

S.O.S. NEWSLETTER

“SERVICE OFFICERS FOR SERVICE”

SERVICE OFFICER NEWSLETTER

Volume 3 - 4

DECEMBER 2003

Editors Message

The end of the year is almost here. How many of you can say that you have your affairs in order? Did you notify OPM of a recent change of address so you can receive your Income Tax information? Have you checked your Designation of Beneficiary form for Life Insurance to make sure that it is current and/or reflects your wishes for who is to receive your insurance benefits? Have you completed form F-76 “Guide for Annuitant & Survivor Benefits” and have you advised your spouse executor of the location to find this and other important documents? These are but a few things you need to check on by the end of the year.

I was reminded of this on November 15th when I experienced a “mild” heart attack. Me, the least likely to have one even with my high blood pressure, diabetes and high cholesterol. I am blessed and doing fine now but with the message to take it easy. Let the past be a warning for the future and “be prepared” because it may be too late.

In the 2004, why not make plans to help yourself and others get your affairs together by taking action on the above items. Service Officers should have a presentation on the subjects next year. I wish everyone a Happy Holiday Season and a Happy New Year.

Mary Venerable
Chair, Service Committee

FEDERATION OFFICERS

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Exec. VP – Richard Ostergren
Secretary – H. Ray Harrington
Treasurer – Werner Gumpert
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Region VIII Field Vice President -
Forney A. Lundy

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Dist. X - Don R. Ross
John L. Ellis, Director California State
Legislation & Editor of California Feds

Joyce Ross, CSFC Historian

SERVICE COMMITTEE MEMBERS

Chair - Mary E. Venerable, #1662
(909) 443-4551 - maryv65@juno.com
Vice Chair - Darryl C. Mueller, #306
(559) 741-1755, Dmuel21627@aol.com
Dist. I - Bertram Zucker, #1689 -
(949) 587-9096 -
Bertzucker@hotmail.com
Dist II. - William Park, #0465
(310) 830-5814 -
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. - Gale Fullerton #1317
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gfullerton@earthlink.net
Dist. VII. - Sammy Brick, #0903
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Dist. VIII - Walter T. Washington,
#0010 (626) 798-1778
Dist. IX. - Darryl C. Mueller, #1306
(559) 741-1755, Dmuel21627@aol.com
Dist. X. - Chester H. Olson, #1655
(530) 527-8034, - Amcho@aol.com

NARFE SERVICE CENTERS IN STATE OF CALIFORNIA

35 - 2105 Carrere St., Bakersfield,
Ca. (805) 399-5048 - Leo Lawrence -
By appointment.
8 - NARFE Federal Civilian Service
Center 5440 Dudley Blvd, McClellan,

CA. 95652 (916)971-2888 or 2889 -
Bob Johnson. Mon. & Thurs. 9 a.m. to
Noon. Now has 24-hour message
recorder.

1 - NARFE Service Center, P.O. Box
69, Patton, CA. 92369., (909) 862-7685
- Vaudis Pennell - By appointment
#21 - Elderhelp of San Diego, 4069
30th St., San Diego, (619) 284-9281 -
William Doll - Thurs. 9 a.m. to 12 p.m.
#53 - Santa Rosa Senior Center, 2318
Northwood Dr., Santa Rosa, CA.
(707)578-3180 - Vernon Rood - 1st
Monday Ea. Mo. - 1 p.m. to 3 p.m.
(except holidays)

145 - Naval Air Weapons Station,
China Lake - Rm. 8, Safety & Security
Bldg (760)939-0978 - Theresa
Gonzales - Mon - Fri. 9 - 11 a.m. &
1 - 3 p.m.

4 - Mare Island Naval Shipyard, Bldg
535, 2nd Floor, Vallejo, Ca. (707) 562-
3179 - Everett Crockett, - Mon. & Wed.
(except last Monday of mo. - 12 to 4
p.m.

