

S.O.S. NEWSLETTER

“SERVICE OFFICERS FOR SERVICE”

SERVICE OFFICER NEWSLETTER

VOLUME 10-1

EDITORS COMMENTS

Happy New Year to all! In this year we will see a number of changes to our benefits that Service Officers must be on top of for your members. We have already experienced a loss of our COLA and we should have been advised about our Medicare Insurance rate. Included in this newsletter is information about a new OPM set up for notifying Service Officers about answers to their e-mail questions. During the year you can expect to see changes in OPM procedures as a result of the appointment of John Berry, OPM Director, John Berry and Christine Griffin, Deputy OPM Director's efforts to improve the Office of Personnel Management system. I will include changes in future newsletters.

I also hope that Service Officers will attend 2010 planned Federation training sessions and 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.

Mary Venerable
Chair, Service Committee

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Vice Chair – Duane A. Peterson, #0531 (925) 825-2109 – duanep@astound.net
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Dist. VIII – Yoggi Riley, #061 (818) 768-4383 - yoggiriley@sbcglobal.net
Dist. IX. –Lynn Kritsch, #068 (661) 392-6265
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NARFE SERVICE CENTERS IN STATE OF CALIFORNIA

1 – NARFE Service Center, Residence - P.O. Box 69, Patton, CA. 92369, (909) 862-7685 – Vaudis Pennell - By Appointment, quovau@sbcglobal.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. 93309-5924 (661) 833-1647– By Appt. jrowles@bak.rr.com

#42 – Residence of Vernon Rood, Service by Phone (707) 578-3180 – 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 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 Sprouse, 1650 Christina Ct. Paso Robles, CA. 93446 (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: 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/MedicareAdvgtSpecRateStats/RSD/list.asp?>

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

Unauthorized Email - NARFE Headquarters warns us that an individual named 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. NARFE has not provided Mr. Kurtz with any e-mail address of NARFE members. E-mail received from Mr. Kurtz should be treated as a spam and deleted.

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.

2010 - FEDERAL TAX WITHHOLDING

NARFE Retirement Benefits Service wrote: "that they have received numerous calls from members wondering why their Federal tax withholding from their January 2, 2010, annuity payment was reduced. The Office of Personnel Management has informed us that the IRS changed the tax brackets into which people fall for 2010, expanding them from 6 to 8 and with different amounts. The amount of Federal tax withheld from retirees' monthly payments is correct based on the withholding tables provided to OPM by the IRS. OPM also advised that inquiries regarding this change should be directed to the IRS, as they are the government entity responsible for Federal tax matters.

David Snell, Director Retirement Benefits Service

NEW HEALTH BENEFITS ENROLLMENT CODES

Please note a correction to the enrollment information you recently received from Kaiser Permanente. Below are the corrected enrollment codes employees should use during Open Season this year:

FOR NORTHERN CALIFORNIA ONLY

Type of Enrollment Code
High Option Self only 591
High Option Self and family 592

Standard Option Self only 594
Standard Option Self and family 595

Should you have any questions please don't hesitate to call your Federal Account Management Team:
Joanne Haggerty, Executive Account Manager
925-926-5689

Lorena Lance, Project Manager
Federal Employees Health Benefits Program California

Kaiser Foundation Health Plan, Inc.
501 Lennon Lane, Ste. 100
Walnut Creek, CA 94598
Phone (925) 926-5685; Fax (925) 939-6199

U. S. CENSUS 2010

In March, the Census Bureau will deliver census questionnaire to your household. This year the questionnaire will only include 10 questions which should take only 10 minutes to complete.

I have attended several sessions that discuss the importance in completing the questionnaire. The Census data will be used for a number of things, such as: determining the number of seats each state will have in the U.S. House of Representative; it will help determine the allocation of federal funds for community services, such as school lunch programs and senior citizen centers and new construction, such as highways and hospitals.

April 1, 2010 is the date the census questionnaire is to be returned. If the questionnaire is not returned, there will be census workers coming to your home to "hopefully" get the completed form returned. The Better Business Bureau (BBB) advises people to be cooperative, but cautious, so as not to become a victim of fraud or identity theft.

Eventually, more than 140,000 U.S. Census workers will count every person in the United States and will gather information about every person living at each address including name, age, gender, race, and other relevant data.

