

S.O.S. NEWSLETTER

"SERVICE OFFICERS FOR SERVICE"

SERVICE OFFICER NEWSLETTER

VOLUME 5 -1

FEBRUARY 2005

EDITORS MESSAGE

We are starting 2005 with an all out effort to increase our membership. Super Recruiters are getting pins in recognition for their effort and they are earning \$8 for each new member. Service Officers are in a position to earn money for recruiting new members if they make contact with agencies in their area to offer retirement benefit information. Personnel Offices are always looking for "FREE" information for their employees. The retirement package being prepared by Ken Glass of NARFE can be used to make the presentation.

I did this for two agencies, Social Security in Hemet and EEOC in Los Angeles and San Diego, Ca. As a result of these two-hour presentations on Retirement Benefits, I have had contact with over 150 current employees. In return for the "free" presentation with handouts I developed for the group, I was given ½ hour to make a NARFE presentation. I used the NARFE recruiting film, which is excellent for the purpose, and it was only a 5 min. video. I also used a 5 min. video made by Comcast (our local cable provider) of my Chapter 1662 President, Curtis LeBlanc who also talked about what NARFE does for its members and current employees. I was then able to pass out the NARFE application for membership. As a result, so far I have received 8 - \$8 checks for recruiting new members. I have applications in process and expect to win the Super Recruiter Check for \$75 for recruiting at least 10 new members. Service Officers can also earn money in connection with recruiting - Why not Try!!! I encourage Service Officers to order the Pre-retirement packets and place them with your Post Office and Federal agencies in your areas. Be sure to include your member ID.

WE NEED NEW MEMBERS!

Mary Venerable
Chair, Service Committee

FEDERATION OFFICERS

President - Helen L Zajac
Exec. VP - H. Ray Harrington
Secretary - Joyce Ross
Treasurer - Werner Gumpert
Immediate Past President -
Kenneth G. Boffin
Region VIII Field Vice President
Forney A. Lundy

DISTRICT VICE PRESIDENT'S

Dist. I - Robert "Bob" Davidson
Dist. II - George R. Bardwil
Dist. III - Andrew C. Morgen
Dist. IV - Polly Stonich
Dist. V - James E. McClenahan
Dist. VI - Edna Steger Angove
Dist. VII - Lea D. Zajac
Dist. VIII - Earl J. Wilson
Dist. IX - Robert A. Wheir
Dist. X - Don R. Ross
Joyce Ross, CSFC Historian

SERVICE COMMITTEE MEMBERS

Chair - Mary E. Venerable, 1662 (951) 443-4551 - maryv65@earthlink.net
Vice Chair - Duane A. Peterson, #0531 (925) 825-2109 - duanep@astound.net
Dist. I - Bertram Zucker, #1689 - (949) 587-9096 - Bertzucker@hotmail.com
Dist II. - Jeannie Sprenger #0021(562) 425-1392 - cesprenger@aol.com
Dist III. - Vaudis Pennell - #0073 (909) 862-7685 - quovau@aol.com
Dist IV. - Duane A. Peterson, #0531 - (925) 825-2109 - duanep@astound.net
Dist. V. - Gale Fullerton #1317 (650) 325-6894 - gbfullerton@earthlink.net
Dist. VI - Deanna Smith, #1503 - (209) 483-3029 - dsmith15@cwnet.com
Dist. VII. - Sammy Brick, #0903 (707) 448-3695, - Zoedoggy@aol.com
Dist. VIII - Walter T. Washington, #0010 (626) 798-1778
Dist. IX. - Joanne C. Rowles, #0068 (661) 833-1647 - jrowles@bak.rr.com
Dist. X. - Chester H. Olson, #1655 (530) 527-8034, - Amcho@aol.com

NARFE SERVICE CENTERS IN STATE OF CALIFORNIA

35 - 3916 Marilyn Place, Bakersfield, Ca. 93309 (661) 833-1647 - JoAnne Rowles - By Appt.

