
HCFA/CMS

ALUMNI NEWS

FALL 2015 (Vol. 21 No. 4)

MESSAGE FROM THE PRESIDENT

This issue of the HCFA/CMS Alumni News is being issued via e-mail to the Internet connected members and printed and mailed in hard copy only to the members not Internet savvy.

The summer just flew by and the Holidays are right around the corner. Speaking of which, enclosed with this newsletter (for those receiving a hard copy through the mail) is a flier for the Alumni Holiday Luncheon at the Turf Valley Country Club on Wednesday, December 9. Cut off the sign up sheet and send it in to register to attend. The flyer will be included as an attachment in the e-mail transmitting the newsletter electronically to those receiving it that way. Everyone always has a great time and we look forward to seeing many of you there.

I am pleased that the association continues to attract new members. On page 2 you will see a list of 7 new members, bringing the current membership to 739.

We are also initiating the membership renewal process with this issue, for those receiving it in the mail, BUT we will be doing a separate e-mail solicitation for those receiving this newsletter via e-mail, so it doesn't get lost in the clutter of attachments.

In this issue you will find items about the COLA Count for 2016 – NO COLA, a report on the successful Oktoberfest on October 7, information about the Holiday Luncheon at the Turf Valley Country Club on December 9, The FEHB Open Season and Premiums, the new Self Plus One health insurance coverage, and the Medicare Part B Premium. We again serve up some whimsical pieces in the Komedie Korner. Hopefully there will be many items of interest to you.

I want to wish you all a Wonderful Holiday season and continued happiness, good health and prosperity in retirement.



William L Engelhardt

HCFA/CMS ALUMNI NEWS

Published four times a year for the members of the Health Care Financing Administration /Centers for Medicare and Medicaid Services (HCFA/CMS) Alumni Association

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DUE DATES FOR FUTURE ISSUES

Winter Issue – December 31, 2015
Spring Issue – March 31, 2016

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NEW MEMBERS

The Association extends a hearty "Welcome Aboard" to the following new members:

Tim & Susan Cuerdon
Eva Fung
Ginni Hain
Veronica Harshman
Clif Gaus
Beverly Sgroi
Margaret "Peggy" Sparr

We now have 739 active members.

MEMBERSHIP RENEWAL AND PAYMENT OF YEAR 2016 DUES

We are now beginning the collection of the annual dues, this time for the year 2016, covering the period of January 1, 2016 through December 31, 2016. Members receiving this issue via e-mail will separately receive an e-mail soliciting membership renewals in the near future, and they will find a renewal form attached to that e-mail regardless of whether they need to renew. Those members will also receive a complete electronic Member Directory, which will include a column labeled **EXPIRDT**, which contains the date their membership expires. **Those with a date of 12/31/15 or earlier (there are some 129 of you with a date earlier than 12/31/15 and 201 of you with a date of 12/31/15) do need to renew at this time.** Those members with a date later than 12/31/15 should ignore the renewal form, as they do not need to renew at this time.

Members who receive this issue in hard copy via the mail, because we do not have an e-mail address for you or because you

**MEMBERSHIP RENEWAL AND
PAYMENT OF YEAR 2016 DUES
(Continued):**

advise us that you are not computer savvy enough to handle an electronic newsletter, **will receive a renewal form only if they need one.** To facilitate keeping track of individual enrollment periods, the mailing labels used to send the HCFA/CMS Alumni News contain the member's I.D. Number and the date of expiration of enrollment, i.e., 12/31/15. **Those with a date later than 12/31/15 do NOT need to renew at this time. If you have already paid your 2016 dues you should NOT find an enrollment form included with this issue.**

When using the form to mail in your dues, please note any changes in information so we may update our records (i.e. address, e-mail, phone number, etc.)

Also responding to popular request, we continue to accept membership enrollment (or re-enrollment) for multiple years. Dues are \$5.00 per year and members can sign up for any number of years. Because the dues are nominal, there are no discounts for multiple year enrollments and there is no "lifetime" membership. Multiple year enrollments are available as a convenience to members.

MEMBERSHIP SEARCH

As always, we acknowledge that there are many HCFA/CMS retirees that we have not been able to reach to tell them about the Alumni Association and invite them to join. We continue to ask for your assistance in spreading the message about us to them. If you know of any retiree that is not a

member, please let them know about us and tell them how to contact us by telephone, snail mail or e-mail (all of that information can be found on page 2 of this issue). We will be very happy to send, either electronically or via snail mail, anyone the enrollment form and further information about membership.

