

S.O.S. NEWSLETTER

SERVICE OFFICERS FOR SERVICE

SERVICE OFFICER NEWSLETTER VOLUME 12-3 DECEMBER 2013

EDITORS COMMENTS

We made it for another year with a few changes and a small COLA. We have managed to avoid Congressional tampering with our benefits but we are not safe yet so everyone should save and plan for the future. An important fact is that we are losing members – mostly by death but many from disinterest and apathy. Service Officers should take the opportunity monthly to encourage new retirees to come to our meetings and look into joining our Chapter. Remember they will only find out about what we are doing by joining NARFE and receiving the very informative Retirement Magazine. If they don't join they will also miss out in receiving our SOS Newsletter. So get busy and help to spread the word.

Mary Venerable
Chair, Service Committee

FEDERATION OFFICERS

President – Richard (Dick) Ostergren
Exec. VP – Dee Shallenberger
Secretary – H. Ray Harrington
Treasurer – Forney A. Lundy
Immediate Past President – Jeanette Schmidt
Region VIII Vice President – Helen I. Zajac

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Dist. II – Jerry L. Hardison
Dist. III – Nickolas (Nick) Shestople
Dist. IV – Vivian Nathanson
Dist. V – Gerald Hall
Dist. VI – Jeanette (Dottie) Schmidt
Dist. VII – Lea D. Zajac
Dist. VIII – Linda Ingram
Dist. IX – Judith (Judy) Mayora
Dist. X – Linda Eldridge

SERVICE COMMITTEE MEMBERS

Chair - Mary E. Venerable, #478 (951) 443-4551 – maryv65@earthlink.net
Vice Chair – Duane A. Peterson, #0531 (925) 825-2109 – duane428@astound.net
Dist. I - Jeannine Wolfe, #1271 (858) 674-6357 – xyadellj@aol.com
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Dist. III – Joaquin (Jack) Lopez, #0073 (909) 886-7970 – jacklopezmollylopez@yahoo.com
Dist. IV - Duane A. Peterson, #0531 – (925) 825-2109 – duane428@astound.net
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Dist. VI – Deanna Smith, #1503 - (209) 625-3269
hangtownnarfe@yahoo.com
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Dist. VII - Sammy Brick, #0903 (707) 448-3695, - zoedoggy@aol.com
Dist. VIII – Yoggi Riley, #061 (818) 768-4383 - yoggiriley@sbcglobal.net
Dist. IX – Lynn Kritsch, #068 (661) 392-6265 – playdirt@aol.com
Dist. X - Millie Rogers, #1245 (530) 898-1510
millie6@sbcglobal.net

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. jrowles@bak.rr.com

#42 – CSFC District VII, Residence of Vernon Rood,
Service by Phone (707) 578-3180 – vrood@aol.com

#55 – CSFC District VII, NARFE Service Center, 1524
Jefferson St., Napa, CA 94558 (707) 257-2228 – Mon- Sat
Oliver (Rocky) E. Sheridan (707-226-5665 By Appointment
Only.

#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. – Donald W. Cooper, (760) 939-0978. Mon. –
Friday from 9 to 11 a.m. & 1-3 p.m.

dat.cooper@verizon.net

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

#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.

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.serviceline.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

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

Military Surviving Benefits – 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](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 your
home phone.*

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

White House Comment Line: (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)

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

VETERANS ADMINISTRATION WEBSITES OF IMPORTANCE

VA Military website – Spouse's entitlement to Veterans
benefits after divorce.

[http://www.military.com/benefits/retiree/uniformed-
services-former](http://www.military.com/benefits/retiree/uniformed-services-former) spouses protection-act;

Dept. of Veterans Affairs Home page

<http://www.va.gov/>

Directory of Veterans Service Organizations

<http://www1.va.gov/vso/index.cfm?template=view>

New Service Officer BLOG. The Service Officers Bulletin Board or **SOBB** can be accessed at www.narfe.org/sobb.