8 - NARFE Federal Civilian Service Center 5440 Dudley Blvd, McClellan, CA. 95652 (916) 971-2888 or 2889 - Ann Kehoe. Mon. & Thurs. 9 a.m. to Noon. Robert Johnson (916) 635-4576.

1 - NARFE Service Center, Residence - P.O. Box 69, Patton, CA. 92369, (951) 862-7685 - Vaudis Pennell - By Appointment.

21 - Elderhelp of San Diego, 4069 30th St., San Diego, (619) 274-3786 - William Doll - Thurs. 9 a.m. to 12 Noon

42 - Residence of Vernon Rood, 2318 Northwood Dr., Santa Rosa, CA. 95404 (707) 545-8608 - Q & A's by phone - mail Vrood@aol.com

145 - NARFE Retiree Affairs, Naval Air Warfare Station, Bldg. 2302, Rm. C, Blandy St., China Lake, CA. 93555 (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. - 12 Noon to 4 p.m. Mail - 312 Hampshire St., Vallejo, CA 94590.

171 - Residence of Katie Karikka, Los Osos, CA. (805) 528-2422 - Questions & Service by phone 24 hr.

183 - Residence of Emile Lapointe, 204 E. Viesta Green, Port Hueneme, CA. 93041 (805) 984-3341 Questions & Service by phone.

149 - Antelope Valley Senior Center, 777 W. Jackman Street, Lancaster, CA 93534 - Norma Keipe, (661) 726-4400. - Mondays 9 a.m. to Noon (except in July, August & holidays)

12 - Oceanside Senior Center, 455 Country Club Lane, Oceanside, CA.

92054 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 p.m. to 5 p.m.
55 - NARFE Service Center, 1524 Jefferson St., Napa, CA 94558 - Oliver E. Sheridan - (707) 257-2228 Monday thru Saturday - By appt.
133 - NARFE Service Center, Member 1 Credit Union, 1380 Hilltop Dr., Redding, CA 96003 - Glenn Shaw (530) 222-6060 - 4th Wednesday each mo. From 10 a.m. to 2 p.m.
#202 -NARFE Service Center, Norman P. Murray Com. & Senior Center, 24932 Veterans Way, Mission Viejo 92692. Bert Zucker - (949) 470-3063 - 2nd & 4th Monday ea. Month from 1-3 p.m.

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

***REMEMBER VOLUNTEERS
ARE NEEDED!***

WEBSITES OF INTEREST

Issues of all SOS Newsletter are available on line through NARFE California Federation Web Site - <http://csfcnarfe.org>
NARFE National Office at <http://www.narfe.org> - Publications
FGLI Life Insurance at <http://www.opm.gov/insure/life/index.htm>
(800)633-4542 OPM Retirement
www.opm.gov/retire

During a recent District training session, I was asked about the letter sent to OPM when death occurs of an annuitants spouse to discontinue Survivor Benefit deductions from the annuity check. The following is an example of what should be sent to OPM. Note it must be signed by the annuitant and sent with a copy of the death certificate.

May 21, 2004

Office of Personnel Management
Attn: Y-Adjustment

P. O. Box 45
Boyers, PA. 16017

RE: **CSA** _____
SSA _____
Report of Death of Spouse

Dear Sir or Madam:

This is to notify you of the death of my spouse, Delois Mate on January 20, 2005. Her Social Security No. 123-45-6789. A copy of the Death Certificate is attached.

It is requested that action be taken by you to restore my annuity benefits to the full life rate. I understand that my annuity will be adjusted only for the full month(s) following the death of my wife.

At the present time I am enrolled in FEHBP Government Employees Health Insurance wish to initiate a change to "Self Only". Also, please send me a new Designation of Beneficiary Form for my FEGLI Insurance and provide me with information on its current value.

Sincerely,

Need A. Mate

Enclosure:
(1) Copy of Death Certificate

Actions Required - Death of a Spouse

Merlynn Doll of San Diego - Chapter 4 sent me the following helpful information to be referred to in the case of the death of a spouse.

