

**1. News on *Federal Entitlement Programs*.** Now is the time when both the news and calendar have put our *Federal Entitlements* front and center.

- a. Social Security recipients will get a 1.3 percent cost of living increase for 2021. The increase will average around \$20/month for the average retired person. The Medicare premium for 2021 has not yet been released. The *Associated Press* reported that there has been some concern that emergency action taken by the government in response to the pandemic could lead to a big jump.
- b. If you have a Medicare health or prescription drug plan, you can review and compare coverage options. The Open Enrollment runs through December 7 and is the time you can make changes to your plan.
- c. In regard to those who continued with their FEHB Health Insurance, the “Open Season” will run from Monday, November 9<sup>th</sup> through Monday, December 14. Federal retirees may make changes to their current enrollment in Federal Employees Health Benefits (FEHB). Make sure both the Office of Personnel Management (OPM) and your health insurer have your current address. OPM has issued information on FEHB premium rates and how to compare plans. FEA has posted this information:  
[http://feaonline.org/media/retired/2021\\_Open\\_Season\\_Highlights.pdf](http://feaonline.org/media/retired/2021_Open_Season_Highlights.pdf)
- d. Many retirees used to attend the after-school meetings on our Federal Employees Health Benefits given by the American Foreign Service Protective Association (AFSPA). This year, those seminars will be given virtually. These seminars will cover your benefits under FEHB, along with information on dental/vision options and the flexible spending accounts. There will be 5 opportunities in November and 10 in December. To get additional information, visit [www.afspa.org/events](http://www.afspa.org/events)

**2. Financial Planning for FEA Retirees.** NEA-Member Benefits (NEA-MB) will be providing another virtual seminar for our retired members. Michael Gavin, from NEA-MB, has secured a financial planning expert to answer questions on what retirees need to consider when investing in their future. Where should funds be placed? How can one increase yields on investment and minimize risks? The virtual seminar will be held on Wednesday, November 18, 2020, at 1 p.m. (Eastern Standard Time). Many thanks to NEA-MB for providing this service. Join us at:

Join Zoom Meeting

<https://neamb.zoom.us/j/93188273955?pwd=OHJtOGR0MEF1WmV6SmVGV2pNbVNZZz09>

Meeting ID: 931 8827 3955

Passcode: aX15tK

**3. When should I buy that?** Shopping, especially during a pandemic, has become a bit more confusing. Larger retailers are trying to minimize crowds (like Black Friday). NEA Member Benefits has published a guide showing when is the best time to buy certain high-ticket items. When is the best time to buy a computer, TV, furniture, etc.? Be aware that the pandemic may

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alter when prices are actually reduced. Here is what NEA-MB published based on past trends: <https://www.neamb.com/personal-finance/the-best-times-to-buy-just-about-anything-calendar>

**4. Saving money through NEA-MB Shopping Program.** *NEA-MB Click and Save* program will soon be replaced with the new *NEA Discount Marketplace* to create a smoother, more rewarding online shopping experience. As part of this upgrade, WOWPoints will be phased out as of November 19, 2020. With the new program, one can earn cash back when shopping on brand-name merchandise from over 2,500 top retailers, online stores, and local restaurants and shops. Be sure to redeem any unused WOWPoints before the program ends.

**5. Member Spotlight.** Retired DoDEA teacher, Ingrid Ahlberg, taught in Bermuda, Europe and the Pacific. She served in a number of Association positions. When she retired she moved to New Hampshire and continued her education advocacy by attending every school board meeting from gavel to gavel. Her involvement did not go unnoticed. She was asked to run for the local school board and won. Her vast knowledge of education paid off as she knocked on doors and met with parents. Our retired members never stop working. Do you have a story to share? Let us know at: [retiredFEA@gmail.com](mailto:retiredFEA@gmail.com)

**6. Q-Not-Anonymous:** We want to hear from you—so here is our *question of the month*: Are there any retired members who made a decision regarding where to retire—and then—after retiring and relocating, decided that this city (place) was a mistake? Let us know if this happened to you, why it happened and what did you do about it. Again, our contact information is [retiredFEA@gmail.com](mailto:retiredFEA@gmail.com)

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