MEMBER DIRECTORY UPDATES

Members who receive this newsletter electronically will receive a complete up to date Member Directory with each issue. Members who receive this newsletter in hardcopy in the mail will no longer receive Member Directory Updates with it. They will continue to receive a new up to date Member Directory every summer, but there will be no interim updates for them.

**PASSING OF RICHARD C
FAULSTICH**

Richard C Faulstich passed away on October 4, 2015, at the age of 68. Richard joined the HCFA/CMS Alumni Association in 2005 and has served on the Board of Directors almost ever since. He was an invaluable board member, contributing many good ideas and helping to find solutions to issues that came up. He consistently volunteered to help out on projects at the office. Whenever he could be helpful, he would pitch in. He brightened up the day with his cheerfulness, sense of duty, and willingness to be helpful.

We are saddened by his passing and already miss him very much. May he rest in peace!

BEVERLY SGROI JOINS ALUMNI BOARD

Beverly Sgroi has joined the HCFA/CMS Alumni Association Board of Directors. She replaces Richard C Faulstich, who passed away on October 4. Beverly is one of the newest members of the Alumni Association and the Board welcomes her and hopes to benefit from her new perspectives.

SOCIAL SECURITY ALUMNI ASSOCIATION

We'd like to again remind members that we also have a link to our sister alumni, the Social Security Alumni Association, web site on our web site. The actual URL for it is "<http://www.ssaanational.org>" but you can just click on the link on our page. Many HCFA and/or CMS retirees also worked for the Social Security Administration somewhere along the line, and are eligible for membership in both alumni associations.

And don't forget to check out the Social Security Alumni Association blog at <http://ssaanews.blogspot.com/> periodically.

FEDERAL EAA

We'd like to remind members that we do have a link to the Federal Employee Activities Association (FEAA) on our web site. The actual URL for it is "<http://www.federaleaa.org/News1.html>" but you can just click on the link on our page. The people listed as "Our Team," EAA Directory of Employees, are all at CMS.

The web site also says, "The EAA was formed in 1942 for the welfare and recreation of our employee-members. The EAA supports and donates to many Federal sponsored charities and programs. The EAA strives to provide our members with many different benefits. We currently have an EAA service center within the CMS building."

That office is located near the Copy Center in the Lower Lobby area of the Central Building.

HCFA/CMS retirees are eligible to participate in discount purchases and to take advantage of everything the EAA has to offer.

COLA COUNT – NONE FOR 2016

Through all twelve months of the counting period toward the January 2015 federal retiree cost of living adjustment, the inflation index used to set that adjustment stands at - 0.30 percentage points. The new CPI-W figure for the July – September quarter in 2015 was 232.278, and is 0.41 percent lower than the average CPI-W for the third-quarter of 2014, which was 232.242. The 2014 third-quarter average is the reference figure for determining the 2016 COLA. Since the count ended up in the negative, there will be no COLA for 2016. There will not be a pension reduction; there just won't be a COLA.

2015 OKTOBERFEST

Some 21 Alumni members and friends came to the Oktoberfest at the home of alumni member Lillian Lehnert in Fulton, Maryland on October 7 and everyone had a wonderful

2015 OKTOBERFEST (Continued):

time. As usual, Lillian was a most gracious host and we can never thank her enough for her hospitality. Although not required, some of the partygoers brought hot or cold covered dishes and/or desserts. Food was plentiful and fantastic and the liquid refreshment was in good supply. Per the theme of the day, the menu consisted of wursts, hot dogs, roasted potatoes, sauerkraut, beer, and German desserts. The weather was beautiful and people were able to mingle indoors and outside. A lot of reminiscing, story telling and just great conversation filled the air. We hope to repeat the wonderful experience with another great Oktoberfest next year. We hope to see even more of you next year.

HOLIDAY LUNCHEON

As mentioned in the President's Message and the enclosed flier, the 19th annual Holiday Luncheon will be on Wednesday, December 9, 2015 in the Cameo Room at the Turf Valley Country Club. Last year some 137 alumni members and friends came to the Holiday Luncheon and everyone had a wonderful time. Everyone enjoyed the event and the place was abuzz with happy people renewing old acquaintances. We hope to have a similarly great experience and see even more of you at this year's Holiday Luncheon.

