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NARFE PAC	Val Romano	785-843-6858
NARFE Net Coor	Jim Turrentine	785-842-3674
Alzheimer's Chair	John Scott	785-542-3510
Legislative Chair	John Surritte	785-856-0558
Sunshine	Reba Bryant	785-843-4407

**NARFE LEGISLATIVE Hotline #739 2/3/10**

**We dodged bullet, but are still in the line of fire...**

**Fiscal Commission Reaches Insufficient Majority:** *Eleven of the 18 members of President Obama's Fiscal Commission voted "For" the final report. The report included proposals to cut federal civilian and military retirement by \$70 billion over 10 years, shift an increasing share of health premium costs to federal workers and retirees, freeze federal pay and reduce the federal workforce by 10 percent. While not the supermajority of 14 votes that would have required Congress to immediately consider the report, many Commissioners promised that their spending cut and revenue provisions will inform the budget debate when it resumes in January, 2011. That is to say, federal employee and retiree benefits will remain near, if not in, the bulls eye for deficit reduction proposals.*

**Educate Members of Congress:** *For that reason, NARFE members should use the next few weeks before the start of the 112<sup>th</sup> Congress (2011-2012) on January 5, 2011 to educate lawmakers – particularly incoming freshmen – about the value of federal service and the importance of defending the integrity of our earned retirement, pay and health benefits. NARFE members can continue to contact their Representative and Senators by email regarding the commission's recommendations through the Legislative Action Center:*

<http://capwiz.com/narfe/issues/alert/?alertid=19504726>

See pages 2-3 for a review of the Fiscal Commission's suggested cuts and the weak response of the NARFE membership.

**December 15th MEETING INFORMATION**

Meet at Conroy's Pub. The program begins at noon, lunch (\$9) at 12:30, followed by a business meeting. The December meeting will include installation of officers, and rumor has it that there will be a keyboard and singing. January's speaker is Sam Maxwell of Blue Cross Blue Shield.

**November 17th MEETING RECAP**

Michael Boltin of John Hancock presented an informative talk on Long Term Care Insurance (LTC). He said Medicare does not cover LTC, the state requires you to spend down your assets to \$2000 if you do not have LTC, and the "look-back" period, currently 5 years, will probably increase to 7 years. Recognizing the coming crisis of caring for the elderly, Kansas passed legislation in April of 2008 creating a new "state partnership" with citizens. The legislation provides matching funds to those with LTC insurance that has "inflation protection," then you spend down to the amount of your LTC pool of money. There are also income restrictions.

Note: Average annuitant receives \$2100/mo. Survivor of that annuitant would receive \$1100/mo.

LTC plans vary. Some of the choices to consider are length of coverage, amount paid per day (\$156-160 is average), the time-deductible period (usually 90 days because Medicare covers that period), custodial care in your home, and inflation protection. Like the preferred provider aspect of health insurance, some LTC plans offer discounts for using a recommended LTC facility.

The average use of LTC for women is 3-4 years and 2.8 years for men. It's best to apply for LTC insurance when you are healthy, between the ages 55-65 and before 84, when LTC is no longer available. Some preexisting conditions such as cognitive impairment exclude applicants. When applying for LTC insurance, a nurse does a phone interview to assess your condition. Review your policy every 5 years. Check around, because prices vary. The contact information for the John Hancock representative is Pamela Robison 913-345-9090 ext 765.

**ALZHEIMER's FUND**

**John Scott**

Chapter 378's YTD total contributions = \$2227.

# TAKE ACTION TO PROTECT YOUR BENEFITS!

## NARFE NATIONAL Joe Beaudoin, President

The following message was sent prior to the Fiscal Commission's vote on civilian federal workers benefit cuts. NARFE member response was dismal. We need to do better.

*TO: NARFE Chapter and Federation Officers with e-Mail Addresses*

*RE: Shooting Down Fiscal Commission Trial Balloon*

*FROM: Joe Beaudoin, President*

*DATE: Tuesday, November 16, 2010*

*Hotline messages of November 10 and 12 described in some detail the deficit reduction plan floated by the co-chairs of the Fiscal Commission appointed by the President. **The Simpson/Bowles draft plan includes proposals that would reduce federal retiree health benefits and retirement annuities, freeze federal pay for three years and reduce the federal workforce by 10 percent.** Our hotline messages also outlined NARFE's response to this plan.*

