

S.O.S. NEWSLETTER

“SERVICE OFFICERS FOR SERVICE”

SERVICE OFFICER NEWSLETTER

VOLUME 9-2

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EDITORS COMMENTS

During the past few months, I have received a number of telephone calls and e-mail messages regarding matters related to calculation of retirement benefits, CSRS Offset definition, reemployment after retirement and effect on retirement benefits for individuals who withdrew their retirement contributions prior to retirement. As a result, I have prepared articles on the subjects in this newsletter.

Since questions might come from current employees, Service Officer should be prepared to provide them with the information on the subjects in this newsletter.

I hope that Service Officers will continue giving attention to your Service Officer duties by participating in your Chapter meetings, including information in your Chapters' Newsletter and making short presentations on subjects of interest to your Chapter members.

I also want to remind Service Officers to get their Chapter to purchase the NARFE Q & A Booklet which I have arranged for purchase from NARFE for \$8.00. I know you will find it helpful.

Mary Venerable
Chair, Service Committee

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NARFE SERVICE CENTERS IN STATE OF CALIFORNIA

1 - NARFE Service Center,
Residence - P.O. Box 69, Patton, CA.
92369, (909) 862-7684 - Vaudis Pennell -
By Appointment, quovau@beglobal.net
4 - Vallejo, Ca. (707) 552-2546
Gordon Triemert, - By Phone - any time
946 Heartwood Ave., Vallejo, CA 94591
jay94591@yahoo.com
8 - NARFE Federal Retiree Service
Center 5440 Dudley Blvd, McClellan,
CA. 95652 (916)971-2888 Mgr. Robert
Johnson (916) 635-4576. Mon. & Thurs.
9 a.m. to Noon. frjohnson4@aol.com
12 - Oceanside Senior Center, 455
Country Club Lane, Oceanside,
CA.92054 Josephine M. Murphy - (760)
757-5559 Wednesdays 12 Noon to 3pm.
jomurphy@oco.net
#21 - Service by phone (619) 460-7992
- William Doll - after 9 a.m.
imadoll@earthlink.net
35 - Residence of JoAnne Rowles
3916 Marilyn Place, Bakersfield, Ca.
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#55 - NARFE Service Center, 1524
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Monday thru Saturday - By Appt.
#78 - Fresno Service by Phone Charles
Hedrick, (559)299-4207.
#133 - Service by Phone, Jean Stone, -
(530) 222-2321 -
logeneaa@wmconnection.com
#145 - 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

149 – Antelope Valley Senior Center, 777 W. Jackman Street, Lancaster, CA 93534 - Norma Keipe, (661) 726-4409. – Mondays 9 a.m. to Noon (except holidays)

171 – Service by phone - Gerald Spouse, Paso Robles, CA. 7148 - (805) 237-0051 – Jerrysprouse@charter.net.

183 – Service by phone - Bob Willis, Port Hueneme, Ca. (805) 486-1235

#202 – Norman P. Murray Com. & Senior Center, 24932 Veterans Way, Mission Viejo, CA. 92692, Bert Zucker, (949) 470-3063. 2nd & 4th Mondays 1 to 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. Please notify Jo Murphy of changes by FAX (760) 757-5559 or E-mail at JoMurphy@oco.net

YOUR ATTENTION IS INVITED TO THE FOLLOWING WEBSITES

WEBSITES OF INTEREST

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>

NARFE National Office at <http://www.narfe.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 SITE

OPM has posted a new Web Site: www.opm.gov/insure/quickguide.asp It is well organized and easy to navigate. 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

OTHER IMPORTANT WEB SITES

Social Security and Survivor Benefit Plan for military:

http://www.military.com/newcontent/0,13190,Philpott_040105,00.html and <http://www.military.com/resources/resourcesContent/0,13964,13964,31301,00.html>

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

Medicare Part D Plan premiums <http://www.cms.hhs.gov/MedicareAdvtg/SpecRateStats/RSD/list.asp?>

Free Cell phone number for 411 Information Calls (800) 373-3411 -- (800) Free411. This works on you home phone also.

