



## 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:

Our chapter held its annual picnic at Burlington's City Park on Friday afternoon, October 6. The weather was cold and rainy, not good for a picnic. But we had a good turnout of about 20. We enjoyed grilled chicken breast and chef John Stout did an excellent job grilling the hamburgers. Several people brought food to go with the meal. Luther and Gaynell brought potato salad made with potatoes from their garden. Byron and Pauline brought baked beans, Dick and Polly brought cold slaw and Edsel and Willie May brought desserts. Others brought tea, drinks, chili for the burgers and many other things. The fire pit and coffee pot were probably the most popular items.



### Health Insurance; No Increase:

Luther McCollum, Byron Gross and Bennie Saunders attended the Blue Cross/Blue Shield Federal Annuitants briefing in Chapel Hill on October 26.

The BC/BS staff gave an excellent presentation of changes in the health benefits program. I think the best news they brought was that there will be no increase in our premiums for the coming year. In fact, for some, there may be a decrease.

We were served a delicious meal of our choice of baked chicken, baked salmon or smoked eye-of-round beef with all the trimmings. There was also a table with many kinds of desserts worth fighting for. This is where the decisions became very difficult. I won't call any names but some of us

needed a serving cart with wheels to take our plates to the table.

Page 30 of the November issue of the NARFE magazine, "Retirement Life," provides a very informative comparison of each of the health benefits providers approved by OPM as well as a question and answer section on open season selections.

### Dental and Vision Insurance:

For the first time we are being offered dental and vision insurance as separate policies not part of our regular health insurance. The premiums are negotiated by OPM but are not subsidized by the government. There will be three options: self, self plus one or family.

There will be a number of policies available and we can select the one that we wish or none at all.

For more information see page 38 of the November NARFE magazine, "Retirement Life" or log on to the OPM web site at [opm.gov/insure/dentalvision](http://opm.gov/insure/dentalvision).

### New Officers:

By now, I'm sure all of you are aware of the new executive board voted in at the National Convention. We are proud to have one of our own Federation members, Bill Austin from Charlotte, as our new Vice President and we offer him our full support. Also, the November edition of NARFE's "Retirement Life" magazine introduces all of the new officers to you.

Be sure to be a participant in your organization at the next meeting to elect our chapter officers for 2007. See page three of this newsletter.

**FROM THE SERVICE OFFICER:**

As your service officer I help survivors of deceased federal workers in our area file the forms that are necessary to collect survivor benefits. A frequent question involves life insurance. It seems that most annuitants and survivors aren't very informed about this.

Do you know the value of your Federal Employees Group Life Insurance (FEGLI) policy? The formula depends on which option you chose at retirement. If you chose option A - standard, the amount of insurance decreases by 2% per month after retirement until it reaches 25% of the original face value. If you elected the 50% reduction option your amount of insurance decreases 1% per month after retirement to a minimum of 50% of your basic insurance amount at retirement. The other option was the no reduction plan which retains its full value but this option had a monthly cost of \$1.75 per 1000 which, on a \$50,000 policy, would cost \$87.50 per month. I think most people chose option A.

I hope this answers some of your questions on this subject and I thank Millis Wright for providing this information to me.

**NEXT NARFE MEETING:**

BC/BS will send a team to explain changes in health benefits at our next meeting on November 8. The meeting will be held as usual at the Twin Lakes Center with breakfast at 8:30. I urge all of you to attend this meeting where you will be able to get answers to many questions you may have. We anticipate that there will be answers to some issues that are pertinent to all federal health insurance providers.

If there is interest, we may ask representatives of GEHA or other providers to speak at one of our meetings. If you are interested, please let your service officer know.

Our nominees for chapter officers for the coming year are Edsel Morgan, President - Doris Maxwell, 1st Vice President - Millis Wright, 2nd Vice President - Byron Gross, Treasurer and Luther McCollum, Secretary. Election for these positions will be held at our next meeting. The elections will be opened for nominations from the floor for any of these positions before the final vote. Please plan to attend and nominate the candidate of your choice or offer your sup-

port for the nominating committee's slate. Swearing in of the elected officers will be at our January 10 meeting, after which we will be entertained by a pianist playing the songs we love to hear from our "good old days".