- Notify OPM, Social Security, Medicare, Retired Military Pension Providers, private pension providers (as applicable)
- File claims for Life Insurance (certified copy of death certificate required).
- Contact financial Institutions and provide required documentation to close, transfer or remove spouse from accounts. Institutions will provide routing/transit number for direct deposit. Contact legal, accountant, financial advisor prior

- To selling property, redeeming stocks, bonds, IRA's 401k, US Saving Bonds, filing taxes for year of death.
- Stocks and/or Bonds - A "Medallion Signature" may be required for transfer of title or redemption. Major banks with which an established relationship exists and stock brokers may provide this service (may incur a fee).
- To qualify for \$500,000.00 tax exclusion on sale of owner-occupied home, sale must be concluded **by December 31** of year of death of spouse. Vacant land, rental properties, vacation homes incur different tax liabilities. Again, contact your accountant prior to sale.
- Step-up-property basis at date of death (DOD) of spouse - owner occupied only property, valuation is increased to current market value; provides tax benefit to spouse when selling, or to beneficiaries, if transferred after death of second spouse. Current appraisal may be required to establish value if property will be transferred to beneficiaries upon death of second spouse, process required can be determined at this time by will, trust, etc.
- 401k, Traditional IRA, Roth IRA, TSP, TSA - ERISA Rules and regs are different for each of these retirement products. Contact the financial institution (IRA), employer (401k), or local, state, federal government (TSP, TSA) where funds are on deposit to determine available options and documentation requirements.
- US Savings Bonds - Information and current value is available at www.gov.savingsbonds.gov. Any financial institution, which sells US Savings Bonds, is required to redeem it. Maximum dollar amount per transaction may apply. Federal taxes (no State) apply at redemption. Transfer of

- title to remove deceased joint owner or transfer to a trust incurs no tax liability.
- After DOD of spouse, Wills and Trusts should be updated within 9 months, All financial, legal etc, documents should be updated within one to two months after DOD.
- For IRS Info – 1-800-829-1040.

2005 FEHB Premium Rates

The Office of Personnel Management (OPM) announced the new premium rates for the Federal Employee Health Benefits Program (FEHBP), which increased an average of 7.9 percent in January 2005. FEHB enrollees who have self-only coverage will pay on average \$4.32 more biweekly, while those with family coverage will pay on average \$9.99 more biweekly. The single-digit increase breaks the five-year trend of double-digit premium increases. OPM also announced that Health Savings Accounts (HSA) and Health Reimbursement arrangements (HRA) will be offered next year. HSA's are generally available for people who are younger than 65, are not eligible for Medicare and who have a high-deductible health plan.

HRAs are for those who are ineligible for HSAs. OPM estimates there are 3.2 million enrollees who would be eligible for an HSA if they enroll in a high-deductible health plan (HDHP). Eighteen HDHPs, including a faith-based HDHP by OSF Health Plan of Illinois, will be offered. In 2005, there will be 249 FEHB plan choices. More than eight million federal employees, retirees and family members are covered by the FEHBP.

DEFERRED RETIREMENT FOR FERS EMPLOYEES

An article in the Q & A section of the January 2005 Retirement Life Magazine brought the Chairs attention to the fact that very little is known by

CSRA retirees regarding the effects of Deferred retirement on other benefits such as Health Insurance and Federal Employees Group Life Insurance.

The reason is that under FERS, the Deferred retirement provisions are quite different from those under CSRS Deferred retirement. This article will attempt to clarify the difference.

Service Officers should also refer to the FERS Retirement provision for Deferred Retirement in the Green Book or the Service Officer Guide.

A FERS employee who is age 62 with 5 years of service is eligible for deferred retirement. Or an individual who reaches the Minimum Retirement Age (MRA) with 10 years of service is eligible for deferred retirement as long as the retirement contributions are left in the retirement fund when retired.

Note: If a FERS employee is separated from Federal service after reaching the MRS with at least 10 years of service and postponed the commencing date of the annuity to reduce or avoid the age reduction, that employee is **eligible to receive Federal Employees Health Benefits Program and the Federal Employees' Group Life Insurance Program**, if the employee participated in the program for the 5 years of service immediately before separating from Federal service.

