

# S.O.S. NEWSLETTER

## SERVICE OFFICERS FOR SERVICE

SERVICE OFFICER NEWSLETTER

VOLUME 13-2

APRIL 2013

### EDITORS COMMENTS

*We are entering into the end of the first quarter and many things have happened, not only to our income but our benefits. Included in this issue is information about taxes, retirement information and things our members should be aware of in connection with their benefits. I have also included some important and handy hints about scam issues. I am also including information about OPM's review of new Health Plan carriers.*

*I hope that Service Officers are taking advantage of the Newsletter Directory to assist in answering critical questions and to get ideas for Chapter Newsletter Articles. Service Officers have the capability of looking up answers by going to the OPM Website at [www.OPM.gov](http://www.OPM.gov).*

*Mary Venerable  
Chair, Service Committee*

Service Officers have many opportunities to be contacted by currently employed Federal employees in your area. I remind you that this is a perfect opportunity to get them to join our organization.

*I also want to remind Service Officers to excel in carrying out their duties so that there can be more Service Officers recognized for the National Service officer of the Year award.*

### FEDERATION OFFICERS

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### NARFE SERVICE CENTERS IN STATE OF CALIFORNIA

# 1 – CSFC District III, NARFE Service Center, Residence - P.O. Box 69, Patton, CA. 92369, (909) 862-7685 – Vaudis Pennell - By Appointment, [quovau@sbcglobal.net](mailto:quovau@sbcglobal.net)  
# 4 – CSFC District VII, NARFE Service Center, Vallejo, Ca. (707) 552-2546 Gordon Triemert, - By Phone – any time 946 Heartwood Ave., Vallejo, CA 94591 [jay94591@yahoo.com](mailto:jay94591@yahoo.com)  
# 8 – CSFC District VI, NARFE Federal Retiree Service Center 5440 Dudley Blvd, McClellan, CA. 95652 (916) 971-2888 Mr. Robert Johnson (916) 635-4576. Mon. & Thurs. 9 a.m. to Noon. [frjohnson4@aol.com](mailto:frjohnson4@aol.com)  
# 12 – CSFC District 1, Oceanside Senior Center, 455 Country Club Lane, Oceanside, CA. 92054 - Marcy Rose, (760) 722-5309 By Phone or Appt. [marcyrose@aol.com](mailto:marcyrose@aol.com)  
#21 – CSFC District I, Service by phone (619) 460-7992 – William Doll – after 9 a.m. [imadoll@earthlink.net](mailto:imadoll@earthlink.net)  
# 35 – CSFC District IX, Residence of JoAnne Rowles 3916 Marilyn Place, Bakersfield, Ca. 93309-5924 (661) 833-1647– By Appt. [jrowles@bak.rr.com](mailto:jrowles@bak.rr.com)  
#42 – CSFC District VII, Residence of Vernon Rood, Service by Phone (707) 578-3180 – [vrood@aol.com](mailto:vrood@aol.com)  
#55 – CSFC District VII, NARFE Service Center - Vacant  
#78 – CSFC District IX, Fresno Service by Phone Charles Hedrick, (559)299-4207.  
#133 – CSFC District X, Service by Phone, Jean Stone, – (530) 222-2321 – [logeneaa@wmconnection.com](mailto:logeneaa@wmconnection.com)  
#145 – CSFC District IX, Service Center at Naval Air Weapons Station, 1 Admin. Circle, Mail Stop 1323, China

Lake, CA. – Donald W. Cooper, (760) 939-0978.

Mon. – Friday from 9 to 11 a.m. & 1-3 p.m. [dat.cooper@verizon.net](mailto:dat.cooper@verizon.net)  
# 149 – CSFC District VIII, 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 – CSFC District IX, Service by phone - Gerald Sprouse, 1650 Christina Ct., Paso Robles, CA. 93446 (805) 237-0051

[Jerrysprouse@charter.net](mailto:Jerrysprouse@charter.net).

# 183 – CSFC District VIII, Service by phone - Bob Willis, Port Hueneme, Ca. (805) 486-1235

#202 – CSFC District I, Service Center at Norman P. Murray Com. & Senior Center, 24932 Veterans Way, Mission Viejo, CA. 92692, Bert Zucker, (949) 470-3063. 2<sup>nd</sup> & 4<sup>th</sup> Mondays 1 to 3 p.m.

