

AFGE Local 1263 Newsletter (# 7)

Sunday, 24 November 2024

FEHB/FEDVIP/FSAFEDS Open Season (Post-Fair) Issue

If ever there was a year to review your FEHB coverage -- and premiums - it's THIS YEAR.



"Federal employees and annuitants should expect to pay much more for health coverage next year.

The enrollee's share of premiums is

going up 13.5% on average,

which is almost double from last year. [...]

How will this impact YOU this open season?"

Today, I'll walk you through premium changes in popular plans ..."

Kevin Moss
Senior Editor
Consumers Checkbook

WATCH: "A Closer Look at 2025 FEHB Premiums: Checkbook's Guide to Health Plans" <https://youtu.be/2sAe-YnHwgA> (7-minute video)

In this issue:

FEHB Health costs going up 13.5% (on average).

(Some coverages increasing more than 13.5%.)

Hyperlinks to short, informative videos, two FEHB
"Comparison Tools" & one FEDVIP "Comparison Tool." Open

Season closes: Monday, 9 December

- * **Video-Links** for FEHB/FEDVIP/FSA Plan Information (2025)
- * FEHB/FEDVIP **Plan Comparison Tools**
- * Health Insurance Basics (Investopedia): Coinsurance vs. Copays

Our thanks to everyone who came to last week's Union
meetings (Wednesday at PoM – or Friday at the DoD Center)
and shared in our group discussion on

FEHB coverage in 2025

"Life after DLI" by Kalyn Shubnell

Use-or-Lose Leave **Deadline** is approaching

Leave Year	Leave Year Beginning Date	Leave Year Ending Date	Deadline to Schedule "Use or Lose" Annual Leave
2024	January 14, 2024	January 11, 2025	November 30, 2024

Monterey Peninsula Event Calendar

(Events for Thanksgiving Weekend)

Video-Links for FEHB/FEDVIP/FSA Plan Information (2025)

A Closer Look at 2025 FEHB Premiums (Checkbook's Guide to Health Plans) (7:14)

<https://youtu.be/2sAe-YnHwgA>

13.5% FEHB Premium Increase: How Will It Affect Federal Employees & Retirees? (7:04)

<https://www.youtube.com/watch?v=OsGTdDGuiNQ>

BCBS Basic vs. Standard: What You Need To Know! (Fedway Financial) (12:57)

https://www.youtube.com/watch?v=tB2FgB_T20M

How to Use Checkbook's Guide to Health Plans (2020) (6:31)

<https://www.youtube.com/watch?v=MiyKywYxMMQ>

FEHB Comparison Tools - OPM vs Consumer CheckBook (2021) (18:56)

<https://www.youtube.com/watch?v=98hfOW3w8lo>

How to Maximize FEDVIP (Dental/Vision) During Your Career & Retirement

https://www.youtube.com/watch?v=RlsTxf_HbJs

FOR RETIREES

What's new: FEHB & Medicare 2025 for Annuitants (Consumer Checkbook) (1:13:53)

<https://youtu.be/sqPRIZxSsgo>

FEHB/FEDVIP Plan Comparison Tools

OPM's FEHB tool (Free) vs. Consumer's Checkbook's FEHB tool (\$15)

<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/>

<https://www.checkbook.org/newhig2/year25/search.cfm>

We recommend buying the "Consumer Checkbook's FEHB Comparison Tool (\$15), above.

List of Available FEHB Plans, State-by-State

<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/>

List of Available FEHB Plans in California

<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/2025/state/ca>

OPM: Healthcare Plan Information and Premiums

<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/>

List of Plans where "Self + 1" rates are MORE EXPENSE THAN "Self and Family" rates

<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/2025/fehb/2025-spo-vs-sf-fehb.xlsx>

Other FEHB Materials from OPM

<https://www.opm.gov/healthcare-insurance/healthcare/reference-materials/#url=Open-Season>

<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/contactsearch/index/>

FEDVIP (dental/vision) Plan Comparison Tool (from OPM)

<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/fedvip>

Health Insurance: How It Works

(From the Investopedia Series: "[Health Insurance Basics](https://www.investopedia.com/terms/h/healthinsurance.asp)")

<https://www.investopedia.com/terms/h/healthinsurance.asp>

Excerpt from the above Investopedia series:

“Coinsurance and copays are important concepts to help you understand the costs of health insurance. These and other out-of-pocket costs affect how much you'll pay for the healthcare you and your family receive.

- **A copay** is a set rate you pay for prescriptions, doctor visits, and other types of care.
- **Coinsurance** is the percentage of costs you pay after you've met your deductible.
- **A deductible** is the set amount you pay for medical services and prescriptions before your coinsurance kicks in fully.
- After you have spent the **out-of-pocket maximum**, your healthcare plan should cover 100% of eligible expenses.

