

S.O.S. NEWSLETTER

SERVICE OFFICERS FOR SERVICE

SERVICE OFFICER NEWSLETTER VOLUME 14-1 January 2016

EDITORS COMMENTS

Here we are at the beginning of the year. Can you identify your accomplishments? If you can you have had a productive year. If you can't you should examine your mindset and current mental stage. Are you involved in outside activities, exercise or volunteering activities? Each will help you maintain a good outlook on life. Providing service or assistance to others has made me a better person and fortunately kept me thinking clearly and positively.

Service Officers should continue making their presence known at regular NARFE Chapter meetings. Make sure your members know of the services you can provide by making presentations to your branch and providing Service information in your Newsletters. You should review the Directory of Topics for such information.

Even though I have additional Federation duties, I am still available for questions by phone.

*Mary Venerable
Chair, Service Committee*

FEDERATION OFFICERS

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Dist. X – Linda Eldridge

SERVICE COMMITTEE MEMBERS

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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, 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 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.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

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>

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 .

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.

Self plus One

I am sure many of you were confused about the new Self Plus One option. Some may have decided to stay with the Self and Family option because you did not have enough information to make a change. Others received their Health Information Brochures and made the change in time.

I received the following information from the United States Office of Personnel Management (OPM) after the enactment of the regulations:

Purpose: The purpose of this letter is to provide guidance regarding the new enrollment type, Self Plus One, under the Federal Employees Health Benefits (FEHB) Program. This letter outlines agency responsibilities for systems changes necessary for implementing the Self Plus One enrollment type.

The effective date for the new Self Plus One enrollment type will be January, 2016. Therefore, the annual Open Season beginning on November 9, 2015 will include the Self Plus One enrollment type in the available enrollment choices. **(Note: The enrollment period was extended to January 31, due to the delayed increase information with various health plans.)**

Our initial Benefits Administration Letter (BAL) 14-203 on the FEHB Program Self Plus One Enrollment was published on March 24, 2014 and is available at www.opm.gov/retirement-services/publications-forms/benefits-administration-letters/2014/14-203.pdf.

In order to accept and process the Self Plus One enrollment type, agency systems must be updated as follows:

Electronic enrollment systems:

Self-service systems that allow Qualifying Life Event (QLE) changes outside of open season must be updated to allow appropriate changes to Self Plus One.

Self-service systems must be updated to allow changes to the family member data in a

Self Plus One enrollment when there is no change in the enrollment code.

Self Plus One must allow only one family member to be entered. . . . To ensure a smooth transition to a three tiered enrollment model, OPM recommends that a comprehensive end to end testing plan is developed for all systems that contain enrollment codes and/or premium data.

Please note the address for Questions please email selfplusone@opm.gov.

By John O'Brien Director Healthcare and Insurance

Question regarding Competence of an Individual

In case a retiree's health is affected and/or they cannot make decisions regarding benefits, OPM has a competence form entitled **Representative Payee Application -R1-20-7** to be initiated.

Note: Under the retirement law, the preferred payee in this type of case is a court-appointed fiduciary. However, if a fiduciary has not been appointed, we (OPM) have authority to make payments to a representative who is willing to act on behalf of the annuitant. In addition to receiving annuity payments, the person representing the annuitant is responsible for acting in the annuitant's best interest by using the payments to benefit the annuity, authorizing the correct withholding of Federal income tax from the annuity, and selecting the Federally sponsored health benefits coverage for the annuitant when applicable. Also, OPM will not make a payee change based on a power of attorney or the existence of a joint account with the annuitant at a financial institution.

If there is a court-appointed fiduciary, he or she may apply to become payee by sending OPM an original or a certified copy of the court appointment in an envelope with the attached R1-20 application.

For additional information see:

<http://www.opm.gov/retirement-services/publications-forms/pamphlets/ri30-3.pdf>.

Note information provided by David B. Snell, Director Federal Benefits Services Department dsnell@NARFE.org 571-483-1269

Another important issue that requires a reminder and update involves the matters relates to benefit coverage for Disabled Children. You are reminded that a disabled child must have been declared while employed by the employee before the child reached the age of 18 years.

Disabled Child Coverage

Coverage

Under current law Your Self and Family enrollment covers your child age 26 or over who is incapable of self-support because of a physical or mental disability that existed before the child reached age 26.

Requirements

Your child age 26 or over may be considered incapable of self-support only if his/her physical or mental disability is expected to continue for at least one year and, because of the disability, he/she isn't capable of working at a self-supporting job.

A disability such as blindness or deafness isn't qualifying in itself because it doesn't necessarily make someone incapable of self-support. The onset of a disease before age 26 that doesn't result in incapability for self-support until age 26 or after doesn't qualify a child for continued coverage as a family member.

Determination of Incapacity for Self-Support When Employing Office Must Make Determination

Your employing office is responsible for determining whether your dependent child age 26 or over is incapable of self-support because of a mental or physical disability that began before age 26 and for notifying the carrier of your plan of its determination. If your child's [medical condition is listed below](#), the carrier may also approve coverage.