What is a 'blog'? The word blog is a blend of the older term 'weblog' and is a website where you can enter comments that are commonly displayed and read by other users who have access to the blog. With a blog, you can access the site anytime the system is available.

Current Service Officers can now create their own messages instead of commenting on existing ones found under the four different categories. When you log on just click on "Create New Entry" and a screen will come up that allows you to title and write your message. David Snell, Director, Retirement Benefits Service Department suggests that you should give it a try – your will like it.

Katherine Archuleta Sworn-In as 10th Director of the Office of Personnel Management

On November 4th, 2013, Katherine Archuleta was sworn-in as the 10th Director of the U.S. Office of Personnel Management, the Federal government's personnel chief, and the first Hispanic to lead the Federal agency. Acting Director Elaine Kaplan officiated the private ceremony, and Director Archuleta was joined by her husband Edmundo Gonzales.

Archuleta began her four-year term by greeting OPM employees in the lobby of the Theodore Roosevelt Federal Building, where OPM is headquartered.

"I am deeply honored to serve as the 10th Director of the Office of Personnel Management and excited to get to work serving the American people," Archuleta said. "OPM touches so many lives and has such a significant impact on government service. I look forward to getting to know the many dedicated, hard-working men and women, who serve the public every day."

As Director of OPM, Archuleta leads the government's efforts to recruit, retain and honor a world-class workforce through an agency of more than 5,000 employees. OPM

has responsibility for setting government-wide policies on personnel issues such as pay and leave, labor relations, and workforce planning. OPM also administers the insurance and retirement benefits programs for the 1.9 million Federal employees and more than 2 million Federal annuitants and their families. OPM also provides critical human resources services to other agencies, conducts more than 2 million background investigations annually, audits agency personnel practices, and oversees the Combined Federal Campaign charitable donation drive.

Trained as an educator, Archuleta brings a wealth of experience from the public and private sector to her leadership at OPM. Prior to joining OPM, she was the National Political Director for the President's reelection campaign, where she traveled around the country listening to the many issues facing Americans. She spent 2 years as the Chief of Staff at the Department of Labor under the leadership of former-Secretary Hilda Solis, and prior to her service in the Obama Administration; she was a senior advisor to Denver Mayor John Hickenlooper on policy and initiatives.

Among her many leadership experiences, Archuleta served as the Executive Director of the National Hispanic Cultural Center Foundation, worked as the director of professional services for a Denver law firm, and cofounded the Center for Regional and Neighborhood Action. During her tenure in the Clinton Administration, she served as a senior advisor to Secretary Federico Pena at the Department of Energy, and as his Chief of Staff and Deputy Chief of Staff at the Department of Transportation.

Archuleta started her career as a teacher in the Denver Public Schools System, and holds a B.A. in Elementary Education from the Metropolitan State University in Denver and a M.Ed. from the University of Northern Colorado. "As an educator, a public administrator, and a community leader, I know the value of bringing together talented people with diverse ideas and perspectives to improve any organization, and the Federal government is no exception," Archuleta said. "The complex and important work of government requires a diverse and inclusive workforce that is representative of the many important perspectives, talents, and backgrounds of our great Nation. I am committed to building a diverse and inclusive workforce to serve the American people."

She is married to Edmundo Gonzales, and is the proud mother of Graciela, a teacher at the same Denver public school where she began her career.

LIFE EVENTS PUBLICATION

OPM has a section of their regulations that provides information useful to retirees and their families. The section is entitled "Life Events". There are many events in a retiree's life that might affect their benefits. You can learn about them through the menu links and summaries below.

OPM also published a pamphlet on Life Events the [RI 38-126: Life Events and Your Retirement and Insurance Benefits \(for Annuitants\)](#) which is available for mailing the pamphlet is available for download in PDF format in our [Retirement and Insurance Publications](#) directory.

