

THE VOICE OF THE CALIFORNIA FEDERATION

NARFE
FEDERAL BENEFITS EXPERTS

JUNE
2020



NARFE California State Federation Update

Linda W Ingram, California State Federation President

Dear California State Federation NARFE Members,

I hope as this Newsletter arrives you are in a healthy and safe place in your life. I am sure you miss your old routines and close contact with friends and relatives as much as I do. Just remember that this too shall pass.

We want to update you on a number of issues we have been working on as the California Federation Board. Executive Vice President Yoggi Riley will tell you about the Training Conferences we normally schedule in this off year of our Convention. Treasurer Jerry Hall will provide a status of our Federation funds and some of the things we have been doing to prudently manage them. I asked Robert Davidson (Bob II) to summarize the recent Association Management System (AMS) webinar to get an update on the system. Dottie Schmidt, past Federation President and current District VI Vice President will tell you about the innovative President's Council structure she has used effectively in her District for a number of years. And finally, Ron Griffin (District IV VP) and Steve Walter (National Legislative Chair) who are serving as co-chairs of the 2021 California Federation Convention will have some exciting news on where and when the Convention will be held!

I was going to remind you all of the upcoming National Fedcon20 to be held in Scottsdale AZ in late August this year. However, there is late breaking news from National that, due to the Coronavirus outbreak and feedback from many of the Federations and members, they have decided to cancel this year's Conference. The plan now is to hold the 2022 Conference in Scottsdale AZ at the same location and move the Convention in St Louis MO planned for 2022 to 2024.

This has been a hard year for our Federation and Chapters. In early 2018 we were introduced to the new AMS information system which was going to replace our old OAM/OAS systems that provided us

with information we used to track membership and finances at both the Chapter and Federation levels. Just before the Convention some of us participated in a webinar to introduce AMS. We were not impressed with the status of the system and its capabilities. At the Convention we conveyed our concerns to NARFE President Ken Thomas. He assured us that the system would not be allowed to "go live" until the issues were resolved and the system was ready. That did not happen. The system went live in June and we have been living with the consequences ever since. I know many chapters have been frustrated with their inability to access the information they have long used to manage their recruitment and retention efforts as well as finances. The financial system became unresponsive. National started sending a fixed deposit every month to the Chapters and Federations with no definition of what the amount represented or when we would get an accurate accounting of the real amount owed. Many chapters have found themselves running very short of funds because of the nominal amount being paid. We have also not been able to get information to determine to whom we owe incentive rebates. Federation Treasurer Hall has developed some workarounds for the Federation incentives, but National is not paying the incentives they owe.

The Federation has taken every opportunity to formally complain about the state of the AMS development. We have responded to National's requests to give them input on reports needed. I have reached out to chapters to incorporate their priorities and comments in our response. I have demanded changes to this effort to either get it realigned to support the needs of the field, or cancel it and start over with a proper assessment of requirements and a competent developer. To date we have seen no positive actions to correct the direction the AMS effort is taking.

Continued on Page 2

IN THIS ISSUE

NARFE CA State Federation Update - Page 1 and 2

From The Treasurer - Page 2

2021 CSF Biennial Convention - Page 3

CSF District VI Presidents Council - Page 4

CSF Training - Page 4, 5, & 6

Report on Webinar on AMS for Chapter Officers Page 6

*NARFE California State
Federation Update Continued*

We also submitted a resolution to the National Bylaws Committee to return some degree of decision making to the National Conference by requiring that there be a time for discussion and debate of resolutions at the meeting. It would also provide a time for the candidates to speak to the Conference about their platforms before balloting which would take place after the Conference. The resolution we submitted was rejected by the Bylaw Committee and we appealed. The Committee subsequently decided there was no need to address our appeal on a technicality. It has become very difficult for Federations, Chapters, and individual members to introduce resolutions to the National Board for consideration in this era.

This Coronavirus has thrown a wrench in our Federation plans on a number of fronts, but we are continuing to meet virtually and move forward on high priority issues. As always, we can use your help in many of these endeavors. I will be sending out a form shortly asking for volunteers to help with some of our Standing Committees. We need your help on Convention Planning, Public Relations, the Legislative Committees among others. Please be watching for the email and sign up to help out.

