

S.O.S. NEWSLETTER

“SERVICE OFFICERS FOR SERVICE”

SERVICE OFFICER NEWSLETTER

VOLUME 6-3

AUGUST 2006

EDITORS COMMENT

This Newsletter is for Service Officers and others who can benefit from the included information. This issue has topics of interest and concern to retiree's and a new directory of subjects that have been included in previous SOS Newsletters issued over the years. The subjects are listed by topic name and date(s) issued. The purpose is similar to the Question and Answer Booklet put out by NARFE. With this List, Service Officers, who receive questions can now go to the particular issue to get the answer. Remember, if you don't have the newsletter, you can download it by going to the Federations Website – <http://www.csfcnarfe.org>, select Publications and go to Service Officer Newsletters. I hope Service Officer will benefit from this effort. Remember, your job is important and you should make every effort to get answers for members who contact you – that is if they know who to contact.

Mary Venerable
Chair, Service Committee

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Dist. IX. - Joanne C. Rowles, #0068, (661) 833-1647 – jrowles@bak.rr.com
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NARFE SERVICE CENTERS IN STATE OF CALIFORNIA

1 – NARFE Service Center, Residence - P.O. Box 69, Patton, CA. 92369, (951) 862-7685 – Vaudis Pennell - By Appt.
4 – Vallejo, Ca. (707) 644-5469 - Everett Crockett, - Mon. – 12 Noon to 4 p.m. Mail – 312 Hampshire St., Vallejo, CA 94590.
8 – NARFE Federal Civilian Retiree Service Center 5440 Dudley Blvd, McClellan, CA. 95652 (916)971-2888 – Ann Kehoe. Mon. & Thurs. 9 a.m. to Noon. Robert Johnson (916) 635-4576.
12 - Oceanside Senior Center, 455 Country Club Lane, Oceanside, CA. 92054 Josephine M. Murphy - (760) 757 -5559 Weds. 12 Noon to 3 p.m.
#21 - Elderhelp of San Diego, 4069 30th St., San Diego, (619) 274-3786 – William Doll Thurs. 9 a.m. to 12 Noon
35 –3916 Marilyn Place, Bakersfield, Ca. 93309 (661) 833-1647– JoAnne Rowles– By Appt.

#42 – Residence of Vernon Rood, 7016 Oak Leaf Dr, Santa Rosa, CA. 95409 (707) 537-9044 – Q & A's by phone -email Vrood@aol.com

55 – NARFE Service Center, 1524 Jefferson St., Napa, CA 94558 – Oliver E. Sheridan - (707) 257-2228 Monday thru Saturday – By appt.

78 - Fresno Service – Charles Hedrick, P. O. Box 3, Clovis, Ca. 93613, (559) 299-4207 – By appointment.

133 – NARFE Service Center, Jean Stone, 1252 Lorraine Dr., Redding, Ca. 96002 – (530) 222-2321 – Service by phone.

145 – Naval Air Weapons Station, Safety & Security Bldg, Rm. 8., China Lake, CA. 93555 (760) 939-0978 – Theresa Gonzales – Mon – Fri. 9 - 11 a.m. & 1 - 3 p.m.

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

171 – Residence of Katie Karikka, 1675 S. Los Osos Velley Rd., Los Osos, CA. (805) 528-2422 – Questions & Service by phone 24 hr.

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

#202 -NARFE Service Center, Norman P. Murray Com. & Senior Center, 24932 Veterans Way, Mission Viejo 92692. Bert Zucker – (949) 470-3063 – 2nd & 4th Monday ea. Month from 1-3 p.m.

Notify M. Venerable of any changes to the above. List details and changes for Chapter or Service Center.

NOTICE

Please note that Service Committee vacancy's exist in Dist III, District VIII and District X. As the Chair, I ask for volunteers for these vacancy's. Please let me or the Federation President know of your interest.

A Federation Loss

During this year, we lost a number of NARFE members and Service Officers who will be missed. However, in May lost a volunteer who contributed much to the NARFE and Federations goal. Joyce Ross served as Federation Secretary for 3 years, Federation Treasurer for 4 years, and Federation Historian for 8 years. A few of her noteworthy contributions included: the publication and presentation in 2003 of Memory Books for every living Federation Past President. In her spare time she transferred all Federation Files to CD's for better storage and access.

