



San Fernando Valley Chapter 61

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Regular meetings are the first Wednesday of each month except June, July, and August

Our Website NARFE 61 narfe61sfv.org

November 2025 Meeting, Wednesday, November 5, 2025

Meeting Location: Lulu's Restaurant

16900 Roscoe Blvd. Van Nuys, CA 91406

Please arrive at 11:30 am-- Meeting starts at Noon

Executive Board meeting at 10:30 am prior to the regular meeting

Election of Officers at this Meeting

President's Report by Charles Feistman

Elections will be held at our next Chapter meeting. Please come to our meeting and vote for your next years officers.

Government shutdowns have historically been an precarious time for federal workers, both for those required to remain on the job without pay and those furloughed. This shutdown comes with added financial uncertainty. A draft memo from the White House, first reported by Axios and confirmed to NBC News by the White House, suggests not all federal workers on furlough are entitled to receive back pay once the government reopens. Asked about back pay, President Donald Trump said on Tuesday, "I would say it depends on who we're talking about."

"It really depends on who you're talking about," Trump said. "But for the most part, we're going to take care of our people. There are some people that really don't deserve to be taken care of, and we'll take care of them in a different way."

Trump has also threatened mass firings, if Democrats won't agree to the GOP funding proposal.

Back pay guaranteed by law

The memo runs counter to a federal law that requires back pay for federal workers after a shutdown ends, and to recent guidance from the Trump administration. Congress passed the Government Employee Fair Treatment Act of 2019, and Trump signed it, after the last government shutdown, which lasted for a record 35 days. "Each employee of the United States Government or of a District of Columbia public employer furloughed as a result of a covered lapse in appropriations shall be paid for the period of the lapse in appropriations," according to the law. In prior shutdowns, Congress would pass a bill to provide federal workers with back pay.

The stalemate over how to end the government shutdown is stretching into another week without a clear resolution in sight, as both parties trade blame for the funding lapse. Two dueling measures to fund the government and end the shutdown failed in the Senate for a fifth time Monday. Senate Republicans have been seeking to peel off Democratic support for a House-passed measure, which would fund the government until Nov. 21, while Democratic leaders have remained firm in their demand that a funding measure include an extension of health insurance tax credits. Speaker Mike Johnson canceled plans for the House to return to Washington this week. He said Monday that "there's nothing for the House to negotiate" and that the lower chamber "has done its job." Senate Minority Leader Chuck Schumer argued on Sunday that a shutdown will only be resolved with a meeting between congressional leaders and the president.

President Trump said he believes progress is being made on resolving the shutdown, as congressional Democrats and Republicans remain far apart on a deal to fund the government. "I guess we're making progress," Mr. Trump told Newsmax host Greg Kelly on Monday night, before saying "they should have never shut it down," referring to Democrats. Congressional Democrats have pushed for extensions of health insurance tax credits as part of any deal to reopen the government, but Republicans have said health care should only be discussed after the shutdown ends. Mr. Trump said earlier Monday he's open to negotiating with Democrats on tax credits, but later said Democrats need to vote to end the shutdown first.

The Federal Benefits Open Season will be held from November 10 through December 8, 2025. During this time, federal employees, annuitants, and other eligible individuals have the opportunity to review their FEHB and FEDVIP plan options, make changes, and enroll for the upcoming benefit year that begins January 1, 2026.

The Office of Personnel Management (OPM) has released the 2026 FEHB premiums for the Federal Employee Health Benefits Program (FEHB) and the Federal Employees Dental and Vision Insurance Program (FEDVIP). The total average increase for the enrollees' share of the 2026 FEHB premiums for current non-postal federal employees and federal retirees will be 12.3% next year. In 2025, the overall average premium increase was 13.5%,

it increased 7.7% in 2024, and it was 8.7% in 2023. The total average increase for the 2026 FEHB premiums will be 10.2%. It was 11.2% in 2025, 5.8% in 2024 and 7.2% in 2023. The federal government pays for about 70% of the total cost of federal employees' health insurance, so it's still a valuable benefit for federal employees and retirees despite the steep annual premium increases.

For Postal workers and retirees, the total average increase in the enrollees' share of premiums will be 11.3%. The total average increase will be 9%. In 2026, the FEHB Program will have 47 participating carriers offering a total of 132 plan options. The Postal Service Health Benefits Program (PSHB) will have 17 participating carriers offering a total of 75 plan options. FEDVIP will have 11 dental carriers offering 21 plan options and five vision carriers offering 10 plan options.

The full listing of FEHB premiums is available on OPM's website.

Visit our web site: [NARFE 61 narfe61sfv.org](http://NARFE61.narfe61sfv.org)

We look forward to seeing you at our next meeting. Please come and see us and your fellow members and get up to date information that may benefit you. All Members are welcome to attend.

Our next meeting will be Noon, at Lulu's restaurant on Wednesday November 5, 2025. We will start at noon so be early so you can order lunch.

Executive board will meet at 10:30 am.

Vice President's Report by Rebecca Faso

Now that the cooler weather is here you may enjoy this easy recipe for dinner.

Chili Relleno Caserole:

Ingredients =

3 eggs

1 can carnation evaporated milk

3 Tbls flour

1 small can chopped Ortega chillies

1/2 lb each grated jack & cheddar cheese.

Beat eggs.

Mix flour with milk. Add eggs, chili and cheese .

Pour into a 9 x 13 or 9 x 9 pan. Spray with Pam lightly on the bottom of pan. (If using 9 x 9 pan it will take longer to bake.)

Bake at 325 for 15 to 20 minutes or until firm in the middle.

Enjoy.

Public Relations report by David Rittenberg

NARFE Newsline, a weekly newsletter that goes out to NARFE members on Tuesdays, delivers breaking and key federal benefits news and information from NARFE and media sources around the country. You also receive key updates about federal benefits and advocacy efforts, as well as lifestyle topics.

While every Open Season will present new information, the Federal Benefit Institute's Webinars on Demand dating back to 2019 contains a wealth of helpful, broad benefits topics. These expert-moderated training videos arm members with benefits knowledge to not only keep you informed during Open Season, but year- round. Visit www.narfe.org/webinar-archive.

Federal Employees Dental and Vision Insurance Program (FEDVIP) does not require five years of coverage before retirement, and retirees may enroll even if they are not enrolled during employment. You can find eligibility information at <https://www.benefeds.gov/eligibility> and plan information at <https://www.benefeds.gov/>.

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