Thank you for being dedicated members of NARFE. Now more than ever we are going to need to band together to ensure that our rights and benefits are not budget casualties due to the economic fallout of this pandemic.

Take care of yourselves. Practice social distancing and wear masks. Bless you and your family and friends.

From the Treasurer – Jerry Hall

I am happy to provide you with a little information about the Federation's finances and the work I am doing for you as the Federation Treasurer. I am always available to receive your feedback and questions.

First, I have been trying to provide the incentives to those of you who have recruited new members and/or gone on Dues Withholding. The Federation continues to pay \$10 for every new member that you recruit. During the last 4 months we have paid \$340, for those who recruited a new member. Additionally, we continue to pay \$15 for those folks who convert to dues withholding. While the federation has paid recruitment incentives since June 2019 (when it can obtain the reports necessary to make the payments), there is still no official report for this in AMS. If you believe you have recruited or gone on dues withholding and have not received your incentive, feel free to contact me so I can investigate. Unfortunately, the National organization still has not made any payments since June of 2019 for recruitment of new members (at least as of May 18, 2020, when this is being written).

Since January of 2020, the Federation has been collecting the per capita dues from Chapters throughout California. I am pleased to say that of the \$8245 assessed, the Federation has collected \$7802. Thanks to all the Chapters who responded to our request. Hopefully, those who have not responded will send their per capita dues soon. Per capita dues are used to support Federation training and our conventions.

You might be wondering how the financial health of the Federation is as of May 2020. First, I would like to indicate the many cost saving measures the Federation has implemented during the past year. First, we have drastically reduced mailing costs by doing all payments electronically and per capita dues via email. Second, the board has had only one meeting this year, but numerous meetings via conference call. Finally, we have invested some funds into CDs (which provide some measure of interest but not a lot in these times of low interest). While we still receive what is known as 10% funds from the National Association for all Chapter and national only members in California, the future of those payments has the potential to be changed to much less than the 10% currently received. Thus, the Federation spends its money wisely and in a thrifty manner. The Federation currently has approximately \$130,000 in its checking account and \$50,000 in savings. While this may seem like a lot of money, it could easily dwindle if there are changes to the Federation's income. We have significant "rainy day" assets, but as the State of CA learned recently, they can disappear much faster than the time spent to create and maintain such funds.

I see our treasury funds as belonging to all of you. I and the rest of the board protect them and insist on wise use of them. I hope you feel comfortable with our expenditures and encourage you to contact me if you have any concerns or wish to discuss issues related to the treasury of the Federation. Our receipts and expenditures are audited yearly to ensure that your funds are spent correctly and in accordance with the financial guidelines of the Federation.

I thank you for putting your trust in me and assure you that I take my responsibilities to you and our treasury very seriously.

Save the Date!

2021 CSF Biennial Convention



The 2021 NARFE California State Federation Convention will be in San Luis Obispo, central to many landmarks and activities of the Central Coast. We invite you to build your vacation around our convention.

This is your official first notice inviting you to save the date for our 2021 Biennial California State Federation Convention. After a 6-month site evaluation process, your CSF Executive Board selected San Luis Obispo because of its central location, numerous local tourist attractions, and wide selection of hotels & restaurants. The convention dates are: May 3rd (Monday) – May 5th (Wednesday). The host facility is the Embassy Suites by Hilton. This may sound familiar to faithful convention attendees as it is the same location and host facility that we enjoyed 5 years ago.

The convention theme and program are in the initial planning phase. We will need volunteers to help plan and carry out the many aspects of the convention. Please start thinking about how you might want to be involved in this biennial event. More information will follow in the coming months leading up to May 2021.

At this point we know we will be checking in on Monday, May 3rd with a welcome reception that evening. The actual convention will be on Tuesday and Wednesday (May 4th and 5th) with a mix of CSF business & training sessions and ample opportunities to socialize with other members. The convention will culminate Wednesday evening with a banquet followed by entertainment.

San Luis Obispo (SLO) is an outstanding location with beautiful coastal landscapes about a four-hour drive from all major California population centers including Los Angeles, San Diego, San Francisco and Sacramento. For those who don't want to drive, SLO is also serviced by AMTRAK and a municipal airport with free shuttles provided by Embassy Suites.