Unauthorized Email - NARFE Headquarters warns us that some members have received e-mails from individual names Marty Kurtz promoting his own materials on retirement counseling and/or disaster preparedness. Mr. Kurtz is NOT a member of NARFE and has no authorization to use the associations name. It was also noted that NARFE did not provide Mr. Kurtz with any e-mail address of NARFE members. E-mail received from Mr. Kurtz should be treated as a spam and delete them.

California Legislative Bills: Telephone number to make your voice heard. Governor Schwarzenegger has set up a number to call regarding California Legislative Bills being processed. 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 You can call these numbers, 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 Membership Renewal, Join GEMS, Update Your Record, etc., are located on the Members Home Page in the left panel under What You Can Do Online.

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

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 4 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.

SICK LEAVE CREDIT FOR FERS House Approves FERS Sick Leave Bill

The House on June 24 unanimously approved a bill that would—if signed into law—give employees under the Federal Employees Retirement System (FERS) credit for unused sick leave at retirement. The bill, H.R. 2990, the Disabled Military Retiree Relief Act, revives the sick leave credit after a similar measure which would have provided the benefit was stripped out of a Senate bill earlier this month. H.R. 2990 would permit FERS employees to count unused sick leave toward their retirement annuities like their Civil Service Retirement System (CSRS)

counterparts. For those under the older CSRS, the bill also would correct an anomaly in the law which penalizes federal employees who choose part-time work near or at the end of their careers and would allow FERS employees who return to federal service and redeposit their annuities to receive credit for years of service. The bill also would move federal employees in Alaska, Hawaii and outlying territories from cost-of-living adjustments (COLA) into the locality pay system, according to language in the bill. Transitioned employees would be able to elect to have any COLA paid during that period considered as basic pay for purposes of annuity computation, according to a bill summary. Colleen Kelley, president of the National Treasury Employees Union, applauded the measure. "These improvements will positively impact federal employees and retirees across the spectrum, from new hires to those nearing the end of their careers," Kelley said. "This package will help ensure that federal workers are treated fairly and receive similar treatment regardless of their retirement system."

OTHER BILL'S

On June 22, President Obama sign H.R. 1256, a Tobacco Regulatory Bill, which contained certain improvements to the federal Thrift Savings Plan (TSP). TSP is the tax-deferred retirement savings program created by Congress for federal employees in 1986 and is similar to "401(k)" plans offered to private-sector employees.

The TSP is the best retirement savings program in the country because the 4 million federal workers and military personnel who participate in the program create a large economy of scale which achieves administrative savings unachievable by other employee-sponsored defined contribution plans.

Other changes provide that newly-hired federal employees (FERS employees) will be automatically enrolled in the TSP and will be eligible to receive an immediate matching contribution from their employing agency. "This initiative will increase the percentage of federal employees who make use of the TSP to ensure they are better prepared for their retirement," she said.

The new law gives the Federal Retirement Thrift Investment Board (FRTIB), the independent federal agency and fiduciary that administers the TSP, the authority to add a "Roth" option to the plan that would allow participants to make **after-tax** contributions to TSP accounts and withdraw their earnings tax-free upon retirement. It was indicated that Federal employees would want this feature so they could have the same options available to private sector workers in some 401(k) plans. Finally, the new law would allow the spouse who inherited the account to retain it, under the same rules as any other TSP participant.

NARFE PRESIDENT'S STATEMENT

On June 24, 2009, Dan Adcock wrote:
NARFE Pleased with House Consideration of Civil Service

Reforms but Disappointed that Bill Leaves Out. Limited Authority to Re-employ Federal Annuitants

(NARFE) President Margaret L. Baptiste praised the House of Representatives for considering H.R. 2990, disabled military retiree relief legislation, which included several federal civil service reforms. However, Baptiste expressed her disappointment that the bill does not incorporate language contained in the civil service amendment which Senators Joseph Lieberman, I-CT, and Susan Collins, R-ME, attempted to offer to the recently enacted Tobacco bill. This provision would allow federal agencies to re-employ federal retirees on a limited, part-time basis without offset of annuity from salary.

