

# NARFE

## 2019 COLORADO FEDERATION CONFERENCE



**“Learn, Help, Meet” – What’s in it for me?**



June 27 – June 28, 2019  
Radisson Hotel Denver Southeast  
3155 South Vaughn Way  
Aurora, Colorado

# Attention NARFE Members



## Free hearing aids? Sounds good!

**More than 250 models and  
styles to choose from.**

While free is good, with HearUSA NARFE members can be confident they are getting **the best** products, **the newest** technology and **more options** than any other company. And, NARFE members with Aetna, Blue Cross Blue Shield and GEHA health insurance **pay zero out-of-pocket cost.**

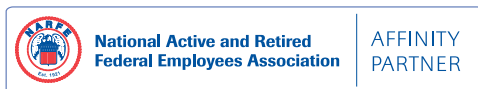
### NARFE Member Exclusive

- NARFE members may be entitled to **2 FREE hearing aids!**\*
- **\$0 co-pay** for many plans!
- Risk-Free **60-Day Trial** of hearing aids
- **Free** 3-year warranty, batteries & follow-up care



**Schedule your FREE hearing appointment: 1-855-825-4705**

HearUSA is the exclusive Affinity Hearing Care Partner for NARFE members.



\*Insurance benefits vary and some restrictions may apply. Free one year battery supply with purchase of hearing aids. Offer valid at participating HearUSA providers only. Call for verification and eligibility. ©2019 HearUSA. All Rights Reserved.

# COLORADO FEDERATION 2019 CONFERENCE

**“Learn, Help, Meet” – What’s in it for me?”**



**REGION VII VICE PRESIDENT  
RODNEY ADELMAN**

**COLORADO FEDERATION OF NARFE**  
Paula Simmons, President

**HOST COMMITTEE CHAIRS**  
Frank Impinna & Eva Heller  
Denver-Capital City Chapter 81

**June 27 – June 28, 2019**  
Radisson Hotel Denver Southeast  
3155 South Vaughn Way  
Aurora, Colorado



Welcome to the Radisson Hotel Denver - Aurora, nestled at the base of the beautiful Rocky Mountains. We are honored to host you during your stay in Colorado. Our job is to make your *stay comfortable*; if there is anything we can do to accommodate you, please do not hesitate to ask.

**During your stay:**

- Bring your breakfast voucher to Table 14 to enjoy your morning meal, located on the Lobby level
  - Breakfast hours are 6:00 am – 11:00 am
- Join us for lunch, dinner, drinks and virtual games in our Lobby Lounge and Topgolf Swing Suites open daily 10:30 am - 12:00 am
  - You won't want to miss our new menu with delicious offerings!

**Other amenities include:**

- **Room Service** is available starting at 6:00 am until 11:00 pm each day – check out our new menu!
- **Pool & Jacuzzi** are open until 10:00 pm
- **Fitness Center** is open 24 Hours and is located on the lobby level, your key card is needed to access this space
- **Laundry Facility** is located in the lower lobby across from the Club Lounge
- **Business Center** is open 24 hours a day for computer, printer and copying needs and is located on the lobby level
- **Microwaves & Refrigerators** in select rooms upon request and based on availability

**Local Complimentary Hotel Shuttle**

If you would like to get out of the hotel and see the sights, we offer complimentary transportation within 5 miles upon availability. For restaurant locations and local recommendations, visit our front desk.

**9 Mile Light Rail Station**

Located across the street from the hotel, the light rail will take you to our ever-bustling Downtown Denver where you can enjoy the 16<sup>th</sup> Street Mall and all it has to offer.

**Cherry Creek State Park**

Guests can pick up the trailhead leading into the Cherry Creek State Park by heading down the main drive of the Radisson and turning right on South Vaughn Way. Stay on the sidewalk and the trail will begin on the other side of the bridge. Now you're ready to enjoy some Colorado sunshine!

Please do not hesitate to contact any of our friendly staff for any assistance. We have staff available 24 hours a day to assist you. Thank you for staying with us and welcome to Colorado!

