

S.O.S. NEWSLETTER

“SERVICE OFFICERS FOR SERVICE”

SERVICE OFFICER NEWSLETTER

Volume 3 - 2

APRIL 2003

Editors Message

Another year of Service and a few changes in the position of Service Officer. By now many of our Service Officers have received training in their Districts. Hopefully the training has given encouragement to the Service Officers to increase their visibility with their Chapter members. Hopefully, the training provided information for Service Officers to include in their monthly Chapter meeting and newsletter information. Chapter members need to be informed about the service you can provide. As indicated previously, if you have not yet received a SOS Newsletter, you can request your President or NARFE Net Coordinator to go to www.csfnarfe.org to get copies of previous newsletter to use for article in your Chapter's Newsletter and short presentations at your chapter meeting. Again I want to thank all Service Officers for doing the volunteer job. You will get your rewards.

Mary Venerable
Chair, Service Committee

FEDERATION OFFICERS

President – Lea D. Zajac
Exec. VP – Kenneth G. Boffin
Secretary – Carole J. Ostergren
Treasurer – Richard C. Ostergren
Immediate Past President and
Region VIII Field Vice President -
Forney A. Lundy

DISTRICT VICE PRESIDENT'S

Dist. I - Robert “Bob” Davidson
Dist. II - George R. Bardwil
Dist. III - Vaudis Pennell
Dist. IV - Polly Stonich
Dist. V - Diana J. Motta
Dist. VI - Edna Steger-Angove
Dist. VII - Helen L. Zajac
Dist. VIII - Earl J. Wilson
Dist. IX - William A. Gould

Dist. X - H. Ray Harrington

SERVICE COMMITTEE MEMBERS

Chair - Mary E. Venerable, #1662
(909) 443-4551 – maryv65@juno.com
Vice Chair – Darryl C. Mueller, #1306
(559) 741-1755, Dmuel21627@aol.com
Bert. I - Bertram Zucker, #1689 –
(949) 587-9096 - Bertzucker@hotmail.com
Dist II. - William Park, #0465
(310) 830-5814 -
Dist III. - Vaudis Pennell - #0073
(909) 862-7685 - quovau@aol.com
Dist IV. - Catherine L. Morris, #0531
(925) 935-5477 – Cthymorris@aol.com
Dist. V. – Josefina Smith, #1317
(650) 349-2978 - finafinn@aol.com
Dist. VII. - Sammy Brick, #0903
(707) 448-3695, - ZoeDoggy@aol.com
Dist. VIII - Walter T. Washington, #0010
(626) 798-1778
Dist. IX. - Darryl C. Mueller, #1306
(559) 741-1755, Dmuel21627@aol.com
Dist. X. - Chester H. Olson, #1655
(530) 527-8034, - Amcho@aol.com

NARFE SERVICE CENTERS IN STATE OF CALIFORNIA

35 – 2105 Carrere St., Bakersfield, Ca.
(805) 399-5048 – Leo Lawrence – By
appointment.
8 – NARFE Federal Civilian Service
Center 5440 Dudley Blvd, McClellan,
CA. 95652 (916)971-2888 or 2889 – Bob
Johnson. Mon. & Thurs. 9 a.m. to
Noon. Now has 24-hour message
recorder.
1 – NARFE Service Center, P.O. Box
69, Patton, CA. 92369., (909) 862-7685 –
Vaudis Pennell - By appointment
21 – Elderhelp of San Diego, 4069 30th
St., San Diego, (619) 284-9281 – William
Doll – Thurs. 9 a.m. to 12 Noon.
42 – Santa Rosa Senior Center, 704
Bennett Valley Rd., Santa Rosa, CA.
(707)545-8608 - Vernon Rood - 1st

Monday Ea. Mo. – 1 p.m. to 3 p.m.
(except holidays)
145 – Naval Air Weapons Station,
China Lake – Rm. 8, Safety & Security
Bldg (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. & Wed.
(except last Monday of mo. – 12 Noon
to 4 p.m.
171 – Residence of Katie Karikka,
Los Osos, CA. (805) 528-2422 –
Questions & Service by phone 24 hr.
183 – Residence of Emile Lapointe,
Port Hueneme, (805) 984-3341
Questions & Service by phone.
149 – Antelope Valley Senior Center,
777 W. Jackman Street, Lancaster -
Norma Keipe, (661)726-4400. –
Mondays 9 a.m. to Noon (except in July
and August).
12 - Oceanside Senior Center, 455
Country Club Lane, Oceanside -
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 appointment.
133 – NARFE Service Center, Mem I
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.