As it was last year, the luncheon will be a buffet. The menu will resemble the following.

Starters: Salad Maison, Classic Caesar Salad, and Potato Salad.

Entrées: (One fish, one beef, one poultry – exact preparation subject to change)

Desserts: 3 or 4 different Chef's Choice of Desserts Displayed.

The buffet provides a wide choice of selections so there is something for every taste and it is not possible to entertain special requests

FEHB OPEN SEASON

Fedweek.com & OPM

The Federal Employee Health Benefit (FEHB) program open season will be from Monday, November 9 through Monday, December 14, 2015. The open season applies to health, dental, and vision insurance and flexible spending accounts. The annual open season gives federal employees and retirees the opportunity to review their 2016 health plan choices and make changes. It also allows eligible employees to enroll for coverage. All open season elections will be effective January 1, 2016 for annuitants. FEHB enrollees are advised to review the benefits and premiums for their health plan choices and decide what coverage will best fit their healthcare needs in the coming year.

SELF + ONE FEHB COVERAGE

Beginning with 2016 Federal employees and annuitants will have a new option, self plus one, for FEHB coverage. Plans can cover the employee or annuitant plus 1 other person. That person can be a spouse, including valid common law, or your child under age 26 (or disabled prior to attaining age 26). This option can be selected during

the Open Season (November 9 – December 14, 2015) discussed in the previous item.

2016 FEHB PREMIUMS

myfederalretirement.com

2016 FEHB premium rates will increase by an average 6.4 percent for the enrollee share of premiums. This increase is twice as high as last year's premium increase of 3.2 percent.

As a general statement, OPM projects that while family coverage premiums for enrollees in FEHB will increase by 7 percent on average for 2016, those federal employees and retirees who are currently enrolled in a family plan and change to the new self plus one option in 2016 will save 6 percent on average compared with current premium rates. 33% of active employees with existing self and family coverage will shift to self plus one. 80% of annuitants with existing self and family coverage will shift to self plus one coverage. The federal government contributes approximately 70 percent of the total cost of a plan's premium.

However, as always, within the FEHB average there is substantial variation, with some plans substantially raising premiums and others reducing premiums.

The annuitant share of the Blue Cross and Blue Shield Standard Plan monthly rates will be: Standard Self - \$217.06 (an increase of \$19.83 over last year), Standard Self and Family - \$516.18 (an increase of \$54.01 over last year), and Standard Self Plus One - \$501.17. The new Self Plus One rate is \$15.01 less than the Self and Family plan.

The annuitant share of the Blue Cross and Blue Shield Basic Plan rates will be: Basic

Self - \$148.38 (an increase of \$11.00 over last year), Basic Self and Family - \$355.76 (an increase of \$34.09 over last year), and

Basic Self Plus One – \$348.29. The new Self Plus One rate is \$7.47 less than the Self and Family plan.

The new premium rates for 2015 for all health plans can be accessed at the OPM web site (<https://www.opm.gov>). Just click on Insurance, then Healthcare, then Plan Information, then Premiums. The rates will come up in Adobe Acrobat Reader format.

Information about Dental, Vision and Long Term Care coverages and premiums is also available at the OPM web site. Vision and dental plans can be for Self Only, Self Plus One, or Self and Family.

MEDICARE OPEN ENROLLMENT SEASON

The Medicare program's Open Enrollment Period, during which you can enroll in or switch plans, began October 15 and ends on December 7, 2015.

During this period, you may enroll in a Medicare Part D (prescription drug) plan or, if you currently have a plan, you may change plans. In addition, during the seven-week period you can return to traditional Medicare (Parts A and B) from a Medicare Advantage (Part C, managed care) plan, enroll in a Medicare Advantage plan, or change Advantage plans. Beneficiaries can go to medicare.gov or call 1-800-MEDICARE (1-800-633-4227) to make changes in their Medicare prescription drug and health plan coverage.

Beneficiaries should consider reviewing

their options for 2016. Prescription drug plans can change their premiums, deductibles, the list of drugs they cover, and

MEDICARE OPEN ENROLLMENT SEASON (Continued):

their plan rules for covered drugs, exceptions and appeals. Medicare Advantage plans can change their benefit package and their provider network.

