

# S.O.S. NEWSLETTER

**"SERVICE OFFICERS FOR SERVICE"**

SERVICE OFFICER NEWSLETTER

VOLUME 4 – 2

JULY 2004

## EDITORS MESSAGE

Well, the year is going by quickly. We are trying to increase membership but we are not gaining because of the loss of many members. The job of the Service Officer has increased during the past months because of these losses.

In the past few months, family members of my Chapter were benefited by me having important information to notify OPM of the death of their loved one. In one case it was the wife of an annuitant and in the other case it was the son of an annuitant. In both cases they were grateful that I already had the important information to notify OPM of the death of their loved one.

The simple form I use that is completed and signed by the member, gives me all the information I need to notify OPM. It is held by me (in confidence) to help get the necessary claim form for Survivor Benefits and FEGLI. My action in notifying OPM by e-mail has effectively expedited the mail process. In both cases the spouse or family member received the paperwork within 10 days after my notification. I am again including a copy of the form I use in this Newsletter. Hopefully all Service Officers will use the form.

I encourage Service Officers to perform their duties and to ask for help when needed.

Mary Venerable  
Chair, Service Committee

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Legislation & Editor of California  
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## SERVICE COMMITTEE MEMBERS

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443-4551 – [maryv65@juno.com](mailto:maryv65@juno.com)  
Vice Chair – Duane A. Peterson, #0531 –  
(925) 825-2109 – [duanep@astound.net](mailto:duanep@astound.net)  
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(949) 587-9096 – [Bertzucker@hotmail.com](mailto:Bertzucker@hotmail.com)  
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(562) 425-1392 – [cesprenger@aol.com](mailto:cesprenger@aol.com)  
Dist III. - Vaudis Pennell - #0073  
(909) 862-7685 - [quovau@aol.com](mailto:quovau@aol.com)  
Dist IV. - Duane A. Peterson, #0531 –  
(925) 825-2109 – [duanep@astound.net](mailto:duanep@astound.net)  
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(650) 325-6894 - [gbfullerton@earthlink.net](mailto:gbfullerton@earthlink.net)  
Dist. VI – Deanna Smith, #1503 – (530) 642-  
9477 – [jsmith@direcway.com](mailto:jsmith@direcway.com)  
Dist. VII. - Sammy Brick, #0903  
(707) 448-3695, - [ZoeDoggy@aol.com](mailto:ZoeDoggy@aol.com)  
Dist. VIII - Walter T. Washington, #0010  
(626) 798-1778  
Dist. IX. - JoAnne C. Rowles, #0068  
(661) 833-1647 – [jrowles@bak.rr.com](mailto:jrowles@bak.rr.com)  
Dist. X. - Chester H. Olson, #1655  
(530) 527-8034, - [Amcho@aol.com](mailto:Amcho@aol.com)

## NARFE SERVICE CENTERS IN STATE OF CALIFORNIA

# 35 –3916 Marilyn Place, Bakersfield,  
Ca. 93309 (661) 833-1647– JoAnne  
Rowles– By appointment.  
# 8 – NARFE Federal Civilian Service  
Center 5440 Dudley Blvd, McClellan,  
CA. 95652 (916)971-2888 or 2889 – Ann

# 1 – NARFE Service Center, P.O. Box  
69, Patton, CA. 92369., (951) 862-7685 –  
Vaudis Pennell - By appointment  
#21 - Elderhelp of San Diego, 4069 30<sup>th</sup>  
St., San Diego, (619) 284-9281 – William  
Doll – Thurs. 9 a.m. to 12 Noon.  
#53 – Residence of Vernon Rood, 2318  
Northwood Dr., Santa Rosa, CA. 95404  
(707)545-8608 – [Vrood@aol.com](mailto:Vrood@aol.com)  
Questions & Service by phone.  
# 145 – NARFE Retiree Affairs, Code  
75H000D, Naval Air Warfare Station,  
Stop 1323, China Lake, CA. 93555  
(760)939-0978 – Theresa Gonzales –  
Mon – Fri. 9 - 11 a.m. & 1 - 3 p.m.  
# 4 – Mare Island Naval Shipyard, Bldg  
535, 2<sup>nd</sup> Floor, Vallejo, Ca. (707) 562-  
3179 Everett Crockett, - Mon. – 12 Noon  
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,  
204 E. Viesta Green, Port Hueneme, CA.  
93041 (805) 984-3341 Questions &  
Service by phone.  
# 149 – Antelope Valley Senior Center,  
777 W. Jackman Street, Lancaster, CA  
93534 - Norma Keipe, (661)726-4400. –  
Mondays 9 a.m. to Noon (except in July,  
August & holidays)  
# 12 - Oceanside Senior Center, 455  
Country Club Lane, Oceanside, CA.  
92054 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 – 1<sup>st</sup> & 3<sup>rd</sup>  
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,  
Member 1 Credit Union, 1380 Hilltop  
Dr., Redding, CA 96003 – Glenn Shaw –  
(530) 222-6060 4<sup>th</sup> Wednesday each  
mo. From 10 a.m. to 2 p.m.  
#202 -NARFE Service Center, Norman  
P. Murray Com. & Senior Center, 24932  
Veterans Way, Mission Viejo 92692.