*Directed to the over 55,000 NARFE members providing us with an e-mail address (GEMS) the response has been underwhelming. Two Representatives who are among the 18 Fiscal Commissioners have not been sent a single message using the NARFE Legislative Action Center. Overall, 3,166 NARFE activists have sent 10,046 emails to their lawmakers. While we appreciate this response, a little over one percent of our membership has participated in the Action Alert up to this point.*

*Let me be clear about what is at stake. The Co-Chairs' recommendations are a trial balloon. Any proposals that are not shot down now through overwhelming opposition could be included in the commission's final report or be embraced by the Congressional leadership as they draft a budget plan in the new 112<sup>th</sup> Congress (2011-2012) set to convene in January. It is NARFE's core mission*

*to preserve the earned retirement and health benefits of federal employees and annuitants.*

*For that reason, I hope this message will prompt you to use all local resources, especially telephone trees and calling committees and NARFE member e-mail addresses not currently part of GEMS -- to galvanize our rank-and-file members into individual immediate actions that will together shoot a major hole through the Co-chairs' trial balloon of proposed federal retirement and health benefit cuts.*

*A Combo of the November 10 and November 12 Hotlines is attached for easy review and re-use. This campaign must NOT wait until the next chapter meeting. Silence will be taken as consent! In a very direct similar vein, the staff of incoming House Civil Service Subcommittee Chairman Jason Chaffetz (R-UT) told federal manager representatives that if the Congressman did not hear from constituents and the field, he would take the acquiescence as support for civil service budget cuts.*

*NARFE members contacted by federation and chapter telephone trees and calling committees should be urged to use NARFE's toll free number, 1-866-220-0044, to reach the Capitol switchboard and ask for their Representative/Senators by name, or supply their ZIP Code. Once connected, the message is:*

*"I urge you to oppose recommendations of the federal civilian retirement and health benefits, freeze federal pay and reduce the federal workforce by 10 percent."*

*NARFE members with internet access should be encouraged to use the following link to send email to their lawmakers through the NARFE Legislative Action Center:*

*<http://capwiz.com/narfe/issues/alert/?alertid=19504726&PROCESS=Take+Action>*

**LEGISLATIVE****John Surritte**

President Beaudoin has asked members to be vigilant and let their members of congress know that Federal employees and retirees should not be penalized when we try to balance the federal budget over the next 10 years. To that end he has asked that members either email or phone their congressional folks and let them know NARFE's position.

NARFE's Legislative Action Center link is <http://capwiz.com/narfe/issues/alert/?alertid=19504726&PROCESS=Take+Action> and the phone number is 1-866-220-0044 to oppose a serious effort to cut our retirement and health benefits. Once connected, the message is:

***"I urge you to oppose the Fiscal Commission's plan to cut my earned federal civil service retirement and health benefits."***

Once again, "That number is 1-866-220-0044."

Remember the retirement you save is your own.

**KANSAS FEDERATION****Carol Ek**

***This {National Commission on Fiscal Responsibility report} is the biggest attack against federal workers and federal retirees I have ever seen. If you read closely, the active employees are being separated from the retirees in how our entitlements are shared but both are being hit equally hard. This proposal will put some of us who only have our retirement entitlements in the welfare lines!***

***Please take the time to e-mail or telephone your representative today telling them to oppose the recommendations contained in this proposal. You know how to do it, now just take the time! This is our future!!!!***

***Carol R. Ek, President, Kansas Federation of NARFE Chapters***

**NARFE Press Release****November 5, 2010**

**NARFE Applauds Kerry for Bill to Protect Federal Retirees from the 2011 Medicare Premium Increase:** Joseph A. Beaudoin, president of the National Active and Retired Federal Employees Association (NARFE), today praised Sen. John Kerry, D-MA, for his decision to introduce the "Medicare Premium Fairness Act" when the Senate convenes for the lame-duck session in mid-November. The bill would protect all Medicare beneficiaries -- including federal civil service annuitants who are not eligible to receive Social Security -- from an increase in their Part B

premium in 2011, when they will not receive any cost-of-living adjustment (COLA)....

"We urge the Senate to speed consideration of Sen. Kerry's bill to ensure that the Centers for Medicare & Medicaid Services have enough time to adjust their processing systems to prevent federal annuitants and other retirees from paying the premium increase before it becomes effective in January 2011," added Beaudoin.

**SUNSHINE CHAIR****Reba Bryant**

I sent a "hope you're feeling better" card sent to Grace Haffett And a sympathy card to Norman Cluff family.

Please continue to let me know about illness, special birthdays, celebrations, or honors our members receive, so I can send an appropriate card.

