



2011 OFFICERS and CHAIRS

President	Tom Huntzinger	785-766-6717
1 st Vice President	Roger Lemmons	785-840-9594
2 nd Vice President	Elaine Seeman	785-331-2280
Secretary	Dianne Throop	785-841-1408
Treasurer	Cheryl Travis	785-841-1616
Membership	Betty Scribner	785-865-8235
Service	Wanda Lyon	785-764-2210
Public Relations	Gordon Montney	785-760-0595
Newsletter	Wendy Hambly	913-845-0121
NARFE PAC	Linda Surritte	785-856-0558
NARFE Net Coor		
Alzheimer's Chair	John Scott	785-542-3510
Legislative Chair	John Surritte	785-856-0558
Sunshine	Sandy Nease	785-843-3378

KUDOS & THANK YOU'S TO:

- ☞ Welcome new members Cristi Hansen, Joan Kenny, Milford Limesand, and Donita Turk.
- ☞ Betty Scribner for the great display at the BCBS meeting and ongoing recruiting efforts.
- ☞ Tom Huntzinger for an informative NARFE presentation at the BCBS meeting.
- ☞ John & Linda Surritte for once again pledging to match members' Alzheimer's donations for September - November 16, 2011.

---Report deserving members to Wendy Hambly---

SERVICE OFFICER Wanda Lyon

GOOD NEWS! The 2011 3rd quarter CPI-W average (July, August, September) is higher than the 2008 third quarter average, resulting in a **COLA of 3.6% for CSRS retirees and a 2.6% increase for FERS retirees.** The 2011 CPI-W 3rd quarter average (223.233) now replaces the 2008 average for calculating the 2013 COLA.

CPI-W	MONTHLY % CHG	% TOWARD NEXT COLA	
July 2011	222.686	0.07	3.34
Aug 2011	223.326	0.30	3.63
Sept 2011	223.688	??	3.??

(785)764-2210 or lyonden@sunflower.com

ALZHEIMER's John Scott

Donations: October = \$15. YTD = \$423.33.

In memory of John's mother, Linda and John Surritte are matching Alzheimer's September - November donations, up to \$600 total.

Bring some change to the November meeting for a chance to win a nice thermal bag from BCBS.

November 16th MEETING INFORMATION

Meet at Conroy's Pub. Program begins at noon, lunch at 12:30. An open-faced Hot Turkey Sandwich with mashed potatoes, gravy and a cranberry salad will be the menu. Iced tea, coffee, gratuity and tax are included for \$10.00. A business meeting follows lunch. The program is Charlotte Evanson from Stiles Eyecare Excellence discussing eye care and vision health.

BCBS PROVIDES 2012 FEHB INFO

Ron Miller, Blue Cross Blue Shield (BCBS) representative, invited NARFE Chapter 378 to participate in an informational meeting he hosted for about 40 KC area Federal Agency Human Resource Directors. Ron presented changes to BCBS's 2012 Federal Employee Health Benefit (FEHB) plan. Our President, Tom Huntzinger, had podium time to explain NARFE. Tom, Betty, and I manned a NARFE display table to provide NARFE information and answer questions, and we each had time to visit with HR Directors during lunch. (See the membership report, page 2, for more info).

It was very gracious of Ron to include Chapter 378 and provide us the opportunity to disseminate NARFE information to federal employees who reach other federal employees.

The federal employee health program is BCBS's largest group and BCBS provides a separate service to address federal employees' needs.

Ron was happy to announce that premiums for 2012 are reduced a bit. There is also an emphasis on wellness programs and preventive medicine, a trend throughout the health benefit providers industry.

BCBS is providing "wellness incentives" in 2012, which include Blue Health Assessment (BHA), On-Line Coaching, and Diabetics Incentive. After completing the assessment on line, BHA offers a \$35 debit card for use on qualified medical expenses. Complete an On-Line Coaching module on line to receive a \$15 debit card. There are 11 modules and you can earn the \$15 debit card for 3. The Diabetics Incentive for diabetic members offers a \$75 debit card and those can accumulate for 3 years. There is an increase in the benefits paid for hearing aids and speech generating devices from \$1000 to \$1250. Catastrophic is at \$5000 and includes prescriptions. Vision for Life rates since 2007 have reduced 5%. The pharmacy vendor will

**PROTECT YOUR BENEFITS
CONTACT YOUR CONGRESSMEN TODAY!**

leave Medco and return to Caremark CVS. Ancillary products offered are:

- > **Fitness Your Way** covers an initiation fee of \$25 then \$25/mo (3 month minimum) Gym card. Provide your zip code online for a list of some of the 8,000 fitness centers near you. In effect 1/1/2012—Health Ways.
- > **Legal Tools** provides information on such topics as wills and rental property.