- If a U.S. Census worker knocks on your door, they will have a badge, a handheld device, a Census Bureau canvas bag, and a confidentiality notice. Ask to see their identification and their badge before answering their questions. However, you should never invite anyone you don't know into your home.
- Census workers are currently only knocking on doors to verify address information. Do not give your Social Security number, credit card or banking information to anyone, even if they claim they need it for the U.S. Census.

While the Census Bureau might ask for basic financial information, such as a salary range, the Census Bureau will not ask for Social Security, bank account, or credit card numbers nor will employees solicit donations. Also the Census Bureau will not contact you by Email, so be on the lookout for Email scams impersonating the Census.

Never click on a link or open any attachments in an Email that are supposedly from the U.S. Census Bureau. For more advice on avoiding identity theft and fraud, visit www.bbb.org.

Note that retirees' can seek temporary employment with the Census Bureau for the 2010 Census. If you are a retired federal employee, a waiver has been granted allowing those individuals who are receiving federal annuity to work in certain jobs for the Census Bureau without an offset to their salaries.

OPM STREAMLINES ORGANIZATION

As part of a larger administration effort to make the federal workplace more transparent, the Office of Personnel Management (OPM) has revamped its organization to streamline the way it manages and offers services to other agencies.

The reorganization, which began in earnest last April (2009), was recently completed when agency and union officials signed a memorandum of understanding. "Because of the hard work of OPM employees from throughout the agency, OPM is more streamlined and better able to give a clear understanding of its services and products," and a joint all-OPM email from OPM Director John Berry and Michelle Tolson, president of AFGE Local 32, which represents OPM employees.

The restructuring set up five core divisions:

1. Employee Services, headed by Nancy Kichak,
2. Retirement & Benefits, headed by Kathy McGettigan (acting)
3. Merit System Audit & Compliance, headed by Jeff Sumberg,
4. Federal Investigative Services, headed by Kathy Dillaman, and
5. Human Resources Solutions, headed by Kay Ely.

To see more information on the reorganization, go to:

www.opm.gov/about_OPM/reorg-2010/Functional Description, www.opm.gov/about_OPM/reorg-2010/orgchart.pdf, and www.opm.gov/news/opm-reorganizes-to-better-meet-the-needs-of-its-customers,1500.aspx.

NOTE: These changes have resulted in a change for Service Officer inquiries. For example, after recent communication via the internet, (Retire @OPM .gov.) I received a notification that OPM has sent me an email message that contains personal information. Upon receipt of this message I was given instructions on How to Register and advice on what to do after registration. At this point I had to establish a Pass Word and other identification which was reached at :

https://smail.opm.gov/websafe/register_and_a_registration_number. Once completed, I was able to go to an e-mail message site which provided an OPM response to my e-mail notification with instructions and a contact person. This is a plus for Service Officers to get information from OPM in a timely manner.

NO COLA – WHO GETS \$250

If you are a CSRS retiree who is not eligible to receive Social Security, you can apply for the 2009 economic recovery payment when you file your 2009 taxes. You only receive the \$250 payment in one way. If you got it through Social Security, you cannot claim it on your taxes. If you did not get a payment through Social Security because you are a CSRS retiree, you should claim the credit on your 2009 taxes. IRS Publication 721, "Tax Guide to U.S. Civil Service Retirement Benefits," for tax year 2009. This guide will provide specific instructions on how you can claim your \$250 credit. Note that you might have to do the same thing next year if the new one-time payment becomes law. (See Article on page 16 in NARFE Retirement Magazine

CIVIL SERVICE IMPROVEMENT ACT

On October 28th, President Obama signed into law the FY 2010 Defense Authorization bill which includes many civil service improvements that were sought and supported by NARFE for many years. This information should be passed to members especially during this time of economic need.

Service Officers should pass on the following provisions in the law to current chapter members. The law allows federal agencies to re-employ federal retirees on a limited, part-time basis without offset of annuity; It permits FERS workers initially to credit half, and in 2014 all, of their unused sick leave toward retirement; it allows returning FERS employees who previously left federal service, to repay a deposit to the Civil Service Retirement and Disability Trust Fund, with interest, in order to be able to combine their past and new federal service for their future annuity; it permits certain CSRS workers to phase down to part-time status at the end of their careers without reducing their final annuity; it provides for retirement equity for federal employees in Hawaii, Alaska and the U.S. Territories; and it ends the DOD's pay-for-performance system . . . Most of these provisions were effective on the date the bill became law – October 28, 2009.

MEDICARE PREMIUMS FOR 2010

Part A: (Hospital Insurance) Premium

Most people do not pay a monthly Part A premium because they or a spouse has 40 or more quarters of Medicare-covered employment.

