

S.O.S. NEWSLETTER

"SERVICE OFFICERS FOR SERVICE"

SERVICE OFFICER NEWSLETTER

VOLUME 7 -2

APRIL 2007

EDITORS COMMENTS

The New Year has begun and we are already one quarter of the way through the year. Service Officers have the responsibility of making sure that Chapter members know what services they provide.

I remind all that your Chapter Newsletter is a way to get the word out. I receive a number of Newsletters and very few list the name of the Service Officer and missing is information about benefits of interest or what the Service Officer can do for the members.

I encourage Service Officers to get the word out at meetings and in your Newsletters. I also encourage Service Officers to attend the Costa Mesa Convention in May 2007. There will be A special training session with handouts at the evening session. FERS will also be covered. Please try to attend.

Mary Venerable
Chair, Service Committee

FEDERATION OFFICERS

President – Helen L Zajac
Exec. VP – H. Ray Harrington
Secretary – Vivian Nathanson
Treasurer – Wener Gumpert
Immediate Past President –
Kenneth G. Boffin
Region VIII Field Vice President
Forney Lundy

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SERVICE COMMITTEE MEMBERS

Chair - Mary E. Venerable, 1662 (951) 443-4551 - maryv65@earthlink.net
Vice Chair - Duane A. Peterson, #0531 (925) 825-2109 - duanep@astound.net
Dist. I - Bertram Zucker, #1689 - (949) 587-9096 - Bertzucker@hotmail.com
Dist. II - Jeannie Sprenger #0021(562) 425-1392 - cesprenger@aol.com
Dist. III - Vaudis Pennell - #0073 (909) 862-7685 - quovau@aol.com
Dist. IV - Duane A. Peterson, #0531 - (925) 825-2109 - duanep@astound.net
Dist. V - Joy Bryant #1494 (650) 325-6894
Dist. VI - Deanna Smith, #1503 - (209) 483-3029 - dsmith15@cwnet.com
Dist. VII - Sammy Brick, #0903 (707) 448-3695, - Zoedoggy@aol.com
Dist. VIII - Vacant
Dist. IX - Joanne C. Rowles, #0068 (661) 833-1647 - jrowles@bak.rr.com
Dist. X - Vacant

NARFE SERVICE CENTERS IN STATE OF CALIFORNIA

1 - NARFE Service Center, Residence - P.O. Box 69, Patton, CA. 92369, (909) 862-7685 - Vaudis Pennell - By Appointment, quovau@aol.com
4 - Vallejo, Ca. (707) 644-5469 - Everett Crockett, - Mon. - 12 Noon to 4 p.m. Mail - 312 Hampshire St., Vallejo, CA 94590
8 - NARFE Federal Retiree Service Center 5440 Dudley Blvd, McClellan, CA. 95652 (916) 971-2888 or 2889 - Ann Kehoe. Mon. & Thurs. 9 a.m. to Noon. Robert Johnson (916) 635-4576. frjohnson4@aol.com
12 - Oceanside Senior Center, 455 Country Club Lane, Oceanside, CA. 92054 Josephine M. Murphy - (760) 757-5559 Wednesdays 12 Noon to 3 p.m. jomurphy@oco.net
21 - Elderhelp of San Diego, 4069 30th St., San Diego, CA. 92104 (619) 274-3786 - William Doll - Thurs. 9 a.m. to 12 Noon
imadoll@earthlink.net

35 - Residence of JoAnne Rowles - 3916 Marilyn Place, Bakersfield, Ca. 93309-5924 (661) 833-1647 - By Appt.
42 - Residence of Vernon Rood, 2318 Northwood Drive, Santa Rosa, CA. 95404 (707) 578-3180 - Q & A's by phone - mail Vrood@aol.com
55 - NARFE Service Center, 1524 Jefferson St., Napa, CA 94558 - Oliver E. Sheridan - (707) 257-2228 Monday thru Saturday - By Appt.
78 - Fresno Service - Charles Hedrick, P. O. Box 3, Clovis, Ca. 93613, (559) 299-4207 - By Appointment
133 - NARFE Service Center, Jean Stone, 1252 Lorraine Dr., Redding, CA 96002 - (530) 222-2321 - By phone logeneaa@wmconnection.com
145 - Naval Air Weapons Station, Safety & Security Bldg, Rm 8, China Lake, CA. 92555 (760) 939-0978 - Theresa Gonzales - Mon - Fri. 9 - 11 a.m. & 1 - 3 p.m.
149 - 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 - Residence of Katie Karikka, 1675 S. Los Osos Valley Rd., Los Osos, CA. (805) 528-2422 - Questions & Service by phone.
183 - Residence of Emile Lapointe, 204 E. Vista Green, Port Hueneme, CA. 93041 (805) 984-3341 Questions & Service by phone.
202 - Norman P. Murray Com. & Senior Center, 24932 Veterans Way, Mission Viejo, CA. 92692. Bert Zucker - (949) 470-3063 - 2nd & 4th Monday each month from 1-3 p.m.

