

# THE VOICE OF THE CALIFORNIA FEDERATION

MARCH  
2018



This newsletter article is directed specifically to CA Chapters that are struggling to have a productive, meaningful meeting due to lack of member attendance and/or lack of chapter leaders to conduct an effective meeting. Each year chapters are closing or merging with other chapters because of these struggles. Unfortunately, when members are transferred to another chapter, their interest in NARFE activities seems to deteriorate because they have to travel farther to attend a meeting and the new chapter may not offer a value any better than the chapter they are leaving. Most, if not all these members, wish to continue their NARFE membership and may ultimately decide to join the members of the National Division, since this is a viable option.

Because I believe NARFE chapters are crucial to our ability to protect our earned retirement benefits, I am proposing a pilot program that will enable struggling chapters to participate as a group in a one hour meeting every other month, that is hosted by the CA Federation President (FP). This one-hour meeting would be conducted through a Telephone Conference Call (TCC). It is quite simple, it is free and is conducted within the confines of your respective residence. The scenario of the meeting follows:

1. The date and time of each TCC would be agreed to by the participating chapters
2. The meeting agenda would be prepared and distributed to each Chapter by the FP
3. The details for signing-in on the TCC would be provided by the FP
4. The subject matter on the agenda would include legislation issues; membership issues; Service Officer issues; information on NARFE-PAC, Alzheimer's, FEEA; information on upcoming Federation and National events; problems that chapters encounter; and any other NARFE related issues.
5. The minutes of the meeting would be recorded and issued to each participating chapter
6. Each participating chapter must have on record a minimum of a President and a Treasurer. One or both

would need to be on the TCC.

7. Chapter participants must have email capability.

#### Expectations of the TCC Meeting:

1. The chapter president or the treasurer would apprise their members of the meeting highlights by either email, chapter newsletter or US Mail.
2. Chapter members, when requested, would be expected to forward letters or make phone calls to their respective Congressmen on legislative issues. To make it easy, the FP would prepare letters, and a script for toll-free phone calls, and send by email to each chapter, who in turn would make copies and send to their members.
3. Chapters would be expected to take corrective actions on issues discussed during the TCC that require such actions.
4. The respective District Vice Presidents, should also participate
5. The TCC would consist of 5 – 10 chapters
6. Chapters should still consider having an occasional traditional meeting or at least a scheduled get-together with their membership annually.
7. Evaluate the program after six months

#### Benefits of a TCC in lieu of a traditional chapter meeting:

1. There is no travel involved to attend the meeting
2. The chapter president does not have to prepare an agenda, nor conduct the meeting
3. There are no expenses involved
4. Issues can be discussed with other chapters
5. Chapter members may receive pertinent information that they may not necessarily receive from the weekly Hotline or the NARFE magazine

Please advise me directly if you feel your chapter would like to participate in this pilot program. Particularly for those chapters considering closing, this program may be worth a try for 6 months.

With Warm Regards,  
Lea Zajac, CA Federation President

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## MEMBERSHIP TRAINING

**JUNE 19, 2018 HODELS IN BAKERSFIELD**  
**JUNE 21, 2018 OLD SPAGHETTI FACTORY**  
**ROSEVILLE**

This is just a reminder for members to save the date to attend one of two Membership Training Meetings at the above locations.

Remember this will give you a chance to meet our National Executive Officer Barbara Sido. If you have never been able to attend a NARFE convention in the past you should take this opportunity to meet this National Officer. We really need to have a good showing at these meetings to discuss and show National what our Federations concerns and expectations are. The size of this Federation should support at least 75 to 100 members at each session. Following is a sample of topics to be discussed. If you have suggestions of other items please let me know.

- Barbara's roll as National Executive Director
- Things needed to Retain Membership
- What Headquarters is doing to Retain and Recruit Members
- What should Chapters do to Recruit
- How to motivate Chapter Members to become Chapter Officers in the Federation
- What approach do we take to get National Only Members to actively participate
- Reorganization of Headquarters
- Strategic Planning/Operating Plan
- Need for Chapters
- Lea Zajac, Federation President will be speaking about Resolutions and Voting.
- Helen Zajac, Regional Vice President will update on the National Office.