171 - Residence of Katie Karikka,
Los Osos, CA. (805) 528-2422 -
Questions & Service by phone 24 hr.
183 - Residence of Emile Lapointe,
Port Hueneme, (805) 984-3341
Questions & Service by phone.
149 - Antelope Valley Senior Center,
777 W. Jackman Street, Lancaster -
Norma Keipe, (661)726-4400. -
Mondays 9 a.m. to Noon (except in
July and August).

12 - Oceanside Senior Center, 455
Country Club Lane, Oceanside -
Josephine M. Murphy - (760)433-8933
- Weds. 12 Noon to 3 p.m.

78 - Fresno Veterans of Foreign
Wars, 530 N. Parkway Dr., Fresno, CA.
(559)266-9604 - Victor Horg - 1st & 3rd
Tuesday - 1 p.m. to 5 p.m.

55 - NARFE Service Center, 1524
Jefferson St., Napa, CA 94558 - Oliver
E. Sheridan - (707) 257-2228 Monday
thru Saturday - By appointment.

133 - NARFE Service Center, Mem I
Credit Union, 1380 Hilltop Dr.,
Redding, CA 96003 - Glenn Shaw -

(530) 222-6060 4th Wednesday each mo. From 10 a.m. to 2 p.m.

Notice: The status and information above is subject to change. For up-to-date information see the Federation's website. Notify Jo Murphy of changes by FAX (760) 439-5277 or E-mail at mjojo@worldnet.att.net

Watch for new Service Center in Mission Viejo in January 2004.

REMEMBER VOLUNTEERS ARE NEEDED!

WEBSITES OF INTEREST

Issues of this SOS Newsletter are available online through NARFE California Federation Web Site -

<http://csfcnarfe.org>

NARFE National Office at

<http://www.narfe.org>

FEGLI Life Insurance at [http://](http://www.opm.gov/insure/life/index.htm)

www.opm.gov/insure/life/index.htm

MESSAGE FROM SERVICE COMMITTEE VICE CHAIR

I know most of the chapters have voted on the dues increase referendum by now, and I hope you voted to approve the proposal. We do not want Congress to dictate to us what will happen to our earned benefits without any input from the one group whose purpose is to protect these benefits. That group is NARFE. Earlier this year, through our friends in congress, we were able to head off a bill that targeted \$38.3 billion dollars in cuts to federal employee and retiree programs. Enough said.

Service Officers should be in the forefront in explaining to our members the benefits of our organization. We can help recruit new members and keep current members by stressing the services that are available through NARFE. Let's lead by example. By providing the "best services" possible to all of our members.

As I read the current issues of NARFE and the California Feds magazine, I see articles bemoaning the fact that NARFE members are not writing their congressional representatives in large enough numbers. WAKE UP FOLKS!! Take the time to write or call your representatives about issues that affect current and retired federal employees. NARFE is advising us on what to write and what to say. It only takes a few minutes out of your day to get this done. We don't win

every legislative battle that we are involved in, but we do win enough to make a difference in keeping our earned benefits. Don't leave it to the next person, do it now and do it for yourself and all of the other current and retired federal employees.

I'll close by wishing all of you a Happy Holiday Season. Merry Christmas and Happy New Year!

Darryl Mueller

Vice- Chair

Service Committee

IMPORTANT OPM TELEPHONE NUMBERS

OPM has the following automated telephone systems for:

Annuitant Express

- To make changes in Federal Income Tax
- To make changes in State Income Tax

1-800-409-6528

(need CSA # or CSF# and SS#)

Open Season Express

- To process Open Season Transactions

1-800-332-9798

(need CSA # or CSF# and SS# and first 2 characters of enrollment code)

RIO Access

Allows you to:

- Report the death of an Annuitant
- Report a missing payment
- Make Federal & State Tax elections
- Make Address Changes
- Verify Income or Survivor Benefit Rates
- Request the value of Your Life Insurance
- Talk to a Customer Service Specialist

Service Officer should copy and distribute the above information to members at a Chapter meeting.

