



# NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747  
National Active and Retired Federal Employees Association

Volume 40 No. 6

Web: [narfe.org/chapter1747](http://narfe.org/chapter1747)  
Facebook: NARFE Chapter 1747

February 2022

**GENERAL MEMBERSHIP MEETINGS** are held at the Bowie Senior Center, 14900 Health Center Drive Bowie, 20716 in Room 4. Meeting dates are the third Thursday of the month at 10:00 AM except in July and August. There is never a charge to attend and all meetings are open to the public. Please check your current newsletter or our website for any changes.

**EXECUTIVE BOARD MEETINGS** are held the first Thursday of the month at 10:00 AM in Conference Room 125, Bowie Senior Center. All chapter members are welcome.

**POSTAL ADDRESS:** NARFE Chapter 1747, P.O. Box 504, Bowie, MD 20718

## UPCOMING MEETINGS

- Feb 3** Executive Board Meeting - Zoom Meeting, 10:00am
- Feb 16** Post Retirement Tax Planning for Federal Employees, Federal Benefits Institute Webinar, 2:00pm
- Feb 17** General Meeting - Relationship between FEHB and Medicare, Medicare Part B Option, Jennifer Malave, Zoom Meeting, 10:00am

## PRESIDENT'S MESSAGE

Frank Lee

Two new tools have appeared to help us fight coronavirus. One is coronavirus tests that you can administer at-home. The advantages of these tests are that you can take them at-home and get results in about 15 minutes. They are antigen tests which are less sensitive than molecular tests. The antigen tests are less accurate in detecting disease in asymptomatic people. To increase confidence in a negative test, experts recommend testing frequently at regular intervals, also known as "serial testing".

A number of at-home test kits have been authorized by the FDA and can be purchased without a prescription online or from drugstores. Public health officials are urging Americans to get tested before traveling or gathering with friends and family members.

President Biden has announced a program to distribute these tests to people for free. You may request 4 free at-home tests from [www.covidtests.gov](http://www.covidtests.gov). Currently, the at-home tests are in short supply due to high demand.

The other new tool that has been introduced are antiviral pills from Pfizer and Merck. These pills are designed to fight the symptoms of coronavirus. Early tests on the Pfizer pill indicate that the drug cut hospitalizations and deaths by 90% when taken within three to five days of the onset of symptoms. Pfizer reported that its antiviral pill is effective against the omicron variant.

Oral antivirals have the advantage that they can be taken at-home rather than being administered at a health care facility. The U.S. government has agreed to purchase enough Paxlovid, the Pfizer antiviral drug, to treat 10 million people. The pills from both Pfizer and Merck are expected to be effective against omicron because they don't target the spike protein where most of the variant's mutations reside.

The current coronavirus surge has been more severe and lasted longer than anticipated. There is a big difference on the effect of the pandemic on those who have been vaccinated versus those who have not been vaccinated. People who have been vaccinated and have received their booster shot may not be infected and if they are infected, their symptoms will likely be mild and they probably will not be hospitalized.

COVID-19 is still the 400-pound gorilla controlling our lives and preventing us from returning to normalcy.

MD statistics (1-20-22): Cases: 7,445, 7-day avg, Deaths 65, 7-day avg, Hospitalizations 3,257

The Governors of Maryland and Virginia and the D.C. Mayor have all declared public health emergencies to help hospitals deal with the pandemic. Omicron has become the dominant variant of coronavirus. Most people being infected are unvaccinated people. They include children and adolescents who have recently become eligible for vaccinations and adults who have chosen not to be vaccinated. The best way to avoid being infected or avoiding getting seriously ill if you are infected is to get vaccinated and booster shots. While you may still be infected after vaccination, vaccinations will help you avoid the worst symptoms of the disease.

Most people being infected have not been vaccinated and they will have a much greater chance of being hospitalized and dying from covid-19. The bottom line is that you should get vaccinated to avoid getting the disease or suffering from severe symptoms of the disease.



As a result of our newsletter distribution changes, the number of hardcopy newsletters mailed decreased from 305 to 155, and the number of electronic newsletters sent rose from 150 to 305 for the January 2022 newsletter. It resulted in a decrease in our mailing costs of \$26.30. The printing costs remained about the same at \$216 because the printer increased his printing price even though the number of printed copies decreased from 500 to 300. The change resulted in a savings of about \$75 for producing the hard copy January newsletter.

#### **Alzheimer's Drive**

I would like to thank our members for their generosity in donating \$448 to our Alzheimer's drive which will be sent to the MD NARFE Federation.

#### **Future Programs**

- 2/17/22 Medicare Coordination with FEHB – Jennifer Malave
- 3/17/22 Outsmart the Scammers - Dawn Edgerton Cameron
- 4/21/22 Types of Available Home Care – Jennifer McAndrews
- 5/19/22 Legislative Wrap Up – MD Legislators
- 6/16/22 June Social Event – TBD

Because of covid-19 concerns, the January and February General Meetings will be conducted as Zoom meetings. Depending on the status of the virus, we may also hold other General Meetings as Zoom meetings.

#### **January General Meeting**

Thanks for attending the Jan. 20 General Meeting and for your patience as we resolved a Zoom problem that delayed some attendees from being admitted to the meeting. Diane Polangin did an excellent job in responding to the many tax questions posed by the attendees. A total of 23 people attended the meeting. The purpose of the General Meetings is to provide you information to help you meet life's challenges. I think that we met our goal today. Diane offered to answer any

additional tax questions that you may have by sending her an E-mail to [dpolangin@verizon.net](mailto:dpolangin@verizon.net)

#### **WEP Reform**

The Equal Treatment of Public Servants Act has been introduced to reform the Windfall Elimination Provisions (WEP). While NARFE's goal is to fully repeal the WEP and GPO, it views the introduction of this act as a good first step toward correcting this discriminatory provision which unfairly punishes public servants by reducing their Social Security benefits.