Joyce Ross served as Feather River Chapter President and she published the Chapters' newsletter for many years. She did this as a volunteer and the wife of Don Ross, a retired federal employee. **She will be missed.**

OPM AUTOMATED TELEPHONE SYSTEM

Members sometime have the need to contact OPM for information about their records. Information can be obtained by phone or by Internet using the following connection at www.serviceline.opm.gov.

Remember you must have your CSA or CSF number and your Personal Identification Number (PIN). The following are inquiries that can be made by calling

1-800-409-6528: Annuitant Express to make changes to:

- Federal Income tax
- State Income Tax
- Elections for Savings Bonds.

1-800-332-9798: Open Season Express to process Open Season Transactions. (Also need first 2 characters of Health Insurance Enrollment Code);

1-888-767-6738: Retirement Info. Office to:

- Report the Death of an Annuitant
- Report a Missing Payment
- Make Federal and State Tax Elections
- Make Address Changes
- Verify Income or Survivor Benefit Rates

-- Request the Value of your Life Insurance

-- Access Retirement Forms and Brochures (**Can be download from Internet location**)

-- Talk to Customer Service Specialist.

IT IS RECOMMENDED THAT CALLS TO OPM BE MADE EARLY TO AVOID A LONG WAIT

DEATH BENEFITS

The Service Officer's job seems to be primarily associated with handling or advising others in the processing of notifications to OPM to report the death of an Annuitant, or Surviving Spouse. Typically, the annuitant if not going first and he/she is responsible for notifying OPM. The process of notification is easier for the Annuitant because he or she knows their CSA number and the details about other benefits such as Health Insurance, FEGLI – Regular and Optional Insurance, Veterans Benefits and Social Security Benefits. Unfortunately, Service Officers receive notifications from the Surviving Spouse or relatives who know little of the above benefits and often have to search for the information needed by the Service Officer to notify OPM.

With the above in mind, I again recommend that Service Officers prepare articles for their newsletter or make presentations at a Chapter Meeting to remind members of the importance of setting up a file to keep the needed information. I also refer Service Officers to the forms I use for Member Information. Please see Pages 5 and 6 of the January 2006 SOS Newsletter.

Death Benefits of retiree's receiving Workers Compensation are discussed in the April 2004 and July 2004 issue of the SOS Newsletters. The notifications of death of an annuitant on Workers Compensation should include the question by the Service Officer regarding the reason for death and if the reason was related to the reason the member was receiving Workers

Compensation. This information can be included in the OPM notification.

PREPARATION BEFORE DEATH

This article has been used before and it is still appropriate to include in this newsletter as a reminder.

Many people I know don't like to talk about this subject but there are several things we need to talk about.

First, you should be sure your bank accounts, credit union accounts and Insurance companies have a record on file of who is authorized to use your bank account, credit union account and who the beneficiary(s) is on your Insurance policy. You should check with these agencies especially during a serious illness to confirm (in person) that they have current signature cards on file.

Second, we need to decide on what happens after death. Are you donating your body for research? If so, to whom? Do you wish to be cremated? If so, there are special arrangements and papers must be signed with the Crematorium of your selection. You should be aware that if cremation is desired, paperwork must be on file and **no one** can change that decision. Then there is the cemetery burial that can be selected and paid for during life. All arrangements should be made for funeral service, even the Obituary. Don't leave the job of having someone else draft information about you when you can do it ahead of time, or at least prepare notes. You could even select a picture of yourself (flattering of course) to be used in the funeral service program. Yes, you may say this is something you have been thinking about – so now I am saying **DO IT! for your family.**

Third, do you have a Will or Trust prepared to help determine your intentions. Who have you appointed as Administrator or your estate, no matter how small? If you designate an Administrator or Executor of your estate, let that person know where your important papers are such as Bank Accounts, Social Security Account,

Retirement Account from employer, Insurance Companies and any other special details needed to help make changes after death. Don't leave it to someone to search for the information. Have everything in a folder and let the person know, who expected to handle your affairs, where the folder is located.

Fourth, make sure you have completed a **Designation of Beneficiary Forms** for Retirement and Life Insurance. There is a "contingency" designation of beneficiary option which covers the spouse, if living, otherwise you designate who will receive either all or a percentage of the monetary benefits. This form is very important and should be kept up to date. In many cases the forms can be downloaded from the OPM Forms site at www.OPM.gov. The forms can be completed and signed by two witnesses and mailed back OPM.