**Notice:** For up-to-date information see the Federation's website at [www.CSFCnarfe.org](http://www.CSFCnarfe.org). Please notify Vaudis Pennell of changes by calling (909) 862-7685 or E-mail at [quovau@sbcglobal.net](mailto:quovau@sbcglobal.net)

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**YOUR ATTENTION IS INVITED TO THE FOLLOWING WEBSITES OF INTEREST**

NARFE National Office at <http://www.narfe.org> *Issues of all SOS Newsletters and a Directory of Topics are available on line on the NARFE California Federation's Website in*

**Publications at:**

<http://www.csfcnarfe.org>

Publications on FEGLI Life Insurance at: <http://www.opm.gov/insure/life/index.htm>. Or (800) 633-4542

**OPM Retirement at:**

[www.opm.gov/retire](http://www.opm.gov/retire) for inquiries and changes.

**NEW WEB SITES**

OPM has a new Web Site:

[www.opm.gov/insure/quickguide.asp](http://www.opm.gov/insure/quickguide.asp)

It is well organized. It includes information on FEHBP, FEGLI, and civil service retirement. It also includes a section on retirement planning, tools to calculate federal income taxes, a menu of publications for downloading and printing, and links to other federal agencies as well as to NARFE Web Site

OPM Services on line:

<https://www.servicesonline.opm.gov>

Services Online – call at 1-888-767-6738 to get PIN, or email at [retire@opm.gov](mailto:retire@opm.gov).

**OTHER IMPORTANT WEB SITES**

Social Security and Survivor Benefit Plan for military:

<http://www.military.com/newcontent/0>,

<http://www.military.com/resources/resources>,

For copy of DD Form 214:

<http://www.archives.gov/research/room/vetrens/index.html>.

Army – [www.Army.mil](http://www.Army.mil); Navy –

[www.Navy.mil](http://www.Navy.mil); Air Force – [www.af.mil](http://www.af.mil);

Marines – [www.usmc.mil](http://www.usmc.mil)

Legal matters/legal assistance

<http://www.military.com/benefits/legal-matters/legal-assistance>.

**Military Surviving Benefits** – Covers

Survivor Family Benefits, e.g. Dependency and Indemnity Compensation (DIC), Death Gratuity Death Pension, TriCare, and other survivor related benefits.

<http://www.military.com/benefits/survivor-benefits-family-benefits>

**U.S. Coast Guard**, Benefit Information and Financial Education Department – Military Officers Association of America at 800-234.6622, x-106 (703) 838-8106 & website at [www.moaa.org](http://www.moaa.org)

**Medicare Part D Plan premiums**

<http://www.cms.hhs.gov/MedicareAdvgt>

**FREE Cell phone number for 411.**

Information Calls **(800) Free 411 - (800) 373-3411** -- This also works on you home phone .

**California Legislative Bills:** Telephone number to make your voice heard. The number is (961)-445-2841.

**White House Comment Line:** (202) 456-1111 - E-mail –

[president@whitehouse.gov](mailto:president@whitehouse.gov)

**NARFE Capitol Hill Toll Free No:** (866)

**220-0044** Call this number, give the name of your Senator or Representative and you will be switched to their office.

**NARFE Legislative Hotline by phone – (877-217-8234) (Toll-Free)**

**Links to Forms** (including interactive), Publications and NARFE Online Reports are found on the Leadership Home Page in the Left panel.

**VETERANS ADMINISTRATION WEBSITES OF IMPORTANCE**

**VA Military website – Spouses' entitlement to Veterans benefits after divorce.**

<http://www.military.com/benefits/retiree/uniformed-services-former> spouses protection-act;

**Dept. of Veterans Affairs Home page** <http://www.va.gov/>

**Directory of Veterans Service Organizations**

<http://www1.va.gov/vso/index.cfm?template=view>

**Center for Women Veterans –**

<http://www1.va.gov/cwomenvet/>

**Homeless Veterans –**

<http://www1.va.gov/homeless/>

**Power of Attorney –**

<http://www.warms.vba.va.gov/admin21/>

**VA Publications Manuals –**

<http://www1.va.gov/vhapublications/>

**Websites to see Disability**

**Examination Worksheets -**

[www.vba.va.gov/bln/21/Benefits/exams/index.htm](http://www.vba.va.gov/bln/21/Benefits/exams/index.htm) Website to search for

**Title 38 regulations to print out –**

[www.warms.vba.va.gov/TOCindex.htm](http://www.warms.vba.va.gov/TOCindex.htm)

The Service Officers Bulletin Board or SOBB can be accessed at [www.narfe.org/sobb](http://www.narfe.org/sobb). What is a 'blog'? The word blog is a blend of the older term 'weblog' and is a website where you can enter comments that are commonly displayed and read by other users who have access to the blog. With a Blog, you can access the site anytime the system is available a 'blog'?

