S.O.S. NEWSLETTER

SERVICE OFFICERS FOR SERVICE

SERVICE OFFICER NEWSLETTER VOLUME 13-2 MARCH 2015

EDITORS COMMENTS

WE are moving forward getting ready for the Federation Convention in San Louis Obispo on April 28 to April 30., 2015. Service Officers are reminded that this convention provides an excellent opportunity to net-work with other Service Officers and meet officials on the Executive Board as well as other Chapter members. There will be several workshops of interest and we are looking forward to hearing from our former NARFE Legislative Director, Judy Park.

Each year we loose more members by death or disinterest. It is the Service Officer's responsibility to insure that new members are welcomed and engaged in you Chapter meeting activities. Service Officers should continue making their presence known at regular NARFE Chapter meetings. Make sure your members know of the services you can provide.

Mary Venerable
Chair, Service Committee

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NARFE SERVICE CENTERS IN STATE OF CALIFORNIA

1 - CSFC District III, NARFE Service Center, Residence - 12736 Hideaway Lake Rd., Valley Center, CA. (909) 437-3250 - Vaudis Pennell - By Appointment, quovau@sbcglobal.net

4 - CSFC District VII, NARFE Service Center, Vallejo, Ca. (707) 552-2546 Gordon Triemert, - By Phone - 946 Heartwood Ave., Vallejo, CA 94591 jay94591@yahoo.com

#12 – CSFC District 1, Oceanside Senior Center, 455 Country Club Lane, Oceanside, CA. 92054 – (760)-499-

8933 Marcy Rose, (760) 722-5309 By Phone or Appt. marcyrose@aol.com

#21 – CSFC District I, Service by phone (619) 460-7992 - William Doll - after 9 a.m. imadoll@earthlink.net #35 - CSFC District IX, Residence of JoAnne Rowles 3916 Marilyn Place, Bakersfield, Ca. 93309-5924 (661) 833-1647- By Appt. irowles@bak.rr.com #42 - CSFC District VII, Marie O'Hanlon, 2961 Jason Dr., Sana Rosa, CA 95405 (707) 578-0957 #55 - CSFC District VII, NARFE Service Center, 1524 Jefferson St., Napa, CA 94558 (707) 257-2228 - Mon-Sat By Appointment Only, Oliver (Rocky) E. Sheridan -830 Pueblo Ave., Napa, CA (707-226-5665 #78 - CSFC District IX, Charles Hedrick, (559)299-4207. Service provided by Phone. #133 - CSFC District X, Service by Phone, Jean Stone, - (530) 222-2321 - logeneaa@netscape.net #145 - CSFC District IX, Service Center at Naval Air Weapons Station, 1 Admin. Circle, Mail Stop 1323, China Lake, CA. - Eva Bien, 760-375-0978 Mon. -Friday from 9 to 11 a.m. & 1-3 p.m. retiredactivities@mchsi.com

171 – CSFC District IX, Service by phone - Gerald Sprouse, 1650 Christina Ct., Paso Robles, CA. 93446 (805) 237-0051 <u>Jerrysprouse@charter.net</u>.

#202 – CSFC District I, Service Center at Norman P. Murray Com. & Senior Center, 24932 Veterans Way, Mission Viejo, CA. 92692, (949) 470-3063. 2nd & 4th Mondays 1 to 3 p.m.

Notice: For up-to-date information see the Federation's website at www.csfcnarfe.org. Please notify Vaudis Pennell of changes by calling (909) 862-7685 or E-mail at quovau@sbcglobal.net

YOUR ATTENTION IS INVITED TO THE FOLLOWING WEBSITES OF INTEREST

NARFE National Office at http://www.narfe.org
Issues of all SOS Newsletters and a Directory of Topics are available on line on the NARFE California
Federation's Website in

Publications at: http://www.csfcnarfe.org Publications on FEGLI Life Insurance at:

http://www.opm.gov/insure/life Index.htm. Or (800) 633-4542

OPM Retirement at: www.opm.gov.retire for inquiries and changes.