The House was poised to approve the bill during a roll call vote postponed until later in June.

"NARFE strongly supports the federal civil service provisions added to H.R. 2990, but we believe that it was not President Margaret L. Baptiste denounced proposals made by House Republican leaders to reduce the retirement annuities of federal workers and require them to work longer to receive their full earned annuity.

The proposals, set forth in a policy agenda released on June 4 by Minority Leader John Boehner (R-OH) and Minority Whip Eric Cantor (R-VA), recommend that the federal civilian annuity calculation be based on the highest five years of salary instead of the highest three years. The nonpartisan Congressional Budget Office (CBO) estimates that "the average new Civil Service Retirement System (CSRS) retiree would receive about \$1,250 less in 2008 and \$6,530 less over five years than under current law."

In addition, the Boehner/Cantor paper recommends that federal civilian employees not be afforded their earned annuity until they reach age 62, under any circumstance. Currently, employees can retire at age 55 if they have 30 or more years of service or at age 60 if they have 20 or more years of service. Federal public safety employees are required to retire by age 57 and air traffic controllers must retire by age 56.

"The federal government should serve as a model to other employers and should not be a part of the mindless race to the bottom, which has contributed to the growing number of employees without adequate retirement savings or health insurance."

After the issuance of the above, NARFE was flooded with calls from federal workers concerned about a "Deficit Reduction Proposal" submitted by President Obama by House Republican leaders. Best know among the federal workforce proposals, and most the federal workforce proposals, and most worrisome, are two proposals. The first, to base future retirement calculations on the "High 5" instead of the current "High 3" years of salary, and the second, to not afford federal civilian employees their earned annuity until they reach age 62, under any circumstance.

The above are examples of why NARFE members contact their Congressional delegation and Senatorial

representatives on these measures and other initiatives. They need to know how important their vote is on these measures

**NEWS FROM BARBARA BOXER
UNITED STATES SENATOR FROM CALIFORNIA**

Notification of changes in passport requirements. On June 1, 2009, passport requirements were changed, impacting many Americans. The Western Hemisphere Travel Initiative (WHTI) will now require that all U.S. citizens ages 19 and older must provide a valid passport book, passport card, or other travel document that denotes identity and citizenship to enter the U.S. upon returning from Canada, Mexico, the Caribbean or Bermuda. U.S. citizens will no longer be able to prove identity and citizenship by relying on an oral declaration alone.

The goal of the WHTI is to strengthen U.S. border security while facilitating entry for U.S. citizens and legitimate foreign visitors by providing standardized documentation that enables the Department of Homeland Security to quickly and reliably identify a traveler.

This change makes having a valid passport more important for all citizens. The requirements to obtain a passport, and the differences between a passport book and passport card, are described in the form available on the Passport website or from you local passport office or local post office in your area.

I hope this information is helpful. Even if you do not have an international trip planned, it is a good idea to have a passport ready for future use. You may find more details about the WHTI program on the U.S. Customs and Border Protection website at <http://www.getyouhome.gov/>.

EFFECT OF REFUND OF FERS DEDUCTIONS

Under FERS Rule Chapter 32, section 32B1.1-3 - Payment of Refund. - Section A. refers to the Amount of Refund but the **B. section refers to "Effect of Refund of FERS Deductions"** Section B. states that "payment of a refund of FERS deductions permanently voids any retirement rights based on the period of FERS service that the refund covers. This means that an employee **cannot repay** the money in the future to reestablish credit for the refunded FERS service"

C. Refers to Effect of Refund of Prior Deposit/Redeposit (Deposit for Temp service - redeposit for refunded service). 1. Payment of a refund of a prior FERS deposit (for no deduction service performed prior to January 1, 1989) is treated as a refund of FERS deduction and permanently voids any retirement rights that is based on the period(s) of service covered by the payment.