Current Service Officers can now create their own messages instead of commenting on existing ones found under the four different categories. When you log on just click on "Create New Entry" and a screen will come up that allows you to title and write your message. David Snell, Director, Retirement Benefits Service Department suggests that you should give it a try – you will like it.

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**REMINDER OF POSTAGE, COLA AND MEDICARE INCREASES**

Effective January 27, 2013, the cost of first class postage will increase to \$.46. The post card rate will increase to \$.33.

Federal Retirees and Military Veterans to receive a 1.7% COLA for 2013. Consumer prices show little change.

The new MEDICARE Part B premium costs for 2013 go up five dollars a month to \$104.90 per month. The deductibles will increase from \$140 to \$147 dollars for Part B. The Part A 2013 premium is decreasing to \$441 dollars. The Part A deductible will increase to \$1,184 in 2013.

**Feds Taxed Under New Health Care Law?**

**QUESTION:** I heard that the new health care law requires all federal employees to pay income tax on the government-paid portion of our health care plan's cost. Is this true?

**ANSWER:** What is true is that, beginning in 2018, a 40 percent tax will be levied annually on the health insurance carrier for plans that cost more than \$10,200 per individual or \$27,500 per family. The tax will be on any coverage that exceeds the limit. Those figures will be based on the combined contributions of enrollees and the government. To get you accustomed to what those total costs are, beginning in 2011, they will be included on W-2 forms for employees and 1099-R forms for retirees,

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**OPM in talks to add 6 new carriers to FEHBP**

The Office of Personnel Management is talking with six additional health care providers to join the Federal Employees Health Benefits Program, according to John O'Brien, OPM's director of health care and insurance.

"Encouraging carriers who do not currently participate in the FEHB remains a major priority for me and for the OPM staff," O'Brien said in his keynote address at the [2013 FEHB Carrier Conference](#) in Arlington, Va., this week.

OPM has been working over the past few years to add plans to the FEHB program in a bid to increase competition, O'Brien said. In addition to the six new carriers OPM is currently in talks with, [four carriers entered the program](#) last year.

"The fundamental premise of the FEHB is that a competitive marketplace will yield better results for those we serve," O'Brien said. "Our goal is to

ensure a vibrant set of competitive choices available to all those that the FEHB serves, regardless of where they live."

Competition is also important in helping keep premium increases down, O'Brien said. Overall FEHBP premium increases for 2012 and 2013 were below 4 percent.

But O'Brien urged the insurance providers not to rest on their laurels.

"These are challenging times for federal employees," he said. "Tight budgets, sequesters, pay freezes are the reality of the day. Even success that we are justifiably proud of — two years of low premium increases — needs to be kept in perspective. Those two years of low premium growth overlap with a government wide pay freeze for federal employees. So our low premium growth translates to roughly \$400 additional that



federal employees had to pay to maintain the same level of benefits. That \$400 did not come out of a growing salary but from existing family and personal budgets."

OPM, alone, is not responsible for the success of the FEHB program, O'Brien said. That depends on enlisting the private sector as a partner in efforts to drive improvements.

"The health care delivery system is continually changing and the challenges individuals face in trying to get the services they need are not static," he said. "What was good enough two years ago may not be good enough today."

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**CONSUMER ACTION**

Consumer confidence in conducting business and protecting personal data online is threatened every day by phishing scams. In an initiative led by National Consumer League (NCL), law enforcement, financial services, and technical industries have joined forces to combat this threat. The group have issued a "call to action" with the release of a paper outlining key recommendations that form a comprehensive plan for combating phishing more effectively.

Phishing is a large and growing problem, in which identity thieves pose as legitimate companies, government agencies, or other

trusted entities in order to trick consumers into providing their bank account numbers, Social Security numbers, and other personal information. In 2005, phishing scams ranked 6th in Internet complaints to NCL's Internet Fraud Watch program and the scams continue to dupe consumers. A May 2005 consumer survey by First Data found that 43 percent of respondents had received a phishing contact, and of those, 5 percent (approximately 4.5 million people) provided the requested personal information. Nearly half of the phishing victims, 45 percent, reported that their information was used to make an unauthorized transaction, open an account, or commit another type of identity theft.