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NEW WEB SITES

OPM has a new Web Site:

www.opm.gov/insure/quickguide.asp

It is well organized. It includes information on FEHBP, FEGLI, and civil service retirement. It also includes a section on retirement planning, tools to calculate federal income taxes, a menu of publications for downloading and printing, and links to other federal agencies as well as to NARFE Web Site

OPM Services on line: https://www.servicesonline.opm.gov Services Online – call at 1-888-767-6738 to get PIN, or email at retire@opm.gov.

OTHER IMPORTANT WEB SITES

Social Security and Survivor Benefit Plan for military:
http://www.military.com/newcontent/0,
http://www.military.com/resources/resources,
For copy of DD Form 214: http://www.archives.gov/research
room/vetrens/index.html. Army – www.Army.mil; Navy –
www.Navy.mil; Air Force – www.af.mil; Marines –
www.usmc.mil

<u>Legal matters/legal assistance http://www.military.com/benefits/legal-matters/legal-assistance.</u>

<u>Military Surviving Benefits</u> – Covers Survivor Family Benefits, e.g. Dependency and Indemnity Compensation (DIC), Death Gratuity Death Pension, TriCare, and other survivor related benefits. http://www.military.com/benefits/survivor-benefits-family-benefits

U.S. Coast Guard, Benefit Information and Financial Education Department – Military Officers Association of America at 800-234.6622, x-106 (703) 838-8106 & website at www.moaa.org

Medicare Part D Plan premiums http://www.cms.hhs.gov/MedicareAdvtg

FREE Cell phone number for 411. Information Calls (800) Free 411 - (800) 373-3411 -- This also works on you home phone.

<u>California Legislative Bills</u>: Telephone number to make your voice heard. The number is (961)-445-2841.

<u>White House Comment Line</u>: (202) 456-1111 - E-mail – president@whitehouse.gov

NARFE Capitol Hill Toll Free No: (866) 220-0044 Call this number, give the name of your Senator or Representative and you will be switched to their office.

NARFE Legislative Hotline by phone - (877-217-8234) (Toll-Free)

<u>Links to Forms</u> (including interactive), Publications and NARFE Online Reports are found on the Leadership Home Page in the Left panel.

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Bill to Repeal Increases in Federal Employee Retirement Contributions Introduced

The Federal Employee Pension Fairness Act of 2015, H.R. 785, which repeals the two recent increases in federal employee retirement contributions, was reintroduced in the House. Federal employees hired in 2013 pay 2.3 percent more, and those hired beginning in 2014 pay 3.6 percent more than those hired before 2013. Over 10 years, these increases in retirement contributions amount to a \$21 billion loss in take-home pay for these new hires. NARFE supports this bill, which was introduced by Rep. Donna Edwards, D-MD, and currently has 12 cosponsors. To send a letter urging your representative to sponsor this legislation, or to thank them for already cosponsoring the bill, go to the NARFE Legislative Action Center online.

Urge Your Legislators to Avoid Cuts to Federal Pay and Benefits in Budget

Congress is set to begin the budget process for Fiscal year 2016 in the coming weeks. During this time, it is critical that members of the Budget Committees, in particular, hear from NARFE members. If your representative or senators are members of the House or Senate Budget Committee, please send a letter asking them to support a budget that ends sequestration and adequately funds the government operations mandated by Congress, without reducing the pay and earned benefits of federal employees and retirees. The letter can be found in the NARFE Legislative Action Center online. You will be asked to enter your ZIP code to determine if your legislators are members of the Budget Committees.

Obtaining the Hotline

Thank you for using the Hotline. This weekly legislative message is available to telephone callers (703-838-7780 and toll-free at 1-877-217-8234); posted on the NARFE website, www.narfe.org and sent to 85,000 NARFE member email addresses. Past editions are archived for NARFE member access. Each delivery channel is a service of NARFE—the National Active and Retired Federal

Employees Association. Should you have any questions regarding the information provided in the Hotline, please email NARFE's Legislative Department at leg@narfe.org or call 703-838-7760.

