

S.O.S. NEWSLETTER

"SERVICE OFFICERS FOR SERVICE"

SERVICE OFFICER NEWSLETTER

Volume 1 - 6

JUNE - SEPTEMBER 2002

Editors Message

Here is another issue of our SOS Newsletter. I am happy to report that many more Service Officers have received the Newsletter or are getting it through the internet access. As previously indicated NARFE Members and Service Officers can now download a copy of our SOS Newsletter. The Federation's NARFE Net address is

www.csfcnarfe.org

I am still encouraging Service Officers to get a copy of the newsletter and to use in Chapter Newsletters. I have seen a number of chapter newsletters and I am disappointed that Service Officers are not giving information to their members and in some cases, there is no mention about the services available from the Service Officer. I encourage ALL Services Officer to include information about how they can help members to get answers to questions, assist in contacting OPM if they have problems or notify OPM about the death of an annuitant or surviving spouse. Please remember your responsibilities as Service Officer.

Mary Venerable
Chair, Service Committee

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Dist. VII. - Sammy Brick, #0903
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Dist. VIII - Walter T. Washington, #0010
(626) 798-1778
Dist. X. - Chester H. Olson, 955
(530) 527-8034, - Amcho@aol.com

NARFE SERVICE CENTERS IN STATE OF CALIFORNIA

35 – 2105 Carrere St., Bakersfield, Ca.
(805) 399-6048 – 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, 92104 (619) 274-3786 –
William Doll – Thurs. 9 a.m. to 12 Noon.
42 – Santa Rosa Senior Center, 704
Bennett Valley Rd., Santa Rosa, CA.
95401 (707)545-8608 - Vernon Rood - 1st
Monday Ea. Mo. – 1 p.m. to 3 p.m. (except
holidays)
#133 – Redding Service Center, Member 1
Credit Union, 1380 Hilltop Drive, Redding,
CA. 96003, (530)222-6060 - Glen Shaw –
4th Monday Ea. Mo. 10 a.m. to 2 p.m.
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. 93402, (805)528-2422
Questions or Service by phone –
answering machine.
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.
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.

Notice: For up-to-date information see
the Federation's website or Notify Jo
Murphy of changes by FAX (760) 439-5277
or E-mail at mjojo@worldnet.att.net

WEBSITES OF INTEREST

All 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://](http://www.opm.gov/insure/life/index.htm)

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>.

Help from OPM

Annuity Express - 1-800-409-6528

MESSAGE FROM THE VICE CHAIR

As the new Vice Chair of the Service Committee, this is my first message. First, I would like to thank all Service Officers for providing help to NARFE members. I believe that our job as Service Officer's is one of the most important jobs to our organization. Remember, we are not alone in providing help and answering our member's questions. We have the Service Officer Guide and Mary Venerable's famous "Green Book" on Federal Retirement Benefits; NARFE Headquarters staff and **each other**. If the Service Officer cannot answer a question, they should contact the District's Service Committee representative and so on up the line to me, or Mary. There are numerous sites on the WEB that can be helpful in obtaining answers, such as Social Security On line; U.S. Office of Personnel Management Home (OPM) Page and OPM – Hot Topics in Civil Service Retirement or Annuity Benefits. No member should ever be told that we cannot find an answer to his/her questions. Service Officers are the backbone of our organization. If we do our jobs, we can keep the members we have and help recruit new members.

As part of our Federation's plan to help "Build our Chapters", our Exec. Vice President Ken Boffin, is preparing training packages for Service and Membership Officers. There will be separate all day sessions for each group. Service Officers will have 3-5 hours training sessions in various District locations. All Service Officers are encouraged to attend when the training is scheduled.

In the next issue of the newsletter, I will have a listing of addresses and telephone numbers of organizations with important benefit information. If you have any ideas on how to improve the Service Officer Program, or if you have articles, you would like to include in this newsletter, please let us know. Take care and good luck.