Generally, the lower your monthly premiums, the more out-of-pocket expenses you must pay before insurance begins to cover your bills.”

By [Allison Martin](#)

Reviewed by [Thomas J. Catalano](#)

Fact checked by [Betsy Petrick](#)

(Updated: October 04, 2024)

FOR THIS entire series (“Health Insurance Basics”) SEE:

<https://www.investopedia.com/terms/h/healthinsurance.asp>



Life after DLI: Kalyn Shubnell

"There is nothing either bad or good but thinking makes it so."

-- Shakespeare

...

How Coaching Changed My Life

Working at the Defense Language Institute for 20 years, I learned a lot. I learned how to live through disappointment, to control frustration, and navigate anger. I also learned patience, forgiveness, resilience, how to be a better listener, and to look at both sides of a story. I learned that good people really do exist in this world.

It was at DLI where I learned about professional coaching. When I first heard about coaching, I was dubious. When I first experienced coaching, my eyes were opened. Opened to a new way of thinking, a new way of processing, and a new way of living. Coaching became my main tool to help me through challenging work relationships, career decisions, and personal goals.

It's said that therapy is looking back, and coaching is looking forward. This is very true. Coaching taught me to look within and learn about me. It taught me that we can reframe our negative response into a positive. We can challenge ourselves and embrace change. We can forgive others as well as ourselves and move forward with fresh eyes and an open heart.

If you find yourself struggling with your job, your team, your duties, your job search, your career planning ... I highly recommend coaching. If you're struggling to keep your head up and your spirits high or struggling with where you're going ... I highly recommend coaching. If you know what you want and who you are but could use some help finding your next steps ... I highly recommend coaching.

Today I am a trained professional coach with over 100 hours of coaching experience. My clients are federal employees. A couple years ago I started the coaching program at DLI (through OLOA), which is still running today and available to you free as a federal employee. In addition to being a coach for the federal government, I co-produce the Coaching Chat and Chew, a monthly gathering of coaches from multiple federal agencies coming together to share best practices in coaching. Even though I'm no longer at DLI and do not run a coaching program, I remain a federal coach. As often as I can, I make myself available to coach DLI employees (whom I still love dearly).

When I left DLI on October 15th, 2023, it was to spend more quality time with my mother and family. I was happy with my job and loved working with the coaching program. It was not an easy decision to leave. I miss friends and colleagues; I miss the coaching program and those who embraced coaching. Since leaving, I was gifted a year with my mother, a year full of fun times and laughter. A year I would not have had if I had stayed in Monterey.

Mom passed peacefully on October 18th, 2024. Though I gave up a lot careerwise to move closer, the time with mom was priceless. If it hadn't been for coaching and how it helped me reevaluate my own life, I would have missed out on this past year with mom.

Life is short.

My mother's favorite phrase was "I got this." Mom had a rich life. At her Celebration of Life more than 300 people were in attendance and many more online. The road she traveled was far and wide. She helped many people and organizations along the way. Her happiness was in supporting others. And she fully supported my life of coaching. Thanks mom, for giving me my servant heart.

Coaching is growing in the federal world and is being embraced by more and more organizations as they see successes and growth in their employees.

Where do you want your road to take you? What steps do you need for your journey? DLI may be your last job, or it may be a steppingstone to a new future for yourself. Perhaps coaching can help. No matter where the road takes you while you're at DLI or not, just remember: **You got this!**

Note: As federal employees, we have access to the Employee Assistance Program where we can request counseling, legal, and financial support services.

In addition to those services, DLI offers free professional coaching. Let coaching help you move forward. Contact your OLOA coaching program manager:

hyeyeon.lim@dliflc.edu

Kalyn Shubnell
Professional Coach

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Fact Sheet: Leave Year Beginning and Ending Dates

A leave year begins on the first day of the first full biweekly pay period in a calendar year. A leave year ends on the day immediately before the first day of the first full biweekly pay period in the following calendar year.

Employees may carry over to the next leave year a maximum amount of accrued annual leave (240 hours for most employees). "Use or lose" annual leave is the amount of accrued annual leave that is in excess of the employee's maximum annual leave limitation for carry over into the next leave year. Employees must "use" their excess annual leave by the end of a leave year or they will "lose" (forfeit) it. An agency may consider restoring annual leave that was forfeited due to an exigency of the public business or sickness of the employee **only** if the annual leave was scheduled in writing before the start of the **third biweekly pay period prior to the end of the leave year**.

