



S.O.S. NEWSLETTER

“SERVICE OFFICERS FOR SERVICE”

SERVICE OFFICER NEWSLETTER

Volume 3 - 1

JANUARY - MARCH 2003

EDITOR'S MESSAGE

We are entering a new year for our SOS Newsletter. The Newsletter has been I hope a valuable tool for Service Officers. Service Officers should take steps to get previous copies through your NARFE Net Coordinator. NARFE Members and Service Officers can now download a copy of our SOS Newsletter. The NARFE Net address is www.csfnarfe.org - go to Publications then Service Newsletters.

I am still encouraging Service Officers to get a copy of the newsletter and to use the articles in Chapter Newsletters. I have seen a number of chapter newsletters and I am disappointed that Service Officers are not including service information for their members and in many cases, there is no mention about the services the Service Officers can provide. I encourage ALL Services Officer to advertise the assistance they can provide to members – **don't keep the help you can provide a secret!** You should be getting calls on many subjects that I am including in this issue of the newsletter. Stay informed and read your “Retirement Life Magazine”.

—Mary Venerable
Chair, Service Committee

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Treasurer Richard C. Ostergren
Region VIII Field Vice President ...
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Dist. VIII..... Earl J. Wilson
Dist. IX William A. Gould
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SERVICE COMMITTEE MEMBERS

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#0010 - (626) 798-1778
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(530) 527-8034, - Amcho@aol.com

NARFE SERVICE CENTERS IN STATE OF CALIFORNIA

35 – 2105 Carrere St., Bakersfield,
Ca. (805) 399-6048 – Leo Lawrence –
By appointment.
8 – NARFE Federal Civilian Service

Center 5440 Dudley Blvd, McClellan,
CA. 95652 (916)971-2888 or 2889 –
Bob Johnson. Mon. & Thurs. 9 a.m. to
Noon. Now has 24-hour message
recorder.
1 – NARFE Service Center, P.O. Box
69, Patton, CA. 92369., (909) 862-7685
– Vaudis Pennell - By appointment
21 – Elderhelp of San Diego, 4069
30th St., San Diego, 92104 (619) 274-
3786 – William Doll – Thurs. 9 a.m. to
12 Noon.
42 – Santa Rosa Senior Center, 704
Bennett Valley Rd., Santa Rosa, CA.
95401 (707)545-8608 - Vernon Rood -
1st Monday Ea. Mo. – 1 p.m. to 3 p.m.
(except holidays)
#133 – Redding Service Center, Mem-
ber 1 Credit Union, 1380 Hilltop Drive,
Redding, CA. 96003, (530)222-6060
Glen Shaw – 4th Wednesday Ea. Mo. 10
a.m. to 2 p.m.
145 – Naval Air Weapons Station,
China Lake – Rm. 8, Safety & Security
Bldg, (760)939-0978 – Theresa
Gonzales – Mon – Fri. 9 - 11 a.m. & 1 -
3 p.m.
4 – Mare Island Naval Shipyard, Bldg
535, 2nd Floor, Vallejo, Ca. (707) 562-
3179 Everett Crockett, - Mon. & Wed.
(except last Monday of mo. – 12 Noon
to 4 p.m.
#171 – Residence of Katie Karikka,
Los
Osos, Ca. 93402, (805)528-2422
Questions or Service by phone –
answering machine.
183 – Residence of Emile Lapointe,
Port Hueneme, (805) 984-3341 Ques-
tions & Service by phone.
149 – Antelope Valley Senior Center,
777 W. Jackman Street, Lancaster -
Norma Keipe, (661)726-4400. –

Mondays 9 a.m. to Noon (except in July and August).

12 – Oceanside Senior Center, 455 Country Club Lane, Oceanside - Josephine M. Murphy - (760)433-8933 - Weds. 12 Noon to 3 p.m.

78 – Fresno Veterans of Foreign Wars, 530 N. Parkway Dr., Fresno, CA. (559)266-9604 – Victor Horg – 1st & 3rd Tuesday – 1. to 5 p.m.

55 – NARFE Service Center, 1524 Jefferson St., Napa, CA 94558 – Oliver E. Sheridan - (707) 257-2228 Monday thru Saturday – By appointment.