Notifications of death should be reported as soon as possible to the Service Officer so that he/she can notify OPM and request the needed forms. The SO can also advise the surviving spouse regarding annuity benefits and health insurance that will continue.

MAINTAINING RECORDS

Maintaining up to date records is also an important part of life. Members are reminded that the following things should be checked annually: (1) Designation of Beneficiary forms should be checked for current designee's for Retirement and Life Insurance. Is the address correct or designation current? (2) Have you moved? Did you notify OPM and NARFE? (3) Are you papers up to date in case of death? (3) Have you completed the form for the Service Officer regarding retirement information? (4) Have you appointed an Administrator or Executor of your estate? (5) Are you ready?

QUESTIONS AND ANSWERS

The following are questions with answers raised during the quarter. In

some cases I will reference the Newsletter in which the answer is more completely discussed.

How is the reduction in annuity for Survivor Benefits determined?

Determination is made at the time of retirement. The formula includes 2 1/2% of the first \$3600 of the annuity base and then 10% of the annuity amount over \$3600. The reduction stays the same until death. The reduction in the annuity provides 55% of the annuity for the spouses life. The survivor benefit amount is increased with Cola's at the time of death and each year thereafter.

What does CSA and CSF stand for?

Every retired annuitant receives a CSA number. This number should be placed on any form or request for information from OPM. A CSF number is a number assigned to a surviving spouse after the death of the annuitant.

This information should be given to anyone designated to assist in the processing of information for OPM.

Can I qualify for retirement if I have withdrawn my retirement contributions?

There is a possibility, only if you returned to work for the Federal Government prior to eligibility for retirement. The amount of payback is determined by OPM at the time of retirement. The payback calculation is figured using an actuarial table for the age at retirement and the annuity reduction is spread over your "Life Expectancy Period". A point of interest is that a re-employed current employee can "pay back" the amount during future employment prior to retirement. Check with your Human Resource representative for more information.

What is the time limit to provide Survivor Benefits for a new spouse?

The time limit is two years from the date of marriage to notify OPM of a new spouse. If deadline is missed, the annuitant cannot provide survivor benefits for the new spouse; however, there are provisions for designating the new spouse as beneficiary for Life

Insurance and health insurance benefits can be provided for "Self and Family" during Open Season. Deduction will come from the annuity check on a monthly. *It should be noted that health insurance for the spouse will only be available during the life of the annuitant because there is no survivor benefit after death.*

There are two exceptions to this rule and that is when the annuitant designated a spouse at retirement and the spouse dies. If the annuitant did not change the annuity deduction for Survivor Benefits, the new spouse can be designated after marriage and the annuity does not change. OPM must be notified by letter of the new spouse with a copy of the Marriage Certificate and a request for change for Survivor Benefits.

An annuitant who provided Survivor Benefits for spouse, who is deceased and requested OPM (in writing) to have the annuity restored without survivor benefits, can later notify OPM that he/she wishes to provide Survivor Benefits to a new spouse. OPM will calculate the cost of the reduction to the annuity and will include the penalty charge. The cost will usually be more than previously paid because of a new period for payment and penalty.

REMEMBER YOU CAN'T CHANGE YOUR MIND AFTER MAKING DECISION

THE VISIBLE SERVICE OFFICER

The following is information given to me at the time I became Service Committee Chair. It was prepared by Chet Olson of the Red Bluff Chapter and former Service Committee Chair. It is important that Service Officer follow the advice in carrying out their agreed upon responsibilities.

A successful Service Program is dependent on the performance of an energetic and devoted Service Office in carrying out three basic responsibilities:

- Helping federal annuitants and their families obtain and retain their earned retirement benefits.

- Providing emotional support to members and other federal retirees having serious problems, particularly surviving spouses.
- Making the availability of your service known to ALL members of the chapter through newsletter articles, and the presentation of topics and supports at chapter meetings.

The Chapter Service Officer and the Service Program can also (a) play a broader roll in chapter options, (b) the accomplishment of NARFE's legislative goals and (c) the requirement and retention of members. This means that the Service Officer should be a member of the Chapter Executive Board, must work in harmony with the Legislative and Public Relations Chairs, must represent NARFE and Chapter in community affairs and must take a more active roll in membership recruitment activities.