Sincerely,

Irena Riagouzova

*Director of Sales & Marketing*

Radisson Hotel Denver - Aurora

303.306.3393

[Irena.Riagouzova@radissondenverse.com](mailto:Irena.Riagouzova@radissondenverse.com)

3155 South Vaughn Way, Aurora, CO 80014 | 720.857.9000 | [radisson.com/denverco](http://radisson.com/denverco)



## TO OUR FEDERATION MEMBERS AND GUESTS

Welcome to the 2019 Colorado Federation Conference, and our beautiful Cities of Aurora and Denver. The Colorado Federation is pleased and hope that what you will learn and experience here in the next two days will inspire you to continue your dedication to the mission of NARFE while our theme for this conference is **“Learn, Help, Meet” – What’s in it for me?**

We have as our special guest speakers, National President, Ken Thomas, Jessica Klement, Advocacy Staff Vice President and Region VII Vice President, Rodney Adelman.

Under the capable leadership of our Region VII Vice President, and our National President, and other National Staff members, the Conference will bring together NARFE members to inform, motivate and improve communications and performance via group discussions. It provides an opportunity for members to exchange ideas and information in select areas of leadership and management and/or their own personal growth.

We are also happy that you have come to the Aurora and Denver area this time of year. We urge you to take time to experience our local attractions that can be found at <http://www.denver.org/events>; places like Colorado Springs, Pikes Peak, Garden of the Gods, Denver Museums, and many other attractions and restaurants.

Our Committee has spent many hours this past year planning and preparing for this Conference. A special “thank you” goes to all the Committee Board Members, for their dedication and hard work.

We sincerely thank all of you for being here to help us make this 2019 Colorado Federation Conference in Colorado a complete success!

Frank Impinna and Eva Heller

Host Coordinators



# THRIVING IN CHAOS

Leadership that inspires action and achieves results.

Colorado Federation of NARFE Conference 2019

LEARN-HELP-MEET What's in it for me?

## **How to collaborate and communicate when everything changes outside of your control**

In business and in life, we're put to the test not when things are going right, but when they get chaotic. How we react can be the difference between success and failure and determine whether our team comes together or falls apart. Learn strategies to adapt your thoughts and plans on a moment's notice, lead through uncertainty, and thrive in chaos.

Thriving in Chaos challenges participants to explore diverse ideas, challenging assumptions and mindsets. It gives participants practical tools and ideas for how to prepare for change, how to deal with it when it hits and how to rise to the occasion and lead yourself and others, regardless of the organizational challenges.

Corinne Hancock was on the front lines, building teams in high-pressure, stressful situations around the globe as the Director of Clinics for Project CURE, and as a State Department leadership coach. She brought together multi-generational, multi-cultural teams to train leaders, open clinics and deliver medical care in some of the most remote locations on the planet.

### What You'll Get:

- Tested framework that shows you how to prepare for change, what to do when it happens and how to be at your best when things are challenging.
- Strategies to prepare yourself and your team to thrive in chaos, no matter the situation.
- Tools you can immediately use to improve collaboration and enhance the effectiveness of your communication.
- Exercises that reveal how your thoughts, actions and language influence others, and impact your ability to thrive in chaos.

### Who is this for?

Leaders and Teams who:

- Want effective conflict resolution techniques
- Operate in challenging environments.
- Need to navigate disruptive change.
- Are dealing with organizational shifts.
- Want new ways to collaborate with others effectively.
- Want to increase their effectiveness working within organizational change.
- Seek to enhance the effectiveness of their communication.







**Kenneth Thomas  
National President**

Kenneth J. Thomas is the National President of NARFE, the largest federal employee and retiree organization dedicated to protecting the earned rights and benefits of America's active and retired federal workers. Thomas began his federal career in 1968 at the Rehabilitation Services Administration. For the next 35 years, he would serve in management and executive capacities that spanned areas of program management, training, compliance and management information systems (MIS). Among his notable projects, Thomas developed an application used by state governments to manage, track and report client services to the Department of Education and Social Security Administration, coordinated the District of Columbia's city-wide compliance with the Rehabilitation Act of 1973 and implemented government service programs for physically, mentally and emotionally challenged individuals in federal and state prisons.

A NARFE member since 2004, Thomas volunteered in numerous national and state events within the organization. As host chairperson for FEDcon18: NARFE's premier training conference, the 2017 NARFE Federation Presidents and National Executive Board (NEB) meeting, 2014 NARFE National Convention, 2013 NARFE Federation Presidents and NEB meeting and the 2012 and 2013 Florida Federation Conventions, he coordinated local logistics, events and publicity in support of annual meetings.

