



FMA Chapter 3 News Norfolk Naval Shipyard

December 2020

The Monthly Meeting: Info and elections

NNSY America's Shipyard



Merry Christmas and a Happy New Year

Newsletter Editor Past President Andy Anderson

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*Visit the Federal
Managers'
Association Web site
www.fedmanagers.org*

From the President

FMA Family,

I hope you and your family are healthy and safe. We held our election process for the Chapter 3 Executive Board at our October monthly meeting. All positions * ran unopposed so the following is your Chapter 3 Executive Board for 2021:

President-* - Chops Clarke
Vice President- Jeris Smith
Treasurer-* - Jeff Shaver
Recording Secretary- Desiree Manley
Financial Secretary-* - Jessica Younger
Legislative Secretary-* - Artisha Ballard
Past Chapter and National President- Craig Carter
Trustee- Tashira Everette
Trustee- Curly Williams
Trustee-* - Anthony Britton

The new members who have been added to Chapter 3 in the last few months are:

John Dorshimer- C-300N
Liscon Butler- C-1130
Carven Anders- C-300
Mary Lou Komornik- PMO-555
Khiari Tyler- C-1142

We also welcomed two new “Lifetime Members”:

Marian Ramirez Powell
Brian Vick

Please welcome our new members to the largest, oldest and most influential managers association in the federal government. We have done a fantastic job in building our chapter membership over the last few years and we need to continue to do so. Every person who is eligible to join the Federal Managers Association should be afforded the opportunity to do so. If you need any recruitment brochures or applications please contact any Executive Board or Code Representative.

I know we have not been able to have our monthly member meetings but please know that at the chapter and national levels we are still serving and advocating for federal employees and retirees as much as ever but in different ways such as teleconferences and Zoom

meetings. We are still meeting with the Office of Personnel Management (OPM), Thrift Savings Board (TSP) and the Merit Staffing Protection Board (MSPB) all of which we have a seat on their respective boards. We are also in constant communication with our elected representatives.

We are still distributing our FMA masks and pocket calendars to all of our Chapter 3 members. To get yours please contact any Executive Board Member or Code Representative.

President- Chops Eric.clarke@navy.mil 757-419-9642

fmachops@gmail.com 757-714-9378

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Treasurer- Jeff Shaver- Jeff.a.shaver2@navy.mil- 757-701-8085

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Financial Secretary- Jessica Younger Jessica.younger@navy.mil 757-374-6699

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Trustee- Curlee Williams Curlee.williams@navy.mil 757-615-2487

Trustee- Anthony Britton-Anthony.britton@navy.mil 757-636-2798

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National President- Craig Carter Craig.carter@navy.mil 757-646-6076

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Shaysha Banks Code-990 Shaysha.banks@navy.mil 757-532-3740

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Margaret Magruder- Retirees- Mb.magruder@verizon.net 757-621-2334

Danielle Larrew- Membership Coordinator - Danielle.larrew@navy.mil 374-6703

The desk calendars should be in the first week of January.

Our Annual National Conference will be held virtually this year at the beginning of March. Our conference committee is working out the details on training, officer reports, budgets and elections etc. and we will get this information out as soon as possible so that everyone will have the opportunity to participate.

In closing, it truly has been a blessing and a privilege to serve as your President the last four years. The trust and support you have provided to me to lead this exceptional chapter are greatly appreciated.

I will still be involved at the chapter level as I am still on the Executive Board as the past Chapter 3 President and also as your FMA National President.

We have made great strides as a chapter because of our continued involvement at our command, our partnering with the other associations as well as the Employee Resource Groups (ERG's), our involvement in our communities and advocating for all federal employees and retirees.

Please give the new President and the Executive Board the same support that you have shown me and we will continue to grow and prosper. Chapter 3 is one of the most influential and strongest chapters in the association and it is because of our strong and committed membership.

***See attached form we still have Jackets for sale if you are interested in getting one. ***

Craig
Craig Carter
Chapter 3 President
National President
Federal Managers Association
757-646-6076





Jacket Order Form

Name:

Phone Number:

E-mail:

Jacket Size (Circle one):

Women's

Small Medium Large X-Large XX-Large XXX-Large

Men's

Small Medium Large X-Large XX-Large XXX-Large

Jacket Color (Circle one):

Battleship Gray

Navy Blue

Customization (name to be embroidered on right side, see example below):

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Amount enclosed: \$

check/cash (Circle one)

*Jackets are \$50 (member pays **\$30**/chapter pays \$20)*



Submit payment and order form to Craig Carter
Contact: (757)646-6076 or
craig.carter@navy.mil

A Note from Maggie

A NOTE FROM MAGGIE:

One of the most frequent questions asked at retirement is:

Should I enroll in Medicare after retirement if I have Federal Employee Benefits Program Insurance?

