



# Sunshine?

**T**he following are updates on some very important retirement subjects, including cost-of-living adjustments (COLAs), the NALC Health Benefit Plan (HBP), Medicare rates and Nalcrest.

**With the recent release of the Consumer Price Index (CPI)** for September, the COLA for our retirees has been set. Those who are CSRS retirees will see a 3.6 percent increase in the annuities, and those on FERS retirement who are eligible will see a 2.6 percent increase. (Under FERS, COLAs are applied only to annuities of retirees who are age 62 or older, and to survivor annuitants, or those receiving disability benefits after one year of payments. Other FERS retirees receive no COLAs while they are under age 62). COLAs are based on the CPI for the 12-month period of October through September. The COLA increase is payable for this December and will then be reflected in the January 2012 annuity check. This will be the first COLA received since January 2009.

**The recent release of the NALC Health Benefit premiums** should bring relief to those annuitants covered by the NALC Plan. If you are an NALC member and do not carry the NALC Health Benefit Plan, I urge you to take the time to compare. I believe you will once again see that the NALC delivers. In this case, it delivers the best plan available for city letter carriers. Each retiree should have received the Open Season information by now to make your informed choice for health care.

**The 2012 rates for Medicare Part B have been set at** \$99.90 per month. This will result in an increase of up to \$3.50 per month for those who are receiving Social Security. CSRS-only annuitants will see their premiums *decrease* up to \$15.50 per month, returning more of their earned annuity to their pockets.

With the monthly increase by the above-mentioned COLA, the small increase in NALC health benefits rates and the reduction to most via the Medicare reduction, I hope this will bring at least a little ray of sunshine for our retirees.

**Are you presently retired or considering it in your present or near future?** Tired of cold miserable winters? Has shoveling snow lost its appeal? Is the only frozen water you want to see in your drink?

Are you having trouble finding your golf ball under the six-inch “dusting” of new snow? Do you have the need to see sunshine instead of gray cloudy skies?

Well, Nalcrest, FL, has a great deal for you. Nalcrest is the 500-unit, NALC-sponsored retirement community located in sunny central Florida. There are currently several one-bedroom unfurnished apartments available for lease. The cost for the apartments is \$395 or \$420, depending upon the layout. Rent includes water and cable and provides access to the many amenities available. If interested, you can go online to [nalc.org](http://nalc.org) and click on “Nalcrest” in the upper right of the NALC homepage. You can also call the Nalcrest office at 863-696-1121 and they will provide greater detail.

**This year has been a very frustrating and trying one** for those of us in the postal family. And while next year looks like more of the same, or even more frustrating, we need to realize that we still have many things to be thankful for. As we gather together during what is normally a festive time of year, do not forget to give thanks for those who keep us and this country safe. From the local police, emergency and fire departments, to the security workers in the airports and to the troops who occupy the front lines in foreign lands, give thanks both for and to them.

As the end of this year approaches, I want to wish each of you a happy holiday season. May the gifts we all give and receive all be exchanged in a spirit of love and joy. For our retired members, my wish for you is health and continued happiness. For our senior active members, my wish is that you may continue to enjoy employment with the USPS for as long as you desire. For our younger members, I wish for you the desire to become active in support of your job so that you may have long employment if you so desire. ✉

**NALC Retirement Department**  
**Toll-free number: 800-424-5186**  
**Available Monday, Wednesday and Thursday only**  
**from 10 a.m. to noon and from 2 to 4 p.m.**  
**(Eastern time)**  
*This toll-free number is answered ONLY during these hours on the days indicated.*

