

# S.O.S. NEWSLETTER

## ***SERVICE OFFICERS FOR SERVICE***

SERVICE OFFICER NEWSLETTER

VOLUME 11-3

JUNE 2011

### ***EDITORS COMMENTS***

This issue of our Newsletter begins with sadness. On May 26 2011, Josephine "Jo" Murphy passed peacefully from this life to the next. The information about her passing was a shock since she attended the Federation Convention in April 2011. She was doing fine then but as I understand, she suffered a stroke after attending and was subsequently moved to hospice care soon after and by May she was gone. Her passing ends a long life of Service to our Federation during which she served as California State Federation President from 1998 to 1999 and served in all these years as the person responsible for maintaining the Service Centers with the California area. With Jo's passing, we are fortunate to have Vaudis Pennell take over Jo's job. Thank you Vaudis.

*There was a poem at the end of the Memoriam of deceased members in 2009 – 2010 that I believe is appropriate to recognize Josephine Murphy's passing. It is titled "The End" A butterfly fights beside us like a sunbeam and for a brief moment, it's glory and beauty belong to our world, but then it Files on again. And though we wish it could have stayed, we feel so lucky to have seen it." There is nothing more to say about having known Jo.*

**Mary Venerable**  
Chair, Service Committee

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### **PRE-RETIREMENT SEMINARS**

Service Officers have many opportunities to contact currently employed Federal employees in your area. I must remind you that this is a perfect opportunity to encourage current employees to ask their agency to participate in the NARFE Preretirement Counseling Training program before they retire. They should be encouraged to contact, Mary Pierson at 228-234-1484, or [pre@narfe.org](mailto:pre@narfe.org).

(See [CSFCNarfe.org](http://CSFCNarfe.org) – Publications – Service). Chapter Presidents should insure that Chapter members are kept informed by preparing articles for your Newsletter and periodic chapter meeting presentations. Also, remember that if you don't

have the answer, I do. Calls will be answered and I will provide references for the answer.

### **FEDERATION OFFICERS**

President – Jeanette (Dottie) Schmidt  
Exec. VP – Dee Shallenberger  
Secretary – Vivian Nathanson  
Treasurer – Mary Foster  
Immediate Past President – Andrew C. Morgan  
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Dist. IX – Judith (Judy) Mayora  
Dist. X – Karen J. Baird

### **SERVICE COMMITTEE MEMBERS**

**Chair** - Mary E. Venerable, #478 (951) 443-4551 – [maryv65@earthlink.net](mailto:maryv65@earthlink.net)  
**Vice Chair** – Duane A. Peterson, #0531 (925) 825-2109 – [duane428@astound.net](mailto:duane428@astound.net)  
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**Dist. VI** – Deanna Smith, #1503 - [hangtownnarfe@yahoo.com](mailto:hangtownnarfe@yahoo.com)  
**Dist. VII** - Sammy Brick, #0903 (707) 448-3695, - [Zoedoggy@aol.com](mailto:Zoedoggy@aol.com)  
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**Dist. IX** – Lynn Kritsch, #068 (661) 392-6265  
**Dist. X** - Millie Rogers, #1245 (530) 898-1510  
[millie6@sbcglobal.net](mailto:millie6@sbcglobal.net)

NARFE SERVICE CENTERS IN  
STATE OF CALIFORNIA

# 1 – CSFC District III, NARFE Service Center, Residence - P.O. Box 69, Patton, CA. 92369, (909) 862-7685 – Vaudis Pennell - By Appointment, [quovau@sbcglobal.net](mailto:quovau@sbcglobal.net)

# 4 – CSFC District VII, NARFE Service Center, Vallejo, Ca. (707) 552-2546 Gordon Triemert, - By Phone – any time 946 Heartwood Ave., Vallejo, CA 94591 [jay94591@yahoo.com](mailto:jay94591@yahoo.com)

# 8 – CSFC District VI, 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](mailto:frjohnson4@aol.com)

# 12 – CSFC District 1, Oceanside Senior Center, 455 Country Club Lane, Oceanside, CA. 92054 - Marcy Rose, (760) 722-5309 By Phone or Appt. [marcyrose@aol.com](mailto:marcyrose@aol.com)

#21 – CSFC District I, Service by phone (619) 460-7992 – William Doll – after 9 a.m. [imadoll@earthlink.net](mailto:imadoll@earthlink.net)

# 35 – CSFC District IX, Residence of JoAnne Rowles 3916 Marilyn Place, Bakersfield, Ca. 93309-5924 (661) 833-1647– By Appt. [jrowles@bak.rr.com](mailto:jrowles@bak.rr.com)

#42 – CSFC District VII, Residence of Vernon Rood, Service by Phone (707) 578-3180 – [vrood@aol.com](mailto:vrood@aol.com)

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

#78 – CSFC District IX, Fresno Service by Phone Charles Hedrick, (559)299-4207.