Members of Membership Committee will also be a part of this training with more information and Agenda still in the works. Time for Questions and Answers.

WHAT A DEAL, You get Rolls and Coffee in the morning, and Lunch besides all of this good information for \$5.00 for Chapter Members. There is a Registration charge of \$20.00 for Non Chapter Members.

MENU: Hodels - Full Buffet  
 Old Spaghetti Factory - Spaghetti & Meat Ball, Chicken Picante or Lasagna

Contact Judy Mayora for reservations by June 1<sup>st</sup> at:  
<http://www.csfnarfe.org/contact-us/contact-vice-president/>

## HELP

*by Mary Venerable, Federation Service Committee Chair*

You ask the question “Why an article about Help?” The answer is that I have considered this word related to what I do as Service Officer. Help has many meanings that people do not think of until they need it.

The definitions of the word Help are many. It means: to make it easier for (someone) to do something by offerings one's services or resources. Another meaning of help is to improve (a situation or problem) be of benefit to: upbeat comments about prospects, make better and to take something without permission. The synonyms to the word help include: assist, aid, lend a helping hand to give assistance to, come to the aid of, ... more to be of service, to be of use to, do someone a favor, do someone a service, do someone a good turn, bail someone out, come to someone's rescue, give someone a leg up, get someone out of a tight spot, save someone's bacon, save someone's skin.

As I read through these definitions, I could not help but reflect back on my duties as a Service Officer for NARFE. My experience comes from a background in Personnel Management but it is not necessary for Service Officers to have this background. However, it is important for a Service Officer to have good common sense and several skills. Service Officers must have a computer and know how to get information from the various website to gather information. Service Officers must have the ability to communicate with people in different state of minds. (Being in grief, angry, irate, annoyed or bothered). Service Officers must have empathy, compassion and understanding. The latter is important to gather facts to help resolve problems.

It is a fact that individuals do not ask questions about something they know nothing about. It is a fact that Service Officers should be skilled in providing information to their members about the many benefits we are covered by in regulations and policies. There is a NARFE Form **F58 – NARFE Chapter Service Officer** – which describes the Role, Duties and Responsibilities of a Service Officer as well as showing what a Service Officer Needs to Know. There is also a Service **NARFE Form FH-10, Officer Guide** that helps inform new Service Officers about the Benefits Program, Federal Employees Health Benefits Program, Long-Term Care Insurance Program, and Federal Employees' Group Life Insurance program. Most individuals are familiar with their own Retirement benefits, but this guide includes information about the Federal Employee Retirement Systems (CSRS and FERS), Social Security, Medicare and other Benefits such as Veterans' Benefits, Federal Employee Compensations Act provisions and Services for Senior Citizens. I also recommend going to our Federation website to find my Service Officer (SOS) Newsletters and look at and download the Directory of Topics to get answers to questions.

Finally, it is important that each Chapter have a Service Officer that is qualified to perform Service Officer duties and respond to individual questions. Details on benefits and other important benefit matters can be disseminated through Chapter Newsletters and regular monthly meetings. I believe that the Service Officer is in one of the most important positions in the Chapter, next to the Legislative Representative. The Chapters can use the Service Officer as a recruiting representative because of their knowledge of federal benefits.