Notice: For up-to-date information see the Federation's website or Notify Jo Murphy of changes by FAX (760) 439-5277 or E-mail at mjojo@worldnet.att.net

WEBSITES OF INTEREST

All issues of this SOS Newsletter are now available on line through NARFE California Federation Web Site:

csfcnarfe.org

NARFE National Office:

www.narfe.org

FEGLI Life Insurance:

www.opm.gov/insure/life/index.htm

NARFE Info: www.narfe.org

For PIN Number: retire@opm.gov;

be sure to have CSA or CSF number

To access Services Online:

www.serviceline.opm.

Help from OPM Annuity Express:
1-800-409-6528

There are numerous sites on the WEB that can be helpful in obtaining answers, such as Social Security On line:

www.ssa.gov/organizations.index

You can receive SSA updates by signing up with www.ssa.gov/enews

U.S. Office of Personnel Management Home (OPM): www.OPM.gov

Hot Topics in Civil Service Retirement or Annuity Benefits.

Information from The Federal Employees Almanac is available at

www.fendonline.com. The Almanac

can be ordered from this site. *No member should ever be told that we cannot find an answer to his/her questions.*

MESSAGE FROM THE VICE CHAIR

I hope everyone has enjoyed a happy and healthy holiday season. Best wishes to all of you in the New Year.

I saw something in the paper the other day that I think should be of interest to all of us, and would like you to pass this along to all of our NARFE members.

The Federal Trade Commission (FTC) is establishing a national "do-not-call" list would allow people to stop telemarketing calls made from outside their state. California has also passed legislation that will have to be coordinated with the FTC.

Placing a number on the national do-not-call list will stop most, but not all telemarketing calls.

Some businesses are exempt, including long distance phone companies, airlines, and state-regulated insurance companies. Telemarketers will have to check the list every three months to find out who does not want to be called. Those who call listed people could be fined up to \$11,000 for each violation. Consumers will be able to file complaints by phone or online to an automated system supported by the FTC and the Justice Department. The FTC plan to coordinate the national do-not-call registry with the states that have no-call laws. California is one of those states.

Watch your newspapers and the FTC Web Site for further information and to pass along to all of our members.

That's all for now. Take care and good luck.

—Darryl Mueller

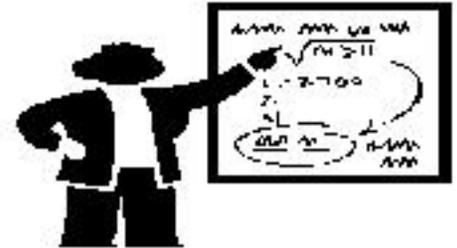
Vice Chair, Service Committee

DISTRICT SERVICE OFFICER TRAINING IN 2003

Service Officers are the backbone of our NARFE organization. If we do our jobs, we can keep the members we have and help recruit new members.

As part of our Federation's plan to help "Build our Chapters", our Exec. Vice President Ken Boffin, has prepared a training program for Service Officers and

Membership Officers. District VP's are scheduling training sessions in their District and a separate 3 hour training will be set up for Service Officers. **All Service Officers are encouraged to attend when the training is scheduled in your area.**



NEW TRICARE MAIL ORDER PHARMACY

On March 1, 2003, more than 400,000 military pharmacy mail order customers will be switched to a new TRICARE Mail Order Pharmacy program. Services will continue under the National Mail Order contracted until February 28, 2003. In March, Express Scripts, Inc. of Maryland Heights, MO., will provide services under the new TRICARE Mail Order Pharmacy program. The new contract will save members because it calls for purchasing drug products at federal prices. If you have TRICARE Health Benefits, watch for additional information.

NOTICE TO SERVICE OFFICERS
How many Service Officers noticed the remarks in Retirement Life before the questions and answer section? In the remarks, it mentioned that Service Center Staff and Chapter Service Officers are available to "not only answer similar questions, but also to assist in helping with a variety of benefit matters". This statement is an acknowledgement of the benefits provided by our Service Officer volunteers.