Bert Zucker – (949) 470-3063 – 2<sup>nd</sup> & 4<sup>th</sup> Monday ea. Month from 1-3 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](mailto:mjojo@worldnet.att.net)

**REMEMBER VOLUNTEERS ARE NEEDED!**

### WEBSITES OF INTEREST

Issues of all SOS Newsletter are available on line through NARFE California Federation Web Site – <http://csfcnarfe.org>  
NARFE National Office at <http://www.narfe.org>  
FGLI Life Insurance at <http://www.opm.gov/insure/life/index.htm>  
(800)633-4542  
OPM Retirement  
[www.opm.gov/retire](http://www.opm.gov/retire)

### **DESIGNATION OF BENEFICIARY FORMS**

This information is being repeated again because I am finding that annuitants or surviving spouses are not taking action to keep the form up to date. It takes very little time to request from OPM and to complete, thereby avoiding problems later.

There are Designation of Beneficiary Forms for CSRS Retirement – Form SF-2808 and for FERS Retirement–Form SF-3102. These beneficiary forms are appropriate for current employees and retiree's. If there is a surviving spouse, the spouse will not be entitled to lump sum payment but will be entitled to receive survivor benefits if designated by the annuitant.

Service Officer's are reminded that all retirement contributions are used up in approximately three years after retirement through monthly annuity payments. Therefore there is no lump sum benefits payable to children or designated beneficiaries.

There is also a Designation of Beneficiary Form – SF-2823 for Federal Employees Group Life

Insurance. This form is for both CSRS and FERS retirees. It should also be noted that a FEGLI Designation of Beneficiary form could include your "Living Trust" as the beneficiary.

Keeping this form current is especially important after the death of a spouse of an annuitant NOT after the death of the annuitant. If the spouse predeceases the annuitant, a new form must be prepared and filed with OPM to insure payment to children, relatives or friends whom the annuitant wants to receive the proceeds from his/her insurance. If the annuitant passes first, the surviving spouse will be entitled to receive payment of the life insurance in a lump sum unless the annuitant previously designated otherwise.

### **SOCIAL SECURITY BENEFITS**

Upon the death of an annuitant, Social Security should be notified as soon as possible. If done early, the check for the following month can be stopped. There is a **\$255** benefit available for the spouse only not to a member of the family in case there is no spouse. Service Officers should advise annuitants of this to avoid possible dependency on the amount for funeral payments.

### **PREMIUMS FOR HEALTH INSURANCE**

With the recent deaths of Chapter members, there are still questions about how the health insurance premium is paid for. Annuitants who loose their spouses should be advised to change to Self only which will decrease the health insurance premium. Surviving spouses should be advised that their health insurance will be changed to Self only (if no dependent children) and the premium for the insurance will be deducted from their survivor annuity check. Service Officers should mention this to the party at the time notification of death is received.

### **MEDICARE BENEFITS**

The Editor is always looking for information to pass to Service Officers. Recently, I decided to apply for Medicare benefits for my husband because he wanted to change to a health plan that required Medicare enrollment. Of course I knew that a penalty would be involved but at this point the decision was to move forward. Application for Medicare benefits was initiated with Social Security. To my amazement, I found that my husband was also entitled to spousal benefits because I made twice the amount of his retirement benefits.