MEMBERSHIP DUES REFERENDUM

The current Federation and Chapter rebate and bonus incentives are too generous for members to overlook. Annuitants can realize \$20 and Spouses \$15 for enrolling on dues withholding. Remember that these incentives can only be remitted by sending a copy of the application form to the Chapter Membership Chair.

If the pending National Executive Board (NEB) Proposed Dues Referendum is approved, annual dues will be \$29 plus chapter dues. Those enrolled on dues withholding or those who elect a three-year enrollment option will be billed at \$24.67 annually, which computes to a monthly deduction of \$2.47 including both national

and chapter dues. Everyone should check the savings.

Nothing in this proposal affects Chapter dues, which continues to be set by the Chapters.

The ballot counting company will tally the votes and certify the results to the National Secretary by December 8, 2003. Results of the referendum will be disseminated electronically and published in the NARFE Magazine.

PROVISO - This change of dues amount shall be effective on dues renewals starting July 1, 2004

NARFE FORMS

Service Officers are reminded that important forms furnished by NARFE are available by using the F-18 Requisition for Printed Supplies form. A recent check with the Support Service Department revealed that the F-100, "Important Facts You Need to Know Before and After you Retire" is being reprinted and is still not currently available. The F-100 has important information including the F-76, Guide for Annuitant & Survivor Benefits, so until the F-100 is available use the F-76, which is in stock. Service Officers should watch for notification when form F-100 is available.

The NARFE Membership Department has produced a new four-page brochure as an alternative to using NARFE magazines in pre-retirement kits. The four-color, four-page brochure is aimed at current federal employees (CFE's) and was developed for inclusion in #10 envelope kits. The brochures are available for pre-retirement seminars. Membership still recommends using magazines when recruitment materials can be displayed on a table.

Order by FAX, attention of NARFE's Supply Section. Jackie Bryant is quite efficient in seeing that Service Officer's get their order. Be sure to let her know if there is a deadline date for the forms being requested. For large orders for Recruitment and Retention materials, call 1-800-627-3394.

MILITARY RECORDS

Military veterans and next of kin of deceased military members may now use a new online system to request records at web site: <http://vetrecs@archives.gov> Other who need documents must complete SF 180 on the web site. The new application is designed to provide better service by eliminating the record center's mailroom processing time. The requesting party will be required to supply all

necessary information, thereby speeding-up the entire process. Try it, you will like it!.

SOCIAL SECURITY WEB SITE

There's a new place to go for a wealth of information about Social Security programs and Services: www.socialsecurity.gov The new address takes you to a redesigned site that is easier to navigate and more accessible to visitors, including people with visual impairments or physical disabilities. A popular feature of the website is the online benefits applications, where people can apply for retirement, spouse's and disability benefits online. The service allows people to do business with Social Security whenever they want from the comfort of their own home. For more information on services offered on the redesigned website, look at their news release and/or subscribe to the SSA Weekly Newsletter, log-on to URL: <http://www.socialsecurity.gov/enews/>.

DIVORCED WIVES DON'T SIGN AWAY SOCIAL SECURITY

Sometimes the laws and legal papers seem to contradict one another. Such was the case with Anne when she signed divorce papers that included a clause to relinquish her rights to her ex-husband's Social Security benefits. However, the Social Security clause the lawyers added to her divorce papers isn't worth the paper it's printed on. In a case like this, federal law overrides any legal paperwork from the lawyers. In addition, according to Social Security law, Anne is entitled to benefits on her ex-husband's record since she was married to him for more than 10 years and she didn't remarry. Anne gets the same amount she would get if she were still married to him or up to half of his benefit amount while he's still alive and possibly all of it when he dies. Moreover, any amount she gets does not affect the amounts due her ex-husband or his current wife. For more information, see Social Security's publication entitled "What Every Woman Should Know". It can be requested by calling your local SSA office or by going online at <http://www.socialsecurity.gov/pubs/10127.html>