## MY FIRST YEAR

*Robert N Martin District VII Vice President*

This has been the busiest year I can remember! It all started with a shift of leadership for the CSFC at the last convention in Reno. After nomination and election to DVP VII, I started filling in the calendar. A huge expansion from my duties as Delta 1718 President. To be honest, oversight of (10) chapters and (5) congressional districts seemed a daunting task. Little did I know my excitement would grow after each chapter visit. The autonomy of each is what I like most about our association. All invited me to share information, lunch and comradery. This experience has heightened my awareness of the positive social aspect to chapters. A gathering of like minded members with common concerns and goals of protecting our hard earned federal benefits. I found my duties as DVP fell well within my comfort zone and desire to connect all chapters. I reported to them about the activities of others only to find even more innovative techniques to recruiting and outreach. Everyone was engaged at varying levels of effectiveness to further the mission of NARFE. The Mission. Yes the reason we all volunteer. We are the only group with a sole purpose of protecting the benefits of active and retired postal/federal employees. One of the most important activities has been congressional visits. This includes town-hall as well as field office and capitol hill. Our association is met with respect and an open ear to our legislative issues. Better yet is the near 100% voting record from our Bay Area Congressmen. Our NARFE-PAC supports those who support us and provide access for members. As you can see by our newsletter content, information is available to assist you with meetings. As DVP I have attended several congressional district meetings with various chapters and CDL's. Without exception, we have

been thanked for updates and given assurance regarding continued support. I do hear different reports by other California districts which is why we must be active with the upcoming mid-term elections. NARFE recently participated in the California Postal Employees Legislative Coalition in Sacramento. This meeting of labor and management organizations has been coordinating activism for over (20) years! What makes this a success is we all come in as equals with a common goal and check our egos at the door. I've seen us model this at our own chapter meetings. As I approach the second half of my DVP term, I am energized by what I've seen so far. But the reality is we also have some very dedicated but tired leaders. Succession planning is essential to the survival of our chapters. I firmly believe that chapter membership is the backbone of the association and requires volunteers. Webster defines it as one who enters into or offers himself for any service of his own free will. I define it as a NARFE member!



*Robert Martin, DVP VII with Congressman Mike Thompson*

*Laughter - An optimist  
laughs to forget; a  
pessimist forgets to  
laugh*

## NARFE is Still the Best Hope

*By Old Bob Davidson, DVP-I*

**"If new difficulties arise, we must only put forth new Exertions and proportion our Efforts to the exigency of the times." —George Washington (1777)**

Back in 1996, after being retired eight years, I wondered who or what was keeping the Congress from doing what they kept proposing—balancing the federal budget by manipulating the federal workforce salaries and benefits. This didn't bother me while working for the post office but with the reduced monies from my earned annuity I became concerned. Then I saw a small notice in the local newspaper about a meeting of the Palomar chapter of the National Association of Retired Federal Employees the following day. Didn't know what it was all about but as we had nothing planned, Barbara and I went to the senior center to the meeting. Nice fellow name of Wally welcomed us, and we then listened to the reports and debate on legislation being proposed in the Congress. I did a little research and found that this NARFE association was the only true representative of the retired federal employee—no union gave a hoot about the retirees except to collect annual "associate dues". Only NARFE worked for the retired feds. And, the reason, according to Wally, was because each member was an active part of the association and the members set state federation policies/procedures at annual conventions and set national policies/procedures at national conventions. This was our kind of association, so Barbara and I joined.

Things went along well until the following year when a bunch of NARFE attorneys from the national office showed up. It seems that a Palomar member decided that he did not wish to participate as a chapter member so when dues renewal time came along he sent in his national dues check only—no chapter dues. The NARFE national treasurer accepted the check but the NARFE national secretary

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*NARFE is Still the Best Hope*  
(continued)

[in keeping with the decision of the membership at a previous national convention, re: mandatory chapter membership] cancelled the person's membership totally. But, apparently, his dues monies were not returned. He sued NARFE in civil court—hence, the attorneys. A settlement was reached that allowed the plaintiff to become a “National-Only” member of NARFE. Remember what old George W. said about new difficulties arising?

Fast forward twenty years. “...new Exertions...” and “proportion our Efforts...” plus “...exigency of the times.”, Old George's words have never been truer. That one simple action and settlement was a harbinger of change in the internal construction of NARFE that culminated, twenty years later, in the “one member-one vote” concept accepted by the last national convention delegates along with the elimination of the long defunct chapter membership mandate. New difficulties and new exertions to meet the “exigency of the times”.