Darryl Mueller
Vice Chair, Service Committee

POINTS TO PONDER

FROM Lea Zajac, NARFE California Federation President

Lea sent this out as information for individuals to consider. It is especially directed to retirees regarding Annuitant and Survivor Benefits.

He states that it is amazing to him that so many of our retirees do their own banking, purchase life insurance, make investments in the stock market, having savings accounts with more than one bank, have medical coverage, **but** they do not share this information with their spouse or family. In most cases, the spouse is aware of all of these transactions, but does not know the particulars nor is inclined to get concerned about the specifics. After all, the retiree (annuitant) is taking care of all these PROBLEMS so there is no need to get concerned or involved.

As long as the annuitant is healthy, there's no need to be concerned about these trivial matters. However, what happens when the annuitant suddenly becomes ill, or is in an accident and can no longer fend for him/her self. All of a sudden the spouse needs to know what medical coverage or life insurance the annuitant has and what accounts from which monies can be drawn, etc. He believes it's just human nature to not want to think about bad things until they actually happen.

To assist the spouse in being prepared for these bad times, NARFE has prepared a "Guide for Annuitant & Survival Benefits", Form F-76. It is recommended (as the Editor has recommended before) that every retiree fill out this four page document and keep it with the other important papers and to inform your spouse, siblings, relatives, as appropriate, that it exists and its location. The F-76 contains your personal information (when filled out) such as, date of birth; place of birth; spouses name; names, addresses, telephone numbers of your children and other relatives; Civil Service CSA or CSF number; date and agency from which you retired; military service number and periods of service; social security number and if you receive social security payments; life insurance policy number and name of insurance company;

medical coverage; investments, savings, checking accounts and with what institution; location and number of safe deposit box; whether or not you have a will or living trust and with what attorney; and a listing of all real estate owned.

The annuitant may be surprised to find that he/she must do some research to identify some of the above items. It only makes good sense to have all this information in one place and available to your family.

I hope all of you heed NARFE's advice and obtain a copy of F-76 and fill it out accordingly.

Editors Comment: It has been suggested that All Service Officers order a supply of **F-100 forms "A NARFE Guide for Federal Employees and Annuitants"** which has **the F-76** in the packet and then follow-up with your members to see if the form has been completed.

The Chair has also developed a form for each member to complete that contains the essential information for notifying OPM and NARFE of the death of the annuitant or surviving spouse. I have asked that the form be completed by the annuitant and sent to me for my files, which will be held in confidence. As usual, I have first hand experience of when the information is not available to the person responsible for providing the required information. If it works for me in my Chapter, I will pass the information to all Service Officers.

TOPICS FOR CHAPTER MEETINGS

Service Officers have a responsibility to help their members keep up with subjects that affect their benefits. Topics for discussion could include:

- Having a representative from Social Security speak - Every SSA office has a speaker to send to your chapter meetings.
- During the Health Insurance Open Season period beginning in November, ask a health insurance representative from each of the Health Insurance Carriers of the enrolled chapter members

Each carrier can speak to the changes in their plans for 10 min. and can bring materials of interest.

- A time for answering questions for the completion of the F-76 form.
- A discussion regarding the adverse effects of the Government Pension Offset Reform Act. (Discussion on this page)
- Long Term Care Insurance Open Season provisions. (See June issue of SOS Newsletter)
- Invite a local police official to discuss home safety matters, traveling safety issues and elder abuse matters.

GOVERNMENT PENSION OFFSET

I recently received an e-mail message from Senator Barbara Boxer regarding Senate Bill 611(S.611) - **The Government Pension Offset Reform Act.**

In her message, Boxer indicates that the government pension offset was established to prevent certain government workers who did not pay into Social Security from receiving Social Security benefits. However, spousal benefits are reduced by the government pension offset as well, even though the spouse did pay into Social Security.