NEWS FROM A SERVICE OFFICER

Jeannie Sprenger, a Service Officer from Chapter 0021 Long Beach wrote the Chair regarding her recent experience in helping a widow get the paperwork from OPM

following the death of her husband. Jeannie did the usual notification to OPM and advised the widow that the Packet should be received within 4-6 weeks. The widow called Jeannie a month later and said she received most of the information but no application form. Jeannie called OPM that morning and explained that she was a Service Officer for Long Beach Chapter 21 of NARFE. The OPM employee inquired if Jeannie had the widow's permission to get this information indicated that she was not familiar with NARFE, and asked what NARFE stood for. Jeannie was asked to hold on the line. When the OPM employee came back to the phone she stated that "because I was not with another federal agency, she could not give me any information other than to tell me the information had been sent".

This came as a complete surprise to me, the SO Chair, and I have taken steps to see that this does not happen again. It also points out the importance for the Service Officer to stay in touch with those they are assisting until their service is no longer needed. We must provide "completed staff work" to all we assist. I also thank Jeannie for notifying me of her experience.

All SO's are asked to do the same if they have any "Service" problems.

NARFE CHAPTER MEMBER INFORMATION FORM

I have received questions from NARFE members regarding the form I use as Service Officer for my Chapter 1662 to collect personal information on Chapter Members. I developed this form from the data requested by OPM when receiving notifications of the death of an annuitant. I merely put the needed information in a format that, when completed by the annuitant, can be given to me ahead of time making it unnecessary to contact anyone else for the information. I also asked for the name, telephone number and relationship of the family member (other than spouse) who may be assisting in providing information.

At the bottom of the form I request that the annuitant inform his/her spouse or family member of my name and telephone number as the contact person to provide assistance.

Finally, I ask that all important retirement and insurance documents, including the Civil Service Annuity Card number, are placed in a folder and clearly marked and that all responsible parties be made aware of where the folder is located.

I requested that the completed form be mailed to me and advised the annuitant that the contents of the form will be kept confidential and will ONLY be used to notify OPM of the death of an annuitant or spouse and to order Death Benefit Claim Forms.

Retiree's should already have NARFE Form F-76 completed and filed with the important personnel documents they received when retiring. One of our Chapter members indicated that it was good to fill out the form because it caused her to search and find many important documents and allowed her to put everything in one place. I have reproduced the form on page 4 of this Newsletter and it can be used by Service Officers to pass to their members.

LIVING BENEFITS FOR FEDERAL EMPLOYEE'S GROUP LIFE INSURANCE (FGLI)

Q. What do I need to know about Living Benefits?

A. A Living Benefit payment is a lump sum payment to those who are terminally ill and have a documented medical prognosis showing a life expectancy of no more than nine months. You are eligible to elect a Living Benefit if you are an employee, annuitant, or compensation (OWCP) and you are enrolled in the FGLI Program.

Employees can choose a full or partial (a multiple of \$1,000) Living Benefit. However, annuitants and compensationers can elect only a full Living Benefit.

A Living Benefit is equal to the Basic Life insurance amount, plus any extra benefit for persons under age 45, that would be in effect nine months after the date of the Office of Federal Employees' Group Life Insurance (OFEGLI) receives a completed claim for Living Benefits form.

If you have assigned your life insurance, you cannot elect a Living Benefit.

Living Benefit payments are reduced by a nominal amount (4.9%) to make up for lost earnings to the Life Insurance Fund because of the early payment of benefits.

The election of Living Benefits has no effect on the amount of any Optional life insurance.

You will continue to pay premiums for any Optional insurance you have.

You must contact OFEGLI at 1-800-633-4542 to obtain the form to elect Living Benefits

(Form FE-8). This form is not available from your human resources office or the Office of Personnel Management (OPM).