#### **Part B Premium Increase**

NARFE urges retirees to explore health plan options as Medicare Part B premiums climb. NARFE is concerned by the startling increase in the standard Medicare Part B premium, which will rise 14.5 percent to \$170.10 per month in 2022. This \$21.60 monthly increase represents the largest spike since the creation of Part B. This significant jump in premiums will hurt those Medicare is designed to protect-seniors with limited room in their budgets to absorb higher costs. The annual deductible for all Medicare Part B beneficiaries also skyrocketed, up \$30 to \$233. CMS defended the increase by pointing to rising health care costs, including the political drain on resources if an expensive new Alzheimer's drug is covered. While some cost growth may be unavoidable, the size of this increase underscores the need to allow Medicare to negotiate the price of drugs administered by physicians, which is covered by Part B.

#### **Senior Tax Relief**

The Maryland NARFE Federation is seeking tax relief for seniors through its 2022 State Legislative Program. Maryland has one of the highest costs of living in the nation, which discourages "aging in place" and encourages migration to senior friendly states. The Maryland NARFE Federation is seeking tax relief for seniors by urging the State legislature to:

- Eliminate or significantly reduce taxes on retirement income, so Maryland can aggressively compete with other more senior friendly states.
- Allow itemization of tax deductions on Maryland tax returns regardless of whether or not the taxpayer itemizes on their federal tax returns.
- Increase the pension exclusion amount and expand the general pension exclusion to include all sources of retirement income.
- Correct the 1990's Maryland tax code revision which raised the additional senior tax exemption to \$3,200, but inadvertently limited it to dependents aged 65 and above. This exemption should be applicable to all Maryland citizens age 65 and above.

Governor Hogan will propose senior tax relief legislation in the 2022 Legislative Session as part of his plan to invest the \$2.5 billion surplus from the 2021 Maryland state budget.



## Prescription Drug Price Increase

Pharmaceutical corporations have already raised wholesale prices by a median of 4.9% on more than 450 prescription medicines in 2022, according to a new analysis by Stat. The industry is expected to hike more prices throughout January. In 2021, the pharmaceutical corporations spread 783 price hikes throughout the first month of the year to avoid the heightened scrutiny of January 1 hikes. The initial batch of price increases includes a 4.9% increase on Trikafta, a blockbuster cystic fibrosis medication from Vertex that has no competitors and already has a list price of more than \$311,000 per year.

A recent three-year investigation by the House Oversight and Reform Committee found that drug corporations increase prices in the United States because the government does not regulate or negotiate drug prices. The Committee's report also revealed that price hikes went to executive bonuses and meeting revenue targets, not increased research and development or increasing the effectiveness of existing drugs.

## Free COVID-19 Tests

I was able to order 4 free at-home COVID-19 tests from [www.covidtests.gov](http://www.covidtests.gov). They are to be delivered by USPS.

## 2021 Weather Disasters

The National Oceanic and Atmospheric Administration announced Monday that at least 20 individual billion-dollar disasters occurred in the United States in 2021, the second-most on record. From tornadoes to floods, fires and hurricanes, the year featured a number of catastrophes, many of which were made more severe by human-induced climate change.

Racking up a price tag of more than \$145 billion, the disasters of 2021 combined into the third-costliest year on record dating to 1980, according to NOAA. At least 688 people were killed. The only costlier years were 2005, which featured Hurricane Katrina, and 2017, during which hurricanes Harvey, Irma and Maria made landfall.

The 2021 billion-dollar disasters include exceptional heat and drought in the western states, a rash of wildfires, a punishing cold snap in Texas, four tropical storms and hurricanes, and eight severe thunderstorm/tornado events. The exceptional year for these costly disasters concluded with two record-setting tornado outbreaks in the Southern and Central United States fueled by the nation's warmest December on record. The month was nearly seven degrees warmer than normal, with 10 states — mostly in the Southern and Central U.S. — seeing their record-warmest December.

The record-warm December capped the fourth-warmest year on record for the United States. The temperature averaged over the U.S. was 2.5 degrees above normal and fit into a long-term trend toward rising temperatures. All six of the warmest years on record in the United States have occurred since 2012.

## MEMBERSHIP CHAIR

Angela Hyman

### Chapter Activity Report 12/01/2021-01/20/2021

455	Chapter 1747 Members as of 01/20/2021
01	New Chapter Members – Sheryl Galchutt
00	Members Dropped for Non-Renewal
01	Members Passed – Frank B. Evans
10	New Prospective Members
11	Members Renewed
01	Reinstated

## TREASURERS REPORT

Vanessa Washington

Balance on: Nov 30, 2021	\$10,016.71
Income:	\$753.93
Expenses:	\$1,422.28
Balance on: Dec 31, 2021	\$9,348.36
Useable Balance on Dec 31, 2021	\$8,848.36

Reserve for Alzheimer's Fund	\$400.00
(Total as of January 2022 - \$448.00)	

## CHAPTER 1747 OFFICERS

Officer	Name	Contact #	Email
President	Frank Lee	410-672-5065	<a href="mailto:Flee0716@verizon.net">Flee0716@verizon.net</a>
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**HOPE TO SEE YOU AT THE NEXT IN-PERSON MEETING or ONLINE ZOOM MEETING**

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**GET YOUR COVID-19 BOOSTER**

**STAY SAFE**

**Greater Bowie-Crofton Area  
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