How much FEGLI life insurance coverage do I have?

- If you are a Federal ANNUITANT or compensationer: OPM's Retirement Office is the only office with access to your FEGLI life insurance records. There are three ways to access your FEGLI coverage information: 1. Log on to Retirement Services Online to view and print a Verification of Life Insurance (VOLI). Your VOLI will show which types of FEGLI coverage you have, your amount of coverage before reduction, your post-65 reductions, and your amount of coverage after reductions complete. 2. Email retire@opm.gov to request that your VOLI be mailed to you. Be sure to include your retirement claim number (CSA/CSF) in your email. 3. Call 1-888-767-6738 to request that your VOLI be mailed to you. The phone lines are open Monday through Friday 7:40 am to 5:00 pm eastern time. The phone lines can get extremely busy so we recommend calling early in the morning or late in the evening when the lines are less busy. Have your retirement claim number (CSA/CSF) or social security number handy. Your FEGLI beneficiary records are not available online. If you wish to change your FEGLI life insurance beneficiaries, complete this form and mail it to OPM's Retirement Office at the address on www.opm.gov/forms/pdf fill/sf2823.pdf
- If you are a Federal EMPLOYEE: Contact your human resources office. The office that maintains your Official Personnel Folder (OPF) or its equivalent is the only office with access to your FEGLI life insurance records. If you do not know what office that is or how to contact them, check with your supervisor. You can also look on a copy of your most recent Standard Form 50, Notification of Personnel Action, to determine the coverage you currently have:

- 1. In Block 27 on that form, there is a 2-character code that represents your current coverage and a definition of the code.
- You can look up the codes and their translation at http://archive.opm.gov/insure/life/reference/handbook/sf50tbl.asp
- 3. You can then use the <u>FEGLI Calculator</u> to determine the current value of your FEGLI by inputting your current age, salary and type(s) of FEGLI coverage.

If you wish to change your FEGLI life insurance beneficiaries, complete this form and submit it to your human resources office: www.opm.gov/forms/pdf fill/sf2823.pdf

Social Security

QUESTION: I need 40 credits for retirement benefits, but I have only 32. Would I be able to buy the other eight credits that I need?

ANSWER: No, you cannot "buy" credits. The only way that you earn credits is by working for wages in a job covered by Social Security or having net income from self-employment. You don't get credits for unearned income, such as your pensions, or interest or dividends from your savings and investments. You don't pay Social Security taxes on that kind of income, even though you may have to pay income tax.

If you work for a federal, state or local government agency that is not covered by Social Security, you don't pay Social Security tax, and you don't earn credits for monthly benefits based on those earnings. If you pay Medicare tax on those earnings, you do earn credits toward qualifying for Medicare protection at age 65.

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How do I get my annuitant payments sent to a different bank or different bank account?

You can use go to:

https://www.servicesonline.opm.gov . You will need your claim number (CSA/CSF) and Personal Identification Number (PIN) to use the self-service website. You will be asked whether your account is a savings or checking account and to provide your account number and the routing number for your financial institution (found next to your account number on the bottom of your check). You should contact your financial institution for assistance in getting the routing number if you are not sure. When you make a change, we will mail you confirmation of the change.

You can also <u>call</u> or <u>write OPM</u> to sign up for direct deposit or change your account or bank. If you write, your letter should include your claim number. You can also use this <u>form</u> to sign up for direct deposit. Or, you can submit a Standard Form 1199A, "Direct Deposit Sign Up Form," which is available at your bank. When you change the account you use for direct deposit, keep the old account open until a payment is posted to the new account. This will prevent having the payment returned if there is a problem with the new account. If you forgot your PIN, you can request a new one by mail here:

https://www.servicesonline.opm.gov/Security/requestpassword.aspx . Alternatively, you can call the Retirement Operations Center at 1-888-767-6738 and request a new PIN. The phone lines are open from 7:30 am to 7:45 pm (Eastern Standard Time). It is a busy phone number so we encourage you to call early in the morning or after 5:00 pm when the phone lines are less busy.