Notice: The status and information about Service Centers is subject to change. For up-to-date information see the Federation's website. Notify Jo Murphy of changes by FAX (760) 757-5559 or E-mail at JoMurphy@oco.net

Class Action Lawsuit

A recent inquiry brought up the subject of a Class Action Suite "Archuleta et al. V. U.S, Case No. 99-205C. Some who received a letter about this case made inquiry if the letter was a scam.

To find out more about the case, I went on line to get the details.

www.mylumpsumpayment.com/questions.

The class action lawsuit was on behalf of all the members of a group to recover damages for a group of federal employee retirees, deceased, or separates ("quits") from federal employment. The individual must have been paid a lump-sum payment in cash for any unused annual (vacation) leave still in his or her account on the date of retirement, death, or separation. The law also provides how the lump-sum payment must equal the amount the employee would have received if he or she had remained employed by the federal government until the expiration of the unused annual leave.

Now that I have peaked your interest, I have more details about the case. Specifically, the Case No. is 99-205C. It covers all civilian employees who retired, separated, or died beginning April 7, 1993 and before September 7, 1999 from employment by an agency, establishment or instrumentality of 17 Federal agencies identified ... and who upon retirement, death or separation were eligible for a lump-sum payment for unused annual leave pursuant to 5 U.S.C. 5551(a) and: (a) who worked in certain occupational series (identified in the case) who regularly received Sunday premium pay immediately prior to retirement, death or separation which was not included in their lump sum payment. Note: there are more details, so go to the web site and inquire.

The proposed settlement provides that all class members who were not paid correctly will be entitled to receive a payment with two components:

- All class members who were not paid properly will receive back pay for wages. The amount of

back pay will be calculated using the Remedial Methodology that the court preliminarily has ordered is "in good faith, fair, reasonable, and adequate as to the settlement class and its members, subject to further consideration at the Fairness Hearing and

- Class members will receive interest on these amounts.

The Office of Personnel Management (OPM) supplied the list of names and addresses for purposes of this settlement only. If you (or the class member are a family representative of a deceased class member) were identified as a class member by OPM, and you agree with the employment history they provided, and you filed a timely Claim Form, they expect that you will receive 75 percent, plus interest, of your payment in early 2007. The rest of your payment will be made in a later, second distribution following resolution of all challenges and claims for class membership.

A settlement has been reach with the Federal Government on behalf of former employees of the 17 Federal agencies listed creating a Settlement Fund of \$7,458,950.08 and providing for the payment of back pay and interest to qualified eligible claimants according to a remedial methodology that was approved by the Court on June 1, 2006.

Each class member should have received a Claim Form to claim his or her money postmarked no later than April 4, 2007. The form was included in the packages mailed to retired class members on October 6, 2006. Instructions were mailed to spouses of if deceased class members by October 23, 2006

Anyone interested in more information should go to the web site at www.mylumpsumpayment.com or can write to:

Archuleta Settlement Administrator
P. O. Box 4540
Portland, OR 97208-4550

INFORMATION & IMPORTANT PHONE NUMBERS

Many have heard that individuals are living longer and there is an increase in the number of our family members and friends who are developing Alzheimer's or related disorders. In my case I have had to learn more about cancer with the recent diagnosis of Pancreatic Cancer of my sister and I have had numerous calls about facilities that care for the elderly.

The following is a list of resources in responding to these concerns:

AGING

- Alzheimer's and related disorders – (800) 621-0379
- Alzheimer's Respite Line – (800) 648-COPE
- Medicare Information – (800) 332-6146

CANCER

- American Cancer Society (800) 227-2345
- Cancer Information Hotline – (800) 525-3777
- National Alliance of Breast Cancer (800) 221-2141

DISEASES & CONDITIONS

- American Diabetes Association (800) ADA-DIABETES
- American Kidney Fund (800) 638-8299
- Arthritis Medical Center (800) 327-3027
- Lupus Foundation (800) 558-0121

There is also a publication entitled "NEW LIFESTYLES". This publication is a guide to Senior Housing and Care for many areas in California. Find out more by calling for copies at (800) 869-9549 or on the web at www.NewLifeStyles.com. Service Officers can order copies of the publication for each Chapter member.

