



Meeting Agenda

WELCOME

NEW MEMBERS

- Eleanor Babbitt
- James Christo
- Iris F. Saunders
- Gertrude D. Shannon
- Carolyn B. Smith
- Herbert Smith
- Carl Taylor

REINSTATED MEMBERS

- Douglas J. Bolt
- Donald A. Davenport
- Harry E. Wannemacher
- Ruth Yost

May 12, 2010 Meeting

at 1:30 pm

Speaker

Kevin J. Rowe

Vice President/Senior Financial Advisor

Merrill Lynch

“Wealth Management”



Greenbriar Community Building, Terrace Room
 7600 Hanover Parkway, Greenbelt, MD 20770
 301-441-1096 - Call the Greenbriar Office for directions.

A. Martin Eiband 1922 - 2010



Marty was Past President of Chapter 2146 that merged with Chapter 1122. He retired in 1983 as a NASA research engineer who was credited with inventing diagrams that help engineers determine the probability of survival of injury in crashes. The development came to be called the “Eiband Curves.” Mr. Eiband, a resident of New Carrollton, died March 29 after a heart attack. He was an active member in NARFE, the Capital Area Council of Boy Scouts of America, New Carrollton Men’s Club and the Ballroom Dance Club of the Maryland Park & Planning Commission. Survivors include his wife of 63 years, Marian W. Eiband of New Carrollton; three children, David M. Eiband, Cheryl R. Russial and Jason D. Eiband, a brother and a granddaughter. The Chapter extends our sincere condolences to the family.

IN MEMORIAM



*It is with sadness
that we extend con-
dolences to the family and
friends of*

Elizabeth F. Allen

And

Dorothy B. Wilhelm

John Lydon Newsletter Distributor Via Email

News-
letters
On-Line

Our Chapter is encouraging all its members to receive our newsletter on line. The electronic version of the newsletter is posted on the web site in pdf format in full color and is available much sooner than it typically arrives by mail. To receive a monthly notice by e-mail that our Chapter newsletter is available, send a message to lydon.j@verizon.net. Please include your full name and address with a request to receive the on-line version of the newsletter via <http://www.mdnarfe.org/chapter1122/>

Treasurer’s Report for March 2010

Balance as of 2/28/10	\$1,895.00
Income:	
50/50 Raffle	11.00
Donation	10.00
NARFE Dues (Feb & Mar)	<u>120.52</u>
Total Income	141.52
Expenses:	
CHI Services, Inc (Feb Newsletter Printing)	108.60
United Seniors of Maryland	50.00
R. Doyle (Postage on returned Newsletters)	3.96
R. Doyle (Gettysburg Meeting)	95.00
U.S. Postal Service (Mar Newsletter Mailing)	<u>66.00</u>
Total Expenses	323.56
Balance as of 3/31/10	\$1,712.96

Submitted: Warren C. Wilcox, Treasurer

**April
50/50 Winner
Bob Haas**





The New Health Care Law and How It Affects Federal Employees and Annuitants - Part I

Dr. Howard Waterworth, 1st Vice President & Legislative Chair

Now that we have a new health care law it is time to review how it will affect us. As you know our NARFE National Office has monitored closely as this bill was debated in Congress and lobbied for the best benefits for us. Below I have described the provisions of this law, but keep in mind some changes could happen down the road. In this article I will describe very briefly the law as it now stands as reported by our National Office.

Federal employees and annuitants will be able to keep insurance in the system they have now. According to the nonpartisan Congressional Budget Office (CBO) the new law will have a small effect on employee-based coverage. In the large group market which includes the Federal Health Benefits Program (FEHBP) the legislation would yield an average premium per person that is 0-3% lower in 2016.

There will be no immediate changes to FEHBP plan coverage, premiums, or cost sharing. In 2011 however as advocated by NARFE, all FEHBP plans will be required to provide coverage on dependent children up to age 26. Until 2014, only dependents that are not eligible for their own employee sponsored health insurance can be covered by their parent's health plan, including FEHBP. But any comprehensive plan that changes insurance law, provider financing, taxation policy and health infrastructure will have some ramifications on how the FEHBP operates in the larger health care system.

The OPM will play a significant role in national health care reform by partially demonstrating a health care delivery system of at least two national private insurance plans, one

of which must be nonprofit. OPM's multi-state plans will be among the choices offered through state-based health insurance exchanges to the uninsured and small business workers.

Fortunately for us, the new law contains language drafted and advocated by NARFE that will move to safeguard the FEHBP by separating the management and risk pools of the two programs.

