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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 3.2 percent cost of living increase for 2024.
 - b. Retirees under the Federal Employees Retirement System (FERS) will receive a COLA of 2.2%, not 3.2%. 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. Each year, the Medicare Part B premium, deductible, and coinsurance rates are determined according to provisions of the Social Security Act. The standard monthly premium for Medicare Part B enrollees will be \$174.70 for 2024, an increase of \$9.80 (from \$164.90 in 2023). The annual deductible for all Medicare Part B beneficiaries will be \$240 in 2024, an increase of \$14 from the annual deductible of \$226 in 2023.
 - 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. For additional information visit: <https://www.medicare.gov/plan-compare/#/?year=2024&lang=en>
 - e. In regard to those who continued with their FEHB Health Insurance, the “Open Season” will run from Monday, November 13th through Monday, December 11th. 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 around 7.7 percent for plan year 2024. 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 13-December 11). You can get more information at
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<https://www.opm.gov/healthcare-insurance/dental-vision/> 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 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 meets in DC November 13-17. 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

3. FEA-R Racial and Social Justice Chair in the News. Norma Sanders, FEA-R Racial and Social Justice Chair and President of the Lee County (AL) NAACP was covered in her local press for speaking out for our Department of Defense military leaders. She urged the Senate to act now in approving the appointments of military nominees to open positions. She stated that a lack of action is “causing great harm to our national security.”

4. Possible Shutdown and Its Effect on Retirees. Our sources at DoDEA stated that a retirees’ health insurance benefit under the Federal Employees Health Benefits will not be impacted should a shutdown occur. The government is currently funded through November 17th.

5. American Education Week—November 13-17. American Education Week happens the week prior to the week of Thanksgiving. Each day of the week has its own theme, during which we celebrate our public school community. On Wednesday, November 15, we honor our Educational Support Professionals for the work they do each day for our students. To view all the celebrations visit: <https://www.nea.org/resource-library/american-education-week-november-13-17-2023>

6. Smart Phone Tricks. Here’s a couple tips that will make your Smart Phone work for you:

- a. You can have your phone read to you. On an iPhone, just go to Settings>Accessibility>Spoken Content>Speak Selection. Once enabled, you can highlight text and click the speak button. With an Android, go to Settings>Accessibility>Select to Speak. A small icon of a person or speech bubble will appear on the screen in any app, just tap it.
 - b. Your phone can magnify tiny print. With an iPhone, go to Settings>Accessibility Shortcut>Magnifier. Click the side button 3 times and then drag the slider to zoom in or zoom out. With an Android, open the camera and point it at what you want to magnify. Then use your two fingers on the screen to slowly spread them outward to zoom in on the text you want to enlarge.
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