She indicates that S.611 would change the formula for determining the amount of monthly Social Security benefits payable to a spouse, surviving spouse or parent receiving monthly payments from a federal or state pension plan. Under this legislation, retirees will be able to keep more of what they deserve. For example, if a surviving spouse who retires from government service and receives a federal pension of \$600 a month, she also qualifies for a Social Security spousal benefit of \$645 a month. Under current law, which reduces her Social Security benefit by two-thirds of her government pension, her spousal benefit is reduced to \$245 a month. Instead of receiving \$1245 a month, she will only receive \$845 a month. S.611 would change the formula so that the surviving spouse would face only a \$30 pension offset.

Comment: This bill is getting closer to being fair. We need to support it!



RECENT QUESTIONS FROM SERVICE OFFICERS

The some of the question will have a topic heading which can be found in the "Green Book":

Question: Can a person who retired at age 48 with 25 years of service (know as Discontinued Service Retirement) have his/her annuity recomputed upon reaching age 55 or 56?

Answer: No, the annuity computation at the time of retirement remains the same. The only time an annuity is recomputed is if the annuitant returns to work and earned additional service credit. See page 32 of June Retirement Life for discussion on the subject.

Question: What are the procedures to have Medicare Part B deductions taken from my retirement annuity check?

Answer: Don't contact OPM! You must contact the office that handles the changes. The address is:

Centers for Medicare & Medicaid Services- Premium Processing Branch

7500 Security Blvd.
Baltimore, MD 21244-1850

Question: Who is the Railroad Retirement Board?

Answer: The Railroad Retirement Board (RRB) administers retirement and survivor benefits for Railroad Workers and their family under the Railroad Retirement Act. Employees of the RRB are federal employees and are covered by Federal retirement. Employees who retire under the RRB system are employees of private railroad companies and are **not** Federal employees and do not receive credit towards Federal retirement for their service with the private railroad companies. The Alaska Railroad was a Federal agency until 1984, and employees can receive Federal retirement credit for Alaska Railroad service, which is an exception.

FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP) QUESTIONS.

In a recent NARFE "Service Officer News" there were numerous questions listed to be answered by a member wishing to apply for FLTCIP. The "Service Officer News" implied that Service Officers should assist the applicant in answering these questions, most of which are personal in nature. Some Service Officers complained and rightfully so, that they should not be involved in assisting members on how to answer these personal confidential questions. Our National Headquarters representative, Ken Glass, Director, Retirement Benefits Service Department stated, "it was intended that Service Officers should let the members know about all those specific questions that will be asked and just provide information, in general, to the Chapter members and let them determine whether or not they want to complete the FLTCIP application. **It is not intended that the Service Officer sit down with the applicant and help them complete the application.**

Question: What do I do if I have not received the FLTCIP Open Season information kit?

Answer: Retiree's may call 1-800-583-3337 or go on the Internet at www.ltc.feds.com See pages 10-13 in Retirement Life for more information.

Question: Will retiree's be able to enroll in the Long Term Care Program (LTC) after the December 31 – the Open Season deadline?

Answer: Yes, OPM has said that those eligible for the FLTCIP program will be allowed to join after the upcoming open season, should they sit out the upcoming opportunity and wish to enroll later. However, all those enrolling outside an open **season will have to undergo the "full" underwriting** that applies to retirees, their spouses and eligible family members; during open season, active employees and their spouses are subject only to "abbreviated" underwriting. Thus, some active employees and their spouses who might qualify for coverage during an open season might not qualify outside an open season. Incidentally, newly hired employees will have 60 days

from hiring to enroll using the abbreviated form. After that, they would have to use the long application form except during an open season.

Question: Is there an age factor for LTC Insurance?

Answer: For those applying outside the current open season, premiums will be based on the applicant's age at the time the carrier receives the application. During the current open season, all who turn age 55 in August applying for coverage in October will get age premiums based on age 54, that person's age on July 1. This benefit may or may not be applied in a future open season.

Question: Will there be future LTC Open Seasons?