His many leadership roles within NARFE include positions as Florida Federation President, Executive Vice President, District VI Vice President, District IX Vice President, Chapter President, Chapter Vice President and Chapter Legislative Officer. Additionally, he served on the Florida Constitution and Bylaws Committee, Redistricting Committee and the Convention Nominating Committee.

Thomas earned his bachelor's degree in philosophy from St. Bernard Abbey in 1966. He attended American University from 1967-1969 in pursuit of a graduate degree in counseling psychology. An avid gardener, he received certification as a Master Gardener from the University of Florida's Institute of Food and Agricultural Sciences and authors The Green Thumb, a monthly newsletter distributed to 50,000 people in Hernando County, Fla. A member of the American Psychological Association, Thomas is married to his wife Arlette, and they have four children.



**Jessica Klement**  
**Advocacy Staff Vice President**

Jessica Klement is the legislative director of the National Active and Retired Federal Employees Association (NARFE) and is responsible for carrying out the legislative and political strategies of the nation's largest federal employee and retiree organization. As the association's chief lobbyist, she is responsible for taking NARFE members' concerns to Congress.

Prior to joining NARFE, Klement served as the Government and Public Affairs director at the Federal Managers Association, a membership organization representing the interests of the over 200,000 managers and supervisors in the federal government. In this role, she worked closely with members of Congress and their staffs to draft legislation to strengthen federal employee and retiree benefits, including the allowance of credit for unused sick leave at the time of retirement for employees in the Federal Employees Retirement System (FERS). She previously worked for Congressman Tom Petri, R-WI, handling issues relating to the House Judiciary Committee.

Klement's policy analysis on federal employee issues has been featured in *The Washington Post*, NPR, *USA Today* and the Associated Press. She is a regular guest on Federal News Radio and frequently contributes insight on breaking federal employee news to the *Federal Times* and *Government Executive*.

A native of Wisconsin, Klement has a Bachelor of Science degree in Political Science and a Bachelor of Arts degree in Finance from Marquette University, and now resides in Washington, DC.





**Rodney L. Adelman**  
**Region VII Vice President**

Rodney L. Adelman was re-elected as the Region VII Vice President by a vote of 214 – 9 at the NARFE National Convention in 2016. He was first elected to the position at the NARFE National Convention in 2014. At that time, he was completing his second term as the President of the Arizona Federation. He previously served two years as the Arizona Federation Executive Vice-President (2009 - 2011) and two years as a District Vice President (2007 - 2009). Rodney has been a member of NARFE since 2001, both as an active Federal employee in Virginia, and as a Federal retiree in Chapter 1789, Sun City West, AZ. He has served his current Chapter as the Chapter President (2009 - 2011), Chapter Secretary (2006 - 2009), and as the Legislative Officer/NARFE-PAC Chair (2009 - 2013). Rodney served on the National By-laws Committee at the 2010 and 2014 National Conventions, and on the National Legislative Committee at the 2012 National Convention. He also served as a member of the Future of NARFE Committee.

Rodney retired (CSRS) in mid-2005 as the Deputy Executive Officer, Antitrust Division, U.S. Dept. of Justice, having completed nearly 36 years of Federal service. Rodney's Civil Service career began in the summer of 1969, at the Hyattsville, MD, post office. Along the way, he held positions in the US Senate (1970 - 1973) and the Departments of Labor (1973 - 1978), Interior (1978 - 1985), Defense (1985 - 1986), Energy (1986 - 1999), and State (1999 - 2001). His duty stations have included Washington, DC; Philadelphia, PA; Baltimore, MD; El Paso, TX; Saipan, Commonwealth of the Northern Mariana Islands (US); and Ponape (now Pohnpei), Federated States of Micronesia (formerly Trust Territory of the Pacific Islands).

Rodney's Federal career initially focused on budget and financial management, then Congressional liaison, and finally administration and management. He graduated from the Univ. of Maryland - College Park, majoring in Finance, and continued Public Administration graduate studies at George Washington University in Washington, DC.