WORKERS' COMPENSATION

In the past few months, I have received a number of questions regarding Workers' Compensation. The questions generally pertain to Survivor Benefits if death occurs while receiving worker's compensation and the fact the Widow now owes

for overpayment of funds. The article on page 36 of Retirement Life, speaks to many of the specifics of these calls related to reason for death of annuitant. One of the important points in the article concerns the matter of basis for an OWCP award for disability benefits.
www.dol.gov/esa/contacts/owcp/sfc

For example if the OWCP benefit was based on a back injury, and death is attributed to a heart attack or cancer, **there will be no survivor benefit payable by OWCP as compensation.**

If a Federal retiree elects to receive workers' compensation, OPM will generally suspend payment of his or her Federal retirement benefits. The employee usually applies for both workers' compensation and Federal retirement if it appears that he or she will not be able to return to work. The Federal retirement is then suspended while the workers' compensation is paid. At the time of retirement, the employee can elect the maximum survivor benefit. If the surviving spouse is then not eligible for workers' compensation, she can apply for her survivor benefit with OPM.

Service Officers are requested to bring this article to the attention of members who may be on Workers Compensation. I have also found that many widows were not informed of these provision and they receive Compensation payments after death of the recipient until investigation as to the cause of death is completed. This will usually result in a long delay (several years) and notification of over payment of compensation, which is usually a sizeable amount that the widow cannot afford to pay back.

If a Service Officer becomes aware of the above situation, contact William Gould who can guide you in this matter. His number is (559) 683-5064 or email martin@sierratel.com.



RECENT QUESTIONS

Some of the questions will have topic headings that can be found in the "Green Book":

Q. What does "Substantial Earnings" mean in connection with the exceptions to the Windfall Elimination Act (WEP) provisions?

A. The term Substantial Earnings applies to the WEP when the question of number of years under Social Security arises to qualify for an exemption to the 40% reduction for retirements after 1985. For example, an individual who has 30 or more years of substantial earnings under Social Security is entitled to receive 90% in the computation of benefits, whereas, a person with 25 years of substantial earnings will have SSA benefits reduced by WEP to 65%. Individuals who have 20 years or less of substantial earnings will have their Social Security Benefits reduced to 40%. Substantial Earning are adjusted yearly, examples for years as follows:

1990	\$ 9,525
1996	\$ 11,625
2000	\$ 14,175
2002	\$ 14,925
2003	\$ 15,750

Which means to have the years counted; there must have been substantial earnings for over 20 years.

In the Social Security Section of your Green Book, you should make pen and ink changes of the above and the following changes for 2003:

- To earn 1 quarter of SSA credit individuals must earn \$890 per quarter or \$3560 per year.
- Retirement Earnings limitation for Age 62 thru 64 = \$30,720 /yr.
- No earning limitation after age 65.
- Medicare Part B Premium = \$58.40 per month.

Another important point regarding So-

cial Security is the matter of reform such as Privatization. NARFE Member should stay aware of the efforts of the administration's "bipartisan" Commission on Social Security Reform who support privatization. The report of the Commission takes the position that Social Security system would be "unsustainable" without an increase in the percentage of wages on which both workers and employees pay the tax. With all of the other concerns, Social Security has served us well for more than six decades, providing a system that guarantees a minimum standard of living for the retired, for survivors and for disabled workers. With only comparatively small adjustments, Social Security will service us well for years into the future. Watch and beware!

FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP) QUESTIONS

Service Officers should note the article entitled "Long Term Care Clarification Note" page 23 of Retirement Life, which speaks to reasons for rejection for Long-Term Care (LTC) and deadlines. Please re-read the article.

INCOME TAX CHANGES

In the SOS September issue on page 4, information was included regarding a new income tax tables being applied for the February 1, 2002 annuity payments. As indicated, Tax changes can be made directly by calling the fully automated Annuitant Express system at 1-800-409-6528. Callers will need their retirement or survivor claim numbers and their PIN number, which may be the last 4 digits of your Social Security No. You can find out by contacting OPM at 1-800-409-6528.

With the adjustment of tax table changes, some retirees might be concerned that there will not be enough federal income tax withheld because of the tax reduction. Anyone who wants information on how to increase his/her federal income tax withholding can contact OPM at 1-888-767-6738.

Also, remember, if you do not receive your Income tax statement from OPM by February 1, 2003, you must call OPM and request a duplicate.