If you've been to SLO before, you know what we are talking about. If not, you need to attend and find out for yourself. This is not only a convention but a vacation opportunity as well. Come a day or two early or stay a few days after. San Luis Obispo SLO is the home of Cal Poly, Mission San Luis Obispo de Tolosa (founded 1772), the famed Madonna Inn, and a vibrant downtown with loads of activities and dining/entertainment options. Not only that but it is a 10- minute drive to beautiful Pismo Beach (beach walking), a short drive to Morro Bay and Morro Rock (sightseeing) and a reasonable drive to Hearst Castle (amazing). Maybe even a visit to a local winery. If you don't take the time to enjoy all this area has to offer, you are really missing out.

The Embassy Suites were selected for their fine amenities and reasonable prices. All rooms are suites with private bedroom and spacious living room with full-size sofa bed and a dining/worktable. All have been recently updated and are fully equipped with 2 TVs, refrigerator/microwave/coffee maker, hair dryer and wireless internet and a dining/work table. The negotiated room rate available from Sunday, May 2nd through Friday, May 7th is \$135.00 a night plus taxes. This is a great deal considering it includes a cook-to-order breakfast every morning and free snacks/drinks at the evening happy hour.

So, save these dates and plan ahead to have a fun, relaxing convention and vacation. Remember, your chapter has funds that could be used to help subsidize your leaders and members to attend. Don't miss this one and be sure to put it on your calendar. Stay tuned for more information.

Please contact one of the convention Co-chairs if you are interested in discussing volunteer opportunities.

Ron Griffin rsdgriffin@sbcglobal.net
Steve Walter swalter0224@gmail.com

CSF DISTRICT VI PRESIDENTS COUNCIL

Dottie Schmidt, NARFE CSF District VI V.P.

If your CA Federation District does not have a Presidents Council, or if you've never heard of one, you may be interested in learning what it is and why.

District VI has had a Presidents Council for approximately 24 years, dating back to early 1996. Its Authority, Organization, Objectives and Conduct of Business are noted below.

Its purpose is to promote NARFE's National Objectives within the District VI boundaries, as established by the California State Federation (CSF).

The Council is an unofficial organ of NARFE and has no standing in conducting business between the chapters and the State or National offices of NARFE. Its authorization to operate emanates only from the chapters within the district.

The Council is comprised of the District's Chapter Presidents, the District Vice President and the Webmaster. Its Executive Board has a Chair, a Vice Chair, a Secretary, and Treasurer, who are elected by the Council members.

OBJECTIVES:

- A. To provide an opportunity for Chapter Presidents to meet and exchange ideas with each other and the District VI V.P.
- B. To coordinate recruitment activities throughout District VI and conduct Retirement Seminars wherever and whenever needed.
- C. To coordinate and promote interaction of NARFE members with local individuals who influence legislative activity.
- D. To promote and improve the image of the Federal employees/retirees with positive public relations activities.
- E. To sponsor the annual District VI meeting and other training activities as needed.

MEETINGS: The Council meets on the fourth (4th) Wednesday of January, April and July from 10 A.M. to Noon.

The District VI meeting, open to all District VI members, takes place in October – typically the third Monday. The meeting places are selected by the Executive Board and generally run from 9 A.M. to 2 P.M. with lunch served for everyone attending.

BUDGET: The financial responsibilities of the Council must be met by donations from affiliated Chapter Treasurers. The Council has no authority to levy a specific amount of the donations. Each year in October the Treasurer along with the Executive Board formulates a budget based on projected expenses for the coming year and is sent to all District Chapters. The Board may suggest the amount of contributions from each chapter. The Treasurer keeps a record of all financial

transactions and reports each month to the Executive Board. A copy of the report is sent to each chapter.

VOTING: All activities of the Council that involve a commitment of time, money or personnel of a chapter are brought to a regular meeting of the Council in the form of a motion. It takes a simple majority of chapters present to approve the motion – each chapter president is entitled to one vote. It takes a quorum to conduct business, typically the Chair or Vice Chair and three Chapter Presidents present at a regular meeting.

CHANGES AND PROCEDURES: Once the procedures are adopted by the chapters, they may be amended or suspended by a majority vote of the Council.