Your dependent child is incapable of self-support when he/she is certified by a state or federal rehabilitation agency as unemployable;

he/she is receiving: (a) benefits from Social Security as a disabled child; (b) survivor benefits from CSRS or FERS as a disabled child; or (c) benefits from OWCP as a disabled child;

a medical certificate documents that: (a) your child is confined to an institution because of impairment due to a medical condition; (b) your child requires total supervisory, physical assistance, or custodial care; or (c) treatment, rehabilitation, educational training or occupational accommodation has not and will not result in a self-supporting individual; a [medical certificate](#) describes

a disability that appears on the [list of medical conditions](#); or you submit acceptable documentation that the medical condition is not compatible with employment, that there is a medical reason to restrict your child from working, or that he/she may suffer injury or harm by working.

If your child earns some income (generally no more than the equivalent of the GS 5, step 1), it doesn't necessarily mean that he/she is capable of self-support. Your employing office will take both your child's earnings and condition or prognosis into consideration when determining whether he/she is incapable of self-support.

When Carrier May Approve Coverage

If your child has a [medical condition listed](#), and he/she had the condition before reaching age 26, you don't need to ask your employing office for approval of continued coverage after your child reaches age 26. The carrier of your health benefits plan may approve continued coverage to your child without referring you to your employing office.

When the carrier determines your child's incapacity for self-support, it sends the approval notice to you and advises you to give a copy of the notice to your employing office. Your employing office must file it with your other health benefits enrollment documentation in your Official Personnel Folder.

Remember, it is your responsibility to keep the carrier informed of changes.

IMPORTANCE IN HAVING PIN NUMBER

Many inquiries with OPM require a PIN- Personal ID to get into the OPM system. The following information is provided and should be published to your members.

If you do not have your PIN/PASSWORD and have previously established your personal security questions, please use the Forgot claim number/password link on the Services Online Home Page to request a password by email. For security reasons, if your account is not accessed within any 15 month period, it will be deactivated. You must then contact either Retire@opm.gov or call 1-888-767-6738 for a new password. We strongly encourage you to access your account from time to time.

2016 Medicare Part B Premium Increase and Its Effect on Federal Retirees

Updated: November 12, 2015

The Department of Health and Human Services has officially released the Medicare Part B premium rates for 2016, as seen in the chart below.

For those not held harmless, the standard Medicare Part B premium baseline is \$118.80 per month, plus a \$3 surcharge. **As such, premiums for most federal retirees who do not receive Social Security will be \$121.80.** This is slightly lower than the projected rate following the budget agreement, which was \$123.70. Individuals held harmless will continue to pay \$104.90 in 2016.

The chart below, which was taken from the official [Medicare website](#), shows the 2016 premium rates for those not held harmless, including rates for individuals who pay higher premiums due to their income level.

NOTE: These figures include the surcharge, which vary by income level. The surcharges, by income level, are \$3, \$4.20, \$6, \$7.80 and \$9.60.

If your yearly income in 2014 (for what you pay in 2016) was			You pay (in 2016)
File individual tax return	File joint tax return	File married & separate tax return	
\$85,000 or less	\$170,000 or less	\$85,000 or less	\$121.80
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	Not applicable	\$170.50
above \$107,000 up to \$160,000	above \$214,000 up to \$320,000	Not applicable	\$243.60
above \$160,000 up to \$214,000	above \$320,000 up to \$428,000	above \$85,000 and up to \$129,000	\$316.70
above \$214,000	above \$428,000	above \$129,000	\$389.80

ARE YOU A SENIOR TEENAGER

I am a Seenager. (Senior teenager)
 I have everything that I wanted as a teenager, only 60 years later.
 I don't have to go to school or work.
 I get an allowance every month.
 I have my own pad.
 I don't have a curfew.
 I have a driver's license and my own car.
 I have ID that gets me into bars and the wine store. I like the wine store best.
 The people I hang around with are not scared of getting pregnant, they aren't scared of anything, they have been blessed to live this long, why be scared?
 I don't have acne. Life is Good! Also, you will feel much more intelligent after reading this, if you are a Seenager.
 Brains of older people are slow because they know so much. People do not decline mentally with age, it just takes them longer to recall facts because they have more information in their brains, scientists believe this also makes you hard of hearing as it puts pressure on your inner ear.
 Much like a computer struggles as the hard drive gets full, so too, do humans take longer to access information when their brains are full.
 Researchers say this slowing down process is not the same as cognitive decline. The Human brain works slower in old age, said Dr. Michael Ramscar, but only because we have stored more information over time. The brains of older people do not get weak. On the contrary, they simply know more.
 Also, older people often go to another room to get something and when they get there, they stand there wondering what they came for. It is NOT a memory problem; it is nature's way of making older people do more exercise. **SO THERE!!**
 I have more friends I should send this to, but right now I can't remember their names. So, please forward this to your friends; they may be my friends, too.
 And finally, wishing you and yours

A Healthy, Happy and prosperous 2016