If an employee is separated from Federal service with at least 10 years of service before reaching the MRA, if separated from Federal service with at least 5 but less than 10 years of service, and are now applying for deferred annuity, that employee is **NOT** eligible to continue any health benefits or life insurance coverage while employed.

(NOTE: MRA (Minimum Retirement Age) is age 55 if born before 1948; age 56 if born between 1953 to 1964; and age 57 if born after 1969). (See pages 3 & 4 in Green Book).

Joanna Shelby, State Legislative Chair & Senior Affairs Rep for Alameda County, provided this Fact Sheet. While the date

is 2003 the information with a few exceptions is still current.

LONG TERM CARE FACT SHEET: What Every Couple Should Know When One Spouse Might Have to Enter a Nursing Facility

JANUARY 2003!

The decision for one spouse to enter a nursing facility is often one of the most difficult a couple can make. Before considering a nursing home, it is worthwhile to explore the possibility of home and community based services and/or special housing programs.

IS NURSING HOME CARE NEEDED?

Each community offers diverse service programs. Ask your doctor, hospital discharge planner, social worker or community agency for more information on alternative services, including home health care aides, homemaker/aides, in-home support services, home delivered meals, congregate meals, assistive devices, adult day care facilities, transportation, rehabilitation facilities, telephone reassurance, home repair and remodeling programs, hospice and respite care.

The cost of staying in a nursing facility can easily exceed \$55,000 a year. (4583 per mo.) Many persons spend their life savings during the first year in a nursing facility to pay for the care.

There are two excellent web sites, which can assist interested persons in locating skilled nursing homes. California Advocates for Nursing Home Reform (CANHR) has developed a site which will provide individuals, not only with a list of nursing homes in Calif., but it also lists current citations, if any, received by these facilities as a result of complaints and investigations conducted by the Calif. Dept. of Health Services.

WWW.NURSINGHOMEGUIDE.ORG
Another site for nursing home searches in Calif., is WWW.CALNHS.ORG this site provides consumers with comparative

information regarding skilled nursing homes.

California Advocates for Nursing Home Reform (CANHR), a non-profit organization dedicated to improving the quality of care for Calif.'s nursing home residents, operates a free information line: 1-800-474-1116 (for consumers) and 1-415-474-5171 (for service providers). Fax #1-415-474-2904. CANHR also provides useful information in the area of Medi-Cal and how to protect one's assets, referrals in the area of: Estate Planning, Elder Abuse Litigation, Elder Law Attorneys, etc. CANHR has a wealth of information in the area of Long Term Care, and interested persons are encouraged to visit their web site:

WWW.CANHR.ORG for more information.

FINDING OUT ABOUT NURSING HOMES

Types of Residential and Nursing Homes: Some nursing facilities are specialized by the level of care, a specific type of disability or an age group--others have mixed populations. Different types of facilities include skilled nursing, intermediate care, residential care (aka: board and care homes), multi-level residential, mental health, and board and care homes. *Note: Residential Care facilities are NOT health facilities and they are not certified to accept Medicare or Medi-Cal.* However, individuals who reside in these facilities can be eligible for Medi-Cal to pay outside health care costs!

Certification and Review: When considering long term care facilities, it is important to ensure that they have the appropriate licensure. For specific information on facility licensing, rules, regulations, and credentialing, you may contact the following State of Calif. Offices: Department of Health Services: 800-725-2922 (for nursing homes); Dept. Of Social Services, Community Care Licensing, 744- P-St., MS19-50, Sacramento, Ca. 95814 (for RCFEs) NOTE: PLEASE DO NOT REFER ELDERLY PERSONS TO UNLICENSED RCFEs!!!

For Problems with Care Facilities: Ombudsman services are available in each county. Each licensed facility is required to post the phone number of their local Ombudsman's office in clear sight. In the event of an emergency only, call the Ombudsman Statewide Crisis Line: 1-800-231-4024. NOTE: Local Ombudsman programs can help to identify licensed facilities.

