

IMPORTANT: Do not view this information while you are on government time, government property or while using government equipment. Do not forward this information to any DoDEA or other government email account or to anyone who is likely to view it while on government time or using government equipment.

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 2.5 percent cost of living increase for 2025.
 - b. Retirees under the Federal Employees Retirement System (FERS) will receive a COLA of 2%, not 2.5%. FERS COLA are reduced by 1 percent when the consumer price index increases by 3 percent or more. If the increase is between 2 and 3 percent, the increase drops to 2.0%. 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. Medicare beneficiaries are predicted to see a projected 5.9% increase in their standard premium for 2025. This would mean standard monthly premium would increase from \$174.70 to an estimated \$185 next year. 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 9th and this is the time you can make changes to your plan. For additional information visit: <http://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans>
 - 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 11-December 9). For 2025, FEDVIP dental plan premiums will increase 2.97% on average, and FEDVIP vision plan premiums will increase by .87%. You can get more information at <https://benefeds.gov> 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 18-22. 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. American Education Week—November 18-22. 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 20, we honor our Educational Support Professionals for the work they do each day for our students. To view all the celebrations visit: [American Education Week: November 18-22, 2024 | NEA](#)
