

NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES
SAN FRANCISCO
CHAPTER 65



SENTINEL

Meets 3rd Wednesday each month, FOB, 90 7th St, near Market



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DECEMBER 2016 NEWSLETTER

**NO MEETING THIS MONTH WE'LL SEE YOU AT
OLIVE GARDEN, STONESTOWN SHOPPING CENTER, SAN FRANCISCO
CALENDAR OF EVENTS**

DEC 14 LUNCHEON OLIVE GARDEN, STONESTOWN (NOTE DATE CHANGE)
JAN 18 NARFE WEBINAR SUBJECT TO BE DETERMINED
FEB 15 TO BE DETERMINED

PRESIDENT: JERRY HALL; 229 De Montfort Ave, SF, CA 94112; 415-412-0488, fritz1313@hotmail.com
GREETINGS AND CONGRATULATIONS TO ALL CHAPTER MEMBERS WITH BIRTHDAYS AND/OR ANNIVERSARIES IN DECEMBER...

November Chapter Meeting: First I want to thank all the members who attended our meeting in November. We had a good discussion on how Chapter 65 in San Francisco can be relevant in the current political climate. Many members believe that Federal employees and retirees will be significantly challenged under the new administration. They fear that the frequent proposals that have been made over the past few years, such as a decreased payment by the government toward health care, the elimination of COLAS, the elimination of a pension plan for FERS employees, large reductions in federal hiring, and reduction in the payout of the G Fund in TSP, etc. may become reality. NARFE exists to be an active and thoughtful voice for federal workers and retirees. We have an obligation to maintain the promised benefits, to create an environment that is respectful of the service of retired employees, and to provide information and services to our members. Your local chapter intends to continue its commitment to that mission. Many members at the meeting believed that as NARFE members we have an obligation to make our voices heard, to work toward increasing membership in NARFE, and to speak up for ourselves and others in our community. I hope that you will spend a few minutes thinking about how you personally can make a difference in the current political environment so that equality, fairness, and respect continue to have meaning and move us toward a society that values the contributions of others, including those who serve their country through federal service.

Open Season Health Fairs: While many "health fairs" for Federal Employees and Retirees have already been held, there is still one available on December 8th at the 450 Golden Gate Federal Building in the second floor meeting room near the cafeteria at 10am. Providers from major health benefits companies will be available to answer your questions and provide you with informational materials. **(PRESIDENT'S MESSAGE CONTINUED ON NEXT PAGE)**

Christmas Luncheon: There is still time to make reservations for our Christmas Luncheon at the Stonestown Olive Garden, 3251 20th Avenue, on Wednesday, December 14th at 11:30 am. In the spirit of Holiday Giving, the board has decided to request those attending to consider bringing a gift for Toys for Tots. Toys must be unwrapped and the need is greatest for gifts that appeal to ages 10-12 years old. The Chapter will ensure that your toy is delivered to the San Francisco Fire Department's Toys for Tots program.

====Olive Garden, Stonestown RESERVATIONS MUST BE RECEIVED BY DECEMBER 10th====

Mail Reservation coupon for the DECEMBER 14th, 11:30am Holiday Luncheon with check to: Jerry Hall 229 De Montfort Ave, San Francisco, CA 94112.

Name _____ Telephone No. _____

Check Choice of Lunch item: [] Pepperoni and Sausage Flatbread, [] Grilled Chicken Flatbread,
[] Lasagna with meat sauce, [] Sausage stuffed Rigatoni, or [] Fettuccine Alfredo

@ \$24.00 each, price includes all the soup or salad you can eat, iced tea, coffee, or soda, and a Dolcini small dessert, taxes and tip. Total Enclosed \$_____.

Attach names of guests and their choice of entrée. Make checks payable to NARFE Chapter 65.