#133 – CSFC District X, Service by Phone, Jean Stone, – (530) 222-2321 – [logeneaa@wmconnection.com](mailto:logeneaa@wmconnection.com)

#145 – CSFC District IX, Service Center at 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](mailto:dat.cooper@verizon.net)

# 149 – CSFC District VIII, 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 – CSFC District IX, Service by phone - Gerald Sprouse, 1650 Christina Ct., Paso Robles, CA. 93446 (805) 237-0051 [Jerrysprouse@charter.net](mailto:Jerrysprouse@charter.net).

# 183 – CSFC District VIII, Service by phone - Bob Willis, Port Hueneme, Ca. (805) 486-1235

#202 – CSFC District I, Service Center at Norman P. Murray Com. & Senior Center, 24932 Veterans Way, Mission Viejo, CA. 92692, Bert Zucker, (949) 470-3063. 2<sup>nd</sup> & 4<sup>th</sup> Mondays 1 to 3 p.m.

**Notice:** For up-to-date information see the Federation's website at [www.CSFCnarfe.org](http://www.CSFCnarfe.org). Please notify Vaudis Pennell of changes by calling (909) 862-7685 or E-mail at [quovau@sbcglobal.net](mailto:quovau@sbcglobal.net)

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**YOUR ATTENTION IS INVITED TO THE FOLLOWING  
WEBSITES OF INTEREST**

NARFE National Office at <http://www.narfe.org> 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> Publications on FEGLI Life Insurance at: [http://www.opm.gov/insure/life\\_index.htm](http://www.opm.gov/insure/life_index.htm). Or (800) 633-4542

OPM Retirement at: [www.opm.gov/retire](http://www.opm.gov/retire) for inquiries and changes.

**NEW WEB SITES**

OPM has a new Web Site:

[www.opm.gov/insure/quickguide.asp](http://www.opm.gov/insure/quickguide.asp)

It is well organized. 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

OPM Services on line: <https://www.servicesonline.opm.gov> Services Online – call at 1-888-767-6738 to get PIN, or email at [retire@opm.gov](mailto:retire@opm.gov).

**OTHER IMPORTANT WEB SITES**

Social Security and Survivor Benefit Plan for military:

<http://www.military.com/newcontent/0>,

<http://www.military.com/resources/resources>,

For copy of DD Form 214: <http://www.archives.gov/research/room/vetrens/index.html>. Army – [www.Army.mil](http://www.Army.mil); Navy – [www.Navy.mil](http://www.Navy.mil); Air Force – [www.af.mil](http://www.af.mil); Marines – [www.usmc.mil](http://www.usmc.mil)

Legal matters/legal assistance <http://www.military.com/benefits/legal-matters/legal-assistance>.

**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, Benefit Information and Financial Education Department** – Military Officers Association of America at 800-234.6622, x-106 (703) 838-8106 & website at [www.moaa.org](http://www.moaa.org)

**Medicare Part D Plan premiums**

<http://www.cms.hhs.gov/MedicareAdvgt>

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

**California Legislative Bills:** Telephone number to make your voice heard. The number is (961)-445-2841.

**White House Comment Line:** (202) 456-1111 - E-mail – [president@whitehouse.gov](mailto:president@whitehouse.gov)

**NARFE Capitol Hill Toll Free No: (866) 220-0044** Call this number, 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](http://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 four 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.**

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**MEDICARE AND MEDICAID**

*This article is being re-printed because of the many issues that have been raised since the passage of the Health Reform Act. Readers need to be aware of future changes that could affect both Medicare and Medicaid programs. The article read as follows:* About half the cost of health care reform is paid for by reducing payments to providers in Medicare and Medicaid. Under the legislation, provider payments are not cut, but the rate at which they increase every year would be reduced. Although most doctors and hospitals are compelled to accept Medicare and Medicaid reimbursement because the programs control a huge share of all health care spending, NARFE is concerned that payment reform could encourage some medical providers to stop participating in Medicare and Medicaid. Other member groups of Leadership Council of Aging Organizations, a coalition of 53 national nonprofit organizations concerned with the well-being of America’s older population, share NARFE’s concerns. Even when providers do not accept Medicare, the program, when combined with FEHBP coverage, will reimburse enrollees for

physician and hospital costs. When providers don’t accept Medicare, beneficiaries have to pay their bills up front, which can be unaffordable for many retirees and survivors who cannot wait for Medicare and their FEHBP plan to reimburse them.