Notice: The status and information
above 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 this SOS Newsletter are now available on line through NARFE California Federation Web Site -

<http://csfcnarfe.org>

NARFE National Office at <http://www.narfe.org>

FEGLI Life Insurance at <http://www.opm.gov/insure/life/index.htm>

NARFE

MESSAGE FROM THE VICE CHAIR

In the last Newsletter I wrote about the "Do Not Call List" for telemarketers. This legislation has passed, been funded and signed by the President and is scheduled to go into effect in October 2003. Stay tuned for the 800 phone number we can call to register. If Service Officers or your Chapter members have a computer, you can pre-register to have your name placed on the list by going to the following WEB site: <http://nocall.doj.state.ca.us>.

I also wanted to call your attention to the article on page 4 of this Newsletter regarding Medicare Easy Pay System. It is a new procedure for members who pay quarterly for the Medicare premium. It is worth looking into. That's all for now. Please remember all of our men and women in the military in your prayers.

God Bless America.

Darryl Mueller

Vice Chair, Service Committee

TAX INFORMATION

In preparation for Tax Time, members are reminded about provisions in the tax law for seniors. For example there is Tax Relief for Persons Who are Blind, Disabled, or Aged 62 or Older, which allows postponement of property taxes. - Call 1-800-952-5661 for more information. There is also a Homeowner and Renter Assistance program for seniors. Information and assistance is available at 1-800-510-2020.

WORKERS COMPENSATION

During the year, I have received inquiries about members on workers compensation. The Office of Employee Compensation in California has claim forms. To send congressional inquiries the address is P. O. Box 13769, San Francisco, and Ca. 94119-3769, (415) 848-6700. OWCP toll free number is 1-866-692-7487 for questions about case status, compensation payments, and reimbursement of medical treatment and travel expenses. For those with internet go to www.dol.gov/esa for information regarding OWCP Pacific Region.

CALIFORNIA FEDERAL RETIREE NEW MAGAZINE

Have you received your copy of our State Federations' first issue of the new California Federal Retiree Magazine? If not, check with your Chapter President for the December 2002 issue. It is packed with good information that can be used by Service Officers. Articles of particular interest include: Dues withholding information, Information about protecting your Social Security, Progress for Seniors and Adults with Disabilities, Information on how to handle "Notice of Overpayment" from Social Security Administration and California Capitol Insight information by John Ellis, Director CSFC State Legislation and Editor of the California Federal Retiree Magazine. Be sure to get your copy and voice your support to our President Lea Zajac.

IN CASE OF LOSS

If you are among one of the unfortunates who have lost their purse or wallet by accident of theft, you should support the following recommendations. Place the contents of your wallet on a photocopy machine, do both sides of each license, credit cards, etc. In this way, you will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. If your wallet is stolen, be sure to

cancel your credit cards immediately and the key is to have the toll free numbers and card numbers handy so you know whom to call. You should also file a police report right away in the jurisdiction where it was stolen to prove to the credit providers you were diligent. One of the most important things is to call the three national credit reporting organizations immediately to place a fraud alert on your name and SS#. The alert means any company that checks your credit will know your information was stolen and they have to contact you by phone to authorize new credit. The names of the credit organizations are: Equifax: 1-800-525-285; Experian (formerly TRW) 1-888-397-3742 and Trans Union 1-800-680-7289. Social Security Administration has a fraud line at 1-800-269-0271. Also, make sure no one learns your Personal Identification Number (PIN) for your ATM, or other cards you have signed up for.

CHAPTER GREETERS

Does your Chapter have a "Chapter Greeter"? If not I recommend that the Service Officer volunteer to be the Chapter Greeter. This is an excellent opportunity for the Service Officer to introduce themselves to new members and to let the new member know about the services you provide. As Lea Zajac indicated in one of Points to Ponder, a Greeter can be the first point of contact for a new member and can be the one to insure that the new member returns.

54th Annual State Convention

The next Annual State Convention is scheduled for June 10-12, 2003 at the Radisson Hotel, 500 Leisure Lane in Sacramento, Ca. Early registration is set for April 10th for a registration fee of \$8. After that date, the fee will increase to \$15. Hotel reservation for the Radisson

can be made by calling 1-800-333-3333. Room rates are \$99 (single/double); \$109 triple/quadruple. RV parking available.