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REMEMBER VOLUNTEERS ARE NEEDED

The following information is offered as an incentive to Service Officers to learn about our organization (NARFE). A Service Office is in a valuable position (if used) to make contact with current employees, annuitants or survivors regarding retirement benefits. The following is offer for discussions with potential members.

Reasons to Join NARFE

1. [Learn About Changes](#)
2. [Get Valuable Information](#)
3. [Get Membership Discounts](#)
4. [Qualify for Scholarships](#)

REASON 1

LEARN ABOUT CHANGES

Your federal retirement, life insurance, health benefits and other benefits can change from time to time, and NARFE keeps you abreast of those changes. In addition, your benefits can be different depending on whether you are covered by CSRS, CSRS Offset or FERS, and whether your FERS annuity has a CSRS component.

OPM Announces Change for Flexible Spending Accounts

In late June 2005, OPM announced that federal employees who have Flexible Spending Accounts (FSAs) will have an additional 2 ½ month grace period for charging non-reimbursable medical and child care expenses against calendar year FSA accounts. Under prior Treasury Department/Internal Revenue Service guidelines, if FSA accounts were not exhausted by the end of a calendar year, money remaining in the accounts was forfeited to the employees' agencies. A new Treasury/IRS ruling allows the additional grace period for flexible spending accounts for employers nationwide who adopt such programs for their workers. OPM extended this new ruling to the federal FSA program beginning with calendar year 2005.

OPM Announces Change in FEHBP for Employees and Retirees Returning from Active Duty Military Service

By Benefits Administration Letter 05-402, June 28, 2005, OPM announced that military veterans who return from active military duty are allowed up to 180 days of transitional TRICARE coverage under P.L. 108-375. As such, veterans who return to active civilian service for the federal government and federal civilian retirees who return from active military service are allowed 180 days transitional TRICARE coverage. Thus, P.L. 108-375 allows federal agencies and OPM to delay reinstatement of these veterans' FEHBP coverage until the TRICARE transition period has expired. Affected veterans must sign a waiver to postpone reinstatement of their FEHBP coverage. TRICARE is the health care delivery system for all active duty military personnel and retired military members.

Employees vs. Retirees

Did you know that federal retirees cannot participate in the Premium Conversion Program and the Flexible Spending Account Program like current federal employees? The premium conversion program allows employees to save about \$400 per year by paying their FEHBP premiums with pre-tax dollars. The FSA program allows employees to set aside pre-tax dollars to pay for childcare expenses and out-of-pocket medical expenses not reimbursed by the FEHBP. Section 125 of the IRS Code does not permit retirees to participate in either the premium conversion or FSA programs.

CSRS vs. CSRS Offset

CSRS retirees are subject to the Social Security Government Pension Offset (GPO) program while CSRS Offset employees are not subject to the GPO. The GPO reduces a CSRS retiree's spousal or survivor Social Security benefits by \$2 for each \$3 of the CSRS retiree's annuity, totally eliminating the Social Security spousal or survivor benefit in most cases.

Reductions in Social Security

FERS retirees are not subject to the Windfall Elimination Provision (WEP) because they contributed to Social Security during their entire employment under FERS. The WEP reduces the earned Social Security of a worker, often by more than 50 percent if the worker also has a pension or retirement benefit that was not based on Social Security, such as CSRS or CSRS Offset. Some federal employees transferred to FERS with five or more years of federal service that was subject to Civil Service Retirement System rules. These employees receive FERS annuities with a CSRS component separately computed under CSRS rules. Because their CSRS employment was not subject to Social Security, their annuities are impacted by the WEP.

REASON 2

GET VALUABLE INFORMATION

NARFE's award-winning monthly magazine contains information you won't find anywhere else on national legislation affecting retired and current employees, questions and answers on federal retirement and health benefits, Association news, member profiles and chapter photos. It also carries financial planning stories and lifestyle features, all written specifically for members of the federal family.

NARFE's comprehensive Web site contains vital members-only information and access to NARFE's electronic Legislative Action Center, where you can track the progress of NARFE's legislative issues and send targeted messages to your members of Congress.