November 18th, My Blue Portal launches to provide easier access to Consumer Tools, which has your year's summary, a treatment-cost-calculator, and items to increase your how-to-be healthy knowledge.

The Explanation of Benefits (EOB) 2012 brochure was posted on line on October 14th, at www.feblue.org. Going green, so no mailing of benefit packets this year. If you did not send in a card requesting a packet, phone BCBS customer service for one to be mailed (1-800-1583).

<p>FEDERAL EMPLOYEE HEALTH BENEFITS OPEN SEASON NOVEMBER 14th – DECEMBER 12, 2011</p>

"The Federal Employees Health Benefits (FEHB) Program has important features, including a wide choice of health plans and competitive benefit packages as well as no pre-existing condition limitations or waiting periods. Now, for 2011, we have eliminated enrollee cost sharing for preventive care services, added incentives for tobacco cessation, and, in accordance with the Affordable Care Act, added coverage for dependents up to age 26. Even with these new benefits, premiums will increase less this year than they did last year."

John Berry, Director, U.S. Office of Personnel

The NARFE website has Open Season Health Benefits information posted. There are links to health, dental, and vision premiums, as well as a downloadable Fact Sheet. Below are some highlights from the Fact Sheet. For complete information, visit the NARFE website (narfe.org).

Fact Sheet Highlights:

- a. Overall average FEHB premium increase for non-postal and annuitants = 3.8% (Compared to last year's increase of 7.3%)
- b. No significant benefit changes for 2012.
- c. Changes in each enrollee's share of premiums vary from plan to plan.
- d. FEHB enrollee's are advised to review benefits

and premiums for their health plan choices and decide what coverage will best fit their healthcare needs.

- e. In 2010, OPM announced its intention to establish a new health claims data warehouse to analyze privacy-protected data from FEHB plans to better understand and improve the affordability and quality of the care enrollees are receiving. The warehouse is being implemented currently using established data feeds from FEHB carriers. OPM is expanding the number of data feeds from carriers and is developing analytic tools to assess how plans are managing the health of their enrollees. We expect initial reports and analytic products from the data warehouse in 2012.
- f. OPM is working with FEHB carriers to expand quality performance measures FEHB carriers report and OPM publishes on its website prior to open season. OPM's goal is to expand on those metrics to improve health plan performance and provide more information in 2012
- g. OPM is working to find ways to reduce FEHB pharmacy costs, which constitute about 30% of total program costs. OPM's 2012 budget includes a proposal to reduce costs by leveraging the market value of 8 million FEHB enrollees and contracting directly with a pharmacy benefit manager (PBM) to obtain pharmaceuticals for all enrollees. OPM needs statutory authority to separately contract with a PBM. Estimates are that OPM could save \$1.6 billion over the next ten years through this initiative.
- h. FEHB annually provides \$43 billion in health care benefits for about 8 million employees, retirees and their dependents.
- i. FE Dental and Vision Insurance premium changes for 2012 average less than a 1% increase for dental plans and about a 1.6% decrease for vision plans. Under FEDVIP, there are seven dental plan choices and three vision plan choices. Over 1.1 million FEDVIP enrollees are in dental plans and 775,000 are in vision plans.
- j. Eligible employees must reenroll in FSAFEDS each year to set aside pre-tax dollars in Flexible Spending Accounts for their dependent care (up to \$5000) and their health care costs (up to \$5000) each year. Over 325,000 employees currently participate in FSAFEDS.

Other things to consider when selecting a health plan include whether or not you are on Medicare. The following is an excerpt from the NARFE website on the members' home page under RETIREMENT TOPICS:

Medicare and FEHBP Benefits *Neither Medicare nor the FEHBP plan can refuse to pay for, or reimburse, an enrollee for benefits provided by their respective coverage(s). While the amount of payment to a provider is usually more limited by law under Medicare than under an FEHBP plan, the benefits are not reduced under either coverage. Keep in mind that Medicare is the primary payer (pays first), and the FEHBP is the secondary payer. Each FEHBP fee-for-service plan brochure contains an explanation of the relationship between the plan and Medicare benefits. For details, see the section titled "Coordinating benefits with other coverage" in your brochure. If the physician charges the Medicare assignment amount or up to 115 percent of the Medicare limiting charge, FEHBP and Medicare will provide very good coverage. However, if you are asked by the physician to sign a "private contract," you may have to pay significant charges. This is because Medicare will not pay anything when a person signs a "private contract," and FEHBP plans will not increase their payments beyond what they would have paid if Medicare had paid.*

MEMBERSHIP

BETTY SCRIBNER

Welcome to four new members Cristi Hansen, Joan Kenny, Milford Limesand, and Donita Turk!