PRESIDENT'S MESSAGE CONTINUED:

2017 COLA and its effect on Medicare: The cost-of-living adjustment (COLA) for Social Security benefits and federal pensions will be 0.3 percent for 2017. Because of the low Social Security COLA, a statutory "hold harmless" provision designed to protect seniors, will largely prevent Part B Medicare premiums from increasing significantly for about 70 percent of beneficiaries. Among this group, the average 2017 Medicare Part B premium will be about \$109.00, compared to \$104.90 for the past four years. For the remaining roughly 30 percent of beneficiaries, the standard monthly premium for Medicare Part B will be \$134.00 for 2017, a 10 percent increase from the 2016 premium of \$121.80. Because of the "hold harmless" provision covering the other 70 percent of beneficiaries, premiums for the remaining 30 percent must cover most of the increase in Medicare costs for 2017 for all beneficiaries. This year, as in the past, the Secretary of Health and Human Services has exercised her statutory authority to mitigate projected premium increases for these beneficiaries. The Department of Health and Human Services (HHS) will work with Congress as it explores budget-neutral solutions to challenges created by the "hold harmless" provision. NARFE continues to voice its concern about the Medicare Part B beneficiaries not subject to the "hold harmless" provision. They include beneficiaries who do not receive Social Security benefits, those who enroll in Part B for the first time in 2017, those who are directly billed for their Part B premium, those who are dually eligible for Medicaid and have their premium paid by state Medicaid agencies, and those who pay an income-related premium. Accordingly, many Federal annuitants who do not receive social security or who do not pay for their Part B from their Social Security benefit will pay at least \$134 for Part B. Those filing an individual tax return greater than \$85,000 or a joint return greater than \$170,000 will pay higher premiums based upon their income.

TREASURER'S REPORT:

Balance on 10/01/16	\$1898.45
Income	\$ 635.32
Expenses	<u>\$ 397.82</u>
Balance on 10/31/16	\$2135.95

Chapter 65 By Laws Revision And Survey: The By Laws committee has removed a lot of unnecessary wording and consolidated the Chapter's Constitution, Standing Rules and Bylaws. Read the Proposed By Laws: at <http://narfe65.org/documents/ByLaws/2016-11-10-ByLaws.pdf> and complete the SURVEY at <http://narfe65.org/surveys/2016/2016-11-10-BylawsSURVEY.pdf> by December 10. If you need a printed copy, please contact either Roz Itelson, ritelson@comcast.net, 415-531-2204; Helen Rogers, hobanrogers@mindspring.com, 415-759-8428; or Jerry Hall, fritz1313@hotmail.com 415-412-0488.

Combined Federal Campaign and Retired Feds: Retired federal employees can contribute to the Combined Federal Campaign, which is still a major source of support for non-profit service and educational organizations according to Angela Cleo Smith, Director, San Francisco, CFC Hub. The link and steps to contribute are: www.norcalcfc.org, Donor Info, Pledge Online, and 3 Ways to Pledge CFC Nexus for retirees and contractors. This year's deadline is December 15, 2016.

SERVICE OFFICER: Pauline Jue, 415-584-8141

Important numbers: OPM 1-888-767-6738 (Administrative Problems); NARFE 1-800456-8410 (Membership Problems); SOCIAL SECURITY 1-800-772-1213 (Life Cycle Problems); LTC 1-800 582-3337 (For Applications and Information Kits); OPM Toll Number 1-724-794-5216.

NARFE DUES: Currently National Dues are \$40.00 and Chapter 65 Dues are \$12.00 annually. Mail check for the full \$52.00, along with your *DUES RENEWAL NOTICE*, when you receive it, to NARFE, Membership Services, 606 Washington St, Alexandria, Va. 22314-1914.

VISIT our CHAPTER 65 WEB SITE: <http://www.narfe65.org>; Read our NEWSLETTER ONLINE: <http://www.narfe65.org/newsletter/>; LIKE US on FACEBOOK <http://www.facebook.com/narfe65>; VIEW our NATIONAL WEB SITE: <http://www.narfe.org>; and CSFC WEB SITE: <http://www.csfcnarfe.org>