NARFE supported a provision in the House bill, which would end the “donut hole” in Medicare Part D prescription drug coverage, beginning with a \$500 reduction in 2011, and completing the phase-out by 2023. In 2009, once Part D beneficiaries pay more than \$2,700 in total annual drug costs, they are in the “donut hole” (a gap in coverage) and must pay 100 percent out-of-pocket for the cost of prescription drugs until their total out-of-pocket costs reach \$4,350.

Under FEHBP coverage, federal annuitants simply pay co-payments and/or coinsurance for prescription drug coverage, which is more generous than Part D. For that reason, the vast majority of retirees and survivors do not enroll in Medicare Part D.

The House and Senate bills would expand eligibility in Medicaid to cover millions of low-income people who do not qualify under current law and either does not have access to private insurance or cannot afford it. Medicaid is funded by the federal and state governments, which pay for medical and long-term care for low-income individuals and families. The House and Senate bills would make families or individuals eligible for Medicaid if they earn up to 133 to 150 percent of the federal poverty level, or between \$29,300 and \$33,075 in 2009. It is not clear if the bills would allow more childless adults to qualify for the program and whether long-term care benefits would be offered to newly eligible beneficiaries. Absent additional federal funding, cash-strapped states would be hard pressed to pay for the expansion.

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**THRIFT SAVINGS PLAN  
NEW WEB SITE**

The Thrift Savings Plan over the weekend finally launched its much-anticipated new TSP Web site. The new home page layout provides quick access to an enrollee’s TSP account, as well as to plan features, fund information, planning calculators, current limits and rates, and plan news. To help participants understand the workings of the new site, TSP has posted an online video on the transition from the old site to the new one.

Each section of the new site is organized to help participants find answers to questions more easily. For example, all of the TSP features and rules can be found under Plan Participation—so if participants need to know the difference between a contribution allocation and an interfund transfer, it’s right there, said Gregory Long, TSP executive director.

“If you want to better understand your TSP fund options, how they compare to each other and [their] historical performance, you can visit Investment Funds,” Long said. “And if you need to know what you should do about your TSP account at certain

milestones in your life, such as marriage or separating from federal service, you can visit Life Events.” Long said TSP plans to continue to update the site to make it more user friendly.

**LONG TERM CARE GUIDE  
(OPEN SEASON APRIL 4, 2011 TO JUNE 24, 2011)**

Long-Term Care: A Guide for Federal Employees and Annuity holders - this publication clearly explains the issues associated with LTC insurance and how federal employees and annuity holders can deal with the long-term care challenges them and their families face. Purchase your copy today at <http://www.1105newsletters.com/>

On October 28, 2010, President Obama signed the Conference Report on the fiscal year 2010 National Defense Authorization Act (H.R. 2647, now P.L. 111-84). During the past several years, NARFE has played a leading role, in coalition with other federal and postal union and management organizations, in overcoming several obstacles to pass the needed civil service improvements included in the final Defense Authorization bill.

The new law

- 1) allows federal agencies to re-employ federal retirees on a limited, part-time basis without offset of annuity;
- 2) Permits Federal Employees Retirement System (FERS) workers to initially credit half, and in 2014 all, of their unused sick leave toward retirement;
- 3) phases out the non-foreign cost-of-living adjustment system for federal employees in Hawaii, Alaska and U.S. territories, replacing it over several years with locality pay, which can be counted for retirement purposes; and
- 4) Ends the Department of Defense’s pay-for-performance personnel system, the National Security Personnel System (NSPS), restoring employees to the federal General Schedule pay system. NARFE’s press release provides additional information as will December’s **NARFE**.

See <http://www.narfe.org/departments/home/articles.cfm>

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**MARSH – NARFE SHORT TERM INSURANCE PLAN**

During the previous month, a member who was enrolled with the MARSH U.S. Consumer Plan sponsored by the National Active and Retired Federal Employee Association Group Insurance Program contacted me. It is know as a Recovery Care Plan underwritten by the Hartford Life Insurance Company.

Some of the features include:

Group Plans negotiated especially for NARFE Members. This means that you cannot be singled out for a rate increase. Rates, although not guaranteed, can only be changed on a group basis.

A 30-day Free Look backs each plan. After the member receives the Certificate of Insurance, you have a full 30 days to review the new coverage.

For information about the plan call 1-800-233-5764 or write to Marsh U.S. Consumer, P. O. Box 10374, Des Moines, IA 50306-0374 or go to write for information to [narfe@marshpm.com](mailto:narfe@marshpm.com).