# 2019 COLORADO FEDERATION CONFERENCE AGENDA

June 27-28, 2019 (Thurs - Fri)

## DAY 1 (Thursday)

8:00 – 10:00 am	Registration for Conference
7:00 – until	Exhibits open to Members
9:00 – 9:30 am	OPENING GREETINGS - Host Conference Coordinator Moment of Silence - Memorial (see Pamphlet)  PLEDGE OF ALLEGIANCE Federation Sergeant-at-Arms – Graham Kolb  CONFERENCE WELCOME AND INTRODUCTIONS Host Conference Coordinator – Announcements, etc. (Introduce Federation President – Paula Simmons)  ELECTIONS RESULTS AND BY LAWS REPORT Ballot Committee Chair – Hank Kaplan Installation by National President, Ken Thomas
9:30 – 10:30 am	INTRODUCE SPECIAL OPENING GUEST SPEAKER <b>Corinne Hancock, International Speaker, Trainer &amp; Leadership Coach</b>
10:30 - 10:45 am	NARFE supporters for Lunch, Breaks, or Banquet offered to Speak (See page 12 for other available supporters in booklet)
10:45 - 11:00 am	<b>SHORT BREAK to visit our supporters</b>
11:00 – 12:00 pm	PRESENTATION (Go to Meeting) Federal Benefits – Al Reeves, Senior Benefits Specialist
12:00 -1:00 pm	<b>LUNCH (provided by Blue Cross and Blue Shield)</b>
1:00 – 2:00 pm	PRESENTATIONS OPM – Candace Butler, Human Resource Specialist Social Security – Josh Weller, Public Affairs Specialist
2:00 – 3:00 pm	PRESENTATION (In person) NARFE National President Ken Thomas
3:00 – 3:15 pm	<b>BREAK (Provided by our sponsor GEHA)</b>
3:15 – 4:00 pm	PRESENTATION (In person) Rodney Adelman – Region VII Vice President  FEDERATION AWARDS Rodney Adelman - Chapter Awards Mary Bleacher - Awards Chair

4:00 – 4:45 pm      NARFE-PAC  
                         Jessica Klement, Staff Vice President, Advocacy  
  
DOOR PRIZE DRAWING (Orange Ticket)  
  
ADJOURN FOR THE DAY

6:00 - 6:30 pm      Social hour (no host bar)

6:30 pm – TIL      **BANQUET with Entertainment (Provided)**

## **DAY 2 (Friday)**

6:00 - 8:00 am      Breakfast on your own

7:00 – until      Exhibits open to Members

8:00 -8:15 am      MOMENT OF SILENCE/PLEDGE OF ALLEGIANCE  
                         Federation Sergeant-at-Arms – Graham Kolb  
Announcements

8:15 – 8:45 am      Special guest speaker (Barbara Sido, Executive Director)  
Via Go to Meeting

8:45 – 9:45 am      PRESENTATION (Go to Meeting)  
                         Marketing/Membership  
                         Bridget Boel - Staff Vice President  
                         Monica Williams – Deputy Director

**9:45 -10:00 am      BREAK (Provided by our sponsor GEHA)**

10:00 -11:15 am      PRESENTATION (In person)  
                         Legislative Advocacy – Jessica Klement, Staff Vice President,  
                         Advocacy

11:15 – 12:00 pm      Q&A SESSION - Town Hall with NARFE’s New National President  
                         Ken Thomas, NARFE National President  
                         Rodney Adelman, Region VII Vice President  
                         Jessica Klement, Staff VP Advocacy

DRAWINGS  
                         ALZHEIMER’S (Blue Ticket)  
                         NARFE/FEEA (Red Ticket)

CLOSING REMARKS  
                         Ken Thomas, National President  
                         Rodney Adelman, Region VII VP  
                         Paula Simmons, Federation President  
                         Frank Impinna, Conference Coordinator