How can I access my e-OPF? View less

You may access the portal at https://eopf.nbc.gov/opm/. For any other questions, you should contact eOPF Help Desk directly to obtain information. Their email address is

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eopf_hd@telesishq.com or you can call them on (866) 275-8518.

What is the electronic Official Personnel Folder (eOPF)?

The eOPF is an electronic version of the paper OPF and a system for accessing the electronic folder online. The eOPF system combines document management with workflow capabilities. The eOPF allows each employee to have an electronic personnel folder instead of a paper folder. Benefits of eOPF include:

- * Immediate access to personnel forms and information for a geographically dispersed workforce.
- * E-mail notification to employee when documents are added to their eOPF.
- * Multi-level secure environment with security rules for sensitive information.
- * No loss of official personnel documents due to filing and routing errors.
- * Reduced costs associated with storage, maintenance, and retrieval of records.
- * Electronic transfer of human resources (HR) data.
- * Integration with agency's human resources information systems (HRIS).
- * Compliance with OPM and federally mandated HR employee record management regulations.

Who can look at the records in my Official Personnel Folder?

You, or Anyone you designate. Government officials who need to see the records to do their jobs. There are a limited number of special situations where others can see information from your personnel records. These situations are described in routine uses under the Privacy Act System of Records Notice covering the Official Personnel Folder. For more information on the Privacy Act and the Office of Personnel Management's records systems under the Act, visit Privacy Act Information.

How can I get a copy of my Official Personnel Folder (SF-50)?

If you're currently a Federal employee, contact your Human Resources Office. If you're no longer working for the Government, write to: National Archives and Records Administration National Personnel Records Center 1411 Boulder Boulevard Valmeyer, IL 62295 FAX: 618-935-3014 for more information on contacting the National Personnel Records Center, go to http://www.archives.gov/st-louis/civilian-personnel/

Important Information about the Defense of Marriage Act (DOMA)

On June 26, 2013, the Supreme Court ruled that Section 3 of the Defense of Marriage Act (DOMA) is unconstitutional. As a result of the Supreme Court's decision, the United States Office of Personnel Management (OPM) will now be able to extend certain benefits to Federal employees and annuitants who have legally married a spouse of the same sex, regardless of the employee's or annuitant's state of residency. OPM is currently in the process of updating and revising the website to reflect this change, and will be updating this information as soon as possible. Please check back in the coming weeks for updates.

- Can Federal employees obtain spousal benefits provided by Title 5 for their same sex spouses/domestic partners if they are legally married under state Law? **Yes.**
- What is the definition of a domestic partner?
 For purposes of ensuring consistent implementation of the President's

implementation of the President's memorandum, a "domestic partner" is defined in OPM regulations (e.g. 5 C.F.R. § 875.213) as a person in a domestic partnership with an employee or annuitant of the same sex. The term "domestic partnership" is defined as a committed

relationship between two adults, of the same sex, in which the partners—

- (1) are each other's sole domestic partner and intend to remain so indefinitely;
- (2) maintain a common residence, and intend to continue to do so (or would maintain a common residence but for an assignment abroad or other employment-related, financial, or similar obstacle):
- (3) are at least 18 years of age and mentally competent to consent to contract;
- (4) share responsibility for a significant measure of each other's financial obligations;
- (5) are not married or joined in a civil union to anyone else;
- (6) are not the domestic partner of anyone else:
- (7) are not related in a way that, if they were of opposite sex, would prohibit legal marriage in the U.S. jurisdiction in which the partnership was formed:
- (8) are willing to certify, if required by the agency, that they understand that willful falsification of any documentation required to establish that an individual is in a domestic partnership may lead to disciplinary action and the recovery of the cost of benefits received related to such falsification, as well as constitute a criminal violation under 18 U.S.C. § 1001, and that the method for securing such certification, if required, shall be determined by the agency; and
- (9) are willing promptly to disclose, if required by the agency, any dissolution or material change in the status of the domestic partnership.
- Do I need to provide documentation to establish that I am in a domestic partnership?