- [Marriage/Divorce](#) - Understand your benefits options when your marriage begins or ends.
- [Death of an employee, annuitant or spouse](#) - Notify OPM upon the death of your spouse.
- [Reemployment](#) - Learn how reemployment may affect your benefits.
- [Third Party Payees](#) - If you are unable to handle your finances OPM will require a guardian or Representative Payee be appointed. OPM does NOT recognize Power of Attorney.
- [Designation of Beneficiaries](#) - You can choose any person to receive any life insurance and/or lump sum benefit payable upon your death by completing a Designation of Beneficiary form.
- [Moving to a new address](#) - Notify OPM when your address changes so you continue to receive important information regarding your annuity.

Third Party Payees

If a retiree is unable to handle their money, a court may appoint a guardian or the person responsible for their financial help may apply to become their "representative payee".

If I Am Unable to Handle My Own Money

If you become mentally or physically unable to handle your own money, a family member or someone who is able to help you should [contact OPM](#) as soon as possible. When your family member or friends contact us, we will give them full instructions on what to do to take care of your retirement benefit for you. They will be asked for identifying information such as your claim number,

name and Social Security Number, as well as the name and address of the person responsible for your care.

Power of Attorney

OPM does not recognize Power of Attorney filings. If you are responsible for the care or custody of a person who is either mentally or physically unable to handle his or her own money, you should [contact OPM](#) as soon as possible. We will give you full instructions on what to do to take care of the benefits. You should provide the claim number, name, and Social Security Number of the disabled person as well as the name and address of the responsible person.

How many of you carry a NARFE Membership Application with you like Forney Lundy, Past President of the California Federation and District Director. He is one of the winners of the contest each year who wins cash for the number of people he signs up. You could be a winner also!

If you look at the statistics, we are losing members by the day both by death or members disinterest. Hopefully you will keep in mind the organizations goals which are dedicated to protect and preserve the benefits of all Federal workers and retirees. NARFE is your legislative voice and your information resource.

Action - Get a new member for NARFE Today! Visit NARFE on the Web at www.narfe.org.

PRORATED CSRS COLA EFFECTIVE 12/1/13

<i>Monthly Annuity Commenced</i>	<i>Proportion of Full 1.5% Increase</i>	<i>Prorated Percentage</i>
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December 2012	12/12	1.5%
January 2013	11/12	1.4%
February 2013	10/12	1.3%
March 2013	9/12	1.1%
April 2013	8/12	1.0%
May 2013	7/12	0.9%
June 2013	6/12	0.8%
July 2013	5/12	0.6%
August 2013	4/12	0.5%
September 2013	3/12	0.4%
October 2013	2/12	0.3%
November 2013	1/12	0.1%

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December 2012	12/12	1.5%
January 2013	11/12	1.4%
February 2013	10/12	1.3%
March 2013	9/12	1.1%
April 2013	8/12	1.0%
May 2013	7/12	0.9%
June 2013	6/12	0.8%
July 2013	5/12	0.6%
August 2013	4/12	0.5%
September 2013	3/12	0.4%
October 2013	2/12	0.3%
November 2013	1/12	0.1%

NOTE:

For FERS annuitants who are not eligible for a COLA during their first year on the annuity roll because 1) they are under age 62 or 2) they are disability annuitants, the initial COLA they receive will be the full COLA without proration.

ESTATING THE OBVIOUS

It's midnight – do you know where your last will and testament is? More importantly, do your beneficiaries know where it is? Death doesn't always call ahead. It's a smart idea to have your finances in order before that unexpected visit occurs. If you haven't already made a will, do so. Also look into your other options, such as:
 * A durable Power of Attorney for Health Care or Finances. * A Living Will. * A Living Trust.
 Don't forget that your property will be subject to probate (which can be extremely expensive for your beneficiaries, between the charges the court will amass and the fees probate lawyers charge). I have yet to hear a happy story about probate court – as Lord Brougham once said, "A lawyer is a gentleman who rescues your estate from your enemies and keeps it for himself."

To avoid these hassles, you can either make arrangements to set aside funds for these fees ahead of time, or you can have a Living Trust, which allows you to skip the probate process altogether. Whatever option you decide to go with, make sure that your beneficiaries know where the paperwork is, including insurance paperwork. There's no point in buying a policy if no one remembers to claim it when you're gone. As soon as I signed my life insurance policy, I told my

beneficiaries. There was a lot of eye rolling and head shaking (at 26, I'm not likely to die anytime soon), but I'm happier knowing that they're protected from whatever debts I leave behind. I know you'll want to do the same.