[NCL's new report](#), the result of a comprehensive three-day brainstorming retreat organized by the Washington-based consumer advocacy organization last September, makes multiple recommendations on how to combat the phishing problem.

"There is no silver bullet to solve the phishing problem, but there are known responses that need more support and promising new approaches that could help deter it," said Susan Grant, director of NCL's National Fraud Information Center. The key recommendations in the report are:

- Create systems that are "secure by design" to make consumers safer online without having to be computer experts;

- Implement better ways to authenticate email users and Web sites to make it easier to tell the difference between legitimate individuals and organizations and phishers posing as them;
- Provide better tools for investigation and enforcement to prevent phishers from taking advantage of technology, physical location, and information-sharing barriers to avoid detection and prosecution;
- Learn from the "lifecycle of the phisher" and use that knowledge about how these criminals operate to exploit points of vulnerability and stop them;
- Explore the use of "white lists" to identify Web sites that are spoofing legitimate organizations and use "black lists" to create a phishing recall system that would prevent phishing messages from reaching consumers;
- Provide greater support for consumer education, using clear, consistent messages and innovative methods to convey them.

Sponsorship for the initiative was provided by the American Express Company, First Data Corporation, and Microsoft Corporation. The recommendations were developed by retreat participants

representing financial services firms, Internet service providers, online retailers, computer security firms, software companies, consumer protection agencies, law enforcement agencies, consumer and ID theft victim’s organizations, academia, and coalitions such as the Anti-Phishing Working Group and the National Cyber Security Alliance. Peter Swire, C. William O’Neill Professor of Law at the Moritz College of Law of the Ohio State University, wrote the report for NCL.

In the next phase of this project, NCL is forming working groups and inviting organizations and experts who are concerned about phishing to examine how the anti-phishing strategies in the report can be adopted on a widespread basis. “We all need to work together in a systematic approach if we want to have a significant impact on the tidal wave of phishing that is hitting consumers and hurting legitimate organizations,” said Grant.

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**A CALL TO ACTION**

“Phishing” is when identity thieves try to trick you into providing your personal information by pretending to be someone they’re not. A phishing scam involves sending spam or pop-up messages to lure credit card numbers, Social Security numbers, passwords, or other

sensitive information from Internet users.

In phishing scams, ID thieves trick people into providing their Social Security numbers, financial account numbers, PINs, mothers’ maiden names, and other personal information by pretending to be someone they’re not. Follow this advice from NCL, and [read our brochure](#) about phishing, to avoid falling victim.

- Watch out for “phishy” emails. The most common form of phishing is emails pretending to be from a legitimate retailer, bank, organization, or government agency. The sender asks to “confirm” your personal information for some made-up reason: your account is about to be closed an order for something has been placed in your name, or your information has been lost because of a computer problem.
- Another tactic phishers use is to say they’re from the fraud departments of well-known companies and ask to verify your information because they suspect you may be a victim of identity theft! In one case, a phisher claimed to be from a state lottery commission and requested people’s banking information to deposit their “winnings” in their accounts.
- Don’t click on links in emails asking for your personal information. They may lead you to fake

versions of legitimate Web sites, where criminals hope you’ll hand over your personal information.

- Never enter your information in pop-up screens. They may be planted on legitimate Web sites by identity thieves. Beware of “pharming,” con artists secretly planting programs in your computer to hijack your browser and take you to phishing sites, even when you type in the Web address yourself!
- Keep malicious messages and programs that could be used by phishers out of your computer with a spam filter, up-to-date anti-virus and anti-spyware software, and a strong firewall.

For more tips about phishing, go to [www.phishinginfo.org](http://www.phishinginfo.org).

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If someone you don’t know wants to pay you by check but wants you to wire some of the money back, beware! It’s a scam that could cost you thousands of dollars.

- **There are many variations of the fake check scam.** It could start with someone offering to buy something you advertised, pay you to do work at home, give you an “advance” on a sweepstakes you’ve supposedly won, or pay the first instalment on the millions that you’ll receive

for agreeing to have money in a foreign country transferred to your bank account for safekeeping. Whatever the pitch, the person may sound quite believable.

- **Fake check scammers hunt for victims.**

They scan newspaper and online advertisements for people listing items for sale, and check postings on online job sites from people seeking employment. They place their own ads with phone numbers or email addresses for people to contact them. And they call or send emails or faxes to people randomly, knowing that some will take the bait.

- **They often claim to be in another country.**

The scammers say it's too difficult and complicated to send you the money directly from their country, so they'll arrange for someone in the U.S. to send you a check.