FINANCING NURSING HOME CARE

Medi-Cal: The nursing facility's administration may help you determine if you are eligible for Medi-Cal to pay the costs of your nursing home. If not, they can explain under what conditions you may become eligible in the future. You may also contact your local legal services program, long term care ombudsman program or the CANHR office at 1-800-474-1116, for specific information about your rights regarding eligibility for Medi-Cal and long term care. The law requires that nursing home residents receive identical treatment regarding transfer, discharge, and provision of services regardless of the source of payment. A Medi-Cal resident can stay in any bed in a nursing facility, *and one cannot be evicted for going on Medi-Cal as long as the facility is certified to accept Medi-Cal payments.*

Spousal Impoverishment Provision: Couples looking at nursing home placement for a spouse need to be aware of the special laws enacted that allow the spouse remaining at home to keep a certain amount of income and resources when the other spouse enters a nursing home. This is intended to prevent impoverishment of the spouse at home.

Income: For the year 2003, the spouse at home may keep all of the couple's income up to \$2,267 per month. This is called the community spouse's monthly maintenance needs allowance. Note: This amount is adjusted annually by a cost of living increase. The spouse at home may obtain additional income or resources through a fair hearing, or by court order. If the spouse at home receives

income above the \$2,267 limit in his/her name only, he/she can keep it all (this is called the "name on the instrument rule"); however, he/she will not be allowed to keep any of the nursing home facility spouse's income. Income received by the nursing facility spouse will go to his/her share of cost. The spouse in the nursing home is allowed to keep \$35/mo. for personal needs. If the spouse at home receives less than \$2,267 in monthly income, he/she can receive a spousal allocation from the nursing home spouse.

Resources: As of January 1, 2003, the spouse at home can keep up to \$90,660 in resources (this does not include other resources such as the home and IRAs, which are exempt), and the institutionalized spouse may keep up to \$2,000. This resource limit changes each (for the at home spouse) year based on the Consumer Price Index. (Different laws apply to spouses who entered a nursing facility before Sept. 30, 1989. If this is the case, the individual should contact a lawyer/advocate knowledgeable about this area of law.) Both separate property (i.e., from a previous marriage or inheritance) and community property that is not exempt are combined and counted at the time of application for Medi-Cal. Once the resource limit has been reached, all ownership interest should be transferred to the spouse at home. *Note: The spouse at home may keep resources above the \$90,660 limit if they can show need, either by filing for a fair hearing or a court order.*

The institutionalized spouse's \$2,000 resource limit should be kept separately and accounted for separately. Care should be taken to ensure this amount does not go over the \$2,000 limit, otherwise, eligibility could be in jeopardy. In addition, all assets over the \$2,000 limit should be transferred to the at home spouse's name. (Check for changes in amounts for 2005.)

Transfer of Assets: Institutionalized Medi-Cal recipients or applicants who transfer non-exempt assets for less than fair market value during a 30 month "look back" period may be subject to a period of ineligibility. The length of the ineligibility period depends on the value of the transferred asset or resource and date of transfer period. The period of ineligibility begins on the date the transfer was made. This 30-month "look back" period begins when an institutionalized person applies for Medi-Cal or when a Medi-Cal recipient is admitted to a nursing facility. A 60-month "look back" period for assets from certain trusts is also required.

Trusts: Federal law amended trust regulations and makes it more difficult to set up a Medicaid qualifying trust for eligibility and estate claims purposes. For a trust already established, it is recommended that an attorney review the trust.

Estate Claims and Liens: Estate claims are claims made against the estate of the deceased Medi-Cal beneficiary if they have property in *their* name when they die. Federal law expands Calif.'s ability to seek recovery from a deceased Medicaid beneficiary's estate for expenses paid under the Medi-Cal program. This will affect individuals aged 55 years or older who received services provided by Medi-Cal or anyone who received Medi-Cal benefits in a nursing facility. Waivers may be claimed in certain circumstances.

