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

- a. Social Security and CSRS recipients will get a 5.9 percent cost of living increase for 2022. The increase will average around \$92/month for the average retired person. This is the largest increase in the past 39 year (last year's increase was 1.65%).
 - b. Retirees under the Federal Employees Retirement System (FERS) will receive a COLA of 4.9%, not 5.9%. FERS COLA are reduced by 1 percent when the consumer price index increases by 3 percent or more. The Equal COLA Act (HR 304) would bring COLAs in line with what other retirees receive. Contact your Congressional Representative to express your support for this bill (<https://www.house.gov/representatives/find-your-representative>).
 - c. Recipients who also participate in Medicare Part B will most likely see an increase in their premiums (and these are often deducted from Social Security). While the increase in Medicare premiums have not yet been announced, a \$10 increase for 2022 is expected.
 - d. If you have a Medicare health or prescription drug plan, now is the time to review and compare coverage options. The Open Enrollment runs through December 7 and is the time you can make changes to your plan.
 - e. In regard to those who continued with their FEHB Health Insurance, the "Open Season" will run from Monday, November 8th through Monday, December 13th. Federal retirees may make changes to their current enrollment in Federal Employees Health Benefits (FEHB). OPM announced that the average total premiums for non-Postal employees and annuitants enrolled in plans under the FEHB Program will increase 2.4 percent for plan year 2022. 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 (<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/>)
 - f. Federal Employees Dental/Vision Insurance Programs are also available during Open Season (November 8-December 13). You can compare plans and read the insurers brochures at www.Benefeds.com It is recommended that retirees 1) check to see what your health plan (FEHB) already covers, 2) assess what your dental/vision needs may be, 3) research the plans on the website by using the comparison feature and reading the individual brochures, and 4) check with your
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dentist/doctor to see if they are “in-network” or have had experience with that insurer.

- g. Many retirees used to attend the after-school meetings on our Federal Employees Health Benefits given by the American Foreign Service Protective Association (AFSPA). Again, 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 15 opportunities to view the seminars online, starting from November 9 and continuing through December 10. To get additional information, visit <https://www.afspa.org/events.cfm>

2. NEA-Retired Wants Your Story. NEA-Retired really wants to highlight the great work Retired members are doing and the things that interest them. If you have a great story you think should be shared in the NEA Retired publication, please share! You may click <https://app.smartsheet.com/b/form/1d89b65ce96748de866f40bfe9e430c8> to submit your idea. Please save this link so if a great story does come your way, you can easily access the form.

3. Check out our new FEA webpage. FEA has completely redesigned its webpage to make it more user friendly and allow our retired members access to information that affects retired educators. It is also easier to use on mobile phone devices. There is a section with quick links to OPM, other retiree organizations and how to get an ID card for retirees (<https://www.feaonline.org/who-we-are/where-we-are/fea-retired/>). The “Meet Our Members” section currently highlights the careers of two retired members, Norma Sanders and Grace Merkle (<https://www.feaonline.org/who-we-are/meet-our-members/>).

4. Federal Legislation. The bipartisan “Consider Teachers Act (S.848/HR.2048) has passed both chambers of Congress and was signed by President Biden. The bill fixes a broken system that converted many TEACH grants into loans, unfairly burdening educators with debt. TEACH grants help students who serve four years as full-time teachers in high-need, and often underserved communities.

5. FEA Members Who Retire, and live abroad. Some of our FEA-Retired members have chosen, when they retired, to live abroad. If this applies to you, what tips or suggestions would you give to active members who are considering this option. Let us know at: retiredFEA@gmail.com