Service Officers are encouraged to attend.

MAKING FUNERAL ARRANGEMENTS IN ADVANCE

The information in this article was taken from an article prepared by Stan Lindner of Miller-Jones Mortuary. It is being reprinted because it has a lot of valuable information we are not usually ready to deal with when the time comes.

Making funeral arrangements has a lot in common with preparing for a baptism, wedding or significant anniversary. Like these other milestones, a person's passing is a major event in the lives of loved ones.

However, because the details surrounding a death occur at a time of tremendous stress, it makes sense to make as many arrangements in advance as you can. The better you plan, the less likely the stress of the moment and the crush of details, not to mention the shock of your loss will overwhelm you, and the occasion will turn out as you hope.

Many people would rather not think about death and funeral arrangements in advance. However, these are strong emotional, social, and financial reasons to make funeral arrangements in advance. Here are a few suggestions.

Explore all your options. Through every culture has its traditional set of funeral rituals and practices; no two funerals are exactly alike. Nor should they be. Funeral rites ought to reflect the life and values of the individual who has died and the survivors he or she has left behind. By acting in advance, you can think through the available options that are right for you.

Will you choose ground burial, cremation or above ground entombment in a mausoleum? Are there special visitation arrangements that need to be accommodated? Will you have a

religious service and, if so, who will officiate?

When making advance funeral arrangements for yourself or a loved one for whom you're responsible, you'll be called upon to make many significant decisions. However, you cannot exercise choice wisely if you don't know what your options are.

Have it your way. Would you like a certain song at the funeral, or a meaningful poem or Scripture passage read? Where will you want to be buried? What type of casket would you prefer? Do you want a long-time friend or family member to give a eulogy? What inscription would you want on your marker or monument? The list goes on.

Funerals are not for the edification of the pastor, the exclusive domain of the funeral director or to fulfill someone else's idea or decorum and appropriateness. If you want a specific thing to happen at your funeral, the only way to be sure it will happen is to make your wishes clear in advance – best of all, in writing. Arrange it now. You can always change it later.

Enlist the help of a professional partner.

A good first step is to talk with an advance-planning counselor. You might begin by making a list of three funeral homes and interview each by phone. After a follow-up visit with the counselor you feel most comfortable with, choose the one who is the most open and instills the most confidence in you. Turn to someone who will listen first and advise second.

Keep the costs reasonable and clear.

When making funeral arrangements, it's essential that you leave no question unasked or unanswered. Funeral professionals provide a service and should be paid for that service. Those paying for that service should know in advance what services are being provided, what the full costs are, and what other options are available. Feel free to ask for additional options on caskets, embalming and other services.

Save your survivors added burdens. Make your funeral

arrangements in advance is the last wonderful gift you can give the loved ones who will be left behind. By freeing them from the burden of many burdens of many details, you give them time to do the work of grieving and caring for one another. Meanwhile, the rites surrounding your funeral can be a statement of your values and the meaning you found in life and death.

TRICARE FOR LIFE

TRICARE for Life has been in effect for some time now and NARFE Benefits personnel are still receiving a number of questions regarding TRICARE for Life and how TRICARE for Life interrelates with the Federal Employees Health Benefits Program (FEHBP). Service Officers should benefit from the frequently asked questions, so the Editor is reprinting a few of the significant questions and answers to help Service Officers advise members about TRICARE (TR) and TRICARE for Life (TCFL) and the Civilian Health & Medical Program of the Department of Veterans Affairs (CHAMPVA). Information about these programs can call 1-888-363-5433 or by going to the TRICARE website at <http://www.tricare.osd.mil>.

Information about CHAMPVA program can be obtained by calling 1-888-8387 or by going to the Department of Veterans Affairs web site at <http://www.va.gov/hac>.

Q - Who is eligible for TRICARE for Life? **A -** Medicare eligible retirees, spouses and survivors who have coverage as Uniformed Service beneficiaries are eligible for TRICARE medical benefits.

Q - Who is eligible for CHAMPVA? **A -** Beneficiaries over age 65 of the Department of Veterans Affairs (VA) with coverage secondary to Medicare under the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA).

Q - How can annuitants or former spouses suspend FEHBP

coverage to use TRICARE or CHAMPVA? **A** - They can apply to suspend their FEHBP coverage at any time. Call OPM's Retirement Information Office at 1-888-767-6738 to obtain a suspension form. Eligible individuals must submit a completed suspension form and provide all necessary documentation to show eligibility for TRICARE or CHAMPVA during the period beginning 31 days before and ending 31 days after the date they designate as using TRICARE or CHAMPVA instead of FEHBP coverage.