Federal law also allows the State of Calif. To define 'estate' to include any real and personal property that the Medi-Cal beneficiary had any legal title to or interest in at the time of death. The definition may include assets held in joint tenancy, tenancy in common, survivorship, life estate, living trusts, etc. If an asset is held in joint tenancy at the time of the Medi-Cal beneficiary's death, the State can seek recovery from the deceased beneficiary's portion of the asset to

recover benefits paid under the Medi-Cal program. No recovery can be made until after the death of the surviving spouse and only if there is no minor, blind, or disabled child.

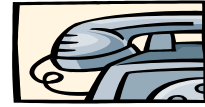
If an estate claim is filed you have a right to a hearing and waivers are available in cases where recovery would cause undue hardship. Estate claims can be complicated. If you receive notice of an estate claim; contact your attorney, legal services office or Calif. Advocates for Nursing Home Reform (CANHR) 1-800-474-1116. Fax #1-415-474-2904.

The best way to avoid an estate claim is not to have anything in your estate when you die. As noted earlier, by declaring intent to return home, a nursing home resident will retain his or her home as an exempt asset, and exempt assets may be transferred without affecting Medi-Cal eligibility. Any transfers considered should take place before or as soon as possible after an individual enters a nursing facility. Transfers should be reviewed with a qualified, Medi-Cal knowledgeable estate-planning attorney.

Effective January 1, 1996, Calif. is no longer permitted to impose liens against the homes of nursing home residents or their surviving spouses except in cases where the home is not exempt and is being sold. Note: As federal and state laws on Medicaid/Medi-Cal are revised, this may change. (Thanks to CANHR for language for this section.)

NOTE: THIS FACT SHEET HAS BEEN RETYPED FROM THE ORIGINAL ISSUED BY THE FORMER PUBLIC INTEREST CENTER ON LONG TERM CARE. ASSISTANCE IN KEEPING THIS FACT SHEET UP TO DATE WAS PROVIDED BY MS. PATRICIA MCGINNIS, EXECUTIVE DIRECTOR OF CANHR, SAN FRANCISCO, AND CALIF. THE ALAMEDA COUNTY AAA IS GRATEFUL TO MS. MCGINNIS FOR HER ASSISTANCE.

Alameda County Area Agency on Aging, Senior Information and Assistance 800-510-2020



ANOTHER "DO NOT CALL LIST"

Senator Barbara Boxer has alerted her constituents who wish to protect their Cell phone privacy to register their cell phone numbers in the "Do Not Call" database.

Cellular phone customers can register their number online at: www.donotcall.gov or by calling 1-888.382.1222. The Editor has taken the action and has received confirmation that her cell phone number will not be placed in a national directory for 5 years. I will definitely renew my "do not call" request.

How to Protect your E-Mail Address Book:

As you may know, when/if a worm virus gets into your computer, it heads straight for your e-mail address book, and sends itself to everyone in there, thus infecting all your friends and associates. This trick won't keep the virus from getting into your computer, but it will stop it from using your address book to spread further, and it will alert you to the fact that a worm has gotten into your system.

First you open your address book, click "new contact". Where you type your friend's first name, type in AAAAAAA, also use address AAAAAAA@a.aaa. The name AAAAAAA will be placed at the top of your address book as entry #1. This will be where the worm will start in an effort to send itself to all your friends, but, when it tries to send itself to AAAAAAA, it will be undeliverable because of the phony e-mail address you entered.

SECRET SERVICE EMPLOYEES HEALTH ASSOCIATION

The Secret Service Employees Health Association has been absorbed by the SAMBA plan – Secret Service employees and retirees have been enrolled in the SAMBA (Special

Agents Mutual Benefits Association) plan unless they elected other coverage during the Open Season. This information was gathered as a result of a member in my Chapter receiving notice that Blue Cross-Blue Shield would no longer cover him because there were not enough agents in the area to warrant continuation of coverage. The notice stated that the employee had been change to the Secret Service Health Plan, which is only for employees and retirees of the U.S. Secret Service.

CHANGES TO GREEN BOOK FOR SERVICE OFFICERS

Changes are listed in order found in the Green Book.

