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1. NEA-R Online Holiday Auction. Again this year, NEA-R will be launching their Online Holiday Auction to raise money for the NEA Fund for Children and Public Education. This fund helps support political candidates that are not only pro-education, but will fight to protect Social Security and Medicare for our retired members and work to repeal GPO/WEP. There are lots of exciting holiday gifts to choose, along with gift cards for all occasions. Make a dent in your holiday shopping while donating to a great cause. The “preview” starts Monday, November 20, and the bidding starts on Thanksgiving day and runs through the end of the month. To see what’s online and to make a bid visit: <https://retiredholiday.givesmart.com>

2. Update on the Repeal to GPO/WEP. Congressman Garret Graves, R-LA, and 100 Members of Congress have formally requested that the House Ways and Means Committee hold a hearing on H.R. 82, the Social Security Fairness Act, a bill introduced by Graves to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), Social Security penalties. This legislation has gained significant bipartisan support and is currently the third most cosponsored bill in the current 118th congressional session. This bill has 300 co-sponsors! NEA has made passing this bill a legislative priority. Continue to urge your representative to support HR 82. [Just in: The House Ways and Means Committee are meeting on November 20 to discuss this issue.]

3. Retirement COLA for FERS Retirees. Senator Alex Padilla, D-CA, introduced the Equal COLA Act, S. 3194, on November 1, 2023 as the Senate companion bill to H.R. 866 in the House of Representatives, led by Representative Gerry Connolly, D-VA. This legislation aims to ensure cost-of-living adjustments (COLA) are applied equally to all federal retirees. The Social Security Administration recently announced a 3.2% COLA increase for 2024. While federal employees who retired under the Civilian Service Retirement System (CSRS) will enjoy this 3.2% boost in benefits, those under the Federal Employees Retirement System (FERS) will only receive a 2.2% increase. Please contact your Senator about S.3194.

4. Don't Miss a Deadline. As noted in the November newsletter, FEA-Retired members have only a few days left to make changes in their Medicare coverage (December 7th is the deadline) or in their Federal Health Insurance (December 11 is the deadline).

5. AFSPA offers Live Webinars on FEHB Benefits and Changes. Again this year, the American Foreign Service Protective Association will offer a series of webinar to provide an overview of the Federal Employees Health Benefit programs, OPM's 2024 initiatives, and benefit enhancements. To get the full schedule and more information, visit: <https://www.afspa.org/events/>

Also, there will be a special half-hour Questions/Answers about the new prescription drug program and FEHB retirees. This will occur next week, Thursday, November 30 at 11 am Eastern time. It can be viewed at: <https://www.youtube.com/watch?v=n-9IAB-c2cY>

6. DoDDS Reunion. Next year's DoDDS Reunion will be at the Hilton Lexington (KY) Downtown Hotel, July 15-19, 2024. The current registration fee is \$105, but this will go up after January 1st. Hundreds of retirees have already registered. For more information go to www.mydoddsreunion.com

7. Big Jump in Your Car Insurance? Car insurance premiums tend to decrease as you age, but once you reach your 70s, things can change. Premiums can be about 8 percent higher than when one was 60. Consumer Reports (November/December 2023) notes that if you are an older driver who hasn't been in a crash, and your rates to up sharply, consider changing insurers. You can contact your existing company to provide a more competitive quote, but also do your research to see if you can find a better deal elsewhere.