Email: [rebabryant@sbcglobal.net](mailto:rebabryant@sbcglobal.net)

**KUDOS & THANK YOU'S TO:**

- **Linda and John Surritte** – for enhancing Chapter 378's Alzheimer's donations to exceed expectations for 2010 with their 3 months of matching funds contribution.
- **Betty Scribner** – for continuing recruiting efforts
- **Dianne Throop** – for recruiting efforts at the Topeka VA Health Fair November 19<sup>th</sup>
- **2011 Officers and Chairs** – for stepping up to the plate and agreeing to serve our Chapter
- **Jim Turrentine** - for getting the website up and running and for his patience assimilating all the suggestions he received.

---Report deserving members to Wendy Hambly---

**SERVICE OFFICER****Wanda Lyon**

**NARFE OPEN SEASON:** Federal Benefits Open Season closes Dec 13<sup>th</sup>. Active and retired federal employees can enroll in or change their health, vision and dental plans. The October, November, and December issues of the NARFE magazine have plan information.

**From the NARFE NEWSWATCH, Nov. 30, 2010: Medicare coverage deserves a second look during open season, experts say.** By Tammy Flanagan, National Institute of Transition Planning, November 24, 2010. *This year's Federal Employees Health Benefits Program open season runs through Dec. 13. Many federal retirees and those planning for retirement have asked, "Why do I need Medicare if I already have health insurance under FEHBP?" The fact is, in many cases it makes*

*sense to have both FEHBP and Medicare coverage. That might involve switching to a different FEHBP plan in retirement that better matches with Medicare and your health care needs. Let's take a closer look at how Medicare might fit into your planning.*

*First of all, just so we're clear, Medicare is health insurance for Americans age 65 and older and some other groups. It's been around since 1965, but federal employees have been covered only since 1983, when they first began paying the Medicare tax.*

*If you're a retired federal employee over 65 and enrolled in Medicare, then it becomes the primary payer unless you're covered by other health insurance through current employment (not retired). For example, if you're covered by your spouse's FEHBP and your spouse is still working, Medicare would be the secondary coverage. If you're 65 or older and enroll in Medicare while still working in a federal job, FEHBP remains the primary payer until you retire.*

*When Medicare becomes the first payer of medical expenses, the amount that needs to be covered by your FEHBP plan goes way down. And when FEHBP plans save money, they can hold down premium increases for all enrollees. Some of the original high-option FEHBP plans (such as Blue Cross high option) have faded away over the years because they were heavily used by older retirees who had not paid the Medicare tax during their careers and relied solely on FEHBP to cover their medical expenses.*

[http://www.govexec.com/story\\_page.cfm?articleid=46590&oref=todaysnews](http://www.govexec.com/story_page.cfm?articleid=46590&oref=todaysnews) for more details.

(785)764-2210 or [lyonden@sunflower.com](mailto:lyonden@sunflower.com)

<b>NET COORDINATOR</b>	<b>Jim Turrentine</b>
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### **Protecting Yourself From Spam**

Spam is any message or posting, regardless of its content, that is sent to multiple recipients who have not specifically requested the message. To help reduce the amount of spam that comes to you:

**Never respond to unsolicited email.** Responding encourages spammers and signals spammer that your email address is active, making it more valuable and opening the door to more spam.

**Never send your personal information** such as credit card numbers, passwords, bank accounts, in an email. Spammers can fake the format of Yahoo and other trusted sites. Yahoo will never ask you to

to email your password or credit card information.

**Never follow a spam email's instructions to reply with the word "remove" or "unsubscribe"** in the subject line or body of the message unless you trust the source. It is often a ploy to get you to react to the email, thus validating your email address.

**Never click on a URL or web address listed within a spam email**, even if the message tells you that's how you unsubscribe. This alerts the sender that your email address is active and can result in more spam.

**Never sign up with sites that promise to remove your name from spam lists.** Some of these sites are legitimate, but most are actually *address collectors*. If collectors record your address, it is valued more highly because it is active.

**Never open an unsolicited email unless you have blocked HTML graphics.** Blocking graphics prevents spammers from being alerted when you open the message.

If you have information you think should be on the chapter web page, please e-mail or call. Also, if you have a computer question, please e-mail it to me at [jim\\_turrentine@yahoo.com](mailto:jim_turrentine@yahoo.com). (785) 842-3674.