Q. If I elect a Living Benefit and do not die within 9 months, do I have to return the money?

A. No. If you receive a payment of Living Benefits, that money is yours to use as you please. You do not have to return the money if you live longer than expected.

Q. If I receive a partial Living Benefit and then my salary increases, does my remaining Basic Insurance Amount increase?

A. No. When you receive a partial Living Benefit, the amount of your remaining Basic insurance is frozen. It does not increase due to a salary increase, nor does it decrease due to a salary reduction. If you receive a full Living Benefit, your remaining Basic Insurance Amount equals zero, and this also is unchanged due to changes in salary.

Q. Is there a penalty charge if I elect Living Benefits?

A. Your Living Benefits payment will be reduced by a nominal amount to make up for lost earnings of the Life Insurance Fund because of early payment of benefits. This nominal amount is called an actuarial reduction and it is 4.9%. Here is an example: *Samantha's Basic Insurance Amount is \$59,000. She wants to elect a Full Living Benefit. She is 50 years old so there is no Extra Benefit. If approved, the Office of Federal Employees' Group Life Insurance would pay Samantha \$56,109.00 (\$59,000 less 4.9% or \$2,891).*

Q. If I elect Living Benefits, what happens to my Optional insurance?

A. Only Basic insurance is available for a Living Benefit. The Office of Federal Employees' Group Life Insurance cannot pay Optional insurance as a Living Benefit. A Living Benefit election has no effect on your Optional insurance. Your Optional insurance will not change and you will continue to pay your Optional insurance premiums.

Q. If I elect a Living Benefit, do I have to continue to pay for my Basic FEGLI life insurance benefits?

A. If you elect a full Living Benefit, you stop paying premiums and the Government no longer pays its contributions for your Basic life coverage.

If you elect a partial Living Benefit, your agency will adjust the withholdings and contributions for your post-election Basic Insurance Amount. The amount of the post-election Basic does not change. Subsequent salary changes have no effect on the Basic amount. However, if you have Option B coverage, it will continue to change with salary changes. A Living Benefit election has no effect on your any Optional insurance you may have.

Q. Can a Power of Attorney, guardian or spouse sign a Living Benefits application?

A. Only the terminally ill person can apply for a Living Benefit. A guardian, someone with power of attorney, or any other person **cannot** apply for a Living Benefit on your behalf.

RULES DEEM FEHB SUSPENDED, NOT CANCELED

In general, FEHB policy bars annuitants who cancel their coverage from getting back into the program; the rules provide an exception to that policy by deeming the action a suspension of FEHB coverage rather than a cancellation.

The rules allow covered individuals to return to FEHB coverage immediately if they involuntarily lose the other coverage or during the next annual FEHB open season regardless of whether they remain eligible for the other coverage. The rules also clarify a similar situation involving FEHB-covered annuitants and former spouses by allowing an individual who drops FEHB coverage when he or she enrolls in a Medicare-sponsored plan, or in Medicaid or a similar state-sponsored program of medical assistance for the needy, to return to FEHB coverage during the annual open season or immediately upon being involuntarily disenrolled from the non-FEHB coverage.

PROTECT YOURSELF WHEN YOUR WALLET IS LOST OR STOLEN

The following is helpful advice for everyone. Place the contents of your wallet on a photocopy machine do both sides of each license, credit card, etc. You will know what

you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. Remember to cancel your credit cards immediately and the key is having the toll free numbers and your card numbers handy. Also file a police report immediately in the jurisdiction where it was stolen, this proves to credit providers you were diligent, and is a first step toward an investigation (if there ever is one).