I urge all our federation chapter members in their respective districts to meet and discuss the value of implementing a similar council. I think you will find the results very rewarding in many ways.

CSF TRAINING

by Vice President - Yoggi Riley

The CA Federation Executive Board has been working on the 2020 training program for the past seven months. We had originally planned to have two sessions in the Sacramento area and in the south in Duarte, CA. Originally the dates were to be in June. However, all this changed when the pandemic brought everything to a halt. By late February, we made a decision to reschedule to the fall of 2020. However, at this time we cannot commit to even September or October because it is not known what the rules will be for travel and social distancing yet. Speakers cannot be approved for travel from some agencies to address us. Guest speakers included a representative from the Centers for Medicare & Medicaid Services (CMS which is a separate part of Social Security that handles Medicare enrollments) along with representatives from the four largest FEHB providers in the state, a Service Officer presentation and a session from our legislative chairman. We were to additionally present our annual reports from the President and Treasurer. As of the current time, we cannot go forward with this planning until we know how much

Continued on Page 5

CSF Training Continued

longer it will be before it is safe to travel and meet again in large groups. The timeline may or may not permit a training session with the FEHB open season planned for the end of the year. Even the open seasons meetings may be altered significantly from the past years. And the board will have to decide if it would be wise to back our training up so far that it would interfere with travel plans for the 2021 convention. We realize chapters are limited in resources and two expenses for training and convention may create a burden and just need to be reconsidered or even combined. So, we ask for your patience and consideration in receiving notice for our Federation training for this year. We will have to address the issue at our Executive Board meeting in the coming months.

With this being said, I would like to share some useful information for you and your members to have on some of the questions regarding Medicare enrollment periods.

* * Medicare Dates to Remember * *

There has been much confusion over the steps to take when you reach the age of Medicare eligibility. It seems the whole world knows you are about to turn 65 and you become swamped with literature from every Medicare plan possible. In addition to this, you must realize Medicare has multiple open season periods for you. Let me try to explain. There are at least 3 periods in addition to the initial enrollment period you may face.

Initial Enrollment open season. This is your first or initial period when you can enroll in Medicare, assuming you are already retired. It is the 3 months before your 65th birthday, the month of your 65 birthday, and the 3 months after your 65th birthday. If you are already on SS payments, they may enroll you automatically. If you do not wish to enroll in Medicare you must make contact with the CMS office to be taken off of Medicare. If you do not enroll the first opportunity, you could incur a late fee penalty of 10% for every year you choose to be without the Medicare coverage. This is your INITIAL ENROLLMENT PERIOD

General Enrollment Period There is a general open season every year from January 1st to March 31st. if you want to enroll or join, this is the period you would be able to join. Remember you may have a late fee or the penalty fee of 10% for every year of late enrollment. If you do sign up during this period up to March 31, your coverage would not begin until July 1st.

Open Enrollment Period This period runs each year from October 15th to December 7th. This is an open season period for people who already have Medicare and want to join, switch, or drop your Medicare

Advantage Plan, your Part D (drug) plan, or return to Original Medicare. There is no late fee for these changes here because you are already signed up for Medicare. However, if you were not previously enrolled in a Medicare D plan and want to begin enrollment, there may be a late fee penalty.

Special Enrollment Period This is a special enrollment period of 7 months from your date of retirement. There is no late fee. Remember you do not sign up for Medicare when you are age 65 and still working for the agency that is providing your FEHB. If you carry the health plan and you are not retired then you would not have to sign up for Medicare until you leave service and retire. If you are the spouse of a person still on the rolls and carrying the health plan, you would not sign up for Medicare B yet because the spouse is not retired yet. This special enrollment period would be the period of 7 months after your retirement date that you could enroll in Medicare. If you join during this period, coverage takes effect the month after you submit your enrollment.

There are other circumstances when you may need a special period. These include:

1. You move out of your plan's service area
2. Your plan leaves the Medicare Program or reduces its service area
3. You leave or lose employer or union coverage
4. You enter, live at, or leave a long-term care facility (like a nursing home)
5. You're sent a retroactive notice of Medicare entitlement
6. Other exceptional circumstances

Automatic Enrollment Period You're enrolled automatically if you're under age 65 and have been entitled to Social Security Disability Insurance for 24 months, you're entitled to SSDI.