The beginning and ending dates of the leave years shown below apply to **most employees**. However, some agency payroll systems use a different pay period schedule. Employees should contact their agencies to verify the beginning and ending dates of a particular leave year.

Leave Year	Leave Year Beginning Date	Leave Year Ending Date	Deadline to Schedule "Use or Lose" Annual Leave
2030	January 06, 2030	January 04, 2031	November 23, 2030
2029	January 07, 2029	January 05, 2030	November 24, 2029
2028	January 09, 2028	January 06, 2029	November 25, 2028
2027	January 10, 2027	January 08, 2028	November 27, 2027
2026	January 11, 2026	January 09, 2027	November 28, 2026
2025	January 12, 2025	January 10, 2026	November 29, 2025
2024	January 14, 2024	January 11, 2025	November 30, 2024

From: <https://www.opm.gov/policy-data-oversight/pay-leave/leave-administration/fact-sheets/leave-year-beginning-and-ending-dates/>

Local Peninsula Event Calendars (continually updated):

<https://www.seemonterey.com/events/>

<https://whatsupmonterey.com/events>

https://calendar.montereycountynow.com/calendars/all-events?proxy_host=calendar.montereycountynow.com&proxy_slug=monterey-county-weekly

| ICE SKATING BY THE BAY



Nov 22 - Dec 31, 2024 at 11:00 AM to 10:00 PM

Custom House Plaza

4 Custom House Plaza
Monterey, CA 93940

 Add To Trip

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| EVENT INFO

INCORRECT INFORMATION? LET US KNOW

Celebrate the holidays amidst Monterey Bay's coastline at Ice Skating by the Bay's seasonal ice skating rink located in Custom House Plaza behind Portola Hotel & Spa. Skaters can spend the day in a winter wonderland right by the Bay.

OPEN DAILY

Monday - Saturday

11am to 10pm

Sunday

12pm to 8pm, Including Holidays

ADJUSTED HOURS

December 5-8th & 12-15th (Monday - Thursday): 3pm to 10pm

ADMISSION

Adults: \$15 • Children 12 & under: \$13 • Skate Rental Fee: \$5

Season Pass: \$225 for the entire season. (Skate rental not included)

Military Mondays: Buy one, get one free admission with a valid military ID. Limit of 6 people per ID. Skate rental is not included.

See: <https://whatsupmonterey.com/events/holiday-events/ice-skating-by-the-bay/595>

"Spirits of the Sea" Native American Flute & Drumming Circle



Join Barbara Palmer & P.J. Carter for this hour of amazing sound, spirit and soulful music. All levels are welcome from beginner to advanced. Bring your Native American flute and come have fun!

2nd & 4th Thursdays 11am to 12pm in the CSA Sanctuary
\$10 Love Donation Suggested

See: <https://www.centerforspiritualawakening.org/>

THANKSGIVING WEEKEND

Friday Nov. 29th Pre-Show 2-5
Saturday Nov. 30th 10-5 | Sunday Dec. 1st 10-4

**HANDMADE CRAFTS, FINE ART,
JEWELRY, GIFTS & FOOD**

THANKSGIVING WEEKEND
Benefit for the Big Sur Grange

Follow us:

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Big Sur Grange Harvest Fair

📍 Big Sur Grange Hall #742

Fri, Nov 29 - Dec 01
Friday 2-5pm, Sat. 10am-5pm, Sunday 10am-4pm

Discover one-of-a-kind, handcrafted treasures! Join local artists offering everything from beaded jewelry, photography, handmade clothing, and pottery—all 100% crafted by the artists themselves.

Big Sur Arts & Crafts Fair

Come down to Big Sur and enjoy a unique holiday shopping experience under the majestic redwoods at the Big Sur Grange! Our community event showcases talented local artists and crafters offering handmade creations, perfect for holiday gifts. Captain Cooper School parents will be selling food, adding to the warm, community feel. Rain or shine, you'll find artisans set up both inside the Grange and along the Big Sur River.

Location: Big Sur Grange, 26 miles south of Rio Road, 1 mile south of River Inn, near Ripplewood, Glen Oaks, Fernwood, and Pfeiffer Big Sur State Park.

Big Sur Grange Hall #742
Hwy One , Big Sur, CA 93920, USA
1-831-667-0125

See: <https://calendar.montereycountynow.com/venues/169406/3984759>

Our thanks to everyone who came to last week's Union meetings (Wednesday at PoM – or Friday at the DoD Center) and shared in our group discussion on FEHB coverage in 2025

MORE Information
on FEDVIP and FSAFEDS
in Newsletter Issue (supplement) 7.1

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"Together we are stronger"