Are you unsure about whether you should enroll in Medicare after you're retired if you're also covered under the Federal Employees Health Benefits Program? If so, you're not alone. The number one query I get in my email inbox starts something like this: "I have a simple question for you. I'm about to turn 65 and I'm not sure what to do about Medicare enrollment."

Unfortunately, this is not a simple question to answer. First of all, Medicare has four parts: A (hospital insurance), B (outpatient or doctor's coverage), C (Medicare Advantage) and D (prescription drug coverage). Each part provides benefits that are largely duplicated by FEHBP coverage. In addition, you will continue to be covered by your FEHBP plan even if you choose not to enroll in Medicare. Despite both of these facts, the majority of federal retirees choose to enroll in Medicare Part A and Part B. Let's explore why.

Most people will have paid the Medicare hospital insurance tax (1.45 percent payroll tax) during their careers and will automatically be entitled to Medicare Part A without paying a premium. This coverage, when combined with most FEHBP plans, will generally cover 100 percent of hospital room and board and other inpatient expenses when Medicare Part A is the primary payer. (Generally, Medicare pays first once your FEHBP premiums are being deducted from a federal retirement check rather than from you or your spouse's paycheck.)

Most federal employees and retirees do not choose to enroll in Medicare C or D. Medicare C can be used instead of FEHBP. It includes Medicare A and B along with additional benefits that may include dental, vision, hearing and prescription drug coverage. Part D provides additional prescription drug coverage for retirees who may not have prescription benefits that meet the Centers for Medicare and Medicaid Services minimum coverage standards. Generally, this does not include federal retirees covered by an FEHBP plan.

That leaves Part B. In 2016, the [Congressional Research Service reported](#) that 86 percent of federal retirees 65 and older who were enrolled in a fee-for-service FEHBP plan (such as Blue Cross/Blue Shield, GEHA or NALC) had also signed up for Medicare parts A and B. And 56 percent of retirees who were enrolled in an HMO (such as Kaiser Permanente or United Healthcare) were also enrolled in parts A and B. The report said that in the previous 20 years, the percentage of retirees enrolled in a fee-for-service FEHBP plan and Medicare A and B had dropped by 6 percent. The percentage of retirees enrolled in an FEHBP HMO plan and parts A and B had declined by more than 10 percent.

This drop in Medicare enrollment can be attributed largely to the rising cost of Part B coverage. The standard 2018 premium is \$134 per month per individual enrolled. So for a married couple, the cost would be \$3,216 per year. In addition, an income-related monthly adjustment amount can raise the cost considerably higher.

About 70 percent of Medicare enrollees are covered by a “hold harmless” provision that prevents the annual increase in their premiums from exceeding the cost-of-living increase in Social Security benefits if the premiums are automatically deducted from their Social Security payments. This applies to about 70 percent of Medicare enrollees. Some 42 percent of Part B enrollees who are subject to this provision for 2018 pay the full \$134 standard rate because the 2018 increase in Social Security was adequate to cover the additional cost of Medicare Part B.

People who are 65 or older and covered by a health plan based on current employment can delay enrollment in Medicare Part B without penalty. They will have a special enrollment period that will follow their retirement by eight months. Those who aren't covered by health insurance based on current employment will incur a permanent 10 percent surcharge on the Part B premium for every 12-month period that enrollment is delayed.

So why might you want to add Part B to your FEHBP coverage when you're over 65 and retired? I recently was talking to a federal retiree who requires physical therapy to treat knee problems stemming from years of pounding the pavement as a runner. Her out of pocket expense for the therapy is \$100 per visit. She is entitled to a generous federal retirement benefit and has a substantial balance in her TSP account, but she limits her therapy visits to less than those prescribed by her doctor because of the out of pocket expense. If she were enrolled in Medicare Part B, her FEHBP plan would waive the out of pocket expense because Medicare would be her primary payer. Medicare would pay 80 percent of the Medicare-approved amount and her FEHBP plan would only have to cover 20 percent. If her provider participates in Medicare and accepts the Medicare allowance as payment in full, then she would have no out of pocket expense.