Example: Susie held temporary appointments from February 1, 1967 through November 30, 1967 and May 1, 1969 through January 31, 1970. As a temporary employee, she was not covered by retirement. On April 1, 1990, she received a career-conditional appointment and was automatically covered by FERS. She paid a deposit for the two period of temporary service. This service was credited under FERS rules.

On February 28, 1995, Susie resigned. She applied for and received a refund of the money to her credit in the retirement fund. Since all of Susie's service is treated under FERS rules, the refund permanently voids the retirement rights she otherwise would have had covering all three periods of service.

(There is more discussion about refund of a redeposit covering service performed under CSRS but since this is not at issue, I did not include)

Another section 32B1.1-3 refers to effects of FERS refund upon reemployment/Retirement. This section contains the following:

1. FERS service covered by a refund:
 - **Cannot be paid back;**
 - **Is not creditable for eligibility for an annuity (that is, the length of service requirement); and**
 - **Cannot be used for annuity computation purposes (that is, high-3 average salary and length of service computation).**

2. Refunded FERS service is creditable for leave, RIF and Thrift Savings Plan vesting. This means that an employee may have one Service Computation Date (SCD) for retirement and a different SCD for leave, etc.

3. When an employee is otherwise eligible for an annuity, refunded CSRS component service is creditable for eligibility for an annuity. However, it cannot be used for annuity computation purposes, other than the high-3 average salary computation, unless the individual redeposit the refund covering CSRS component service plus interest. A refund of CSRS Component service that is paid after an employee transfers to FERS cannot be deemed redeposited in an alternative annuity election if the employee is entitled only to a deferred annuity.

NOTIFICATION TO FERS EMPLOYEES

Prior to preparing the above article, I was advised that there may be a number of current employees and some recently retired employees that they were "never" informed about the effects of withdrawing their retirement contributions. This article should be placed in your Chapter's Newsletter or distributed to prospective Chapter members.

REEMPLOYED ANNUITANT RULES

The following information was taken from the Federal Regulations and is included because of recent discussion to treat the provisions differently.

A. General Rule. The pay of a reemployed annuitant is subject to: **Offset** by the allocable amount of annuity during the period of reemployment; and Retirement deductions, if elected.

NOTE: Retirement deductions may be withheld from the annuitant's pay, irrespective of the nature of the appointment (That is, temporary or permanent), so long as the employment is not intermittent, and the service is not covered by another retirement system for Federal employees.

How Offset deduction is Calculated:

Section 100A4.1-1 Computation of Amount Offset From Pay, and section 100A4.1-2 for the definition of the gross monthly annuity and section 100A4.1-3 for the definition of hours of basic pay. - A. General - The gross amount of annuity that is allocable to the period of reemployment must be **offset** from the annuitant's pay. The amount **offset** from pay is paid into the Civil Service Retirement and Disability Fund (See Chapter 30, Employee Deductions and Agency Contributions).

B. Computation Method of Amount of Offset. The formula for computing the amount of the offset is as follows:

Gross Monthly Annuity x 12 Hourly Rate of Annuity X
Hours of Basic Pay = Amount of Per Pay Period Offset for the
Pay Period.

EXAMPLE: Gross Monthly Annuity = \$1200 Hours of Basic Pay = 80 hrs. \$1200 x 12 = 14400 div by 2087 = \$6.90 (Hourly Rate of Annuity) rounded up
\$6.90 x 80 = \$552.00 (Amount of Offset for the Pay Period)

(This is the amount that will be deducted from the basic pay of the reemployed job reemployed).

C. COLA's Applied to the Retiree's Annuity Cost-of-Living Adjustments (COLA's) are effective on the first of the month in which they occur. The amount and date of the COLA. If the reemployed annuitant receives a COLA, the agency must

adjust the offset on the effective date. The offset adjustment must be effective the first pay period on or after the effective date of the COLA. . .