While changes in NARFE's internal structure continue, this association's dedication to the major reason for its existence, influencing legislation within the Congress, has never wavered and has been consistently successful. Regardless of the politics involved, the Congress will never rest in its quest to balance the federal budget on the backs of the federal workforce and the federal retiree. NARFE also, will never rest in its support of legislation beneficial to the federal workforce and the federal retiree nor rest in the opposition of legislation which would harm the federal employee/retiree.

**NETWORKING STILL WORKS /MEDICARE REIMBURSEMENT ACCOUNTS** - Ronald Griffin, District X Vice President

District X held an annual District Meeting in October, 2017, hosted by the Greater Paradise/Oroville Chapter 352 in Paradise, CA. One of our speakers was Richard Gracey, Representative for the Blue Cross/Blue Shield Federal Employee Program which is one of our available Federal Employee Health Benefit Programs (FEHBP). As usual, Richard gave us a great overview of the upcoming FEHB Open Season and the offerings and changes for the Blue Cross/Blue Shield Plan. Remember when we used to be active employees. Networking (the process of sharing information with others) was pounded into our heads and encouraged at all levels. Well I am here to say networking still works. Within a month or two after our District X meeting I received a call from one of my Chapter members. He asked me if I had heard what Richard Gracey had told us about a new Medicare Reimbursement Account (MRA) being offered by Blue Cross/Blue Shield Plan. I said no so it obviously had gone right over my head at the time. He explained how it works and gave me the information to get started as he and his wife had already applied. I got right on it and applied for both myself and my wife. Now if this is applicable I want to share it with you. The following is a reprint of the Blue Cross/Blue Shield Quick Start Guide for the Medicare Reimbursement Account:

**“Welcome to Your Medicare Reimbursement Account** As a Basic Option member enrolled in Medicare Part A and B, you're eligible to be reimbursed up to \$600 per Calendar year for your Medicare Part B premium payments. Upon approval, you'll receive reimbursement via direct deposit to your bank account tax-free. To ensure you can receive direct deposits, please enter your banking information when requested during account registration at [fepblue.org/mra](http://fepblue.org/mra).

Each eligible member on a contract will have their own \$600 benefit. Each member will have their own account and will need to use their own information when submitting claims to WageWorks. If someone may

need to call WageWorks on your behalf, please complete and return the HIPAA Authorization Form. This can be completed via your online account.

**Your MRA: The Essentials.** We've designed your Medicare Reimbursement Account (MRA) to be simple. To keep it that way, it's important to comply with the Internal Revenue Service (IRS) rules that govern the program. These guidelines will help you avoid issues.

- Register for an account online at [fepblue.org/mra](http://fepblue.org/mra) by clicking on the “Get Started” button. You'll be directed to the login page and click “Register”. You'll need to answer a few simple questions and create a username and password. When asked, enter your 4-digit ID Code. Your ID Code is a combination of your day of birth (DD) and the last 2 digits of your SSN. For example, if you were born on the 8<sup>th</sup> day of the month and the last 2 digits of your SSN are 12, your ID Code is 0812. If you don't have access to a computer, you can call **888-706-2583**, Monday – Friday, 8 a.m. to 8 p.m., Eastern Time, excluding holidays.
- Provide proof by fax, mail, online or mobile upload that you've paid Medicare Part B premiums. Examples of proof are cancelled check, copy of credit card statement, copy of bank statement, Social Security “Cost of Living Adjustment (COLA) statement”

Mail your proof to: Claims Administrator, P.O. Box 14053, Lexington, KY 40512

You will receive instructions on managing your account and requesting reimbursement as well.

I recently received another phone call from my networking member and he reported it is working. He had started receiving MRA payments for himself and his wife. So, this can be of benefit to those of you who fit the criteria.

As a post note, other FEHB Plans apparently offer similar reimbursement options as well and may have for some time. It pays to network, so I urge you to look into Medicare Reimbursement and ask about it from your FEHB provider.