- **They tell you to wire money to them after you've deposited the check.** If you're selling something, they say they'll pay you by having someone in the U.S. who owes *them* money send you a check. It will be for more than the sale price; you deposit the check, keep what you're owed, and wire the rest to them. If it's part of a work-at-home scheme, they may claim that you'll be processing checks from their "clients." You deposit the checks and

then wire them the money minus your "pay." Or they may send you a check for more than your pay "by mistake" and ask you to wire them the excess. In the sweepstakes and foreign money offer variations of the scam, they tell you to wire them money for taxes, customs, bonding, processing, legal fees, or other expenses that must be paid before you can get the rest of the money.

- **The checks are fake but they look real.**

In fact, they look so real that even bank tellers may be fooled. Some are phony cashier's checks; others look like they're from legitimate business accounts. The companies whose names appear may be real, but someone has dummied up the checks without their knowledge.

- **You don't have to wait long to use the money, but that doesn't mean the check is good.**

Under federal law, banks have to make the funds you deposit available quickly – usually within one to five days, depending on the type of check. But just because you can withdraw the money doesn't mean the check is good, even if it's a cashier's check. It can take weeks for the forgery to be discovered and the check to bounce.

- **You are responsible for the checks you deposit.** That's because you're in the best position to determine the risk – you're the one dealing

directly with the person who is arranging for the check to be sent to you. When a check bounces, the bank deducts the amount that was originally credited to your account. If there isn't enough to cover it, the bank may be able to take money from other accounts you have at that institution, or sue you to recover the funds. In some cases, law enforcement authorities could bring charges against the victims because it may look like they were involved in the scam and knew the check was counterfeit.

- **There is *no* legitimate reason for someone who is giving you money to ask you to wire money back.**

If a stranger wants to pay you for something, insist on a cashier's check for the *exact amount*, preferably from a local bank or a bank that has a branch in your area.

- **Don't deposit it – report it!** Report fake check scams to NCL's Fraud Center, at [www.fraud.org](http://www.fraud.org). That information will be transmitted to the appropriate law enforcement agencies.

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### SCAM AND FRAUD INVESTIGATIONS

Wymoo® International offers private investigations and confidential background checks for organizations and individuals in over 100 countries worldwide, including Ghana, West Africa. With

professional field investigators, agents and support staff based in Accra, Ghana, Wymoo protects our global clients from [scams and fraud](#) through our professional and discreet investigation services.

Ghana is a high fraud risk nation, and relationships begun via the internet are particularly susceptible to manipulation and fraud. Accra, Ghana currently has a population of 2.5 million, and international business and investment is threatened by criminal activity. Because of the high risk for business fraud, Ghana gold scams and romance scams, all relationships should be verified. Our professional [background check investigators](#) can determine if the person or company is true and legitimate.

With worldwide headquarters based in Florida, United States, plus agents and field investigators in Africa and around the globe, Wymoo International provides professional services with local expertise. Whether you require a Ghana background check, [company verification](#), international investigation, dating background check, identity verification, fraud screening or Africa private investigator, we can help. We maintain the highest trained investigators in the business

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## DEBIT CARD ADVICE

Debit cards are convenient and safer to carry than cash, and they're more widely accepted by merchants these days than personal checks. But just because they look and feel like a credit card doesn't mean they work exactly like one, and not understanding the differences could cost you.

Follow this advice, and read NCL's brochure, **Debit cards: Beyond cash and checks**

- Know your balance, and know what overdraft fees you'll face if your bank lets you withdraw more than you have. When making a purchase with a debit card, make sure there's enough money in your account to cover it. Deduct debits from the balance in your check register promptly.
- Don't forget about checks you've already written. Even if they haven't cleared yet, consider that money gone.
- Know if there's a cost for using the card. Some card issuers charge monthly or even per-transaction fees that are automatically deducted from your account.

Notify the issuer immediately if the cost is lost or stolen. Under federal law, the amount card depends on how quickly you report the loss once you discover it.

Your card issuer may have "zero" liability policies that give you extra protections you could lose if someone uses your debit.

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## *Welcome to the New Fraud.org!*

You may notice some changes around here! Fraud.org has recently gotten a facelift! We may look different - and we've added a few exciting new features to the site - but our mission to help protect consumers from fraud is still the same!

Each year, millions of consumers lose billions of dollars to con artists, who are working to perfect their scams all the time. The good news is we track new scams as they emerge in order to pass along good information to you.