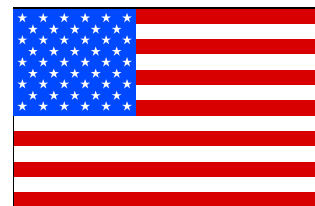
Finally, call the three national credit-reporting organizations **immediately** to place a fraud alert on your name and your Social Security Number. The alert means any company that checks your credit knows your information was stolen and they have to contact you by phone to authorize new credit. The numbers are:

- Equifax: 1-800-525-6285**
- Experience (formerly TRW): 1-888-397-3742**
- Trans Union: 1-800-680-7289**
- Social Security Administration (fraud Line): 1-800-269-0271**

REMINDER

Member's eligible for **Federal Long Term Care Program** are reminded that they have an ongoing opportunity to enroll in the Federal Long Term Care Insurance Program (FLTCIP) Annuitants, current employees, active duty military personnel, military retirees, and eligible family members are eligible to enroll. For information and personal attention to your needs, members can contact **the Long Term Care Insurance Consultants of Long Term Care Partners (who administer FLTCIP through their contract with OPM) at 1-800-LTC-FED (1-800-582-3337); TTY: 1-800-843-3557.** The consultants are available from 8 a.m. to 8 p.m. (Eastern Daylight time) Monday through Friday) and from 9 a.m. to 5 p.m. on Saturdays.

Service Officers are asked to include the information in this SOS Newsletter at chapter meetings and to place items in your chapter newsletters.



My responsibility, as your NARFE Chapter Service Officer, is to assist Chapter # _____ Members and their family who experience a loss of a federal retired annuitant or the annuitant's spouse, or loss of surviving spouse. The information is needed to prepare a notification to the Office of Personnel Management (OPM), which is not always immediately available. Many times, it is a family member helping to provide the required information. As a result, I may have to wait or make inquiries with OPM for the information needed to advise the bereaved party(s). I am therefore requesting the completion of the following form that has data needed to notify OPM after the death of a NARFE member or family member. It will also help me to expedite the notification and your receipt of claim forms. Be assured that this information will be handled confidentially and will be used only to notify OPM.

NARFE CHAPTER MEMBER INFORMATION FORM

NAME OF ANNUITANT: _____ CSA NO: _____

DATE OF BIRTH: _____ SOCIAL SECURITY NO.: _____

FEDERAL EMPLOYEE GROUP LIFE INSURANCE (FEGLI) YES _____ NO _____

OPTIONAL INSURANCE _____ OPTION A _____ OPTION B _____ OPTION C _____

IS DESIGNATION OF BENEFICIARY FOR FEGLI INSURANCE CURRENT? ____ YES ____ NO.

NAME OF SPOUSE/SURVIVING SPOUSE: _____

CSF NO: _____ DATE OF BIRTH: _____

SOCIAL SECURITY NO.: _____

HEALTH INSURANCE PLAN NAME: _____ ID No: _____

SELF ONLY ____ SELF & FAMILY ____ (Note: Health Insurance will continue with deduction from annuity)

IS THERE A DISABLED CHILD (over 18) COVERED BY YOUR HEALTH PLAN? ____ YES ____ NO.

IF YES, NAME _____ RELATIONSHIP: _____

ADDRESS _____ PHONE: _____

YOUR HOME ADDRESS: _____

PHONE NO: _____ E-MAIL ADDRESS _____

NAME AND RELATIONSHIP OF FAMILY MEMBER (other than spouse) WHO MAY BE ASSISTING IN PROVIDING

INFORMATION: _____ RELATIONSHIP _____

NAME

TELEPHONE NO.: _____ DATE: _____

You are requested to inform your spouse or family member of my name, _____ and telephone number (____) _____, and that I am available to provide assistance. Also, be sure that all important retirement and insurance documents, including your Civil Service Annuity Card number are placed in a folder and clearly marked. You should make sure that all responsible parties know where this folder is located.

Mail this form with the above information filled out to: _____, Chapter

Service Officer, address: _____ City: _____ State: _____

& ZIP _____, Phone: _____

The information on this form will be kept confidential and will ONLY be used to notify the Office of Personnel Management (OPM) of the death of an annuitant or spouse and to order Death Benefit Claim