ADJOURN THE CONFERENCE - **PLEASE HAND IN YOUR EVALUATION SHEET and badge**

## **SPECIAL RECOGNITION TO:**

### **2019 Conference Committees**

Conference Coordinators – Frank Impinna & Eva Heller  
Advertising – Frank Impinna  
Alzheimer's – Paula Moore  
Audit Committee – Jack Powell  
Awards – Mary Bleacher  
Ballot & Teller Committee – Hank Kaplan  
Badges – Frank Impinna  
Bylaws Committee – Jack Powell  
NARFE/FEEA – Eva Heller  
Hotel/Meals – Eva Heller and Frank Impinna  
Name Tags – Frank Impinna  
NARFE/PAC – Mike Weiland  
Nominations – Betty Lucero-Turner  
Pledge of Allegiance – Graham Kolb  
Program Book – Frank Impinna  
Registration – Dorothy White  
Secretary – Hazel Birtle  
Treasurer – Frank Impinna

### **2019 Conference NARFE Participants**

Executive Director - Barbara Sido  
National President - Ken Thomas  
Region Vice President - Rodney Adelman  
Director Legislation - Jessica Klement  
Director of Marketing - Bridget Boel  
Monica Williams  
Director of Federal Benefits – Al Reeves

### **2019 Supporters of NARFE**

Blue Cross and Blue Shield  
United Health Care  
Kaiser Permanente  
GEHA  
Federal Long Term Care (FLTC)  
HearUSA  
Office of Personnel Management (OPM)  
Social Security  
Aetna  
Nationwide  
Humana  
American Hearing Benefits  
LOTUS Financial Partners  
Brookdale Senior Living  
Cottrell Printing

# NARFE

## Colorado Federation of NARFE Chapters

### 2019

<b>Chapter Name</b>	<b>Number</b>	<b>Charter Date</b>	<b>Membership</b>
Denver-Capital City	81	February 1, 1952	309
Fort Collins	256	August 1, 1953	165
Boulder	293	June 1, 1953	125
Grand Junction	351	September 1, 1953	136
Greeley	355	December 1, 1953	54
Longmont	820	May 1, 1962	47
Loveland	821	June 1, 1962	71
Arvada	1040	October 1, 1967	221
La Junta	1054	February 1, 1968	41
Aurora	1072	February 1, 1968	167
Mory Lewis – Lakewood	1085	May 1, 1968	567
Billie Love – Buena Vista	2286	May 8, 1994	45
Total Chapter members as of May 31, 2019:			1948
National only members:			2781
<b>TOTAL MEMBERSHIP COLORADO FEDERATION</b>			<b>4729</b>

## COLORADO FEDERATION OF CHAPTERS

### STATE PRESIDENTS

4/62 – 6/62	John R. Redman*
7/62 – 12/62	Roy E. Wilson*
1/63 – 4/66	Cyrus L. Burnett*
5/56 – 9/68	William L. Shaffer*
10/68 – 9/70	Rev. Richard W. Waggy*
9/70 – 5/72	Walter M. Boraker*
5/72 – 4/74	Arthur E. Safe*
5/74 – 4/76	George L. James*
5/76 – 5/78	Maurice Wunderlich*
5/78 – 4/80	Dr. John K. Sterett*
4/80 – 4/82	Russell S. Orten*
4/82 – 4/84	Albert W. Reuter*
5/84 – 4/86	John D'Arcangelis*
4/86 – 4/88	Elmer F. Riggs*
4/88 – 5/90	Dave Nicholson*
5/90 – 4/92	Charles W. Carter
4/92 – 4/94	W.J. "Buck" Benham
4/94 – 12/94	Morris "Mory" Lewis*
1/95 – 4/95	Stanley J. Hathorn* (Pro Tem)
5/95 – 4/96	E.P. "Whit" Whitaker*
5/96 – 5/99	Patricia "Pat" Cushing*
5/99 – 5/03	Robert "Bob" Warren
5/03 – 5/05	Richard S. Driscoll*
5/05 – 10/08	Martha Leiker
10/08 – 5/09	Betty Lucero-Turner (Pro Tem)
5/09 – 11/12	Frank C. Impinna
11/12 – 5/13	Eva Heller (Pro Tem)
5/13 - 5/15	Ted Van Hintum
5/15 – 5/17	Ted Van Hintum
5/17 – 5/19	Paula Simmons

\*Deceased



**COLORADO FEDERATION OFFICERS  
For 2017-2019**

**EXECUTIVE COMMITTEE**

President  
Paula Simmons (#1040)

Vice President – Membership  
Frank Impinna (#81)