Educating and empowering consumers and workers to spot and avoid scams and fraud of all kinds has been a central part of the National Consumers League's advocacy mission for more than twenty years. The hub of this advocacy is Fraud.org, NCL's anti-fraud consumer education campaign.

The newly redesigned Fraud.org website provides consumers with an easy-to-use resource for learning about scams and cons of all kinds. New features include:

- An updated search function to help consumers quickly find the right information if they are unsure



about the type of scam they've been exposed to;

- Content that is easily shareable via social networks so that our consumer education materials can be distributed virally;
- The ability to sign up for regular Fraud Alerts to help consumers stay abreast of emerging scams before they become victims; and

As always, consumers who have been victims of fraud or been approached by scammers can file complaints through our secure online complaint form. These complaints are then shared with our network of law enforcement and consumer protection partners;

In the coming months, NCLI be expanding the anti-fraud educational content available on Fraud.org to cover new and emerging scams. We will strive to provide consumer with up-to-date information and practical tips on avoiding scams and advice on how to respond when you've fallen victim to these cons.

NCL encourages new visitors to explore the site, join our Fraud Alerts mailing list and let us know what you think by emailing [info@nclnet.org](mailto:info@nclnet.org).

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**FROM SOCIAL SECURITY**

Dear Colleague:

I am pleased to inform you that Social Security has developed

a new webpage for advocates, social service agencies, and other third parties, that contains a wealth of information on the expanded online services that are now available by using the *my Social Security* portal. It is available at [www.socialsecurity.gov/pgm/thirddparty.html](http://www.socialsecurity.gov/pgm/thirddparty.html). On the webpage, we posted a link to the audio and written transcript of the national conference call we held on January 16, 2013. I thank you in advance for helping us to educate the American public about the new online services that are now available using *my Social Security* account.

Sincerely,  
Kojuan Almond  
Associate Commissioner for Extern Affairs

Dear Service Officer Email Groups –

I ran across and article by the Social Security Administration (SSA) who requested help to help them spread the word about enhanced online services that will be helpful for all who need to interact with SSA.– you can get there by using <http://www.socialsecurity.gov/myaccount>. Please pass this along to your employees and others that you think may find the information useful.

It is also noted that the Social Security Administration is promoting our expanded online services, [my Social Security](http://www.socialsecurity.gov) and I am hoping you can forward the Dear Colleague letter to your contacts. I think

they will find this a very useful tool. Some of the electronic services available at [my Social Security](http://www.socialsecurity.gov) include benefit verification letters, which can be used as proof of income when applying for loans, assisted housing, or other governmental benefits, along with disability and retirement estimates, earnings records, and many other services.

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**CSA 1099R STATEMENTS**

Many of you have voiced concern about the message on the back of their annual COLA notice they received in late December from OPM that said future form 1099Rs would only be available electronically. **(Note: CSA 1099R form is a Statement of Annuity Paid to Civil Service Retirees or a**

**CSF 1099R Statement of Survivor Annuity paid to Survivors of Civil Service Employees)** OPM has since informed NARFE they will provide instructions this year to annuitants on how they can “**opt-in**” to receive their 1099Rs electronically, indicating to us that if an annuitant doesn’t “**opt-in**” for electronic receipt then their 1099Rs will be mailed as they have been in the past. OPM added it will continue to work with all annuitants to ensure they get the information they desire in the format they find useful to the maximum extent possible. OPM will provide annuitants and survivors with additional information on this matter throughout the year. And as always, NARFE will provide up to date information



throughout the year on this matter.

**David Snell, Director** Federal Benefits Services Department  
[dsnell@narfe.org](mailto:dsnell@narfe.org)

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**1099R Taxable amount is listed as 'Unknown'. What does that mean?**

If your 1099R Statement Box 2.a for the Taxable Amount is marked 'Unknown', OPM did not calculate the tax-free portion of your Annuity. *Some of the most common reasons for not calculating the tax-free portion of your annuity:*

- *Your case is a Disability Retirement;*
- *You retired prior to November 19, 1996;*
- *You have Voluntary Contributions;*
- *Apportionment was paid to your former spouse(s);*
- *Your case has not been finalized and you are in Interim pay status;*
- *You have Survivor benefits payable and/or your case is an Office of Workers Compensation case;*
- *You have Alternative Annuity elections*

OPM **can not** provide tax advice. Please contact the Internal Revenue Service toll free at 1- 800-829-1040 to speak with an agent who will provide free tax advice.