Although having Medicare Part B would save her the coinsurance to receive her physical therapy as prescribed by her doctor, she would still be required to pay the additional Part B premium every month whether or not she was receiving therapy. To control the cost of FEHBP premiums in addition to the cost of Part B, she could opt to reevaluate her FEHBP plan enrollment.

Here are some other tips about enrolling in Part B:

- If you're eligible, use TRICARE for Life and [suspend FEHBP](#) during retirement. TFL provides "wraparound" coverage when combined with Medicare A and B and also includes a generous prescription drug benefit.
- Check to see if your FEHBP plan offers a health fund or a Medicare reimbursement account. Some plans provide payments to help offset the cost of Part B.
- Keep in mind that the majority of your lifetime health care needs may lie ahead of you. It's more likely you'll need expensive care in your later years.

FEHBP open season is coming soon. This year's dates are Nov. 12 to Dec. 10. Open season provides an opportunity to evaluate your health insurance needs and make the best choice of coverage for you and your family. GovExec:8/2018

Maggie is the present Retiree Rep.

(Maggie was Past Financial Secretary and also the Angel in Shop Personnel that was a God send to any of us working in resources at that time.)



A Note from Steve

Overused expressions reduce their importance

In my opinion, we're overusing some once-useful expressions in speech and in our writing to the point that we're minimizing their importance, usefulness and emphasis. It's kind of like seeing a clever commercial for the first few times, followed by seeing it ad nauseam. You choose your favorite annoying, repetitive radio or television commercial!

I'm not saying we shouldn't use some of the following terms, but I'm saying we should use them sparingly.

When I was studying journalism at Penn State University 60 years ago--when legendary football coach Joe Paterno was the Nittany Lions assistant coach--my professors drummed into our classes the importance of not overusing popular terms, whether we were speaking, writing for print, or broadcast news stories. Nowadays, with exposure to instant communication, the need to feed the insatiable appetite of 24/7 news operations, and ever-present government-speak--frequently known as gobbledegook and acronyms--we're deluged with once useful words that have become clichés.

Here are some of these overused expressions I wish were used more sparingly. I admit I use some of these terms when I should find alternate ones.

For example:

--Throwing someone under the bus

--Something on steroids

--Someone went missing vs. was reported missing

--The real deal

--Something that's going in the wrong direction

--Boots on the ground

--That's the bottom line

--Someone did the heavy lifting

--Low-hanging fruit

--Not spiking the football

--Carrying the water, politically speaking

--I don't mean to interrupt you, but...with all due respect, then blast someone's comments

--Absolutely

--Impacted should be reserved for impacted wisdom teeth—consider using affected by

--It goes without saying: so why say it?

--With that said

Growing the economy (how about saying expanding it, instead?)

Something that's a game changer

Let me end this column by saying I've highlighted some terms that demonstrate where the rubber meets the road. **Oops!**

Steve Milner: Past NNSY PAO



A Note from Jim

Top 7 Skills Leaders Should Never Stop Learning

With hectic schedules and entire organizations and workforces to manage, business leaders often find themselves too busy to continue their own career growth and education. But being in a position of leadership typically requires quick thinking and advanced adaptability, which is why business owners should never stop honing their professional skills. These seven entrepreneurs share some of the most crucial skills leaders should focus on developing if they want to constantly improve their leadership, and why it's important to prioritize these skills over others.

Communication

Great leaders stay up to date with current strategies and tactics that will have an impact on their organization. One skill that always needs to be developed and fine-tuned is communication. Clients and employees are the lifeblood of your organization. When you constantly improve your communication and understanding of other individuals, you have the insight to



keep moving your team forward.

Listening

Communication is indeed key, but leaders need to understand that an essential part of this skill is the ability to truly and actively listen. Most of the time, leaders assume they need to do the most talking. The best leaders listen more than they talk. Listening is the kind of skill that can always improve over time. Learning to communicate back in a simple way can have a very positive impact on your leadership style. Overcommunication is something to strive for in business, but that doesn't mean overtalking.

Self-Awareness

Perhaps one of the most important skills a leader should focus on is self-awareness, as that can drive future career growth as well as help hone crucial traits. The higher you get in a leadership position, the harder it will be to get objective feedback on your performance from those around you. The best leaders are always working to improve their self-awareness so they can sniff out the 'yes people' around them.