The new law addresses how to make health insurance more affordable to lower income individuals, including federal workers and annuitants. Effective January 2014 there are premium tax credits available to individuals who are offered employer-sponsored health insurance if the employee/retiree share of the premium exceeds 9.5% of their income.

Premium tax credits for low income individuals are limited to participants of the exchange unless they enroll in a state-based health insurance exchange - in some cases their premium tax credit may make buying insurance through an exchange more affordable than FEHBP. The new law requires everyone to have health insurance, but most Feds will be unaffected by this. As of 2014 U.S. citizens and legal residents are required to have qualifying health coverage. FEHBP is considered as qualifying coverage. Some 88% of federal workers and 72% of annuitants are enrolled in FEHBP.

Part II of The New Health Care Law and How It Affects Federal Employees and Annuitants will appear in the June Newsletter.

JUNE LUNCHEON MEETING



Wednesday June 9, 2010

11:30 am to 2:30 pm

Sir Walter Raleigh Inn

Terrapin Room

6323 Greenbelt Road
Berwyn Heights, MD 20740
(301) 474-6500

\$22 per person includes tax & gratuity (same as Dec.)

Buffet, coffee, tea, soft drinks & Dessert
(Alcoholic beverages not included)

MENU

Hot Buffet with Roast Beef Tips Merlot, mashed potatoes, herb crusted chicken, lemon herb salmon, fried codfish, green beans, meatballs in marinara, Italian sausage and peppers, and vegetarian lasagna, fiesta bar, cold salads, wraps, soups and bread.

LUNCHEON RESERVATION

Wednesday, June 9, 2010 - 11:30 am to 2:30 pm

\$22.00 per person includes Tax & gratuity

Please make reservation by June 4, 2010

Name _____

Phone No. _____

No. Attending _____

Amount Enclosed _____

Make check payable to **NARFE Chapter 1122**

Mail to: **Warren Wilcox, Treasurer**

8141 Mandan Terrace

Greenbelt, MD 20770

301-345-7437



NARFE Chapter 1122
7021 Mathew Street
Greenbelt, MD 20770-3004

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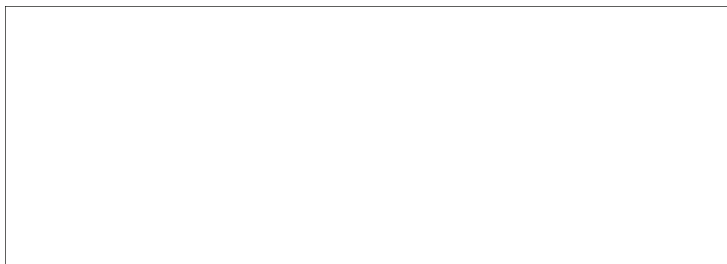
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Chapter 1122 Website
www.mdnarfe.org/chapter1122

MD Federation Website
www.mdnarfe.org

NARFE National Website
www.narfe.org

RETURN SERVICE REQUESTED



Armed Forces Day
May 22

Next Meeting

See Page 2

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PAST CHAPTER PRESIDENTS

Chapter 1122
Robert F. Haas
John Fleming

Chapter 2146
Irwin Neveleff
Marty Eiband
Emma E. Barnett

Executive Board Meeting
Wednesday, May 5, 2010 at 12 Noon
Royal Jade Restaurant

Greenbelt Road and Hanover Parkway, Greenbelt, MD

Important Telephone Numbers

NARFE National Headquarters (Direct Line) 1-703-838-7760
NARFE Sponsored Line to Congress 1-866-220-0044

To contact Maryland Delegates and Representatives
Call 301-858-3000 or visit the NARFE Web Site

www.mdnarfe.org

To reach the Governor call
1-800-811-8336 or visit the Web Site **www.gov.state.md.us/mail**

MARYLAND OFFICIALS & MORE

Martin J. O'Malley, Governor	1-800-811-8336
Anthony G. Brown, Lieutenant Governor	410-767-3125
Thomas Mike Miller, Jr., Pres./Senate	301-858-3700
Michael E. Busch, Speaker of the House	301-858-3800
Senator Barbara Mikulski (D-MD)	202-224-4654
Senator Benjamin L. Cardin (D-MD)	202-224-4524
Congressman Steny Hoyer (D-5th Dist.)	202-225-4131
Congresswoman Donna F. Edwards (D-4th Dist.)	202-225-8699
President Barack H. Obama	202-456-1111
White House Web Site:	http://www.whitehouse.gov/

Inclement Weather Notice! When Prince George's County Schools are closed or opening late, the NARFE Chapter 1122 meeting will not be held.