**WHAT YOU MISSED?**

Our last meeting featured a presentation



about reverse mortgages by Walter Schaefer of Wells Fargo's home mortgage division. Mr. Schaefer explained how someone 62 years or older can get a cash payment every month while still living in their home.

These reverse mortgages are tightly regulated by the Department of HUD and new laws now protect us from the predators who, in the past, took advantage of elderly homeowners.

**WHY BELONG:**

There are already too many demands on my time. I don't need another meeting; another waste of time. So, why do I choose to attend the NARFE meetings and even pay dues to do so? Aside from the great fellowship with men and women with a common background of federal government service, there is a need to be active and informed about issues that directly affect me and my family.

In this age of huge budget deficits, Congress is looking for ways to reduce expenditures. Cutting benefits to federal workers and retirees is an easy target. That's why I belong to NARFE, attend meetings, and get involved in protecting the benefits that were promised to me and my family. If I am not interested, then who is? Even if I were not able to attend meetings, I would still belong to NARFE for the magazine and for their efforts in Washington to protect me.

**Other Happenings:**

I had the opportunity to attend the Roanoke Valley chapter's picnic on September 26. The picnic was held at the Sylvan Waterfowl Park in Scotland Neck, NC. The park was opened to the public on October 4 and is very interesting. They have waterfowl such as ducks, geese and swans from every conti-

nent except the Antarctic. Many are on the endangered list and some are nearly extinct. Some strange looking birds! If you subscribe to "Our State" magazine, there is an excellent article about the park in the November issue. I highly recommend a visit to the park.

**OUR NEXT MEETING:**

Our next scheduled chapter meeting will be 8:30 AM November 8, at the Twin Lakes Center. Breakfast will be available for \$4.00 plus tax. Our speakers will be representatives from Blue Cross-Blue Shield who will speak on changes to our insurance for 2007. We encourage you to attend the meetings. No reservation is necessary and you can help protect your benefits just by being there to be informed.

<b>Nominees for chapter officers for 2007 are:</b>		Your comments and suggestions are encouraged and welcome. Please direct them to either Bennie Saunders, President by e-mail at: <a href="mailto:bsaunders@triad.rr.com">bsaunders@triad.rr.com</a> or phone 229-5300 or Byron Gross, Treasurer at: <a href="mailto:bgross74@aol.com">bgross74@aol.com</a> or 538-0774.
President:	Edsel Morgan	
1st Vice President:	Doris Maxwell	
2nd Vice President:	Millis Wright	
Treasurer:	Byron Gross,	
Secretary:	Luther McCollum	
We encourage additional nominees from the floor.		

**SERVICE OFFICERS REPORT:**

I am sad to report the passing of two of our members since our last newsletter. Mr. Herbert Hancock passed away August 16. Mr. Edwin Harrington passed away October 7. Both were veterans and served in WWII. Mr Hancock retired from the Postal Service and Mr. Harrington retired from The Dept of HUD. I am in the process of assisting both families with their changes and claims to OPM.

As a reminder, please complete your form F-100 and keep it in a place known to family members. It makes it much easier on the family when they are mourning. If you need help, you may call me at 229-5300 or e-mail me at [bsaunders@triad.rr.com](mailto:bsaunders@triad.rr.com).

**PARTING THOUGHT**

*Politics is supposed to be the second oldest profession but it seems to bear a very close resemblance to the first!*



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



**NARFE**  
 2488 Hillford Drive  
 Burlington, NC 27217-3174

Place  
 Stamp  
 Here

**Be an active NARFE member. Attend the next meeting.**

**NEXT MEETINGS**  
 November 8, 2006  
 January 10, 2007  
 No reservation necessary.  
 See you there!



View from Twin Lakes Center

Information on national issues that impact current and retired federal workers is available at:  
[www.narfe.org](http://www.narfe.org)  
 And visit the N.C. Federation web site at:  
[www.ncnarfe.info](http://www.ncnarfe.info)