Vice President – Legislation  
Pat Mather (#1085)

Secretary  
Hazel Birtle (#0000)

Treasurer  
Larry Schluntz (#820)

**CONGRESSIONAL DISTRICT LEADERS**

**Congressional District Leader CO 1**  
Gary Roll (#81)

**Congressional District Leader CO 2**  
Warren Snyder (#256)  
Bob Carr (#1040)

**Congressional District Leader CO 3**  
Bradley R. Pearson (#351)

**Congressional District Leader CO 4**  
Jane Hutchins (#1054)  
Johnny M. Perdue (#355)

**Congressional District Leader CO 5**  
Ted Van Hintum (#2286)

**Congressional District Leader CO 6**  
Eileen Bond (#1072)

**Congressional District Leader CO 7**  
Beverly Agy (#1040)

**APPOINTED OFFICERS**

2019 Conference Coordinators

Alzheimer's Federation Coordinator

Ballot and Teller

Chaplain

Federation Newspaper

Parliamentarian

NARFE-Net/Webmaster

NARFE-PAC

Nominating Committee 2019

Sergeant-at-Arms

Frank Impinna (#81)  
Eva C. Heller (#81)  
Paula Moore (#2286)  
Henry Kaplan (#81)  
Hortense Haney (#81)  
Frank Impinna (#81)  
Dorothy White (#1072)  
Frank Impinna (#81)  
Mike Weiland (#355)  
Betty Lucero-Turner (#81)  
Graham Kolb (#81)

**STANDING COMMITTEES**

Audit

Awards

Budget and Finance

Bylaws/Resolutions

Federation Service Officer

Legislation – Federal

Legislation – State

Membership

NARFE/FEEA Program Chair

Jack Powell (#81)  
Mary Bleacher (#0000)  
Larry Schluntz (#820)  
Jack Powell (#81)  
Vacant  
Pat Mather (#1085)  
Eileen Bond (#1072)  
Frank Impinna (#81)  
Eva C. Heller (#81)



## The Aetna Direct<sup>SM</sup> plan

**Federal retirees: Put money back into your pocket**

- » Low monthly plan premiums
- » A fund of up to \$1,800 to help you pay for prescriptions or Medicare Part B premiums
- » Waived deductibles and coinsurance for medical services if Medicare Parts A and B are primary and your provider accepts Medicare assignment

**Connect with us live at  
AetnaFedsLive.com**

Chat with a federal team member online

Schedule a one-on-one phone conversation

Participate in live webinars or view them on demand

**Learn more at [aetnafeds.com/aetnadirect](https://aetnafeds.com/aetnadirect)**



Health insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna). This is a brief description of the features of this Aetna health insurance plan. Before making a decision, please read the plan's applicable federal brochure(s). All benefits are subject to the definitions, limitations and exclusions set forth in the federal brochure. Plan features and availability may vary by location and are subject to change. Aetna does not provide care or guarantee access to health services. For more information about Aetna plans, refer to [aetnafeds.com/aetnadirect](https://aetnafeds.com/aetnadirect).

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# Exclusive savings for your love of rewards side.

As part of the National Active and Retired Federal Employees Association (NARFE), you may be eligible for a discount on your insurance.

We appreciate groups that bring people together over common values and interests. That's why we're proud to offer you exclusive discounts on your insurance. Plus, we offer up to 20% savings when you bundle your home and auto insurance.\*

With more than 90 years of experience and expertise, Nationwide can help you protect what matters today and plan for what comes tomorrow.

See how we can help protect your life's many sides.

Visit [nationwide.com/NARFE](http://nationwide.com/NARFE) or call 1-855-550-9215 for more information.



\*Savings compared to stand-alone price of each policy, based on national sample customer data from 2017. Discount amounts do not apply to all coverage or premium elements; actual savings will vary based on policy coverage selections and rating factors. Nationwide has made a financial contribution to this organization in return for the opportunity to market products and services to its members. Products are underwritten by Nationwide Mutual Insurance Company and affiliates, Columbus, Ohio. Nationwide, the Nationwide N and Eagle and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. © 2018 Nationwide AFO-1106AO (06/18) 9792845



# Health is a journey

Humana cares about our members,  
our community and the world around us.  
Let us show you what we're all about.