Tom Huntzinger, Wendy Hambly, and I attended the Blue Cross Open Season informational meeting on Thursday, October

13th, for human resource directors in the Kansas City area. Tom presented a noteworthy message to these active federal employees asking them to return to their agencies and let their peers know the importance of joining NARFE at this turbulent economic time. NARFE packets were given to each employee. They were receptive to the information and understand the importance of having the NARFE play a role in the well being of their future. Thank you to Wendy for her assistance in setting up

the display and sharing information with the attendees.

We received an invitation to set up a NARFE display for the Haskell Health Fair to be held on Monday, November 21, 2011. This is a great breakthrough for getting involved with active federal employees in Lawrence.

Recently, I received a call inviting us to the Internal Revenue Service (IRS) health fair, which will be held November 15th, 10 am to noon in Shawnee Mission. This is short notice, but once again another opportunity to present NARFE to active employees. **If you are interested in assisting in handing out information, please give me a call at 785-865-8235. I would appreciate your support.**

It is important for all of us to remember that we are the key to adding members to NARFE. Since we already belong to NARFE, we know the benefits and importance of being consistent in our membership. Contact people you once worked with or work with presently, acquaintances and friends you have met who are federal active or retired employees, or your spouse.

Besides the fact that NARFE is the only association solely dedicated to safeguarding and enhancing the benefits of America's active and retired federal employees, and their survivors, there are other important reasons to join NARFE such as:

- > The latest news on changes in retirement benefits--CSRS and FERS--insurance and other benefits.
- > Information to help make the best pre- and post-retirement choices.
- > An award winning monthly magazine.
- > One-on-one access to a team of retirement benefit experts.
- > Membership discounts for travel, financial services, insurance, moving and emergency services.
- > Membership also includes eligibility for scholarships and disaster relief funds.

The membership of NARFE is now 300,000, which is very small compared to the 2.1 million federal active, and 1.5 million retired employees present as of 2011. The potential for a much stronger voice is possible but it is up to all of us to help reach out and share the importance of becoming a NARFE member.

Jean Gibbs-Simpson, Dec. 20, 1935 to Oct. 24, 2011, was born in Leavenworth, the daughter of Roy J. and Ruth M. Yates. After graduating from Eudora High School in 1955, she attended KU.

She worked for 30 years at Haskell Institute, then Haskell Indian Junior College, spending many years in the president's office, and finishing her career as the director of admissions and records. She was an avid bridge player, accomplished piano player, and a well-known collector of Coca-Cola memorabilia. She is survived by her husband of 27 years, Edward Simpson of Lawrence; a son, Stephen Gibbs, of Lawrence; a daughter, Kembry Gibbs of Meriden, and formerly of Lawrence; and first husband Donald Gibbs.



SUNSHINE CHAIR Sandy Nease

Please let me know about illness, special birthdays, celebrations, or honors our members receive, so I can send an appropriate card.

Phone: 785-843-3378

LEGISLATIVE JOHN SURRITTE

All members should have contacted their Senators and Representative, November 2, 2011, asking that the Supercommittee Recommendations not reduce our retirement and health benefits. If you haven't contacted them, you need to ASAP. Their email addresses are as follows:

- Lynn Jenkins- lynn.jenkins@mail.house.gov
- Kevin Yoder- kevin.yoder@mail.house.gov
- Jerry Moran- moran@senate.gov
- Pat Roberts- pat.roberts@senate.gov

"Remember..."

"The Benefits You Save May Be Your Own."

You can also contact your congressmen via the NARFE.org website under Legislative. It is painless. Simply type in your zip code, and the program directs your comments or a prepared statement to the appropriate congressmen.

HELP YOURSELF—ACT NOW.

The October 2011 *NARFE Quarterly News* reported the number of messages by state sent between August 12th (the launching of the Protect America's Heartbeat) and September 15th. Sadly, Kansas tallied only **69** messages. Kansas was not the lowest, but certainly we can do much better. Chapter 378 alone has over 100 members. Act now to preserve your benefits.

From the October 2011, *NARFE Quarterly News*:

**Legislative Contacts
--Clip & Save--**

PHONE Toll free (NARFE dues pay the cost)

NARFE Legislative Hotline (24/7): 877-217-8234

U.S. Capitol Switchboard: 866-220-0044

White House Comment Line: 888-225-8418

WEB

NARFE Site: www.narfe.org

NARFE Legislative Action Center:

www.capwiz.com/narfe

U.S. House of Representatives: www.house.gov

U.S. Senate: www.senate.gov

White House: www.whitehouse.gov

Senate Web forms/e-mail address:

http://www.senate.gov/general/contact_information/senators_cfm.cfm?OrderBy=state&Sort=ASC

House Write Your Rep:

<https://writerep.house.gov/writerep/welcome.shtml>

USPS ZIP Codes in Washington, DC:

U.S. House Representatives: 20515

U.S. Senate: 20510

Room/Suite Numbers are NOT needed