## Region VIII Vice President, Helen Zajac

### REGAINING YOUR CHAPTER MEMBERS

Region VIII Vice President, Helen Zajac

This past year has been frustrating to say the least regarding transfer of members from chapters to the National Division. I know that chapters are very concerned about the drop in membership, not to mention the drop in revenue from these transfers. Chapters could sit back, wring their hands and say “Woe is me”, but there is an opportunity for chapter leadership to become more proactive in contacting these members, and returning them to the local chapter, where they will have more contact with other members, or at least know what the chapter is doing through the local newsletter. National Headquarters reports that 17% of all members have transferred out of chapters, but 6% have reinstated into chapters. While, I don’t like to dwell on percentages, this does give hope for reinstating members.

Thinking on a positive note, chapters don’t have to let this happen – they can contact those transferred members and ask them if they really meant to transfer out of a chapter. Many times, these contacts can be fruitful and learn that the member never wanted to be transferred out but was confused by the renewal letter. Please don’t think that this would be the task of the Membership Chair, alone; hopefully there is a membership committee (a committee is more than one) who can take on this task. If not a membership committee – what about the Executive Board members. If you divide up the list of transfers, the task will be easier to accomplish. When you find those members willing to return to the chapter, you must collect chapter dues from them and notify headquarters, Sandra Lawing ([slawing@narfe.org](mailto:slawing@narfe.org)) that the member has paid chapter dues to the chapter, and wishes to be transferred back into the chapter. Don’t forget to look at those members who have been dropped for renewal...often there are as many dropped for non-renewal, as there are for those who transferred into the National Division.

One important thing to remember at your chapter meetings is that there should be some camaraderie among all members, regardless of agencies, ages, length of membership. NARFE functions well, when all members are included because, we are all members for the very same reason – ***to retain our earned benefits!***

One way to get all members involved is to ***ASK*** them what they want from their membership. It’s great for a chapter to follow a routine at each meeting, but if that routine is not bringing members to the meeting, or involving members in some decision making, or offering leadership opportunities, the member sees no ***value*** from NARFE to them, and you will lose that member. Some chapters have sent surveys to their members asking what would bring them to a meeting, or what would encourage them to serve as an officer/chair. Responses vary, but you may see a pattern emerge from those surveys which would help your chapter grow. If not a survey, perhaps dedicate one meeting per year to listening to the members and what they expect from a meeting. You might be surprised.

The NARFE Chapter and Federation Officers Manual (F-10) Appendix A has a Checklist of Chapter Operations for the Executive Boards to Consider, as well as some ideas on “Keeping a Chapter Active”. Don’t forget to consider a joint meeting with another local chapter – to share ideas, develop networking skills, and involve more members, especially if you have a dynamic guest speaker. Joint meetings can create enthusiasm and energy among members, so they can walk away and say, “I’m glad I attended this meeting, can’t wait to come back to the next one”.

## FEDCon18

Don’t forget to consider attending the premier NARFE Conference, August 26-28, 2018, Hyatt Regency, Jacksonville, Florida. Early Bird Registration rates apply before March 31, 2018.

Keynote Speakers are: Henry Winkler, Actor, author, director and producer; Maria Liasson, National political correspondent for National Public Radio (NPR) and contributor to FOX News Channel; Tammy Flanagan Federal Benefits expert and counselor, NARFE Institute presenter and Government Executive columnist; and Mike Massimino, Former NASA astronaut, Columbia University engineering professor.

There are over 20 breakout sessions covering NARFE Federal Benefits Institute, NARFE Advocacy, Leadership and Lifestyle. Check at [www.narfe.org/FEDcon18](http://www.narfe.org/FEDcon18) for registration form and conference updates.

### Who Should Attend

- All Feds who want to maximize the value of their benefits and annuity and avoid post-retirement financial pitfalls
- All Feds, spouses and survivors who want to safeguard their financial future
- Federal HR and benefits specialists who want to advance their expertise to better serve their colleagues
- Any Fed anxious about legislation and policies that will derail their retirement
- NARFE leaders engaged in chapter development and governance



*Dream - You see things and say "Why?". But I dream things that never were, and say "Why not?". George Bernard Shaw*