversion as well as the repeal of GPO and WEP. However, our constitution requires that officers be elected each year.

Our nominating committee of Richard Wilson, Doris Maxwell and Bennie Saunders proudly presents the following as candidates for NARFE chapter 2245 for the year 2008. President – Doris Maxwell; First Vice President – Edsel Morgan; Second Vice President – Millis Wright; Secretary – Luther McCollum and Treasurer – Byron Gross. These are very dedicated and highly qualified candidates for these positions but the meeting will be opened for nominations from the floor if anyone would like to nominate someone else.

The elections will be held at our upcoming meeting and the installation of the officers will be at our January meeting. The elected board of officers will then appoint committee chairmen such as membership, legislation, alzheimer's, service officer and others. Please plan to make your voice heard on the direction of our chapter.



Pat Bailey spoke at our last regular meeting about Alamance County genealogy and land grants. This was a fascinating look at the history of Alamance County and its founding families.

Fun, food and fellowship were featured at our annual picnic at Burlington city park.



Guests at the annual picnic included our NC Federation President, Paul Carew (middle) as well as former NC President Tom Hobgood on the left sitting with chapter president Edsel Morgan at right.



Ben Saunders was engulfed in smoke as he prepared a fabulous meal of grilled chicken and hamburgers at the NARFE picnic at Burlington's City Park. The weather was great and the fellowship excellent.

EDITORIAL

Looking through a recent NARFE magazine I was struck by the observation of a long time member. He said that he can't attend meetings but wouldn't think of dropping his membership. He observed that he gets at least ten times the return of his dues from the information in the magazine and the protection of his benefits afforded by NARFE's lobbying.

It reminded me that we seem to be on the

threshold of success in eliminating the health insurance retirement penalty. If the premium conversion bill is passed, the average retiree would see about \$820 in savings each year. Is it fair for this benefit to be taken away just because you retire? Is it worth the small NARFE membership fee to add your voice in support of this legislation? Every new member adds to the chance of reaching this goal. Be an active member if you can but most of all, be a member.



SERVICE OFFICER REPORT:

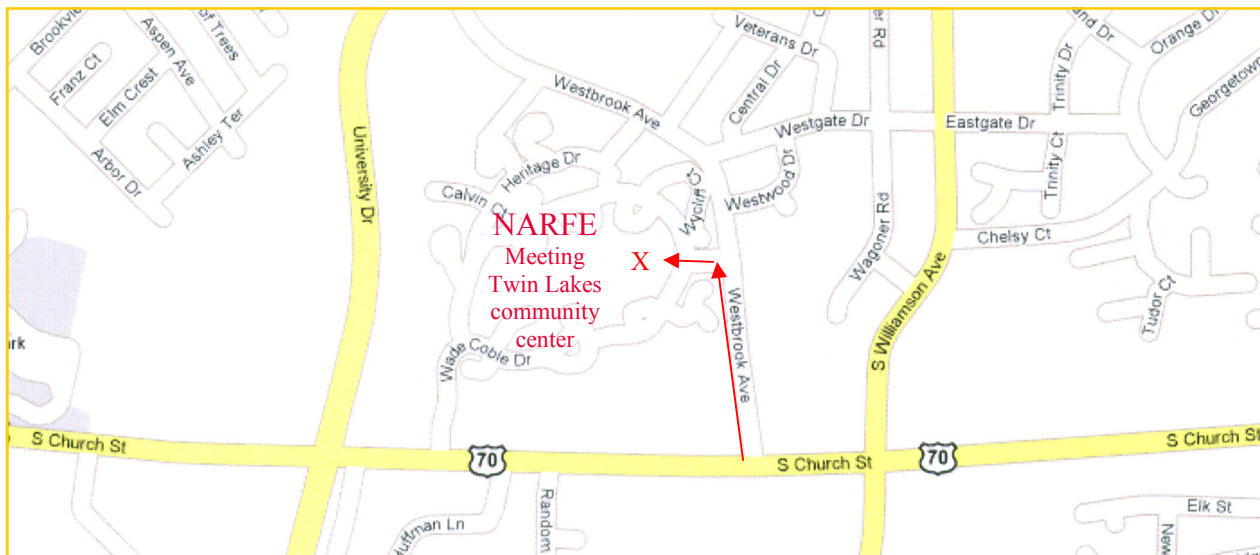
I am glad to report that our membership has reported no deaths since our last newsletter.

PARTING THOUGHT

I believe that it isn't always enough to be forgiven by others. Sometimes you have to learn to forgive yourself..



CHAPTER OFFICERS		COMMITTEES	
President	Edsel Morgan	Legislation	Edgar Cashwell
Vice President	Doris Maxwell	Alzheimer's	Millis Wright
2nd Vice President	Millis Wright	Programs	James Little
Secretary	Luther McCollum	Sunshine	Louise Randall
Treasurer	Byron Gross	Chaplain	Vacant
Membership	Doris Maxwell	Badges/Attn	Edsel Morgan
		Service Officer	Bennie Saunders
		Public Relations	Doris Maxwell
		Bylaws	Louise Randall



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Be an active NARFE member. Attend the next meeting.

NEXT MEETINGS

November 14, 8:30 am
 January 16, 8:30 am

Twin Lakes Community Center

No reservation necessary.
 See you there!

Our next breakfast meeting will feature a representative from Blue Cross/Blue Shield to explain the changes to our health insurance for 2008. This will be informative regardless of your insurance plan.

At our last meeting, we heard about the history of Alamance County as reflected through land grants and deeds of some of the founding families. This was an exceptionally interesting meeting.

Don't miss out on our future programs to learn about what is in store for federal workers and retirees.

Information on national issues that impact current and retired federal workers is available at:
www.narfe.org

And visit the N.C. Federation web site at:
www.ncnarfe.info