2016 MEDICARE PART B PREMIUM

According to the 2015 Medicare Trustees Report, Part B premiums will increase by 52% — up to \$159.30 per month from \$104.90 — for 30% of beneficiaries. The trustees also predict that this increase will be accompanied by a hike in the Part B deductible — up to \$223 from \$147.

However, through the hold harmless provision in the Social Security Act, the dollar increase in the Part B premium is limited to the dollar increase in an individual's Social Security benefit. With no COLA expected, an estimated 70% of beneficiaries will be held harmless, meaning their Part B premium will remain stable at \$104.90.

Persons not receiving a Social Security benefit, such as CSRS annuitants who never worked under Social Security, are not held harmless. Persons who are paying higher Medicare Part B premiums due to income are also not eligible for the hold harmless provision. This roughly 30% of Medicare Part B eligibles will have to absorb the full projected premium increase. Those who are not held harmless and currently paying \$104.90 per month are expected to see their

premium rise to about \$159.30.

Senate Bill S. 2148 and House Bill H.R. 3696 have been introduced to keep Medicare

Part B premiums at their current rate for all Medicare beneficiaries in 2016.

RETIREE CONTRIBUTIONS TO THE CFC

Retirees from the government are eligible to contribute to the Combined Federal Campaign (CFC) if they so desire. The URL to the retiree section of the CFC web site is:

<http://www.cbacfc.org/index.php/donors/retirees-and-contractors>

A retiree may give electronically using a credit card via the online giving system, CFC Nexus. Another option is to use the searchable online charity database (or PDF of the guide) and print out the pledge form and mail in a check. The third option is to contact the CFC at info@cbacfc.org asking to be on their retiree list, and they will automatically send you a hardy copy guide and pledge form each year – the hard copy can be filled in and sent back with a check.

SENIOR MANAGEMENT ANNOUNCEMENTS

For the first time in our recollection, there have been no senior management announcements since the last issue of the HCFA/CMS Alumni News. We hope there haven't been any that we missed.

WHAT'S GOING ON IN THE

REGIONS?

As Ripley would say, "Believe It Or Not," we have many alumni members from the

WHAT'S GOING ON IN THE REGIONS?

regional offices and would like to hear from you. We would like to know if HCFA or CMS retirees are getting together and what they are up to. We'd be happy to publish short articles and there are no restrictions or limits (unless you are involved in criminal activities, ha).

We used to occasionally have "Whatever Happened To..." articles updating what retirees were doing but haven't had any input along these lines in a long time. If you think your retirement life is noteworthy we'd love to hear about it too.

KOMEDY KORNER

OLD MAN ON BENCH!

An old man of ninety was sitting on a park bench crying. A policeman noticed this and asked him why he was crying.

"Well," said the old fellow, "I just got married to a twenty-five year old woman. Every morning she makes me a wonderful breakfast, and we then have fun together laughing and relaxing. In the afternoon she makes me a wonderful lunch and then we make fun together laughing and relaxing again. At dinner time she makes me a wonderful supper and then we relax more and enjoy ourselves."

The policeman looks at the old man and said, "You shouldn't be crying! You should be the happiest man in the world!"

So the old man said, "I know! I'm crying

because I don't remember where I live!"

TOP 10 SIGNS YOU ARE OVER THE HILL

1. When you sleep, people worry you're dead.
2. Your back goes out more than you do.
3. Your best friend is dating someone half his or her age... and isn't breaking any laws.
4. You wear black socks with sandals.
5. When your idea of a night out is sitting on the patio.
6. It takes longer to rest than it did to get tired.
7. Your address book has mostly names that start with Dr.
8. You sit in a rocking chair and can't get it going.
9. Getting "lucky" means you found your car in the parking lot.
10. You forgot that you already had your 50th birthday

ROMANTIC OLDER COUPLE

An elderly couple had just learned how to send text messages on their cell phones. The wife was a romantic type and the husband was more of a no-nonsense guy.

One afternoon the wife went out to meet a friend for coffee. She decided to send her husband a romantic text message and she wrote:

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If you are sleeping, send me your dreams.
If you are laughing, send me your smile.
If you are eating, send me a bite.

If you are drinking, send me a sip.
If you are crying, send me your tears.

ROMANTIC OLDER COUPLE **(Continued):**

I love you."