Debra Fleming is a Staff Writer for LA City Employees' Retirement

FREE 6 MONTH NARFE MEMBERSHIP FOR CURRENT EMPLOYEES

Current employees can go www.narfe.org and click on the banner at the top of the page "Feds in Crisis" and sign up for a free 6 months NARFE membership. If you know current active employees you can tell them about this great deal or download the page and give it to them to fill out and mail. NARFE is making this offer to increase membership. Hopefully, after a free 6 month period these federal employees will decide to join NARFE.

The Presidents of each Chapter should promote this effort with their membership. **Remember, every new member makes our voice louder and Congress needs to hear us loud and clear – Enough is enough, we won't take any more cuts.**

AFFORDABLE CARE ACT (ACA)

Service Officers should take action at their meeting in January 2014 to emphasize that the Federal Employees Health Benefits Program (FEHBP) is not impacted by the rollout of the Affordable Care Act (ACA). Enrollees in existing plans were promised in 2010 during the legislative consideration of what became the ACA that "if you like your existing health insurance, you can keep it." OPM has been consistent for the 3 years in a row, in keeping the average premium increases for the FEHBP Program under 4 percent. This continues OPM's commitment to provide federal employees, annuitants and their families with the best possible coverage options. **Remember** we have the "Best Health Plan". Make sure you understand the above in case you are asked by non-federal employees.

The OPM website provides a detailed breakdown on the FEHBP Program premium rates and the FEDVIP rates

VETLINK: GETTING VETS WHERE THEY NEED TO GO

Among my many jobs, I belong to the Riverside County Transportation Advisory Commission – (RCTC) Sometime I receive information that I believe is important for our members. In this case the information is for Veterans in Riverside County.

The new program is referred to Vet Link. In this case RCTC is supporting and working along with local agencies to help increase access to transportation to connect veterans, active military, and their families with services and destinations they frequently use. At this point Miguel Duran, 211 Vet Link Specialist, a Marine Veteran has already connected over 200 veteran calls to Vet Link resources in Riverside County.

For more information to find the closest transportation resources visit 211 website at www.connectriverside.org/211 or <http://www.rivsbvetlink.org>

MEDICARE PART B PREMIUM

Please note that the Centers for Medicare and Medicaid announced in October 2013 that Medicare Part B premiums For 2014 will remain unchanged. The base monthly premium will again be \$104.90.

Calculators FEGLI Calculator

FEGLI premium changes were effective the first pay period beginning on or after January 1, 2012

Every year I receive questions about how much your Life Insurance is worth. OPM now has a way to find out the current value using the following procedures. See the OPM Calculator on line.

With this online calculator you can rapidly and conveniently:

- Determine the face value of various combinations of FEGLI coverage.
- Calculate the premiums for the various combinations of coverage, and see how choosing different Options can change the amount of life insurance and the premiums.

- See how the life insurance carried into retirement will change over time.

Instructions

Enter the information below and click on the Calculate button to get a report on those choices. You may want to look at your paystub or [the FEGLI code on a Notification of Personnel Action \(SF 50\)](#) and model the actual FEGLI coverage you currently have. You can then change your choices to see what difference the change(s) would make on the coverage and premiums. You will also be able to make a second calculation to see what would happen to this insurance coverage following retirement.

Your name (Optional)

Your current annual **Basic Pay**
(e.g., 43589 — with no commas or \$ sign)

Your present age ▼

How are you paid? ▼

Optional Insurance (choose all that apply)

[Option A - Standard](#)

[Option B - Additional](#) ▼ (Number of Multiples)

[Option C - Family](#) ▼ (Number of Multiples)

Are you a U.S. Postal Employee? ▼

IRS WARNING ABOUT PHONE SCAMS

The Internal Revenue Service warned consumers about a sophisticated phone scam targeting taxpayers, including recent immigrants, throughout the country.