People Skills

We are in a technology rush and we another human being. A leader you can think of -- if it does not




forget that any success, business or recognition will be done by should never stop learning people skills. You can have everything relay to people or service the people, you have garbage.

Empowering Others

Learning to encourage others is also key when it comes to managing your workforce. Today's leaders should learn how to empower their teams to do their best work. Leaders should learn how to trust their employees to do their jobs with the right tools. This will free up more time for the leaders to work toward attaining the larger goal.

Creativity

Another important skills leaders should nurture and grow in themselves is creativity, which is often stunted when doing repetitive tasks every day. One day you'll need to use that creativity in a marketing campaign or piece of content. Much like a physical muscle, you must learn to exercise your creative thinking skills.  A possible solution is to always try to come up with unique approaches to the issues you're facing.

Positivity

Everyone has bad days or goes through a slump where they're not motivated in their work. So, it's important to continue to work on being a motivating and positive leader. Staying motivated and positive is essential for a good leader who wants to maintain a good working environment for all employees. Because your bad mood can affect your entire team, you need to make sure you continue to work on recognizing the good work of others, helping your team members and developing rapport.

Together we will grow "one by one"

James Mahlmann Retiree

(Past FMA National Vice President, Past Chapter 3 President)





**Federal Manager's Association Chapter 3
Norfolk Naval Shipyard
Calendar 2020**



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Michelle Lappin C-300 202 michelle.lappin@navy.mil
Shaysha Banks C-090 374-740 shaysha.banks@navy.mil

Congressional Representatives

117th Congressional Representatives

Senate:
 Mark Warner – (D-VA) www.senate.gov/Warner
 Tim Kaine – (D-VA) www.senate.gov/Kaine
 Rob Portman – (R-OH) www.senate.gov/Portman
 Richard Burr – (R-NC) www.senate.gov/Burr

House:
 1st Robert Wittman – (R-VA) www.house.gov/Wittman
 Elaine Luria – (D-VA) www.house.gov/Luria
 3rd Robert Scott – (D-VA) www.house.gov/Scott
 4th Donald McEachin – (D-VA) www.house.gov/McEachin
 1st B.K. Butterfield – (R-NC) www.house.gov/Butterfield
 3rd Greg Murphy – (R-NC) www.house.gov/Murphy

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27	28	29	30	09 – Labor Day							25	26	27	28	29	30	31	11 – Veteran's Day – Holiday 24 – Thanksgiving Day							27	28	29	30	31	25 – Christmas Day 26 – Christmas Party				

Regular Monthly Meetings
 Paydays
 Holidays
 Saturdays, Sundays and (Non-Work)

AUTHORIZATION OF VOLUNTARY ALLOTMENT
FOR PAYMENT OF EMPLOYEE ASSOCIATION DUES



Federal Managers Association

Membership Application

UPON COMPLETION, THIS FORM BECOMES SUBJECT TO PROVISIONS OF THE PRIVACY ACT
PLEASE PRINT CLEARLY
*FOR PAYROLL DEDUCTION ONLY

Name of Employee	Badge No.	SSN
Home Address Including 9 Digit Zip Code (found on your driver's license)		
*Agency/Code/Department:		
Name of Employee Organization: Federal Managers Association Chapter 3 Norfolk Naval Shipyard P.O. Box 1232 Portsmouth, VA 23705		
I hereby authorize the above-named agency to deduct from my pay each pay period, \$7.00, the amount certified as the regular dues of the Federal Managers Association, Chapter 3, Norfolk Naval Shipyard and to remit such amounts to that employee organization in accordance with its arrangements with my employing agency. I further authorize any change in the amount to be deducted, which is certified by the above-named employee agency as a uniform change in its dues structure.		
Employee signature:	Date	Recruited By:
E Mail Address (work):	Personal Phone #:	Work Phone#:
E Mail Address (personal):		

- NEW CHAPTER MEMBER
- RETIRED MEMBER
(Annual dues for the Retired Member shall be submitted with this application)
- ADDRESS CHANGE

SECRETARY'S SIGNATURE _____ (Artisha Ballard)

Return completed form to whoever invited you or mail to:
Federal Managers Association Ch. 3
P.O. Box 1232
Portsmouth, VA 23705