The husband texted back to her, "I'm on the toilet. Please advise."

SANDTRAPS!

A woman turned 80 years old. She was an avid golfer, so she decided to move to Florida and join a country club.

On her first day at her new club, she was told that there wasn't anybody else available for a game just then.

Seeing her disappointment, and wanting to make her feel welcome, the female assistant pro offered to play with her, and asked her how many strokes she wanted for a bet.

The older woman said, "I don't think I need any strokes, I've been playing great lately. I just have a heck of a time getting out of sand traps."

True to her word, the 80 year old played beautifully. When they came to the par four 18th, she and the pro were all even. The pro hit a gorgeous tee shot, knocked her next one on the green, and two-putted for par.

The older lady hit a great drive, but her second shot landed in a steep-sided bunker

next to the green. Playing from the sand, she lofted a high, soft shot. It came down a few feet from the cup and rolled in for a birdie, winning her the match and all the money.

The 80 year old was still standing in the trap

when the pro walked over and said, "Beautiful shot! I thought you said you had a problem getting out of traps?"

"I really do," the 80 year old replied.
"Would you mind giving me a hand?"

SECRETS TO A LONG MARRIAGE!

Some people asked the secret of an old couple's long marriage.

They take time to go to a restaurant two times a week: a little candlelight dinner, soft music, and a slow walk home.

She goes Tuesdays; He goes Fridays.

"SENIOR" PERSONAL ADS

Submitted by Camille Grant

As seen in Florida newspapers (Who says seniors don't have a sense of humor?)

FOXY LADY: Sexy, fashion-conscious blue-haired beauty, 80's, slim, 5'4' (used to be 5'6'), Searching for sharp-looking, sharp-dressing companion. Matching white shoes and Belt a plus.

LONG-TERM COMMITMENT: Recent widow who has just buried fourth husband, and am looking for someone to round out a six-unit plot. Dizziness, fainting, shortness of breath not a problem

SERENITY NOW: I am into solitude, long walks, sunrises, the ocean, yoga and meditation. If you are the silent type, let's

get together, Take our hearing aids out and enjoy quiet times.

"SENIOR" PERSONAL ADS

(Continued):

WINNING SMILE: Active grandmother with original teeth seeking a dedicated flosser to share rare steaks, Corn on the cob and caramel candy.

BEATLES OR STONES? I still like to rock, still like to cruise in my Camaro on Saturday nights and still like to play the guitar. If you were a groovy chick, or are now a groovy hen, let's get together and listen to my eight-track tapes.

MEMORIES: I can usually remember Monday through Thursday. If you can remember Friday, Saturday and Sunday, let's put our two heads together.

MINT CONDITION: Male, 1932, high mileage, good condition, some hair. Has many new parts, including hip, knee, cornea, and valves. Isn't in running condition, but walks well.

OLD OCCUPATIONS!

What happens when people of different occupations get old?

- Old seers never die, they just lose their vision.
- Old sewage workers never die, they just waste away.

- Old skateboarders never die, they just lose their bearings.

- Old sailors never die, they just get a little dingy.

THE GOLDEN YEARS

The keys weren't in my pockets. Suddenly I realized I must have left them in the car. Frantically, I headed for the parking lot. My husband has scolded me many times for leaving my keys in the car's ignition. He's afraid that the car could be stolen. As I looked around the parking lot, I realized he was right. The parking lot was empty. I immediately called the police. I gave them my location, confessed that I had left my keys in the car, and that it had been stolen.

Then I made the most difficult call of all to my husband: "I left my keys in the car and it's been stolen."

There was a moment of silence. I thought the call had been disconnected, but then I heard his voice. "Are you kidding me?" he remarked, "I dropped you off!"

Now it was my turn to be silent. Embarrassed, I said, "Well, come and get me."

He retorted, "I will, as soon as I convince this cop that I didn't steal your car!"

IN MEMORIAM

**The Alumni Association respectfully acknowledges
the passing of the following
Alumni/Employees/Spouses and expresses its
sympathy to family members:**

**RICHARD C FAULSTICH (10/4/15)*
DANFORD R LANE (9/30/15)****

*HCFA/CMS Alumni Member & Alumni Board of Directors Member

**HCFA/CMS Retiree

**If you are aware of any other deaths of Alumni please notify the editorial staff
Oct 2015**