Answer: The Office of Personnel Management says there will be future open seasons under the Federal Long Term Care Insurance Program, although they won't be "on a regular or frequent basis" and no date has been set for the next one. Until now, OPM had not definitively said that there would be a future open season, although it had said there might be one or more. "We need to get through this open season first. OPM said that they need to evaluate the results of the current open season.. Through December 31, active employees may sign up for coverage and be subject to only abbreviated underwriting (spouses of active employees are subject to two additional questions during the open season). Active employees and their spouses not applying during an open season will be subject to **fuller underwriting – as are retirees**, their spouses and certain other eligible family members at all times. Applicants will have premiums based on their age on July 1, 2002, no matter when during the open season they apply. **Retirees must initiate a request for their own enrollment kit by calling 1-800-582-3337.**

LONG TERM CARE (LTC) INSURANCE FACTORS

Persons eligible may not be acceptable to the LTC insurer

- LTC Insurance is more suitable for persons with an estate to protect.
- LTC premiums should not exceed 7 to 10% of annual income.
- LTC applicants will be subject to full underwriting (review of medical history to determine if applicant is a serious risk).
- LTC is not for everyone.

INCOME TAX CHANGES

The Office of Personnel Management (OPM) Retirement and Insurance staff has advised that new federal income tax tables were applied for the February 1, 2002 annuity payments. In the same payment, retirees and survivors saw the 2002 Federal Health Benefits Program (FEHBP) premium rates applied for the first time. In most years, the IRS gives OPM the new tax tables early enough so that they can be applied in the annuity payments made on January. Tax changes can be made directly by call the fully automated Annuitant Express system at 1-800-409-6528. Callers will need their retirement or survivor claim numbers and their PIN number, which may be the last 4 digits of your Social Security No. You can find out by contacting OPM at 1-800-409-6528.

With the adjustment of tax table changes, which resulted in the federal income tax reduction enacted in 2001, some retirees might be concerned that there will not be enough federal income tax withheld because of the tax reduction. Anyone who wants information on how to increase his/her federal income tax withholding can contact OPM at 1-888-767-6738.

NEW FEHBP REGULATIONS

Service Officers are advised of a recent change in the Federal regulations related to the suspension options for individual with **CHAMPVA, TRICARE OR TRICARE FOR LIFE.**

On June 18, 2002, OPM issued final regulations pertaining to the matter of suspension of Federal Employees Health Benefits Program (FEHBP) coverage. The regulations allow CHAMPVA, Tricare or Tricare for Life eligible for FEHBP

annuitants, survivors, and former spouses to suspend their FEHBP enrollments, and then return to the FEHBP during the next Open Season, or return to FEHBP coverage immediately if they involuntarily lose CHAMPVA or Tricare or Tricare for Life coverage. The purpose of this change is to allow individuals to avoid the expense of continuing to pay FEHBP premiums while they are using Tricare, Tricare for Life or CHAMPVA coverage, without endangering their ability to return to the FEHBP in the future.

MARRIAGE AFTER DEATH OF SPOUSE

Service Officers should be aware of the rules in the case of remarriage after the death of a spouse.

The annuitant **may** elect, within 2 years after the marriage to provide a survivor annuity for his/her new spouse. Immediate change in FEHBP enrollment is allowed to cover the new spouse. The new spouse would be entitled to 55% of your earned annuity at your death.

To provide this benefit, approximately nine percent and a further actuarial reduction of less than five percent would reduce the annuity, to account for the period between the death of your first wife and the remarriage. *During this period, the annuity was paid at the full rate.* The annuitant may elect less than 55% for the new wife and the annuity will be reduced less. **If the annuitant does not elect some amount as a survivor benefit, there will be no entitlement to continue FEHBP after death.**

Individuals should notify OPM, P. O. Box 45, Boyers, PA 16017 soon after remarriage if survivor benefits are desired. OPM will provide notification explaining the reduction in the annuity, the amount for the new wife, and requesting confirmation of the election before your choice becomes final. There is a nine-month waiting period (after marriage) before the election becomes effective.