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**Tax Questions**

**I am a retiree and I want a refund of my Federal or state tax withholdings?**

OPM can refund Federal and/or State income tax withholding **ONLY for the current year** mailed.

*OPM cannot refund tax withholding for previous tax years. To request a refund of your withholdings for **previous tax years**, please contact the IRS at 1-800-829-1040 for Federal tax withholding refund and your State Revenue Office for state tax withholding refund.*

**To request a refund**, you can email us at [retire@opm.gov](mailto:retire@opm.gov) or call us at 1-888-767-6738.

**Remember to provide your CSA/CSF claim number or full SSN.** If you want a partial reimbursement, let us know the exact amount (no percentage) AND provide the exact period (for example: 5/10/2012 to 12/31/2012). Normally, the refund is issued as a separate payment. Refund will be issued by electronic direct deposit to the account on file; otherwise, it will be mailed.

If we are not currently withholding State tax, you must call your State Revenue Office for a refund. Find your State Revenue Office here.

**Why doesn't OPM issue 1099R statements the first week of January, like the private sector does?**

The 1099Rs for 2012 will be mailed during the last week of January. We are required by law to make the 1099R available to over 1.9 million annuitants, survivor annuitants, heirs and assignees of deceased

annuitants by January 31st of each year. OPM also uploads the 1099R's to their Services Online website. Remember, that amendments or corrections made by OPM to your 1099R are not automatically forwarded to the IRS. It is your responsibility to forward the updated document to the IRS even if you file electronically. Go to Services Online to verify your mailing address.

**I retired on disability. How do I calculate the tax-free portion of my annuity?**

Select this link to use our online tool to calculate the tax free portion of your annuity [Read about how the tax-free part of your annuity is determined.](#)

**How is my annuity taxed if I pay a court-ordered apportionment to a former spouse?**

You are taxed on your gross annuity according to your most current W4-P tax marital status election on file. You can change your election at any time. **Go to Services Online** or email us at [retire@opm.gov](mailto:retire@opm.gov).

Your 1099R will reflect a reduction in your gross annuity after your retirement application is finalized based on the amount of apportionment that you pay your former spouse. There will be a footnote on the 1099R stating the amount of the apportionment paid to your former spouse for the year. You are not responsible for paying the Federal tax on the

apportionment amount paid to your former spouse (even if the Divorce Decree/Court-order dictates). Because your annuity is subject to a court ordered apportionment, OPM does not calculate the taxable portion of your annuity. The 1099R will show '**Unknown**' in the 2.b '**Taxable Amount**' box.

*It is **your** responsibility to make sure enough federal income tax is withheld from your annuity and to check the amount of tax withheld early in the year to be sure you are paying the correct.*

You may wish to speak with a representative at the Internal Revenue Service or a tax advisor to help you calculate the tax-free portion of the calculation. Current tax tables for this year are available in Internal Revenue Publication 15. You may view this publication on line by accessing the IRS web site at **www.irs.gov**. You may also call the IRS toll free for tax advice at: 1-800-829-1040. Your former spouse must report the amount of apportionment he/she receives as taxable income and is required to pay taxes on these funds.

Apportionment monies cannot be used as alimony deductions on a tax return.

### **How do I calculate the tax-free portion of my annuity which involves my retirement contributions?**

Select this link to use our online tool to calculate the tax free portion of your annuity

Read about how the tax-free part of your annuity is determined.

The Footnote on the 1099R stating the amount of the apportionment paid to your former spouse for the year. You are not responsible for paying the Federal tax on the apportionment amount paid to your former spouse (even if the Divorce Decree/Court-order dictates).

### **I'd like to manage my annuity online. How can I go online and what can I do once I get there?**

Services Online is our online tool for annuitants. First, you **must** have a CSA or CSF claim number and a password. If you don't know your CSA or CSF number, or you don't know your password or you haven't accessed your SOL account within the past 15 months, call us at 1-888-767-6738.

Use your CSA or CSF number and password to login to Services Online. Once online, you can:

- Start, change, or stop Federal and State income tax withholdings;
- request a duplicate 1099R;
- Print current year and 2 previous years 1099R;
- change your password;
- change your mailing address;
- view your annuity statement;
- start direct deposit or change the account number and/or financial institution;
- establish, change or stop an allotment to an organization.