REASON 3

GET MEMBERSHIP DISCOUNTS

Membership in NARFE has privileges of its own. Earn back your membership dues with valuable savings on auto, long-term care, dental and supplemental insurance plans. From car rentals to moving services, hotels and travel offers, get the most for your money through trusted names you'll recognize.

NARFE member discounts mean real savings. Take advantage of the member discounts that will jumpstart your retirement savings.

TRAVEL SERVICES

NARFE Travel's highly trained sales staff promptly and professionally handles each travel request as if it were their own vacation. While receiving the expertise of the top producers in the travel industry, clients have a fun, stress-free experience. Our travel consultants listen to the clients and turn their vacation dreams into reality.

For more than 86 years, our daily goal has been to deliver the highest quality, best value and exceptional service to our family of travelers, every single time. With over 200 vacation packages to 50 different countries, Collette Vacations® can help you make your travel dreams come true.

**REASON 4
QUALIFY FOR SCHOLARSHIPS**

NARFE sponsors 60 scholarships a year, each in the amount of \$1,000. High School seniors who meet the academic requirement, and are children, grandchildren, stepchildren and great-grandchildren of current NARFE members are eligible.

The NARFE Scholarship Program is administered by the Federal Employee Education & Assistance Fund (FEEA), and is made possible by contributions to the NARFE/FEEA Scholarship Fund.

To find out more about the NARFE Scholarship Program, call 1-800-627-3394 or e-mail natvp@narfe.org and ask for our brochure

**OPM Takes Next Step To Ensure
Federal Retirees Receive Full
Retirement Benefits in Their First
Checks**

In an ongoing effort to ensure that Federal employees get full retirement pay with their first retirement check, U.S. Office of Personnel Management

(OPM) Director Linda M. Springer announced that OPM has awarded a contract to **Accenture** to develop Business Transformation (BT) and Information Technology (IT) models designed to complement the agency's transition to an electronic retirement system.

This contract represents the second step in OPM's three-prong approach to ensure Federal retirees receive their full retirement benefits in their first retirement checks.

"It's a disgrace that Federal retirees are not getting full benefits at the first payment. We have examples of new retirees having to wait months for their full retirement pay, and that's unacceptable. Members of Congress have asked us to fix this problem. By conducting a thorough contractor search, we have found a solution that will fix the problem and keep it fixed as we face increasing waves of retirees in the future," Springer said.

"This agreement will help OPM reform the manner it processes retirement claims by devising more efficient and effective business systems and procedures. With **Accenture's** support and expertise, we are one step closer to eliminating the current, antiquated, paper-driven system of retirement benefits processing, and giving our retirees what they deserve - a simple system to get them their full benefits quickly."

Through the BT/IT contract, OPM retirement experts will work with **Accenture** to ensure agency staff is properly organized and trained to work efficiently with the new, electronic Defined Benefits Technology Solution (DBTS), the first portion of Retirement Systems Modernization plan, in 2006 awarded a contract to Hewitt Associates. The result will be a paperless, electronic benefits delivery and tracking system. When fully complete, the system will provide a one-stop location for Federal retirees to

**REMEMBER SERVICE
OFFICERS ARE NEEDED**

access their retirement records and significantly decrease the time it takes to process claims.

The first component of the contract, BT, will align the people, processes, and organization to achieve maximum benefits and efficiencies of the solution. It will include organization redesign, process redesign, training, communication, and competency assessment. The second component, IT, will ensure all supporting technology allows people, processes, and organizations at OPM to utilize DBTS capabilities to the fullest extent possible.

**NEW DENTAL AND VISION
BENEFITS PROGRAM**

The Federal Employees Dental and Vision Benefits Enhancement Act of 2004 was signed into law by President Bush on December 23, 2004. The Act required OPM to establish arrangements under which supplemental dental and vision benefits are made available to federal employees, retirees, and their dependents, and it gives OPM broad contracting authority to leverage the purchasing power of federal enrollees.

In 2006 the U.S. Office of Personnel Management (OPM) awarded contracts to insurance carriers that will offer supplemental dental and vision benefits under the new Federal Employees Dental and Vision Insurance Program. Following an extensive review, OPM has selected the Aetna Life Insurance Company, Government Employees Hospital Association, Inc. (GEHA), MetLife Inc., United Concordia Companies, Inc., Group Health, Inc., Comp Benefits, and Triple-S, Inc. to offer dental benefits and BlueCross BlueShield Association, Spectera, Inc., and Vision Service Plan (VSP) to offer vision benefits.