Page 17 & 18 - COLA 2.7%
Social Security Taxes: Employee – 7.65%

Employer - 7.65%
Maximum Taxable: \$90,000

Under Social Security Section:

Page 2 for Year 2005

Earnings \$920 = 1 quarter of credit or
\$3680 = 4 quarters of credit

Substantial Earnings: \$16,725 (to qualify for exemption under WEP – Windfall Elimination Act.

Page 8 Index Factor Table
Add 2005 MTA \$90,000
Index Factor 1.00

Page 14 2005 Earnings Limitation
Add Age 62 – 64 - \$31,800 (\$2650 per month)
Under Age 65 - \$12,000 (\$1000 per month) \$1 of benefits will be withheld for every \$3 in earnings above the limit . There is no limit on earnings beginning the month an individual attains full retirement age.

Page 16 Part B Medicare Cost for 2005 - \$78.20 per mo. from Social Security check.

Part A Monthly premium (less than 30 qtrs) - \$375.00
Part A Monthly Premium (with 30-39 qtrs) - \$206.00
The 10% penalty charged for late Medicare enrollment is still in effect.

Note: Many of you received the notification of the change of Part B premium from \$66.60 to \$78.20. This represents an \$11.60 increase.

However, some retirees did not see the full increase. Why not? Because Social Security determined that the COLA was not enough to cover any increase in Medicare premium and when the Social Security benefit is less than the total amount of the Medicare premium there would be no increase in Part B premium. For example, if your COLA increase was only \$10, and then the premium increase was only \$10, to \$76.60.

The amount was set by Social Security, NOT Medicare. Individuals should contact the Social Security Office near them if they wish further explanation.

WHOSE JOB IS IT/

During a recent District Training Session, W. Robert Fletcher, President of Pasadena Chapter 10, presented the following:

This is a story about four people names: **EVERYBODY** - **SOMEBODY** - **ANYBODY** - **NOBODY**

There was an important job to be done and **EVERYBODY** was sure that **SOMEBODY** would do it. **ANYBODY** could have done it, but **NOBODY** did it, **SOMEBODY** got angry about that because it was **EVERYBODY'S** job. **EVERYBODY** though **ANYBODY** could do it, but **NOBODY** realized that **EVERYBODY** wouldn't do it. It ended up that **EVERYBODY** blamed **SOMEBODY** when **NOBODY** did what **ANYBODY** could have done.

NEW WEP-GPO BILL

The 109TH congress has a new WEP GPO Repeal Bill No. 147. It currently has 26 cosponsors as of January 22, 2005

– 20 Democrats & 6 Republicans.

NEW FEGLI OPTION B PREMIUMS

JANUARY 1, 2005 begins the third and final phase of the Option B premium increase for Federal Employees Group Life Insurance (FEGLI). The new premiums are as follows:

<u>Age Band</u>	<u>BiWkly</u>	<u>Monthly</u>
65-69	\$0.72	\$1.56
70-74	\$1.20	\$2.60
75-79	\$1.80	\$3.90
80 & over	\$2.40	\$5.20

WHO SAID ONE PERSON COULDN'T MAKE A DIFFERENCE?

By Mary Venerable

This question came up after I received a cell phone bill with added charges over the norm. There were charges for recent area code changes from 909 to 951. Since I had two cell phones, the .89 per change was made four times for a total of \$3.56. I have service with T-Mobile and I questioned the bill especially since I had no control over the Area Code change, and was advised by the operator that he would credit my account. When I asked what they were going to do about others who were also affected, the first remark was that the customers should check their bills. When I objected to that statement, I asked to "file" a complaint. Several months later I received a call from a T-Mobil representative who indicated that as a result of my complaint they conducted an investigation and on November 18, 2004, refund were made to the accounts of others who were affected like me.

So you see, one person CAN make a difference.

CONFERENCE REMINDER

Service Officers should try to attend the 56th Annual Convention of the California State Federation of Chapters, Inc. The conventions will be on **June 2 – 4, 2005** at the Marriott Hotel in San Mateo, CA. Check with your Chapter President to see if you can attend. *I would be glad to see you!*