Section 100A2.1-2 Treatment of Pay When Annuity Continues

A. General Rules: CSRS - The following general rules apply to a full (**non-Offset**) CSRS annuitant whose annuity continues upon reemployment. The pay received during reemployment is offset by the allocable amount of annuity (see part 100A4 for information about the amount offset from pay). CSRS retirement deductions (7, > 7.5 or 8 < percent of full salary

before any offset for annuity) are optional (see paragraph C below).

Eligibility for a supplemental annuity accrues after 1 actual, continuous year of full-time reemployment, or the part-time equivalent (see part 100A5 for information on the eligibility requirements and computation of the supplemental annuity).

Eligibility for a redetermined annuity accrues after 5 or more actual, continuous years of full-time reemployment or the part-time equivalent (see part 100A6 for the eligibility requirements and computation of the redetermined annuity).

Social Security deductions are not withheld even when the appointment is temporary.

EXCEPTIONS:

1. None of the above rules apply when a reemployed annuitant is approved for waiver of offset of pay/annuity under exceptional or unusual circumstances outlined in part 100A3 of this subchapter.

2. A CSRS annuitant reemployed as a senior official is subject to CSRS-Offset rules

Redetermination of Annuity (new annuity figure) - A. Eligibility Requirements - A reemployed annuitant who completes at least 5 years of actual continuous full-time service and/or part-time service that is equivalent to at least 5 years full-time service may elect to have his or her annuity redetermined under the law in effect at the time of separation from reemployment, in lieu of a supplemental annuity. OPM will send election letters that define the difference in benefits for an annuitant who has worked as a reemployed annuitant for 5 or more years and needs to elect between selecting a redetermined annuity and a supplemental annuity. An annuitant who chooses a supplemental annuity will retain the elections made at initial retirement. An annuitant who chooses a redetermined annuity will be eligible to make new elections and will need to make decisions regarding survivor benefits, civilian service credit, post-1956 military deposit, and waiver of military retired pay. NOTE: See section 100A2.1-3 about deposit requirements for a redetermined annuity.

B. Computation of the Redetermined Annuity The redetermined annuity is usually computed by using the general formula described in Chapter 50. However, if the individual meets the requirements for a special computation, such as law enforcement or firefighters, the redetermined annuity will be computed under that rule. NOTE: Creditable unused sick leave used in the original annuity computation PLUS any sick leave earned during the period of reemployment is included in the redetermined annuity computation. Part-time reemployment service is credited in a redetermined annuity in the same manner as in a regular computation. Intermittent service, while it cannot be credited to meet the 5-year requirement in paragraph A. above, may be credited in the redetermined annuity computation once title is established. *CSRS and FERS Handbook April, 1998 28 CSRS Reemployed Annuitants Chapter 100 Also see Page 3 of this Newsletter regarding possible changes to this rule provisions.*

Why Locating Personal and Public Information Has Become So Easy

The following information is not meant as an advertisement for the company but is included to make members aware of what they can accomplish using the internet.

With the advent of the internet it is possible to search for just about any documented public information without having pay hundreds of dollars to a private investigator. Public Information was not always accessible and this is because legislation made it difficult to obtain access to public databases. A person would have to first need to know where to locate the information they were looking for and then navigate their way through a myriad of red tape that often resulted in paying a private investigator hundreds of dollars to dig up what they were after.

Recent Laws such as the Freedom of Information Act have mitigated the process in being able to access public and private information. With the advent of the internet and search network databases you no longer need to pay private investigator great sums of money to do what you can easily do for a fraction of the price. We offer resources that link you with the top investigation database search engines for all your needs. We have spent thousands of hours researching information databases to bring you the easiest to use database search engines.