So, you can see there are a variety of open season periods for a multitude of reasons to enroll or choose not to enroll. It is not mandatory for you to enroll in Medicare at this time. All federal retirees have the option to join or choose not to enroll. However, there are approximately 75% to 80% that choose to enroll. That is their personal choice.

There are many postal retirees that are receiving a notice or newsletter from the USPS which tends to encourage retirees to enroll in Medicare because it may lessen the liability of health insurance when retirees move to

Continued on Page 6

CSF Training Continued

Medicare especially if they drop their federal health plan. It is recommended that you NEVER drop your federal health plan. If you were to move to Medicare alone, you would always SUSPEND your FEHB so that you may pick it up at a later date if you choose. If you drop it, then you could never return to FEHB. It would be gone forever unless you return to federal service and start all over again. So, with all the different deadliness, AND all the stuff you receive in the mail from the different Medicare plans, AND all the ads on tv, it is no wonder that people are confused. You are not alone so just keep asking questions and do your homework to evaluate our medical costs and needs. It may be a bit pricey but the comfort of knowing you could have 100% coverage is a great feeling too.

Although many members have already made a decision to enroll or not in Medicare, this can be a very confusing dilemma for some members when you are approaching Medicare eligibility. The choice is yours to decide.

Report on May 7, 2020 Webinar on AMS for Chapter Officers — by Robert N "Bob 2"

Davidson II, President, Palomar Chapter 455

A NARFE Headquarters' Webinar was held at 11 AM to go over the new AMS system available there the NARFE Officer's Portal on the NARFE.ORG website. 214 members were on the webinar. It lasted just over an hour but the first 15 minutes were introductions (webinar was hosted by Johann De Castro) and discussion of the various buttons that had nothing to do with AMS such as the Home, My Account, and Support NARFE buttons. We finally started to go over the actual AMS via the officer portal.

Here is a summary of the items discussed and what can expect in the "future", however long that may be. Questions with regard to AMS can be directed via email to - AMS@narfe.org

1. Member recruitment is being worked on.
2. Finding a member on a list is still being worked on (no search available)
3. OAM (old system) still visible but no updates for over a year
4. When adding or updating a chapter officer, if someone is an "officer for life", set the end date for 12/31/2099. If they are replaced, just reset the end date to a date earlier than that day's date, they will be removed when

saved/updated. Be warned, do not update your own (whoever is doing the updating) until all others are done as you will possibly be prevented if your access is not available in your new office; been there, done that!

5. Working on member list so it can be modified for info needed and filter out data not needed.
6. Currently the only way to see dropped, transferred, just missing members, you must compare current imported Excel spreadsheet to previous ones and check line by line.
7. M-112 coming, no expected date.
8. M-130 available but no data in it yet.
9. Click on a member's name to be able to edit info on them, including if they have passed away.
10. Mailing labels coming, waiting on vender. Should be able to sort as needed.
11. Working on "next" button on member list so it is one long list (landscape) so we can avoid next button.
12. Print button not functional, will be removed.
13. Can only export to Excel not MAC spreadsheet.
14. Dropped members will be in M-112, until then, contact NARFE.
15. M-112 may or may not be dynamic as far as data or just static as it was before. Did not mention whether we can see previous M-112s or not. Question needs to be asked of HQ.
16. NES email available to Chapter President.
17. National members access still only available to CDL & select Federation officers.
18. M-114 coming.

If you have members that are being dropped or moved and they are not, contact NARFE so they can find them. Must send name and membership number. Supposedly this can only happen if member sent request, they supposedly died and not "magically".

Webinar will be available at NARFE website. Next AMS webinar will be for Federation offices sometime in the future.

Just an observation - this has been worked on for over 2 years and it appears we are no closer to having a functioning system. How much money has NARFE spent on this and when can we expect it to be completed? Are we looking at be bled dry by the vender, then the just walk away leaving us with a wet and smelly sack of human waste? I believe that the Federation presidents need to be pushing back on the NEB with regard to this issue. Or is the NEB just not giving the chapters the tools needed so we throw up our collective hands just rollover, close enough chapters so we become a National only organization like AARP with no grassroots system?