<b>MEMBERSHIP CHAIR</b>	<b>Betty Scribner</b>
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Welcome to new members Robert Schrick and Mark Vissman. Good news! NO members dropped and NO second renewal noticed sent in November.

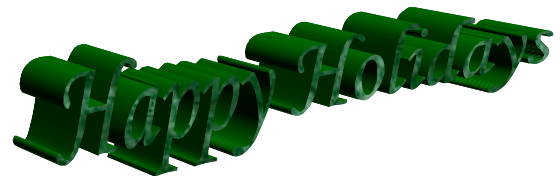
Dianne Troop and I were successful at the Topeka VA Health Fair, November 19<sup>th</sup>. We assisted the Topeka chapter with manning the NARFE table and spoke with federal employees from Lawrence who might be interested in joining Chapter 378. Dianne knew everyone who came by and had fun. We also had good interaction with members of the Topeka Chapter. We displayed our new brochure, which we specifically designed for use by Free State Chapter 378, and membership applications with our chapter number.

Other plans include displaying our new brochure, membership forms, and NARFE magazines at federal facility lounge rooms, lobbies, or bulletin boards. We have permission to display NARFE information on a building employee's bulletin board by GSA at the Federal Building in Kansas City, MO; and to leave magazines and our new brochure in the IRS offices in Topeka and Shawnee Mission; the National Archives and Record Administration in Lenexa; and the USDA and the USGS in Lawrence.

**DUES WITHHOLDING PROGRAM**

- > Paying NARFE dues via automatic deduction from your retiree annuity.
- > Both national and chapter dues can be payed through Dues Withholding.
- > Payments are divided into 12 monthly installments
- > Retirees, spouse of retirees and annuitant survivors are eligible for dues withholding.
- > You can change your mind anytime. Notify National Headquarters in writing to cease dues withholding.

- > Easy to set up, just complete form F-66 and send to National Headquarters. Allow 60 days for processing.
- > You need your Civil Service Annuity number, Social Security number, date of birth, and NARFE membership number (if you are already a NARFE member).
- > Form available from Membership Chair.
- > Using Dues Withholding saves you 15%



**Dues Withholding Application for Retirees**

Be sure to fill out both sides of this form and mail to: Attn: Member Records, NARFE, 606 North Washington Street, Alexandria, VA 22314

(Please Print)

\_\_\_\_ - \_\_\_\_ - \_\_\_\_\_

Social Security Number  
(9-digit number)

C S

\_\_\_\_ - \_\_\_\_ - \_\_\_\_\_ - \_\_\_\_

Civil Service Annuity Number  
(Include prefix, CSA or CSF)

(Include any applicable suffix)

(Mr., Mrs., Miss, Ms.)

\_\_\_\_\_  
Last, First, Middle Initial

Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

E-mail: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

NARFE Membership Number \_\_\_\_\_

NARFE Chapter Number: \_\_\_\_\_

**AUTHORIZATION** (Withholding will begin in 60-90 days). No payment should be forwarded with application.

I authorize the United States Office of Personnel Management to make appropriate deductions from my annuity payments, not to exceed the amount certified by the National Active and Retired Federal Employees Association as the amount of dues for which I am annually obligated, in accordance with elections I make below and to pay the deducted sum to the National Active and Retired Federal Employees Association (NARFE). This authorization shall also apply to any and all dues changes certified by NARFE membership in accordance with elections I make below: *Please allow 60-90 days for processing.*

**Do You Authorize Your Spouse's Dues to Be Withheld from Your Annuity?**  Yes  No

If YES, enter your spouse's name and membership number below.

\_\_\_\_\_  
Name

\_\_\_\_\_  
Number

You authorize:

Annual NARFE dues of \$24.60 plus Chapter dues of record to be withheld annually.

I understand that this authorization shall be valid until NARFE receives and processes my written notice of cancellation in accordance with its agreement with the Office of Personnel Management and that any disputes regarding this authorization shall be a matter between NARFE and myself. I hold the Office of Personnel Management harmless for any erroneous allotment deduction made pursuant to this authorization.

\_\_\_\_\_  
Signature of Annuitant or Survivor-Annuitant

\_\_\_\_\_  
Date

DW-2 (11/09)

Dues payments and gifts or contributions to NARFE are not deductible as charitable contributions for federal income tax purposes.

**MEMEBERSHIP TO DO LIST:**

1. TAKE ACTION...Contact your congressman concerning the cutting civilian federal workers and retirees' benefits.
2. Consider Dues Withholding
3. Did I mention Take Action to protect your benefits? A 1% response is worse than no response.