It is important that people are allowed to know one's background for safety and security. You can legally investigate; job applicants, tenant applicants, co-workers, neighbors, police officers, friends, family, credential verification, criminal records, court records, credit reports, home and cell phone numbers, addresses, driving records, small and large business, even yourself. This is all totally legal. It is crucial with today's security threats that each and every person has the right to know and has the ability to access any public information about anyone. You will be shocked by the volumes of information that are accessible online.

The greatest part of performing your own investigations is the time and money you will be saving, and you can do it all from the ease and comfort of your home. There is no risk with any of this information because it is completely anonymous and 100% legal. Just click on the preliminary search above to see what Military Records you can dig up.

Our resources offer the most complete, comprehensive, and user friendly investigation databases on the internet. These public database investigation search engines were designed with easy to use professional search tools. This is not like many other investigation resources that shuffle you off to databases where you have to figure things out on your own. This search resource makes your efforts very minimal. The database search query above is an example search of

what you can find once you are a member. Search results will not be displayed until a membership is obtained. Not all searches are guaranteed to produce complete or accurate results, see the terms of use and service on the membership page. Government-Records.com and Govt-Files.com have no affiliation or connection with the Government. The trademark "Government-Records" simply means publicly available records and resources. This is a public database that can access records, files, documents, information, etc. within the public domain. The search queries offered by this database resource are all 100% legal. With today's security risks, it is your right to be able to know anything about anyone. *All Rights Reserved 2008 Gov-Reports.net*

PRE-RETIREMENT SEMINAR COORDINATOR

NARFE has a new NARFE Pre-Retirement Seminar Coordinator for Region VIII. **Mrs. Yolanda "Yoggie" M. Riley**, 8036 Whitsett Ave., North Hollywood, CA 91605-1231 Phone: (818) 768-4383 (C) 818-749-6201.

E-mail yoggiriley@sbscglobal.net, Region VIII covers the areas of (California, Guam, Hawaii, Nevada and Republic of Philippines) Region VIII has a Co-Coordinator in Hawaii, Mr. Charles Lehmann. Phone: (808) 239-8504, e-mail celehmn0136@hawaii.rr.com. By Mary Pierson, Director NARFE Pre Retirement Seminars 228-234-1484

GOVERNMENT PENSION OFFSET (GPO) EFFECT ON SOCIAL SECURITY

Question: If I receive a government pension, how will this affect my Social Security benefits?

Answer: If you worked in a job that was NOT covered under Social Security, e.g. some Federal, State, or local government employment, the pension you get based on that work may reduce your Social Security benefits. You benefit can be reduced under one of two provisions.

The first, called "government pension offset," applies only if you receive a government pension and are eligible for Social Security benefits as a spouse or widow(er). Under this provision, your Social Security benefit may be reduced by two-thirds (2/3) of the amount of your government pension. There are several exceptions to this rule. For more information you must go to SSA online at <http://ssa-custhelp.ssa.gov> and see the GPO page or the GPO calculator.

The other provision called the "windfall elimination provision" affects how your Social Security retirement or disability benefits are figured if you also receive a pension from work not covered by Social Security. The formula used to figure your benefit amount is modified, giving you a lower Social Security benefit.

Social Security benefits are based on a worker's monthly earnings adjusted for inflation. When SSA figure your benefits, they separate your average earnings into three amounts and multiply the figures using three factors. For example, for a worker who turns 62 in 2009, the first \$744 of average monthly earnings is multiplied by 90%, the next \$4483 is multiplied by 32 %, the remainder by 15%. (see online WEP calculator).

Under the windfall elimination provisions, SSA figures your benefit under a modified formula in which the **90% factor is reduced to 40%**. There are exceptions to this rule. For example, the 90% factor is not reduced if you have 30 or more years of "substantial" earnings in a job where you paid Social Security taxes. If you have 21 to 29 years of substantial earnings, the 90% factor is reduced to somewhere between 45 and 85%.

