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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 8.7 percent cost of living increase for 2023. The increase will average around \$150/month for the average retired person. This is the largest increase in the past 40 year.
  - b. Retirees under the Federal Employees Retirement System (FERS) will receive a COLA of 7.7%, not 8.7%. 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 a \$5.20 decrease in their premiums. The standard premium for Part B will be \$164.90. The annual deduction for Part B beneficiaries will be \$226, a reduction of \$7.
  - 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 this 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 14<sup>th</sup> through Monday, December 12<sup>th</sup>. Federal retirees may make changes to their current enrollment in Federal Employees Health Benefits (FEHB). The average total premiums for non-Postal employees and annuitants enrolled in plans under the FEHB Program will average an increase of over 8 percent for plan year 2023. 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/> ) Enrollees may wish to compare the cost in premiums between “Self Plus One” and “Self Plus Family.” The latter might be a cheaper alternative.
  - f. Federal Employees Dental/Vision Insurance Programs are also available during Open Season (November 14-December 12). You can compare plans and read the insurers brochures at [www.Benefeds.com](http://www.Benefeds.com) It is recommended that retirees check to see what their health plan (FEHB) already covers, assess their dental/vision needs, research the plans on the website by using the comparison feature and
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reading the individual brochures, and check with their dentist/doctor to see if they are “in-network” or have had experience with that insurer.

**2. FEA Board of Directors meet in DC November 14-18.** If any retirees have concerns or issues that need to be addressed by the FEA Board of Directors, please let us know. You can send those to [retiredFEA@gmail.com](mailto:retiredFEA@gmail.com)

**3. Racial and Social Justice Committee.** FEA-Retired will be establishing a committee to look at racial and social justice issues and their impact on retired members. If you are interested in serving on this committee, please let us know at [retiredFEA@gmail.com](mailto:retiredFEA@gmail.com) Virtual training for this committee will be provided by NEA-R.

**4. NEA-R Auction to Raise Money for “The Fund for Children and Public Education.”** This year, NEA-R will hold their fund raising auction in November, just in time for the holiday season. The money raised supports electing candidates who support public education and our retired educators. If you would like to donate something to the virtual auction, just fill out the “in-kind” form <https://forms.office.com/r/vU85BTqR9d> . Collectibles from other countries tend to do well (beer steins, smokers, Japanese and Korean souvenirs). Also, edibles due well, such as Cadbury/Rittersport candies, along with wasabi flavored treats. Generic gift cards also do well. The actual bidding on donations will be November 13-18.

**5. Flu Shot Advantage.** Another reminder for our retired members to get their flu shot comes with a surprising bonus. According to the “Journal of Alzheimer’s Disease (August 2, 2022),” people 65 and older who received a flu vaccine were 40 percent less likely than non-vaccinated people to develop Alzheimer’s disease over the next 4 years, according to a study of 1.8 million adults.

**6. Make a Plan to Vote, Tuesday, November 8<sup>th</sup>.** The NEA has created a website to provide its members with critical information about this November’s election. You can preview your ballot, check to be sure you are registered to vote, find out which candidates are supported by NEA State affiliates, and find your polling location. Choose from the menu on the left hand side of the page to help navigate the site. (You will also be able to contribute to “The Fund for Children and Public Education” to support candidates that have been recommended by NEA for supporting public education.) Visit: [www.educationvotes.nea.org](http://www.educationvotes.nea.org)

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