The Part A premium is \$254.00 per month for people having 30-39 quarters of Medicare-covered employment.

The Part A premium is \$461.00 per month for people who are not otherwise eligible for premium-free

hospital insurance and have less than 30 quarters of Medicare-covered employment.

Part B: (Medical Insurance) Premium

Most beneficiaries will continue to pay the same \$96.40 premium amount in 2010. Beneficiaries who currently have the Social Security Administration (SSA) withhold their Part B premium and have incomes of \$85,000 or less (or \$170,000 or less for joint filers) will not have an increase in their Part B premium in 2010. For additional details, see our FAQ titled: "[Will my Medicare Part B premium increase in 2010?](#)"

For all others, the standard Medicare Part B monthly premium will be \$110.50 in 2010, which is a 15% increase over the 2009 premium. The Medicare Part B premium is increasing in 2010 due to possible increases in Part B costs. If your income is above \$85,000 (single) or \$170,000 (married couple), then your Medicare Part B premium may be higher than \$110.50 per month. For additional details, see our FAQ titled: "[2010 Part B Premium Amounts for Persons with Higher Income Levels](#)".

Medicare Deductible and Coinsurance Amounts for 2010:

Part A: (pays for inpatient hospital, skilled nursing facility, and some home health care) For each benefit period Medicare pays all covered costs except the Medicare Part A deductible (2010 = \$1,100) during the first 60 days and coinsurance amounts for hospital stays that last beyond 60 days and no more than 150 days.

For each benefit period you pay:

- A total of \$1,100 for a hospital stay of 1-60 days.
- \$275 per day for days 61-90 of a hospital stay.
- \$550 per day for days 91-150 of a hospital stay (Lifetime Reserve Days).
- All costs for each day beyond 150 days

Skilled Nursing Facility Coinsurance

- \$137.50 per day for days 21 through 100 each benefit period.

Part B: (covers Medicare eligible physician services, outpatient hospital services, certain home health services, durable medical equipment)

- \$155.00 per year. (Note: You pay 20% of the Medicare-approved amount for services after you meet the \$155.00 deductible.)

Additional information about the Medicare premiums, deductibles, and coinsurance rates for 2010 is available in the October 16, 2009 Fact Sheet titled, "[CMS Announces Medicare Premiums, Deductibles for 2010](#)" on the www.cms.gov website. See also NARFE Retirement magazine, November issue page 8 for more discussion.

HIGHLIGHTS – PROFILE OF OLDER AMERICANS: 2009

- The older population (65+) numbered 38.9 million in 2008, an increase of 4.5 million or 13% since 1998.
- The number of Americans aged 45-64 "who will reach 65 over the next two decades increased by 31% during this decade.
- Over one in every eight, or 12.8%, of the population is an older American.
- Persons reaching age 65 have an average life expectancy of an additional 18.6 years (19.8 years for females and 17.1 years for males).
- Older women outnumber older men at 22.4 million older women to 16.5 million older men.
- Half of older women (50%) age 75+ live alone.
- The population 65 and over will increase from 35 million in 2000 to 40 million in 2010 and then to 55 million in 2020.
- In 2008, 19.6% of persons 65+ were minorities - 8.3% were African-American, Persons of Hispanic origin represented 6.8% of the older population. About 3.4% were Asian or Pacific Islander, and less than 1% American Indian or Native Alaskan.
- The minority populations are projected to increase from 5.7 million in 2000 to 8.0 million in 2010 and then to 12.9 in 2020.
- The median income of older persons in 2008 was \$25,503 for males and \$14,559 for females. (Median money income (after adjusting for inflation) of all households headed by older people did not change in a statistically different amount from 2007 to 2008. Households containing families headed by persons 65+ reported a median income in 2008 of \$44,188.
- Major sources of income for older people in 2007 were: Social Security (reported by 87% of older persons), income from assets (reported by 52%) private pensions (reported by 28%), government employee pensions (reported by 13%) and earning (reported by 25%).
- Social Security constituted 90% or more of the income received by 35% of all Social Security beneficiaries.
- About 3.7 million elderly persons (9.7%) were below the poverty level in 2008 – not different from 2007.
- About 11% (3.7 million) of older Medicare enrollees received personal care from a paid or unpaid source in 1999.

Source: U.S. Bureau of Census, The National Center on Health Statistics and the Bureau of Labor Statistics.