The dental/vision product, authorized by the Federal Employee Dental and Vision Benefits Enhancement Act of 2004, rounds-out a package of health

Care-related workplace benefits available to current and retired public servants. In recent years, FEHBP additions have included Consumer-Driven Options and High Deductible Health Plans (HDHP) linked to HSAs; non-FEHBP health-related benefits include Long Term Care Insurance and Flexible Spending Accounts (FSA).

Coverage under the highly anticipated FEDVIP began on December 31, 2006. Seven carriers offered dental benefits; three carriers will offer vision benefits. Coverage and benefits vary, but generally include preventive-care services, oral and eye exams, orthodontia, and a variety of eye-care and oral-care products and procedures.

Three enrollment categories are now available for dental and vision coverage: self only, self plus one, and self and family. Bi-weekly dental premiums, based on the employee's place of residence, range from \$7.29 for self coverage, to \$56.77 for self and family coverage; bi-weekly vision premiums range from \$2.63 for self coverage, to \$16.21 for self and family coverage. Dental plans will provide comprehensive range of services including the following:

Class A (basic) services, which include oral examinations, prophylaxis, diagnostic evaluations, sealants and x-rays;

Class B (Intermediate) services, include restorative procedures such as fillings, prefabricated stainless steel crowns, periodontal scaling, tooth extractions and denture adjustments.

Class C (Major) services include endodontic services such as root canals, periodontal services such as ginvectomy, major restorative services, such as crowns, oral surgery, bridges and prosthodontic services such as complete dentures and

Class D (orthodontic) services with up to a 24 month waiting period.

VISION INSURANCE

Vision plans will provide comprehensive eye examinations and coverage for lenses, frames and contact lenses. Other benefits such as discounts on LASIK surgery may also be available

Enrollees pay the full premium for dental and vision coverage, with no government contribution. Enrollment in the FEHBP is not a prerequisite for obtaining dental or vision coverage; however, to obtain this coverage, employees must be "eligible" to enroll in the FEHBP. Annuitants need only have retired on an immediate (not deferred) annuity. Individuals may elect dental coverage, vision coverage, or both.

A single Open Season for the FEHB Program, FSAFEDS Program (Flexible Spending Accounts) and Dental/Vision coverage was held government wide from November 13 through December 11. During this period, individuals reviewed printed and online materials to compare the coverage and costs of each program, as well as enroll or make changes based on their personal needs. Current FSAFEDS enrollees must re-enroll for 2007 if they wish to continue coverage. Additional information on FEDVIP benefits and costs, along with health plan brochures, will be available at agencies for review by employees; employees and retirees can view the information online at

www.opm.gov/insure/health/index.asp. Information on FEDVIP can be obtained online at www.opm.gov/insure/dentalvision/; information on FSAFEDS can be found at www.fsafeds.com.

How many of you received a COLA in 2007 and ended up losing money after the health insurance premium was deducted and in my case after the Medicare deduction, I lost \$7. This next article gave hope but was soon lost.

OPM Announced 1.8 Percent FEHBP Premium Increase for 2007

In 2006 the U.S. Office of Personnel Management announced that premiums in the 2007 Federal Employees Health Benefits Program will rise an average 1.8 percent, marking the smallest rate increase in more than a decade. OPM also announced the availability of additional Federal Employees Health Benefits Program (FEHBP) options and providers, as well as the new Federal Employees Dental and Vision Insurance Program (FEDVIP), which was available for the first time to eligible federal employees and retirees.

Approximately 63 percent of FEHBP enrollees did not have a premium increase in 2007; another 15 percent saw a premium increase of less than 5 percent. The 2007 rate increase of 1.8 percent continues a trend of five consecutive years of declining average premium hikes. On average, employees will contribute 2.3 percent more to their health care, while the government contribution (roughly 72 percent) will increase by 1.6 percent. In 2002, the average premium increase was 13.3 percent; in 2006, the increase was 6.6 percent.

Premiums in the Blue Cross and Blue Shield Service Benefit Plan declined by up to \$1.29 per bi-weekly pay period, or stayed the same, depending on the enrollment option. Blue Cross and Blue Shield have more than 56 percent of FEHBP enrollments.

"The low premium increase can be credited to OPM's continuing efforts to provide federal employees and retirees with choices for top-quality health care at the most affordable price," said OPM Director Linda M. Springer. "The addition of dental and vision insurance to our package of workplace benefits provides a much-needed component that has been missing from the program."