Generally, agencies may choose whether or not to require employees to provide documentation (such as a sworn affidavit) to establish the existence of a domestic partnership with respect to specific benefits. In determining whether to require documentation, however, agencies must consider whether a similar requirement is imposed upon opposite-sex spouses, consistent with the President's intention that same-sex domestic partners be treated in the same manner as opposite-sex spouses for purposes of these benefits, to the extent permitted by law. With respect to certain benefits, however, documentation is required by regulation. For example, 5 CFR § 875.213 states that, for the purpose of the Federal Long Term Care Insurance Program, and as prescribed by OPM, domestic partners "will be required to provide documentation to demonstrate that you meet these requirements."

 Can Federal employees obtain benefits for their same-sex domestic partners and the children of their same-sex domestic partners?

Yes, with respect to many benefits. President Obama issued a memorandum on June 2, 2010, requesting all Federal agencies to consider extending benefits currently available to employees' oppositesex spouses to employees' same-sex domestic partners, as long as such coverage could be extended consistent with law. See the Presidential Memorandum "Extension of Benefits to Same-Sex Domestic Partners of Federal Employees," at http://www.whitehouse.gov/the-pressoffice/presidential-memorandum-extensionbenefits-same-sex-domestic-partnersfederal-emplo. Agencies have reviewed and are continuing to review their programs and proposing or implementing changes to their programs in response to the President's memorandum, and a number of benefits are now available to same-sex domestic partners of Federal employees that previously were not as described below, under specific benefits.

 Does the fact that I am legally married in a state that recognizes same-sex marriage Page 7 of 8 March 2015

affect the determination of whether I am in a domestic partnership?

No. The existence of a domestic partnership does not depend upon marital status. It is determined solely on the basis of the criteria set forth above, in A. 4.

 May I cover my same-sex domestic partner/spouse under Option C, Family under the Federal Employees' Group Life Insurance (FEGLI) Program?

Yes, you may cover your same-sex spouse, but not your domestic partner at this time.

 What types of leave may I take to care for the medical needs or death of my same-sex domestic partner, the children of my samesex domestic partner, or other relatives of my same-sex partner?

In addition to annual leave, same-sex domestic partners, the children of an employee's same-sex domestic partner, and some other relatives of the employee's samesex domestic partner have been identified by OPM as "family members" for the purposes of sick leave (5 C.F.R. § 630.201), funeral leave (5 C.F.R. § 630.803), the Voluntary Leave Transfer (VLTP) Program (5 C.F.R. § 630.902), the Voluntary Leave Bank (VLBP) Program (5 C.F.R. § 630.1002), and the Emergency Leave Transfer (ELT) Program (5 C.F.R. § 630.1102). For information on the family members covered, please see OPM's fact sheet **Definitions Related to Family** Member and Immediate Relative for Purposes of Sick Leave, Funeral Leave, Voluntary Leave Transfer, Voluntary Leave Bank, and Emergency Leave Transfer

(http://www.opm.gov/oca/leave/HTML/Family Defs.asp). More details may be found in the OPM fact sheets: Sick Leave (General Information)(http://www.opm.gov/oca/leave/HTML/sicklv.asp), Sick Leave for Family Care or Bereavement

Purposes(http://www.opm.gov/oca/leave/HT

ML/sickfam.asp), Sick Leave to Care for a Family Member with a Serious Health Condition

(http://www.opm.gov/oca/leave/HTML/12wee k.asp), Voluntary Leave Transfer Program(http://www.opm.gov/oca/leave/HTM L/VLtP.asp), Voluntary Leave Bank Program(http://www.opm.gov/oca/leave/HTM L/VLBP.asp), and Emergency Leave Transfer

