

S.O.S. NEWSLETTER

“SERVICE OFFICERS FOR SERVICE”

SERVICE OFFICER NEWSLETTER
2002

Volume 1 - 4

JANUARY – MARCH

Editors Message

We are now in our fourth issue of the SOS Newsletter and the feedback has been great! The issues have been sent out via E-mail to the NARFE Net Coordinators for distribution to the Service Officer in their Chapter and hopefully to the Presidents.

Unfortunately during my latest training sessions in San Diego and Camp Pendleton, I find that the Service Officers and/or Presidents are not receiving the Newsletter. I have been told and I believe there is important information that all members could benefit from, so I am asking for ideas on how to insure your receipt of this newsletter.

Mary Venerable
Chair, Service Committee

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NARFE SERVICE CENTERS IN STATE OF CALIFORNIA

#035 – 2105 Carrere St., Bakersfield, Ca. (805) 399-5048 – Leo Lawrence – By appointment.
8 – NARFE Civilian Retiree Service Center 5440 Dudley Blvd, McClellan, CA. (916)971-2888 or 2889 – Robert 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.

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

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 is needed.!

NARFE PUBLICATION “QUESTIONS & ANSWERS”

An excellent publication for Service Officers to purchase from NARFE for only \$6. Q&A's from Retirement Life.

WEBSITES OF INTEREST

Issues of this **SOS Newsletter** are expected to be available soon **on line** through NARFE California Federation Web Site – <http://csfncnarfe.org>

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

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

NARFE Info – www.narfe.org

For PIN Number – <mailto:retire@opm.gov> - Be sure to have CSA or CSF number

To access Services Online – <http://www.servicesonline.opm.gov/mainris.htm>

For assistance accessing Service Online – <mailto:retHelp@opm.gov>.

New Websites for Seniors – www.benefitscheckup.com - a free and easy to use service that identifies a federal and state assistance programs for older Americans.

MESSAGE FROM THE VICE CHAIR

When reviewing the Social Security (SSA) and/or Office of Personal Management (OPM) appeals I have been involved with in the last two years, I find they all have one thing in common - **timing**. When the member made a timely report of a change in his or her status that affected his or her annuity, the Agency failed to update the members' records and therefore caused an overpayment. It is **your** responsibility to promptly notify the Agency whenever one of the following changes occur: a change in your estimated earnings; change of address, if you move; changing direct deposit account; a "representative payee" designation for a person who is unable to manage their funds; a marriage or divorce, if you change your name; death of a beneficiary; getting a pension from non covered work; and if you are receiving social security and railroad retirement benefits. If you have any of the above changes, it is recommended that you make **timely** submissions to the Agency in writing and ask for a return

acknowledgment. If you do not receive a response in 30 to 60 days, be sure to follow-up until your letter is acknowledged. You could add the following at the bottom of your (Service Officer) letter:

**I REQUEST THE
ACKNOWLEDGMENT AND RECEIPT OF
THE ABOVE INFORMATION.**

DATE _____ BY: _____
TITLE _____ ADDRESS _____
PHONE _____

In behalf of:

**Members name
SS# and /or CSA# CSR#
Mailing Address
Phone Number**

**Bill Gould
Vice Chair, Service Committee**

THE VISIBLE SERVICE OFFICER

In preparing this newsletter, I reviewed a collection of articles. I found this one (which also expresses my sentiments) prepared by **Chet Olson, Service Committee members from Red Bluff Chapter 1655**. The article was entitled: "The Visible Service Officer". The following are excerpts from Chet's article when he was Service Committee Chair.

He indicated that a successful Service Program is dependent on the performance of an energetic and devoted Service Office in carrying out three basic responsibilities: (1) To help federal annuitants and their families obtain and retain their earned retirement benefits; (2) To provide emotional support to members and other federal retirees having serious problems, particularly surviving spouses; and (3) To make the availability of your services known to all members of the chapter through newsletter articles and reports at chapter meetings.

Information in the article also indicated that the Chapter Service Officer and the Service Program can also (a) play a broader role in chapter operations, (b) in the accomplishment of NARFE's

legislative goals and (c) in the recruitment and retention of members. This means that the Service Officer must be a member of the Chapter Executive Board, must work in harmony with the Legislative and Public Relations Chairs, must represent NARFE and the Chapter in community affairs and must take a more active role in membership recruitment activities.

And finally, that a visible, competent, dedicated Service Officer can be a lightning rod to attract new members and can be a source of comfort and security to keep them. Thank you Chet for the info!