Visit **feds.Humana.com**.



**Humana.**

GCHK67MEN 0219



## Help Secure Your Retirement with the FLTCIP

Your retirement years are here, and you have likely prepared for this next chapter of your life.

But have you taken into account the possibility of unforeseen changes to your health and the need for long term care?

Including long term care insurance coverage available under the **Federal Long Term Care Insurance Program (FLTCIP)**—designed specifically for the federal family—as part of your retirement plan can help secure your savings and assets should you ever need long term care.

### Design a Plan That's Right for You

To learn more, visit [LTCFEDS.com/startmyplan](https://LTCFEDS.com/startmyplan) or call **1-800-LTC-FEDS** (1-800-582-3337) TTY 1-800-843-3557.



The **Federal** Long Term Care Insurance Program™

The Federal Long Term Care Insurance Program is sponsored by the U.S. Office of Personnel Management, insured by John Hancock Life & Health Insurance Company, and administered by Long Term Care Partners, LLC.



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INTRODUCING

# AMERICAN HEARING BENEFITS



## An exclusive hearing benefit for **Federal Employees** and their family members

### AHB OFFERS:

- ♥ Today's latest technology, including rechargeable hearing aids
- % Huge savings on hearing aids for you and your family
- 📦 Up to three-year worry-free warranty
- 🇺🇸 Access to a nationwide network of 3,100-plus hearing professionals



With a qualified health insurance plan, you may be eligible  
for a hearing aid allowance of

**up to \$2,500.**

**This could mean \$0 cost for your hearing aids!\***

Try our hearing aids worry-free for 60 days, to make sure you are satisfied\*\*

To get more information and to see if you qualify for our program  
and the hearing aid allowance of **up to \$2500**,  
call us at **(888) 847-6150** or visit **[fed.americanhearingbenefits.com](https://fed.americanhearingbenefits.com)**

\*Based on \$2500 covered hearing aid allowance. Your current health plan may or may not include a hearing aid allowance. Please contact American Hearing Benefits to find out more. \*\*Professional fitting fees may apply to trial period and returned product (does not apply on all products - provider service fee of up to \$200 may apply. Provider office responsible for providing fee information at time of purchase)

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Working to achieve  
**a better,  
brighter future.**

Here's to NARFE for all they do to  
fund research and raise awareness in  
the fight against Alzheimer's.





**CLARIFY + EMPOWER + PARTNER**

**Jennifer Hilts**

FINANCIAL ADVISOR\*

[Jen@LOTUSFinancialPartners.com](mailto:Jen@LOTUSFinancialPartners.com)

1776 S. JACKSON ST, SUITE 800  
DENVER, CO 80210

**Office** (303) 756-2062  
**Mobile** (720) 317-7369  
**Fax** (303) 756-2063

[www.LOTUSFinancialPartners.com](http://www.LOTUSFinancialPartners.com)

\*Jennifer Hilts is an Advisory Representative offering investment and advisory services through Lincoln Financial Securities, Member SIPC. Lincoln Financial Securities and LOTUS Financial Partners are not affiliated.

# GET THE MOST OF YOUR FEHB COVERAGE

You can increase your coverage without raising your FEHB premium with a Kaiser Permanente Medicare health plan for Federal members (HMO). Go to [kp.org/feds/medicare](https://kp.org/feds/medicare) or call me to learn more.

## **Michelle Stoll**

Kaiser Permanente Medicare Health Plan  
Licensed Sales Specialist

**720-425-5255**

[kp.org/feds/medicare](https://kp.org/feds/medicare)

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Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll. Kaiser Foundation Health Plan of Colorado, 10350 E. Dakota Avenue, Denver, CO 80247.

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Notes:

Notes:



# WE KNOW PRINTING

## EXPERIENCE THE COTTRELL DIFFERENCE

### PRINTING

Business Cards • Booklets • Brochures • Calendars • Carbonless Forms • Catalogs • Door Hangers  
Envelopes • Event Tickets • Flyers • Hang Tags • Labels • Letterheads • Menus • Notepads • Posters  
Postcards • Pocket Folders • Rack Cards • Stickers • Stationary Packages • Table Tents

### LARGE FORMAT, SIGNAGE & PROMOTIONAL PRODUCTS

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