### **How can I get a password for Services Online?**

Services Online is our online tool for annuitants. You will need your CSA or CSF number and a password. If you have misplaced or forgotten your password, there are four ways to request a new one. (Telephone, on-line, Email or Mail)

**(1) By telephone:** Request a new password by calling us at 1-888-767-6738 between the hours of 7:15 am to 7:45 pm EST. We will need your CSA or CSF number, your first and last name, and will verify your mailing address. We will send your temporary password by postal mail to your address on file within 5 to 7 days.

**(2) By mail:** Send us a letter at Office of Personnel Management, PO Box 45, Boyers, PA 16017. Please be sure to include your CSA or CSF number, your first and last name, and mailing address. We will send your temporary password by postal mail to your address on file within 5 to 7 days after we receive your letter.

**(3) Online:** Go to <https://www.servicesonline.opm.gov> and request a password by email or by mail. Scroll down the page to the **forgot password link** (located in the gray login box). Click on the **forgot password link**. Follow the directions on the **Online Password Request** page.

**(4) By email:** Request a new password by sending an email to retire@opm.gov. Please be sure to include your CSA or

CSF number, your first and last  
Name and mailing address.  
We will send your temporary password by postal mail to your address on file within 5 to 7 days.

## INFORMATION FOR CURRENT EMPLOYEES

### SETTING RETIREMENT DATE

If you are planning to retire between today and June 30 (which is one of the [best dates to retire](#) if you're under the Federal Employees Retirement System) or July 3 (an optimum day for those under the Civil Service Retirement System), then it is time to begin to figure out the forms you need to fill out, gather and sign.

### KEY FORMS NEEDED

The Office of Personnel Management provides a set of forms online that you'll need to fill out. Your agency retirement specialist would love to have you turn these in at least 30 days prior to your retirement date -- or better yet, 60 to 90 days.

The standard retirement application:  
**CSRS SF 2801**  
**FERS SF 3107**

Forms documenting your service, to be filled out by your agency and signed by you:

SF 2801-1 Certified Summary of Federal Service (CSRS)  
SF 3107-1 Certified Summary of Federal Service (FERS)

Spouse's consent to survivor election (if you are providing your spouse less than the maximum survivor benefit):

2801-2 (CSRS)  
3107-2 (FERS)

Post-retirement coverage for Federal Employees Group Life Insurance:  
SF 2818  
Notice of change in health benefits enrollment:

SF 2810  
Application to make voluntary contributions to your retirement (CSRS only):  
SF 2804  
RI 38-124  
By Tammy Flanagan  
GovExec.com

## DOCUMENTS

**There** are some documents you may need to gather before you retire:

- Marriage certificate.
- Certified copy of court order if you've been divorced and your former spouse has entitlement to your retirement or survivor annuity.
- Records of civilian federal and/or military service that is not included in your official personnel folder. Also, make copies of your employment history as it is documented in your official personnel folder for your personal file.
- Copies of previous records of deposit or redeposit of your retirement contributions.
- Beneficiary designations (if you don't know where your personal copies are, be sure to file a new set of forms or make copies of those that are in your official personnel folder).
- Information related to a prior military service credit deposit.
- Information related to a pending worker's compensation claim.
- Proof of birth, if there's any discrepancy in your birth date.
- Records of Federal Employees Health Benefits Program coverage if you were covered under your spouse's self and family enrollment within the last five years before your retirement date.

## CONTACTS

You may wish to contact the following organizations to let them know you are retiring:

[Federal Employees Dental and Vision Program](#): Make arrangements to pay your supplement dental and/or vision coverage premiums while your retirement is in interim status.

[Long-Term Care Insurance](#): Also to make arrangements to pay premiums while your retirement application is being processed. The last chance for your parents or in-laws to enroll in the federal long-term care program is while you are still employed.

[Social Security](#): Apply for Social Security retirement benefits if you are old enough for benefits to begin and you want payments to coincide with your retirement.

[Medicare](#): Contact Social Security if you are 65 or older and you want to enroll in Medicare parts A and B when you retire. You will have a special enrollment period lasting for eight months following your retirement to enroll in Medicare Part B without a late enrollment penalty.  
State Taxes: Remember that OPM will not withhold state income taxes while you are in interim status. You may need to make arrangements to pay your state income taxes on a quarterly basis by contacting your state income tax office.

[Thrift Savings Plan](#): You will be able to make a withdrawal decision after you have retired. You may want to begin to consider what you will do with the money you've saved in the TSP. You might need to supplement your monthly retirement income with a payment from the TSP or the purchase of an annuity. On the other hand, you may want to keep your TSP funds invested for later use and not touch them now.