- What same-sex domestic partner benefits are available under Government-wide programs administered by OPM?
- The following set of FAQs was developed to answer questions about the benefits available to the same-sex domestic partners or spouses of Federal employees, under title 5, United States Code. Please note that information regarding eligibility for benefits can change quickly, and you should consult the web pages of the individual benefits programs for the most current information. In addition, please note that these FAQs do not address benefits available to same-sex domestic partners outside of Title 5, such as travel and relocation benefits, which are administered by the General Services Administration.
- Is my same-sex domestic partner eligible as a dependent under the Federal Flexible Spending Account Program (FSAFEDS)?View less

It depends. FSAFEDS follows IRS rules on dependents. If you can claim your samesex domestic partner/spouse as a tax dependent, then you may be reimbursed under your FSAFEDS account for his or her eligible expenses.

 May I designate my same-sex domestic partner to receive any lump-sum amounts payable under CSRS or FERS on my death? View less

Yes. Lump-sum amounts payable on the death of a Federal employee or annuitant may be designated to go to any individual. If

an employee or annuitant wishes to designate their same sex domestic partners to receive a lump sum, it is imperative that they do so affirmatively by making an election on an SF 2808. Lump-sum benefits are paid in accordance with the statutory order of precedence under 5 U.S.C. § 8342(c) (CSRS)

(http://www.gpo.gov/fdsys/pkg/USCODE-2010-title5/html/USCODE-2010-title5-partIII-subpartG-chap83-subchapIII-sec8342.htm) or 5 U.S.C. § 8424(d) (FERS) (http://www.gpo.gov/fdsys/pkg/USCODE-

(http://www.gpo.gov/fdsys/pkg/USCODE-2010-title5/html/USCODE-2010-title5-partIII-subpartG-chap84-subchapII-sec8424.htm).

Same-sex domestic partners are not among those listed in the statutory order of preference. Further, a same sex spouse cannot receive lump-sum benefits as a "widow" or "widower" under the statutory order of precedence (i.e., the second order of precedence under 5. U.S.C 8424(d) and 8424(d) as a result of DOMA.

Therefore, in order for same-sex domestic partners or spouses to receive lump-sum benefits, employees or annuitants must designate their same-sex domestic partners or spouses under the first order of precedence (through a designated beneficiary) using SF - 2808, Designation of Beneficiary, Civil Service Retirement System.

(http://www.opm.gov/forms/pdf_fill/sf2808.pdf), and SF 3102, Designation of Beneficiary, Federal Employees Retirement System (http://www.opm.gov/Forms/pdf_fill/SF3102.pdf U.S.C. §§ 8342(d) and 8424(d)) as a result of DOMA.

Duane Peterson, Federation Vice Chair of Service Committee sent the Editor the following article.

Some interesting news from the VFW District 10 meeting came from a Veteran Service Officer of one of the VFW Post. He reported that Vietnam War veterans are presumed to have related Agent Orange diseases. He said in my case my Prostate is enlarged and my

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PSA climbing to 15 (normal is 0 to 5). So far, in my case have not found any cancer there. Also included in this related problem is ED (Erectile Dysfunction) which when not correctable will be granted a VA disability payment of about \$200 per month. I do not have that ED problem, yet. There are many Agent Orange related problems: check it out in the following websites: (i.e. diabetes, heart problems, cancers etc...

http://www.publichealth.va.gov/exposures/agentorange/conditions/; and another site opinion -- http://healthjournalism.org/blog/2010/09/va-pays-for-agent-orange-related-illnesses-despite-lack-of-evidence/). There are new diseases connect to Agent Orange almost every year. You should see a VA Agent Orange specialty Doctor for the latest information.

Duane also sent the following:

I was just talking by phone to widow, son & daughter of a longtime member of our chapter and they have been trying to get in to OPM by phone and, as usual being on PST, they always found it busy. They noticed on one of the forms I sent, there was a FAX # and they're going to FAX it in. I also want to note this information and call your attention to the fast action of using the FAX to send in forms rather than using the mail system.

We checked with OPM and the FAX number is 724-794-6663. The FAX Cover Sheet should indicate a Subject and a department, if you are transmitting information to a particular department.

Thanks Duane for the information.

