

**1. Federal Benefits Open Season.** 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). Will there be changes in your health insurance? The best way to stay on top of changes is to read information provided by the Office of Personnel Management (OPM) and your health plan. Make sure both have your current address. Not all health insurance carriers mail out their brochure, but all those brochures can be found at the OPM's website, [www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/](http://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/) (or contact your carrier).

**2. FEHB Plans and the Coronavirus.** All FEHB carriers must provide coverage, waive cost-sharing and waive prior authorization or other medical management requirements for the diagnosis of COVID-19. Should a vaccine or preventative services for the coronavirus become available, they are to be covered without cost sharing as soon as possible following approval or authorization. OPM is encouraging coverage for telehealth or other remote care services related to the treatment of COVID-19. Check with your carrier for exact coverages and costs.

**3. Other FEHB Foci.** OPM has encouraged its insurance carriers to have an emphasis on 1) reducing opioid misuse, 2) improving access to mental health care, and 3) expand tobacco/e-cigarettes cessation programs. Again, check with your carrier to see if this modifies their plans. Also, if your insurance carrier no longer participates in FEHB, current retirees who are enrolled in FEHB will need to select another plan (or FEHB will assign you one that is the least expensive plan with nationwide coverage).

**4. NEA Member Benefits (NEA-MB) benefit FEA Retiree Members.** Last month, Michael Gavin gave an hour long presentation (via Zoom) on how NEA-MB can help retirees. A copy of his complete PowerPoint presentation is at <http://feaonline.org/members/retired/index.htm> Many thanks to Michael, for a wealth of information on programs and services.

**5. Financial Planning for FEA Retirees.** NEA-Member Benefits would be willing to provide a Zoom Meeting seminar on financial planning with an expert from one of their business partners. *FEA-Retired* would be willing to set this up this virtual meeting, if there is sufficient interest. Our Zoom meetings are usually held around 1 pm (Eastern time). Let us know by sending a quick email with "Yes, I am interested" in the subject line, to [retiredFEA@gmail.com](mailto:retiredFEA@gmail.com)

**6. Don't forget to Vote.** Just one more reminder to vote, register to vote, or request an absentee ballot. As mentioned last month, *NBC News* has set up an easy to use webpage for all the rules, state by state, for casting your vote in your state. They will give you the rules for absentee voting, deadlines to apply for a ballot, how/where to cast your vote, and whether COVID can be used as a reason for receiving an absentee ballot. Visit: [www.NBCNews.com/planyourvote](http://www.NBCNews.com/planyourvote)

**7. Member Spotlight.** Retired DoDEA teacher, Krista Schagunn, who retired in 2014, used her time to write an award-winning book, *Just Another Girl on the Road*. Krista had taught in

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Europe, South Korea and Okinawa. She was able to use her world travels along with her familial military history to shape a compelling novel. One reviewer noted that this book “offers a fast-paced plot and romance within an historical setting. It grabs one’s attention from the very first words and never lets go.” For more information on this book from one of our retired members, visit [www.skensington.com](http://www.skensington.com)

Do you have something to share about what you are doing in retirement? Let us know at: [retiredFEA@gmail.com](mailto:retiredFEA@gmail.com)

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