Another Service Officer, **Don Ross of Feather River Chapter 2236** ran a catchy article in his Newsletter entitled: "Service Program". It read: I have a good stock of forms, pamphlets and other materials regarding your benefits. If you have questions, would like to have assistance or guidance about personnel matters, or coordination with processing OPM related matters, please don't hesitate to contact me. Thanks Don!

These are just an example of how Service Officers can communicate the services they can provide in their Chapter Newsletter and at their Chapter meetings.

I have mentioned this at our Conventions that another Service Committee member Catherine Morris and the Chapter #0531 Service Officer visited Mortuaries in their area and presented them with a business card offering their assistance to families of Federal employees in the case of death.

As for myself, I make it a point at our monthly meetings to have a brief Service topic. I always introduce myself to new members and share with them the benefits of their joining our Chapter.

Ken Boffin, Executive VP (*you know the man with the invisible dog at the training conference in Laughlin*) had a poem in one of his Newsletters that I believe is appropriate to end our discussion on Service.

It goes like this:

***The more you give, the more you get,
The more you do unselfishly,
The more you live abundantly,***

*The more of everything you share,
The more you'll always have to spare,
The more you love, the more you'll
find,*

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March

*That life is good and friends are kind,
For only what we give away,
Enriches us from day to day.
Author unknown*

LONG TERM CARE INSURANCE

OPM's Management decision to allow an early enrollment opportunity for the upcoming long-term care program has sparked interest and numerous questions from employees, retirees and other potentially eligible participants. OPM has said the early enrollment opportunity might begin as early as March. However, those wishing to join the program before its formal launch in October will face certain limitations and special considerations. For a look at those issues, you can go to <http://www.fedweek.com/HotFreeNews/default.asp> for the full story in the hot free info section of the website. OPM announced on December 18th that a consortium of two major insurance companies were selected to underwrite and market long-term care insurance to federal civilian and military communities. The consortium companies, Metropolitan Life and John Hancock, have incorporated a new firm LTC Partners to market long-term care insurance to the estimated 20 million Americans in the eligible pool. NARFE members who plan to apply for long-term care insurance under the Federal program, and who wish to receive enrollment materials, should call 1-800-582-3337 or visit www.ltcfeds.com on the Internet. The Federal Long-Term Care Program is in the spotlight because OPM is required by law (P.L. 106-265) to offer long-term care insurance to eligible individuals by October 2002. Important details about the program appeared in a question and

answer format in January's Retirement Life (pp. 12-17). February's Retirement Life also provided details of the contract award. OPM's website (www.opm.gov/insure/ltc) is also a source of information for Service Officers on the new program. One of the primary objectives of the new federal program-keeping premiums as affordable and competitive as possible-got a boost on December 27 when President Bush signed into law (P. L. 107-104). The provisions of this NARFE-backed bill, H.R. 2559, introduced by former Rep. Scarborough (R-FL), will exempt program premiums from state and local taxes for the policy providers, thereby eliminating a cost which would otherwise be passed on to consumers. This same type of tax exemption has long been in effect for Federal Employee Health Benefit and Federal Employee Group Life Insurance premiums. In addition, the new law makes deferred annuitants eligible to apply for the government's new long-term care insurance offering.

SURVIVOR BENEFIT INFORMATION

It seems that Service Officers (SO's) have the delicate job of contacting the bereaved when asking for information regarding the deceased to notify OPM. I say delicate because you must ask a few questions that are personal to the individual for ID purposes. Service Officers should assure the parties that all information would be held in confidence.

Most of the notifications to OPM that I make are through the Internet and involve reporting the death of an annuitant or surviving spouse. I often receive information back from an OPM Customer Service Representative Specialist.

This is intended as a reminder to those Service Officers making reports of death of the spouse who predeceases the annuitant. SO's must notify OPM of the spouses death in a letter (written or typed) and must include information on the full name of spouse, date of birth, Social Security Number and date of

death. The letter should specify that the annuitant wishes to have his/her annuity benefits restored "to the full life rate". In addition, the notification should include a request for a NEW Designation of Beneficiary Form for FEGLI - Federal Employees Group Life Insurance (SF-2823) and a copy of the death certificate. This annuity adjustment may take a while but there will be retroactive payment.

The above topic brought to mind a form that every NARFE member should have completed and filed where either the spouse, member of the family or Administrator of the Estate knows where the form is located. **The form is called - F-76 - Guide for Annuitants & Survivor Benefits.** This form is available through NARFE's requisition system. Chapter Service Officers are reminded that discussion of this form at a Chapter's monthly meeting is an excellent opportunity for a monthly Service presentation.