For the 2007 plan year, OPM is recognizing 18 plans which have responded to a Bush Administration initiative to have greater transparency by making provider prices available to

their enrollees. Three plans are being highlighted for their initiatives in making personal health information, including medical, lab and prescription drug histories, available to their enrollees. Employees can use this health-information technology to make better-informed decisions in selecting their health-care plan. OPM will recognize additional plans as they meet the criteria for the transparency and health-information technology initiatives.

The FEHBP provides a range of quality health-care options, including cost-conscious consumer-driven plans linked to Health Savings Accounts (HSA), covering 8 million federal employees, retirees and their dependents.

The FEHBP will offer 284 plan choices in 2007, up from 279 in 2006; 29 HDHPs will be offered, an increase of two over 2006. Similarly, the number of Health Maintenance Organizations increases to 209, up from 205.

BELATED OPEN SEASON ENROLLMENT FOR HIGH DEDUCTIBLE HEALTH PLANS

In December 2006 OPM announced it will accept belated Open Season enrollment in the Federal Employees Health Benefits (FEHBP) program from any federal employee or currently enrolled annuitant who desires coverage under a **High Deductible Health Plan in 2007.**

OPM's acceptance of belated enrollments in the FEHBP program allows program participants to take advantage of the Tax Relief and Health Care Act of 2006, which President Bush signed into law.

The new law gives Federal employees who had a **2006 Health-Care Flexible Spending Account (FSA)** an opportunity to enroll in a High Deductible Health Plan (HDHP) with an **HAS** for 2007. The law also allows an employee to roll-over remaining 2006 **FSA** contributions to their new HAS. By law, FSA account holders who do not roll over contributions may not have an HAS. In 2007, the maximum HAS

contribution is \$2,850 for single enrollment and \$5,650 for family enrollment. For more information go to www.opm.gov/hsa.

CANCELLATION OF NATIONAL RURAL LETTER CARRIERS' ASSOCIATION MEMBERSHIP DUES

Not many Service Officers are aware of the recent action of the National Rural Letter Carrier's. A notice was sent by OPM to all retired rural carriers, who were enrolled under the NRLCA dues withholding plan, regarding annuity adjustments because of cancellation of the National Rural Letter Carriers' Association membership dues.

It indicated there was a programming error occurred in a data tape that was sent to OPM each month. It was noted that any retired rural letter carrier who received this notice from OPM should be made aware that this error will not affect their membership status or coverage of NRLCA-sponsored insurance plans which include the Rural Carrier Benefit Plan and other non-federal plans while action was been taken to correct the Error.

Service Officers should check with any letter carrier association member to determine if they were affected and if corrective action has been taken.

PRE-RETIREMENT SEMINARS

The Federation is please to announce the appointment of Betty Faciane, the new Region VIII Pre-Retirement Seminar Coordinator (PRS)

Service Officers now have an opportunity to earn \$200. The California Federation Executive Board has established a \$200 **finders fee** if the PRS Coordinator gets a signed contract and \$100 to any person who provides a lead to the PRS Coordinator that results in a signed contract. The later amount is effective April 1, 2007.

Send Betty the names of an Agency and a contact person. Betty's address is 9238 Sunfire Way, Sacramento, Ca. 95826-6514.

Her phone number is: (916)369-8323 or e-mail address is: b.faciane@sbcglobal.net.

GUIDE FOR ANNUITANT AND SURVIVOR BENEFITS

Again, Service Officers are reminded of publication F-100 "Be Prepared for Life's Events". This publication has invaluable information covering the following subjects:

- The Guide for Annuitant and Survivor Benefits (formerly F-76)
- Benefits Payable After Death of an Annuitant
- Death of an Annuitant's Spouse
- Death of Survivor Annuitant
- Sample Notification Letter
- Information about Service Officers and Service Center Volunteers.

Service Officer's should insure that every Chapter Member has a copy of the F-100, that it is completed and placed in a safe place. Order using the F-118 form

NOTIFICATION OF DEATH OF ANNUITANT

Questions are still being raised regarding giving OPM a timely notification of death of an annuitant.

Under the circumstances, all annuity payments made after the date of death are recovered by the Treasury Department. If an annuity payment is by Direct Deposit to a bank or financial institution, the Treasury Department will debit the bank's account to recover the overpayment and the bank in turn, will recover the overpayment from the co-owner of the account if there is one, or directly from the account.

OPM and the Social Security Administration run death matches against each agency's computer data base to police their respective payment rolls. In cases where there is overpayment, OPM (through the Treasury Department) recovers all monies owed after the death of the annuitant.