Victims are told they owe money to the IRS and it must be paid promptly through a pre-loaded debit card or wire transfer. If the victim refuses to cooperate, they are then threatened with arrest, deportation or suspension of a business or driver's license. In many cases, the caller becomes hostile and insulting.

“This scam has hit taxpayers in nearly every state in the country. We want to educate taxpayers so they can help protect themselves. Rest assured, we do not and will not ask for credit card numbers over the phone, nor request a pre-paid debit card or wire transfer,” says IRS Acting

Commissioner Danny Werfel. "If someone unexpectedly calls claiming to be from the IRS and threatens police arrest, deportation or license revocation if you don't pay immediately, that is a sign that it really isn't the IRS calling." Werfel noted that the first IRS contact with taxpayers on a tax issue is likely to occur via mail

Other characteristics of this scam include:

- Scammers use fake names and IRS badge numbers. They generally use common names and surnames to identify themselves.
- Scammers may be able to recite the last four digits of a victim's Social Security Number.
- Scammers spoof the IRS toll-free number on caller ID to make it appear that it's the IRS calling.
- Scammers sometimes send bogus IRS emails to some victims to support their bogus calls.
- Victims hear background noise of other calls being conducted to mimic a call site.
- After threatening victims with jail time or driver's license revocation, scammers hang up and others soon call back pretending to be from the local police or DMV, and the caller ID supports their claim.

If you get a phone call from someone claiming to be from the IRS, here's what you should do:

- If you know you owe taxes or you think you might owe taxes, call the IRS at 1.800.829.1040. The IRS employees at that line can help you with a payment issue – if there really is such an issue.
- If you know you don't owe taxes or have no reason to think that you owe any taxes (for example, you've never received a bill or the caller made some bogus threats as described above), then call and report the incident to the [Treasury Inspector General for Tax Administration](#) at 1.800.366.4484.
- If you've been targeted by this scam, you should also contact the Federal Trade Commission and use their "[FTC Complaint Assistant](#)" at FTC.gov. Please add "IRS Telephone Scam" to the comments of your complaint.

Taxpayers should be aware that there are other unrelated scams (such as a lottery sweepstakes) and solicitations (such as debt relief) that fraudulently claim to be from the IRS.

The IRS encourages taxpayers to be vigilant against phone and email scams that use the IRS as a lure. The IRS does not initiate contact with taxpayers by email to request personal or financial information. This includes any type of electronic communication, such as text messages and social media channels. The IRS also does

not ask for PINs, passwords or similar confidential access information for credit card, bank or other financial accounts. Recipients should not open any attachments or click on any links contained in the message. Instead, forward the e-mail to phishing@irs.gov. More information on how to [report phishing scams](#) involving the IRS is available on the genuine IRS website, IRS.gov.

THE VISIBLE SERVICE OFFICER

In August 2006, I prepared this article following the time I became Service Committee Chair. It was prepared by Chet Olson of the Red Bluff Chapter and former Service Committee Chair. (Now deceased). I believe it is time to review his recommendations. He wrote: A successful Service Program is dependent on the performance of an energetic and devoted Service Office in carrying out three basic responsibilities:

- Helping federal annuitants and their families obtain and retain their earned retirement benefits.
- Providing emotional support to members and other federal retirees having serious problems, particularly surviving spouses.
- Making the availability of your service known to ALL members of the chapter through newsletter articles, and the presentation of topics and supports at chapter meetings.

The Chapter Service Officer and the Service Program can also (a) play a broader roll in chapter options, (b) the accomplishment of NARFE's legislative goals and (c) the requirement and retention of members. This means that the Service Officer should be a member of the Chapter Executive Board, must work in harmony with the Legislative and Public Relations Chairs, must represent NARFE and Chapter in community affairs and must take a more active roll in membership recruitment activities.

A visible, competent dedicated Service Officer can be a lightning rod to attract new members and can be a source of comfort and security to keep them.