



**Lloyd D. Watnik**  
*We Understand Government*  
<http://www.lloydwatnik.com>

4875 Governor Drive, Unit 140  
San Diego, CA 92122  
Phone 619-302-7135  
Email [lloyd@lloydwatnik.com](mailto:lloyd@lloydwatnik.com)

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## **NEWSLETTER FOR January 2022**

I'm sorry. This is the latest I have been with my newsletter. I moved for the first time in over forty years. My address for snail mail is 4875 Governor Drive, Unit 140, San Diego, CA 92122. Thanks to our children and grandchildren for all their work. I hope you all had a great holiday season.

I have gotten several phone calls about small increases in the Social Security check in January. Yes, the increase was 5.9%, but Medicare premiums went up about 17%. Inflation is at a 40 year high, which makes the increase even tinier.

The number 2 question is "can I switch to a Medicare Advantage Plan out of open season?" Yes, you can if you are not in an Advantage Plan now. Feds must have Medicare Part B to do this. You can enroll in Part B now through March 31<sup>st</sup>. It will be effective on July 1<sup>st</sup>. At that point, you can enroll in an Advantage Plan.

Feds, I will be doing Zoom FERS classes starting the middle of February. If you are interested in those classes, contact Stephen Zelcer at [www.StephenZelcer.com](http://www.StephenZelcer.com). The classes will be in the Washington- Baltimore area. Looking forward to seeing old friends. The first class is scheduled for February 23-24 for

employees of the Federal Energy Regulatory Commission. I am also available to answer questions about upcoming classes.