**Affordable Monthly Premium**

Age	Member	Member & Spouse
65-69	\$19.95	\$39.90
70-74	\$27.95	\$55.90
75-84	\$39.95	\$79.90
85 +	\$47.95	\$95.90

Every day, federal employees struggle with critical workplace issues. They find themselves seeking help to navigate through their rights and the legal issues surrounding:

- Disputes about compensation and workplace conditions
- Confusion regarding whistleblower rights
- Preservation of employee benefits
- Wrongful termination and other disciplinary issues
- Section 508 consultations/assistance

A Service Officer received a call last month from Catherine Jordan, 714-723-1203 who is 77 years old and was concerned that her annuity may be withheld due to many emails, which she has been receiving from the FBI, and the Federal Reserve Bank indicating that she is a terrorist and that they are going to withhold her annuity. We talked at great length and I believe all these emails to be "phishing scams" trying to get information from her to raid her bank accounts. I told her not to even open these emails, that if any of these contacts were real, they certainly would not come through emails, but by letter, or someone in person.

She retired from Seal Beach and her husband was also a retiree, but passed away in 2004. I told her to delete all emails she received that did not come from anyone she knew, or of a subject matter that she did not recognize. I also told her that by opening some of these emails, it could insert a virus on her computer, and therefore, it was very important NOT to open any of these emails.

She seemed OK with what I had explained to her and said that her son had also told her the same thing.

My question is - are you aware of any scams like this which are indicated as coming from he FBI or Federal Reserve Bank targeting seniors?

**SOCIAL SECURITY OVERPAYMENT**

I have received numbers of calls from individuals who have received Workers' Compensation and Social Security benefits that resulted in their being overpaid. By the time the overpayment is discovered, there is a large amount due with a request for repayment.

Individuals have the rights including requesting a waiver, to file a reconsideration form, requesting a hearing, filing a request for review by an administrative law judge and, finally, appealing in a court of law.

There was information in our February 2011 Retirement Magazine (pg. 38) that indicated that we are fortunate to have an individual to help NARFE members with Social Security overpayment problems.

His name is Richard Renaud and he has agreed to help NARFE members. His address is P.O. Box 44, Cape Canaveral, FL. 32920, or by telephone (321) 783-6833.

I recommend that this information be included in your Newsletters. The information will usually affect newly retired members.

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**Questions and Answers**

**Regarding Survivor Benefits**

**Question:**

My wife was previously married to a Government employee and was granted a full (50%) survivor benefit from his annuity in the divorce settlement. I will be retiring soon, and intend to provide her with a minimum benefit from my own annuity so that she can keep her health insurance. If I die before she does, my question is if both her ex-husband and I pre-decease her and she selects his (larger) survivor benefit, will she be able to keep her FEHB coverage?

**Answer:**

Yes, your wife will be able to keep her FEHBP health insurance assuming she continues to receive a CSRS or FERS survivor annuity.

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**TWO FEDERAL HEALTH BENEFITS PLANS**

**Question:**

I am a 24-year-old Federal Employee. My mom is a Postal Employee; I have no intention of dropping my plan and just being on hers. However, everybody at her office says that she should put me on her insurance while I keep mine as well. Is there any advantages to having a primary and a secondary insurance since there will be no additional cost for either of us? I decided to go with Compass-rose for 2011 and she is going with Samba Standard for 2011.

**Answer**

If your mom currently has self and family FEHB coverage, then there may be an advantage for you to drop your FEHB plan and to join your mom's plan. Your mom would not pay anymore in premiums by adding you to her coverage. Also, the Postal Service pays 90 percent of the FEHB premiums for its Postal Service employees whereas your agency pays for 72 percent of your FEHB premiums. You could also enroll in the health care flexible spending accounts (HCFSAs) and your HCFSAs could pay for whatever your mom's FEHB plan does not pay for.

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**ESTATE PLANNING RESOURCES FROM FEDERAL DAILY**

Are your loved ones protected? Have you planned your estate distribution? If you have an estate plan, has it been reviewed and updated recently?

Don't let this potentially overwhelming task prevent you from arranging for your family. Understanding the Federal Government's Survivor Benefits: Produced in a digital pdf format, this guide is delivered directly to your in-box upon order through our online resource catalog, and covers all aspects of survivor benefits under CSRS, FERS, TSP, FEGLI, FEHBP and Social Security.

<http://www.1105info.com/t.do?id=8360973:14253597>

Retiring employees should also be aware of the Taxation of Federal Retirement Benefits. You can get updates for 2011 and they are available in a digital pdf or printed format. This guide helps retirees, annuitants and current federal employees understand how benefits and survivor benefits are taxed upon retirement or death. Taxation issues covered include CSRS and FERS annuities and TSP withdrawals, as well as federal gift or estate taxes upon the death of a federal annuitant. Go to <http://www.1105info.com/t.do?id=8360974:14253597>

Written by recognized federal employee benefits expert, Edward Zurdorfer - a Certified Financial Planner, chartered life underwriter and chartered financial consultant - both of these guides help federal employees plan ahead using sample forms, worksheets and real-life examples.

Members can order online for the fastest delivery or call us between 8 a.m.-8 p.m. ET at (800) 989-3363 to order by phone.

