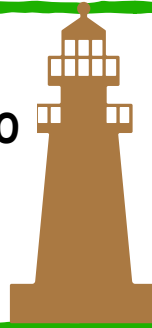


NARFE
Coastal Sussex Delaware Chapter 1690

Volume 15 Issue 11 November 2024
PO Box 472, Nassau, DE 19969



Spreading Christmas Cheer by Larry Trombello

Chapter 1690 has donated Christmas gifts to the residents of Harbor Healthcare in Lewes for many, many years. We will do so again this year. However, they have changed their name to Breakwater Village.

Activities Director Nieca Colbert has already been in touch with me. Nieca tells me the residents are very grateful to receive these gifts as many have no family and otherwise would not receive a Christmas gift. Nieca's goal is to have every resident opening a gift on Christmas morning.

We will collect gifts at our December 12th meeting and have chapter "elves" deliver them to Breakwater Village after the meeting. Nieca asks that the gifts not be wrapped, but placed in a holiday gift bag marked for a man or woman. By not wrapping the gifts Breakwater Village staff can insure suitable items get to appropriate individuals. They also love to accept holiday wrapping paper and 2025 calendars. Please feel free to bring more than one gift. The facility has quite a number of residents.

This is a list of suggested gifts:

- Men and women non-skit and athletic socks
- Men and women body wash, body lotion, and hand cream
- Women nightgowns and Pajamas (all sizes)
- Adjustable Velcro or stretchy slippers
- Men and women lightweight sweatpants (all sizes)
- Lightweight sweatshirts and long sleeve T-shirts (all sizes)
- Women undershirts/tank T-shirts (all sizes)
- Large print word search books
- Large print books
- Magnifying Glass
- Colored markers and pencils
- Adult coloring books
- Craft kits/paint and canvas
- Older/classic DVD movies and CDs



Thank you to all members who wish to participate in this activity.

LUNCHEON RESERVATION FORM

Thursday, November 14, 2024, Noon

Make your Reservation and Luncheon Selection via email:
to Warren and Janie Fuller at luncheon@narfe-de.org or call them at:
Warren 302-226-5032 Home, Janie 302-236-7215 Cell

Reservations MUST be made by 5:00pm on Thursday, November 7, 2024

Please note I will respond to each email or phone reservation. If you don't receive a response from me, please contact me again.

When contacting Warren or Janie, please give names (members and guests) and luncheon choices for **Thursday, November 14, 2024, at Noon** at 1776 Steakhouse in Midway Center, Rt. 1 (beside the movie theaters). Please arrive by 11:45a to facilitate check-in.

1776 Restaurant requires us to have enough reservations in order to make it cost effective for the restaurant.

The meeting will be cancelled if we do not have enough reservations. If necessary, you will be notified of the cancellation on Friday, November 9th.

Luncheon Selections:

- (1) — Grilled Sausage & Peppers with wild rice
- (2) — BBQ Chicken topped with pineapple & jack cheese with chips & pickles
- (3) — Salmon on a mixed field of greens

Dessert: Angel Food Cake

Price \$19.00 per person (which includes gratuities)



Payment is due upon arrival. Cash or checks made out to NARFE Chapter 1690.
Notice: Persons making reservations but not attending must pay for meals.

November Speaker

Dennis May

Client Service Manager

Highmark Blue Cross Blue Shield Delaware

(302) 421-8840

Email Dennis.May@highmark.com

You will want to be sure to attend our November meeting when our guest speaker is Dennis May, the Blue Cross Blue Shield Federal Employee Program Field Service Representative. Dennis began his career at Highmark Blue Cross Blue Shield Delaware in July 2014, as a Customer Service Representative. After a year, he was transferred to the provider service line, where he also assisted Medicare callers. After another year, he was assigned to the State of Delaware dedicated service line. Dennis was then promoted to the Marketing Department in March 2018, as a Client Service Manager, who is teamed with various Large Group Client Managers and works to perform a myriad of tasks to assist clients and brokers daily. As a Client Service Manager, Dennis responds to client questions about benefits, billing, enrollment and spending accounts.

Dennis is a veteran of the United States Air Force. He served from 1987 to 1991. He is married to a teacher at St. George's Polytechnic High School. They have a daughter (28 yo) and a son (25 yo). Their daughter has added a grandson (2 yo) to their happy family.

Dennis will give us information about the Federal Employees Health Benefit Program and any changes for 2025. Dennis says he will bring plenty of handouts and giveaways.



Passing of Walt Berwick

We are saddened to report that long term chapter member Walt Berwick passed away on October 7, 2024. Walt was most knowledgeable about the procedures and inner workings of NARFE. Walt and wife Linda served as the Social Chairpersons for many years. Additionally, Walt served as Chapter President for year 2002 and Delaware Federation President for several years.

Service Officer Report**Mike Buso**

Subjects: Medicare, Health Benefits, Survivor Benefits, RMDs

As I write this on October 14, the Medicare base rates and IRMAA brackets/rates for 2025 have not yet been released. They will probably have been released by the time you read this. We can expect some increases.

There are several articles in the October issue of NARFE magazine that I want to call to your attention.

