



NARFE'S ACCOMPLISHMENTS FOR FERS EMPLOYEES

In 1986, legislation passed to establish the Federal Employees Retirement System (FERS). NARFE was a key player in the development of FERS, and continues to work to both protect and enhance your earned benefits. NARFE is the only organization dedicated solely to safeguarding and improving the benefits of federal employees, retirees, survivors and their families.

NARFE's Legislative Department is backed by registered lobbyists and a network of grass-roots activists in every state and congressional district. NARFE is an effective and highly regarded legislative voice. In fact, NARFE was named as having one of the top 10 lobbying victories in 2013 for ensuring federal employees were not targeted in the two-year budget deal passed that year.

The following accomplishments were compiled by the Indiana Federation of the National Active and Retired Federal Employees Association (NARFE) for the purpose of membership recruitment. This list is not comprehensive but demonstrates that NARFE is working for you, taking the lead to protect and improve federal benefits.

Please consider joining NARFE. The benefits, as you can see below, far outweigh the cost (\$40/year).

- Prior to 2010, FERS employees received no credit for unused sick leave at the time of retirement. NARFE ensured Congress passed legislation that credits FERS employees for unused sick leave at retirement.
 - Several in Congress are trying to eliminate FERS altogether, leaving new hires with only Social Security and the Thrift Savings Plan. NARFE has successfully prevented the elimination of the defined-benefit pension.
 - To reduce the debt and offset sequestration, Congress has tried repeatedly to force current federal employees to pay more for their retirement. NARFE has worked hard to prevent any increase in retirement contributions for current employees. This success garnered NARFE the aforementioned lobbying victory.
 - Prior to 2010, federal retirees who wanted to return to federal service part time had to apply to OPM for a waiver to offset a reduction in salary based on their annuity. NARFE successfully lobbied Congress to allow the employing agency to waive the offset without having to apply to OPM.
 - NARFE successfully supported automatic enrollment in and immediate contributions to Thrift Saving Plan (TSP) accounts for new hires, and supported the creation of a Roth 401(k) in the TSP.
 - NARFE actively supports phased retirement and is pressuring agencies to employ its widespread use.
 - NARFE has long called for the creation of a "self plus one" option within the FEHBP, and our calls were heeded in 2013. The option is available in the 2015 Open Season.
 - NARFE successfully opposed a proposal to dismantle the FEHBP and place members in exchanges created by the Affordable Care Act. This would have eliminated a major employment benefit for federal employees, replacing it with health coverage at a cost that would increase with age and family size. It also would have violated one of the primary goals of the Affordable Care Act, to allow individuals to keep their existing health insurance.
 - Other health care proposals defeated were an effort to limit the government's contribution, and to open up the FEHBP to nonfederal civilians without separate risk pools, both of which would have significantly increased federal employee and retiree costs for health insurance.
- NARFE has been active as legislation to reform the U.S. Postal Service has been proposed. Several legislative proposals could have had implications for the rest of the federal workforce. In particular, NARFE has successfully opposed previous bills that:
- Would have allowed the USPS to eliminate the FERS pension for new hires.
 - Would have required all postal retirees to enroll in Medicare Part B as a contingency of FEHBP coverage in retirement.
 - Would have drastically reduced injured workers' compensation both upon injury and in retirement.