For more information, you should read the Social Security fact sheets "Government Pension Offset" and "The Windfall Elimination Provisions". You can file for retirement benefits online at <http://www.socialsecurity.gov/applyforbenefits>.

NEW THRIFT SAVINGS PLAN OPTIONS

On June 22, 2009, President Obama signed the Family Smoking Prevention and Tobacco Control Act (now P.L. 111-31). Beyond its obvious and historic impact this new law requires that newly hired federal employees will be automatically enrolled in the Thrift Savings Plan (TSP) and will be eligible to receive an immediate matching contribution from their employing agencies. In addition, the new law gives the Federal Retirement Thrift Investment Board (FRTIB), the independent federal agency and fiduciary that administers the TSP, the authority to add a "Roth"-type option to the plan, which would allow participants to make after-tax contributions to TSP accounts and withdraw their earnings tax-free upon retirement. Furthermore, the new law authorizes the Board to allow participants to invest their accounts in mutual funds outside the investment funds currently offered by the TSP. NARFE's web site provides more detailed coverage. See also <http://www.narfe.org/departments/home/articles.cfm?ID=1827>

DUPLICATE MEDICAL BILLING

The following letter was received from a Lakewood Chapter member regarding a possible problem in duplicate billing for physician services with Kaiser.

She said: "I did have a problem in paying a physician's bill for services performed. However, the physician services" bill was included in the total emergency hospital bill which Kaiser paid. They required me to pay my co-payment of \$50 (for emergency services) and they paid the entire billing. This was

an outpatient minor surgery performed on an emergency basis. My stay in the hospital was about 5-6 hours.

When I received the physician's billing for \$450 I referred this to Kaiser who stated I didn't need to pay that as it was included in the total billing they paid. (around \$5000). I paid my co-payment and they (Kaiser) paid the balance except for the \$450 – a separate bill.

Colorado law as my daughter explained to me, states that the physician is allowed to bill separately from the hospital, even if it is duplicated. This may or may not be an area for improvement.

I rather agreed when it seems to me that the hospital pays the physician either under contract or direct or whatever arrangement, but it does not seem the physician should be paid double for the same service.

Just an example that may or may not be important to correct. I can't even remember being paid twice for one task or job assignment.

/s/ Catherine E. Jordan, Member, Lakewood Chapter.

After receiving this message, I made an inquiry with Kaiser Member Service and was given the following explanation: It is the billing practice of Kaiser to review all claims and it is a practice, on occasion, that a separate billing from Doctors may be sent to the members. However, in most all cases , the statement is only for the purpose of letting the member know of the charges and not a duplicate bill

GOOD TIPS ABOUT COFFEE FILTERS

TIPS: Coffee Filters are not just for making coffee.... 1. Cover bowls or dishes when cooking in the microwave. Coffee filters make excellent covers. 2. Clean windows and mirrors. Coffee filters are lint-free so they'll leave windows sparkling. 3. Protect China. Separate your good dishes by putting a coffee filter between each dish. 4. Filter broken cork from wine. If you break the cork when opening a wine bottle, filter the wine through a coffee filter. 5. Protect a cast-iron skillet. Place a coffee filter in the skillet to absorb moisture and prevent rust. 6. Apply shoe polish. Ball up a lint-free coffee filter. 7. Recycle frying oil. After frying, strain oil through a sieve lined with a coffee filter. 8. Weigh chopped foods. Place chopped ingredients in a coffee filter on a kitchen scale. 9. Hold tacos. Coffee filters make convenient wrappers for messy foods. 10. Stop the soil from leaking out of a plant pot. Line a plant pot with a coffee filter to prevent the soil from going through the drainage holes. 11. Prevent a Popsicle from dripping. Poke one or two holes as needed in a coffee filter. 12. Do you think we used expensive strips to wax eyebrows? Use strips of coffee filters. 13. Put a few in a plate and put your fried bacon, French fries, chicken fingers, etc on them. Soaks out all the grease. 14. Keep in the bathroom. They make great "razor nick fixers."