The Q&A article on page 20 briefly cites beneficiary forms to answer a question, and the article on page 26 titled Understanding your Death Benefits discusses a range of death benefits. This should serve as a reminder that you should review your beneficiary status in case updates are appropriate. The page 26 article also cites a NARFE publication I hadn't seen before [Affairs in Order: Benefits Guidance for Survivors of Federal Annuitants](#). You can read this online or download it from the NARFE website. The NARFE Booklet "Be Prepared for Life's Events" can be useful for tracking important information should you pass. NARFE has a [downloadable](#) version available as well as one designed to be filled out [online](#).

The Open Season Report is on page 48. This provides some insight into the Health Benefits open seasons that start on November 11 and end on December 9.

The New FEHB, PSHB, and FEDVIP rates have been released. The average cost increase in FEHB is 13.5%, but the range varies. Ten to twenty percent is typical. The brochures with the details are not yet available. Once the brochures are available it would be a good time to shop to see if something better is appropriate for you.

Along with the other changes, there will be significant changes in at least some pharmacy benefits. For plans with Medicare Prescription Drug Programs especially (MPDP, aka Medicare Part D under FEHB), there will be notable changes. All catastrophic limits (max annual out of pocket) under MPDP will now be \$2,000. It had been \$3,500 under some plans. Under this situation, you might hit the catastrophic limit for pharmacy benefits, but still have non pharmacy expenses under a higher cap. For 2025, all FEHB programs with MPDP programs must cover their combined MPDP and "traditional" formularies. Different co-pays, deductibles, or catastrophic limits may apply. For patients with both FEHB and MPDB coverage, their pharmacies will be required to process the billing under whichever plan is cheapest to the patient. — **Continued p. 5.**

Treasurer's Report**Shirley Edwards**

The September ending balance was \$5,664.26. Total income for September was \$932.52 from the following sources:

The September luncheon \$722.00, 50/50 raffle \$51.00, and the National Remittance (dues) \$159.52.

Total expenses for September were \$3298.51 for the following:

Cost of luncheon \$702.00, reimbursement to Ken Sosne for attendance at FEDCon24 \$1179.45, reimbursement to Beth Miltner for attendance at FEDCon24 \$1256.94, reimbursement to Mike Buso for Zoom subscription, and a bank fee of \$0.22.

Our CD matured on September 14, 2024. The value at renewal was \$5,175.86. It automatically rolled over on the 14th before the interest rates went down so we are receiving 4.6% APR for nine months instead of 4% APR. The new CD matures on June 14, 2025. The interest is compounded daily and credited monthly.

**Continued from p. 4.**

The Checkbook FEHB Guide is not yet available, as the rates aren't yet available. This may be a year when it would be worthwhile to consider getting or accessing that guide.

RMDs

On a completely different matter, I'm taking the time to remind people with 401K, TSP, or similar accounts who are turning or will turn 73 years of age in 2024 that they will need to take Required Minimum Distributions (RMDs) for this year. For them, this first required distribution must occur no later than April 1, 2025, and their second one no later than December 31, 2025. If they delay their first one until the first quarter of 2025, they might find themselves with "too much" of an income bump in 2025 that might have tax disadvantages. To avoid that they could take their first distribution by December 31, 2024. This is discussed in the Managing Money column on page 56 of the magazine. If you are in this age bracket, it might be appropriate to consult a tax advisor on this.



**NARFE Chapter 1690
Coastal Sussex Delaware**

2024 Chapter Officers****Phone Number**

Acting President:	Larry Trombello	302-430-7689
Vice President:	Larry Trombello	302-430-7689
Secretary:	Beth Miltner	508-245-7919
Treasurer:	Shirley Edwards	208-340-7033

Members-at-Large

Maria Ryan	2024	302-537-1117
Pat Brady-Rice	2024	215-805-7782
Ken Sosne	2024	302-644-1875
Vinny Rice	2025	215-805-7783

**Committee Chairs**

Advocacy:	Ken Sosne	302-644-1875
Alzheimer's:	Debby Pecoraro	302-500-1766
Chaplain:	Greg Neuner	703-635-0261
Membership:	Bruce Abram	301-613-7004
NARFE-PAC:	Greg Neuner	703-635-0261
Newsletter:	Shirley Edwards	208-340-7033
Public Relations:	Ken Sosne	302-644-1875
Service Officer:	Mike Buso	703-861-9180
Social:	Warren & Janie Fuller	302-226-5032 (home) 302-236-4779 Warren's cell 302-236-7215 Janie's cell
Sunshine:	Dottie McGovern	302-436-2335
Tech Advisor:	Warren Fuller	302-226-5032, cell 302-236-4779

****Please note:**

We have stopped publishing Executive Board email addresses for privacy purposes. If you need someone's email address, please call any of the chapter officers you know and they can provide it by referencing a past newsletter.

Upcoming November Dates

- 2nd Daylight Savings Time ends
- 6th Executive Board Meeting (Zoom) 1:30pm
- 7th Deadline for Luncheon Reservations, 5pm
- 11th Veterans Day
- 14th Chapter Luncheon Meeting, Noon
- 28th Thanksgiving



Pictures from the Rehoboth Alzheimer's Walk. As the fundraising chair for Chapter 1690, Debby Pecoraro reported that \$422 was raised by the chapter for research.