RULES DEEM FEHB SUSPENDED, NOT CANCELED

In general, FEHB policy bars annuitants who cancel their coverage from getting back into the program; the rules provide an exception to that policy by deeming the action a suspension of FEHB coverage rather than a cancellation.

The rules allow covered individuals to return to FEHB coverage immediately if they involuntarily lose the other coverage or during the next annual FEHB open season regardless of whether they remain eligible for the other coverage. The rules also clarify a similar situation involving FEHB-covered annuitants and former spouses by allowing an individual who drops FEHB coverage when he or she enrolls in a Medicare-sponsored plan, or in Medicaid or a similar state-sponsored program of medical assistance for the needy, to return to FEHB coverage during the annual open season or immediately upon being involuntarily disenrolled from the non-FEHB coverage.

MEDICARE CUTS

As far back as 1997, Congress passed a budget provision to reduce Medicare reimbursement rates to "Care Providers" beginning January 1, 2002. The reductions are scheduled to continue through the year 2005. The schedule of reductions: 2002-5.4%, 2003-5.7%, 2004-5.7% and 2005-2.8% added to the already tenuous relationship of doctors and Medicare will no doubt cause more doctors to opt out of the Medicare system. Already one of the most prestigious medical facilities, The Mayo Clinic has decided that it is no longer financially able to take Medicare patients on assignment. Therefore, any Medicare patient using Mayo Clinic must pay up front then see reimbursement from Medicare.

Unfortunately, the legislation introduced by Congressman Michael Bilirakis, HR3351 and Senator Jim Jeffords, S1707 died in committee. It is now up to them to reintroduce the legislation in the 108th Congress. You must tell the sponsors to reintroduce the provisions of the previous legislation and ask your congressional representatives or senators and to stop these cuts in Medicare providers. Call 1-800-648-3516 or 1-877-762-8762.

21 GUN SALUTE

Do you know that military funerals, the 21-gun salute stands for the sum of the numbers in the year 1776?

FOLDING THE FLAG

Have you ever noticed the honor guard pays meticulous attention to correctly folding the American flag 13 times? You probably thought it was to symbolize the original 13 colonies, but we learn something new every day!

The **1st fold** of our flag is a symbol of life.

The **2nd fold** is a symbol of our belief in eternal life

The **3rd fold** is made in honor and remembrance of the veterans departing our ranks who gave a portion of their lives for the defense of our country to attain peace throughout the world.

The **4th fold** represents a weaker nature, for as American citizens trusting in God, it is to Him we turn in times of peace as well as in time of war for His divine guidance.

The **5th fold** is a tribute to our country, for in the words of Stephen Decaur, "Out Country, in dealing with other countries, may she always be right, but it is still our country, right or wrong.

The **6th fold** is for where our hearts lie. It is with our heart that We pledge allegiance to the flag of the United States of America, and the Republic for which it stands, one Nation under God, indivis-

ible, with Liberty and Justice for all.

The **7th fold** is a tribute to our Armed Forces, for it is through the Armed Forces that we protect our country and our flag against all her enemies, whether they are found within or without the boundaries of our republic.

The **8th fold** is a tribute to the one who entered into the valley of the shadow of death, that we might see the light of day.

The **9th fold** is a tribute to womanhood, and Mothers. For it has been through their faith, their love, loyalty and devotion that the character of the men and women who have made this country great has been molded.

The **10th fold** is a tribute to the father, for he, too, has given his sons and daughters for the defense of our country since they were first born.

The **11th fold** represents the lower portion of the seal of King David and King Solomon and glorifies in the Hebrews' eyes, the God of Abraham, Isaac and Jacob.

The **12th fold** represents an emblem and glorifies, in Christians' eyes, God the Father, the Son and Holy Spirit.

The **13th fold**, or when the flag is completely folded, the starts are uppermost reminding us of our nation's motto, "**In God We Trust**".

After the flag is completely folded and tucked in, it takes on the appearance of a cocked hat, ever reminding us of the soldiers who served under General George Washington, and the Sailors and Marines who served under Captain John Paul Jones, who were followed by their comrades and shipmates in the Armed Forces of the United States, preserving for us the rights, privileges and freedoms we enjoy today.

There are some traditions and ways of doing things that have deep meaning. In the future, you'll see flags folded and now you will know why.