

To Be --- or Not To Be --- a NARFE Member

We all know (or should know) why we are members of NARFE. Some might say for our Legislative action, which is a good reason. Some might say for the camaraderie and that is one of the benefits. Some might say for the programs and meal every month and that is another benefit. Some might say for the services that our Service Officer provides, and that is still another benefit. We can go on and on and we each have one or more reasons for being a member. Of course, this information is going to current members and not those that we really need to address – “former members”.

A couple of questions we might ask ourselves are:

- (1) ***Why would anyone drop his/her membership?***
- (2) ***Why wouldn't every eligible person become a member?***

The reason I hear the most from members who do not renew their membership is that NARFE hasn't done anything for us lately. They point to such issues as; Premium Conversion, GPO and WEP (for which NARFE is continuing to pursue passage) as evidence that NARFE has failed to accomplish anything over the past few years. Well ladies and gentlemen, they are totally missing the boat. NARFE has accomplished quite a bit over the past few years and I would like to enumerate some of our National accomplishments.

Budget Accomplishments:

2005 Congress in their budget submittal proposed to cut federal civilian retirement benefits by \$2.3 billion from the 2005 fiscal year budget. Again, the only area that could have been cut would have been our FEHBP, our COLA, and other CSRS benefits. With the vigilance of NARFE and the help of our “friends” in Congress, this proposal was removed from the congressional budget resolution. ---
THANKS NARFE!

2004 Congress in their budget resolution proposed to cut federal civilian retirement benefits by \$38.3 billion from the 2004-2014 budget years. NARFE, with the help of our “friends” in Congress (such as Tom Davis and Frank Wolf), persuaded the conference committee to reject this proposal. ---

THANKS NARFE!

2004 Amendments were proposed (made) by Rep. Jeb Hensarling (R-TX) and Mark Kirk (R-IL) which would have required automatic reductions in federal civilian and military retirement (but not SS). The estimated cut in the federal civilian retirement over the next ten-years could have been as much as \$99 billion which would have affected our FEHBP and other CSRS benefits. NARFE, with the help of our “friends” in Congress, this proposal was defeated on June 24, 2004. ---

THANKS NARFE!

2002 House Budget Committee proposed “baseline assumptions” that would have required federal agencies to pre-fund post retirement FEHBP premiums and pay the full normal cost of the CSRS from the \$2.1 trillion version of the fiscal year 2003 budget resolution. This proposal would have undermined the health security of 2.4 million federal annuitants. NARFE persuaded the House Budget Committee to withdraw this proposal. ---

THANKS NARFE!

1997 President's budget proposed to delay our COLA's to April 1 instead of January 1 for the next 4 years [1998-2002]. NARFE with bipartisan assistance persuaded Congress to reject the proposed COLA delay. Result – we still receive our COLA on January 1st ---

THANKS NARFE!

1997 Barton-Minge Bill would have required automatic spending cuts in such programs as federal civilian retirement if spending exceeded caps set by the bill. NARFE, with bipartisan assistance persuaded Congress to reject this Bill. ---

THANKS NARFE!

It is interesting to note that Congress has not reduced federal civil service annuities or health benefits for more than 12 years (during record budget deficits, an uncertain fiscal situation, wars and ongoing animosity toward public servants) because NARFE has acted as a deterrent against such proposals. ---

THANKS NARFE!

FEHBP Accomplishments:

(That can be attributed to NARFE's involvement):

2003 FEHBP: Through the efforts of NARFE, H.R.2631 was passed that protects the prescription drug coverage received by Medicare-covered annuitants through FEHBP. –

THANKS NARFE!

1997 Through the efforts of NARFE, the “Fair Share” FEHBP government contribution formula was permanently added to the Balanced Budget Act of 1997. Without this Fair Share formula, the average enrollees' premiums could have jumped by \$164. for self-only policies and \$326. for family plans in 1999 alone. ---

THANKS NARFE!

More Recent Accomplishments:

- ▶ Pay Parity that was passed on March 31, 2004;
- ▶ Enacted legislation on December 23, 2004 to offer federal workers and annuitants separate dental and vision insurance when the plans become available in 2006;
- ▶ Long Term Care Insurance that became law in December of 2003;
- ▶ Enacted legislation on September 19, 2000 to provide relief to federal employees who were placed in the wrong retirement system through no fault of their own;
- ▶ Passed the NARFE-endorsed Patient Bill of Rights - which was implemented by President Clinton on February 20, 1998;
- ▶ Indefinitely postponed action on plan to divert retirement contributions to TSP;
- ▶ Enacted legislation for reauthorization of the Older Americans Act.

The point we have to make with our present members and our “dropped” members is that NARFE is continually working for all of us. If it wasn’t for NARFE, our FEHBP benefits, our COLAs and annuities would probably have been reduced.

NARFE is our “insurance” policy and I for one do not want to give up my “annuity insurance”. I keep car insurance, house insurance, life insurance, appliance insurance, etc., and I will go on keeping **my “annuity insurance” for about 10 cents a day.** Will you??

The next time someone asks what NARFE has done for us, recite some of the above things and ask that person,

“Are you still getting your full annuity and COLA on time”?

What is NARFE?

NARFE’s mission has remained the same since 1921: To protect and improve the retirement benefits of federal retirees, employees and their families.

Our current legislative agenda focuses on:

- Protecting existing retirement and health benefits while Congress attempts to cut record federal budget deficits.
- Fighting the growth of controversial “Health Savings Accounts” which could make comprehensive health plans more expensive.
- Extending the Premium Conversion rights that federal and postal employees have to federal annuitants, so that retirees too can pay their Federal Employee Health Benefits premiums with pre-tax dollars and save an average of \$400 each year; and,
- Repealing the Social Security Government Pension Offset (GPO) and Windfall Elimination Provision (WEP) – two provisions which can substantially reduce the expected retirement income of retired federal workers.

People who join NARFE know the most effective means of change starts from within – each NARFE member’s voice and support carries twice its strength in making a difference on Capitol Hill.

People who join NARFE know the only way to make change is to pursue what is right and just, so that the only result is the outcome they seek.

People who join NARFE know legitimate legislative change involved time, money and dedication and the constant pursuit of what is right and just.

It is with this in mind that NARFE has helped change the future for the federal community.

FOR MORE INFORMATION

CALL 1-800-627-3394

www.narfe.org

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**NATIONAL ACTIVE AND
RETIRED FEDERAL
EMPLOYEES**

**NARFE
IMPROVING AND DEFENDING
FEDERAL RETIREMENT BENEFITS
SINCE 1921**