My experience has been that often times in the stress of taking care of funeral arrangements, there is difficulty in finding important information such as: CSA or CSF number; Social Security Numbers, Date of Birth, etc. Everything would be easier for the Service Officer if this form is completed and placed in a folder (*clearly marked*) with other important documents such as: DD-214 - Military Discharge Certificate; marriage certificate, Designation of Beneficiary Form for Life Insurance (Blue) and other pertinent information.

We tend to expect that one of us will be around to provide the information - but what about the case of the spouse who is left but has Alzheimer's??

The above brings to mind another topic for discussion having to do with Pre-funeral arrangements. My Chapter invited a speaker from one of the mortuaries in the area (an we got a free lunch!). The subject was entitled "A Necessary Conversation". The presenter had a good hand out and spoke frankly about what we avoid in discussions that involves death.

Pre-funeral arrangements are easy to take

care of while you're living and easy to pay for on a monthly basis. Arranging ahead of time will insure that your wishes will be followed. For example, I have found out about a California law that exists regarding an individuals wish to be cremated. Now there is a form to record your wishes. If this form is not on file, the mortuary must notify all immediate family members to get approval for cremation action. Having the signed form on file with the mortuary will eliminate any question about your wishes.

There is another form known as "Advance Directive" which you write in advance what you want done in the case of serious injury or illness and you are not able to speak for yourself. You can use an advance directive in two ways: (1) Naming a relative or friend you trust as your "agent" to make medical decisions for you if you can't make them yourself. In California, this type of directive is called a Durable Power of Attorney for Health Care. (2) Write down when you would or wouldn't want to be treated if you became very sick. Moreover, you can describe the kinds of treatment you would and wouldn't want. By filling a "living will", your family, friends and physicians know how you feel. This type of living will recognized by statute in California for patients who are terminally ill or permanently unconscious is called a **Natural Death Act Declaration**.

Writing down your wishes about treatment in a nonstatutory Living Will or in a Durable Power of Attorney for Health Care, with or without naming an agent is an important action to take.

PROCEDURES FOR CHANGING BANKS FOR DIRECT DEPOSIT

With automation, procedures have changed to have Direct Deposit of your annuity check with OPM and Social Security sent to another bank. The procedures are easier now and do not require the completion of any forms. First, you go to the bank that you wish to receive your direct deposit check and ask them for a Bank Routing No. You then can call OPM at 1-888-767-7638 to notify them of the change. Do the same for Social Security.

Railroad Retirement System

Recent questions regarding this system came up so I am passing on the following information passed to me by Joe Ikenberry, NARFE Advisory Services. The Railroad Retirement Board administers retirement and survivor benefits for railroad workers and their families under the Railroad Retirement Act. Their Web address is

www.rrb.gov for further information. Employees of the Railroad Retirement Board, who administer the system, are Federal employees and covered by Federal retirement.

However, employees who retired under the Railroad Retirement Board system are employees of private railroad companies and are NOT Federal employees. The railroad employees do not receive credit towards Federal Retirement for their service with private railroad companies. The Alaska Railroad was a Federal agency and employees can receive credit for Alaska Railroad service, which is an exception.

Homily

Watch your "Thoughts"
Because they become "Words"
Watch your "Words"
Because they become "Actions"
Watch your "Actions"
Because they become "Habits"
Watch your "Habits"
Because they become "Character"
Watch your "Character"
Because that is our "Destiny".

A GENTLE REMINDER

I received the following request from one of our members and it is worth repeating and following.

Please do not send me E-mail where my name is on an OPEN list. here are instructions to use BLIND COPY.

The subject today is BLIND COPIES In Outlook Express:

Let's imagine that you'd like to send the same e-mail message to a dozen or so people.

The thing is that you'd rather each recipient not know who else is getting the mail. What you need to do is use the Outlook Express blind copy option. To do this, click Create Mail. If the "Bcc" entry box doesn't appear, choose View All Headers. Enter all the recipient e-mail addresses in the "Bcc" entry box. Separate the names with a semicolon. Type in the message and click Send. All the other recipients will see that they are getting a copy-- their own private copy. They will have no idea who else is getting a copy. I suggest everyone do this for mailing lists. It avoids your recipient list from being picked up by folks who make mailing lists for spam (unwanted e mail). I have traced much unwanted mail and ads to OPEN listings