Q - I'm eligible to enroll in TRICARE'S Uniformed Services Family Health Plan. Can I suspend my FEHBP coverage to use this program?

A - Yes, if you are eligible for this TRICARE program, you can suspend your FEHBP coverage.

Q - After I suspend my FEHBP coverage to use TRICARE or CHAMPVA instead, when can I reenroll in the FEHBP Program? **A** - You can reenroll in the FEHBP for any reason during the FUTURE Open Season. If you are involuntarily disenrolled from TRICARE or CHAMPVA, you are eligible to immediately reenroll in the FEHBP. Your request to reenroll must be received with the period beginning 31 days before and ending 60 days after your TRICARE or CHAMPVA coverage ends. Otherwise, you must wait until the next FEHBP Open Season.

Q - If an annuitant passes away during his or her suspended FEHBP enrollment, will his or her survivor be eligible to reenroll in the FEHBP Program? **A** - As long as the annuitant was enrolled in Self and Family coverage when he/she suspended FEHBP coverage and made arrangements to leave a survivor annuity, the survivor annuitant can reenroll in the FEHBP under the same conditions as an annuitant.

Q - Can an annuitant, survivor, or former spouse suspend his or her own FEHBP coverage while allowing family members to continue coverage under the FEHBP Program? **A** - No. If an

annuitant, survivor, or former spouse suspends Self and Family coverage, the coverage of all family members is suspended as well.

MEDICARE EASY PAY SYSTEM

Service Officers should advise members at the next Chapter meeting about the following: Medicare enrollees can now have their Medicare premiums automatically deducted from their checking or savings accounts each month under the new Medicare Easy Pay system. The enrollee's Medicare premium will be automatically deducted from his or her account on the 20th day of each month. If the payment date happens to fall on a weekend or a holiday, the Medicare deduction will be made from the account on the business day after the 20th.

This is an easy way for people who do not receive social security payments to pay Medicare premiums without the hassle of working with Social Security, the Centers for Medicare and Medicaid Services and the Office of Personnel Management to have Medicare premium deductions deducted from Civil Service Annuity payments. (another way to make Medicare payments). It is also easier than trying to remember to make direct quarterly payments to CMS. CMS has a brochure on "Medicare Easy Pay," an Easy Pay authorization form, and an introductory letter of explanation. Medicare participants can obtain "Medicare Easy Pay" information by calling 1-800-MEDICARE. For questions about Medicare premium payments in general, people should call their local Social Security office.

HAWAII STATE FEDERATION OF CHAPTERS, NARFE

For some time, since the SOS Newsletter has existed, I have been in contact with some of the chapters in Hawaii. I am please to report that they put out a "Aloha Newsletter" for their Chapters that is filled with important information. Charles Rebb, from the NARFE Service Center in

Honolulu, Hi is commended for his efforts at the Service Center and for keeping the Service Officers in the area informed. He uses our SOS Newsletter for articles in their newsletter and he submits regular reports to me regarding Service Center activities.

Congratulations Charles for a Job Well Done!

HIPAA

The Health Insurance Portability and Accountability Act (HIPAA) was passed in 1996 with certain provisions of the act only becoming effective on April 14, 2003. HIPAA provides for privacy of individuals' medical records and requires the Office of Personnel Management to distribute a Notice of Privacy Practices to all Federal Employees Health Benefits Program enrollees. The Notice of Privacy Practices is included in every FEHBP health insurance plan's 2003 brochure. HIPAA al requires heal care providers, including doctors and hospitals; health plans, and health care clearinghouses to comply with the privacy rules. As of April 14, 2003, disclosures from individuals' medical records without their consent will be limited. Hospital and doctor patients will be given Notices of Privacy Practices by employees of the hospital and doctor's office. FEHBP health insurance plan enrollees will also receive a Notice of Privacy Practices from their plans. NARFE Federal officers, Chapter officers and Services Officers can expect to receive questions about HIPAA implementation.

For Internet information on the OPM Notice of Privacy Practices, go to: <http://www.opm.gov/insure.health/consumers/privacy.asp> Questions (and answers) frequently asked about HIPAA are also available on the Internet at: <http://www.opm.gov/insure/health/ga/privacy.asp> and <http://www.hhs.gov/ocr/faqs/1001.doc>