A visible, competent dedicated Service Officer can be a lightening rod to attract new members and can be a source of comfort and security to keep them.

There was much more in the way of ideas for newsletters and Chapter meetings which will be included in another issue.

**MEDICARE PART D IMPLEMENTED
JANUARY 1, 2006**

The Medicare Prescription drug program was implemented across the nation on January 1, 2006. To say the least, it was not a smooth transition. Many senior were unable to access their drug coverage due to computer and information glitches at their local pharmacies. The pharmacists who bore the brunt of these problems, made a lot of telephone calls to Washington complaining to the Center for Medicare and Medicaid Services (CMS) for the slow response to consumer problems and the inadequate systems linked to pharmacies.

However, it should also be noted that millions of senior had no problems

whatsoever in getting their prescriptions filled.

Most federal retirees did not have a problem (if they believed what they read or were told) since under the FEHBP program they did not need to enroll in Part D because they already had prescription coverage in their health plans.

Medicare Part D was available to all permanent Federal employees working since 1983 and they were automatically fully insured for Medicare Part A (Hospital) and Part B, (Medical). If a retiree did not have Medicare, the Federal health plan coverage still had prescription coverage.

Federal member should have received by now a new Medical Record Card indicating prescription coverage.

I noticed in the Marine County Chapter 400 Newsletter, the Service Officer, **Renee Glazier** prepared an informative article for her "Service Office Corner".

The article discussed Part C of Medicare which many don't know about. The following is an excerpt from her article: "**Medicare has four Parts:**

Part A – Hospital Insurance – No cost if insured; definitely enroll if you qualify;

Part B – Medical Insurance \$88 premium for 2006. Penalty for late enrollment;

Part C – Medicare HMO – Requires Parts A & B. (Includes Kaiser Senior Advantage)

Part D – Prescription Coverage – Not required for those enrolled in EITHER FEHBP or Part C.

If you have Part C and FEHB, check with your Health Insurance provider. Are the deductibles different? You may find it beneficial to Suspend FEHB. **Do not cancel your enrollment!** If you cancel, you cannot reenroll as an annuitant. A suspension of enrollment does permit you to reactivate your enrollment at any subsequent FEHB open season, or if you move out of the area serviced by your Part C – HMO, and you wish to return to a Preferred Provided Program.

For those who are in a FEHB preferred provided program, Medicare Part B

pays most deductibles. Check with your Health Care provider to determine your most advantageous coverage".

It is noted that the above article found in the Chapter's newsletter is exactly what I have referred to as responsibilities of Service Officers.

Thank you Renee for your diligence!

ESTATING THE OBVIOUS

BY Debra Fleming

It's midnight – do you know where your last will and testament is? More importantly, do your beneficiaries know where it is? Death doesn't always call ahead. It's a smart idea to have your finances in order before that unexpected visit occurs. If you haven't already made a will, do so. Also look into your other options, such as:

- * A durable Power of Attorney for Health Care or Finances.
- * A Living Will.
- * A Living Trust.

Don't forget that your property will be subject to probate (which can be extremely expensive for your beneficiaries, between the charges the court will amass and the fees probate lawyers charge). I have yet to hear a happy story about probate court – as Lord Brougham once said, "A lawyer is a gentleman who rescues your estate from your enemies and keeps it for himself."

To avoid these hassles, you can either make arrangements to set aside funds for these fees ahead of time, or you can have a Living Trust, which allows you to skip the probate process altogether. Whatever option you decide to go with, make sure that your beneficiaries know where the paperwork is, including insurance paperwork. There's no point in buying a policy if no one remembers to claim it when you're gone. As soon as I signed my life insurance policy, I told my beneficiaries. There was a lot of eye-rolling and head shaking (at 26, I'm not likely to die anytime soon), but I'm happier knowing that they're protected from whatever debts I leave behind. I know you'll want to do the same.

Debra Fleming is a Staff Writer for LA City Employees' Retirement News

DIRECTORY OF TOPICS COVERED IN SOS NEWSLETTERS

Download SOS Newsletters from Federations' Website at: <http://www.csfcnarfe.org> - (Publications – Service)

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