"Social Security spouse's benefits provide income to wives and husbands who have little or no social security benefits of their own. Since the beginning of the social security program, spouse's benefit were intended for women and men who were financially depended on their husbands or wives who worked at jobs covered by social security.

The government pension offset affects people who receive their own federal, state or local government pension based on their own government employment not covered by social security and who are eligible for a spouse's benefit will be offset if a government pension from work not covered by social security is paid. A federal survivor annuitant who does not receive his or her own earned federal annuity is not affected by the offset."

Unfortunately, I was not aware of this eligibility. As a result, he is getting a small pension from my benefits and the Medicare premium (a 60% penalty) is being deducted from his benefits.

***Please take note of this and pass on in the event there are others (mostly woman) who have the same circumstances.***

It should be noted that Medicare premiums may be withheld from the civil service annuity for civil service annuitants who are not eligible for Social Security or railroad retirement benefits either in their own name or

based on their spouse's employment history. Civil Service annuitants who have their own Medicare premium withheld from their civil service annuity may also have their spouse's Medicare Part B premium withheld from the annuity – if the spouse doesn't receive social security or railroad retirement benefit. You should ask a Social Security representative to have the Medicare premium withheld from the civil service annuity. Also note that not all Social Security employees are familiar with this procedure. If one says this cannot be done, the annuitant should ask to speak to the Manager of the office. If the Manager says it cannot be done, as the Manager to contact a knowledgeable employee of the SSA's Regional Office. If that does not produce a favorable response, the annuitant should send the facts, including the name and address of the Manager, to NARFE's Retirement Benefits Service Department.

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### SERVICE OFFICER GUIDE

Service Officers should check the Service Officer Guide (FH-10) because there is now a September 2003 edition. I will be referring to several articles in the guide throughout this Newsletter. In this guide on page 12, there are several points that everyone should be aware of. They include: Returning uncashed Treasury Annuity Checks and uncredited payments. The section provided that all outstanding paper copy annuity checks payable to the deceased annuitant MUST be returned to the U.S. Treasury. (U.S. Department of the Treasury, Financial Management Services, P. O. Box 7224, San Francisco, Ca. 94120-7224) The portion of the last monthly payment owed to the annuitant that covers the part of the month preceding the date of death will be included in the claim settlement.

If the annuity payment was being sent to a financial institution, notify the institution immediately of the annuitant's date of death so it will

accept no new annuity payment in the account. Also, ask the bank to return the payment by electronic means to the issuing office. Or, the survivor can leave untouched any payment deposited in the account after the date of death. OPM will request the Treasury to recover the proper payment.

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### COPIES OF THE DEATH CERTIFICATE

Because several federal and state procedures require a death certificate to be submitted with various reports and claims applications, it is recommended that several certified copies be obtained. In many cases the mortuaries will ask and order the number of copies but at \$13 + a copy only the needed copies should be ordered. Note: certified copies are needed for OPM and FEGLI. Other insurance companies will require the submission of a certified copy or the need to see and make a copy of the death certificate for their file. The same is true for Social Security. If you take a certified copy to the Social Security Office, they will also make a copy after seeing the certified copy. So it is important to count the number of copies you need and advise the mortuary to order only that number.

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### RESPONSE BY OPM

The Office of Personnel initiated a new application for death benefits. This application will be used only for survivor cases who qualify to be placed in "Express Pay" by OPM. All other CSRS death claims will continue to use the SF-2800, Application for Death Benefits. The SF-3104 is used for all FERS death.

The new application, RI 25-51, will be sent to those who are placed in survivor express pay. (A sample of the form is in the appendix section of the Service Officer Guide). Service Officers are asked not to distribute this form to survivors. Only OPM can do so. The survivor annuitant will need to sign and return the application with any necessary corrections within 30

days. If the survivor annuitant chooses to participate in "Direct Deposit", the section of the application should be completed before it is returned. Direct Deposit enrollment can now be accepted by calling OPM at (888) 767-6738.

Please review page 13 of the guide to see the conditions that must ALL be met to be eligible for "Express Pay".

If the survivor meets all the criteria, OPM will authorize the full, regular survivor annuity based on the initial report of the death. OPM will mail the survivor the Express Pay Application for Benefits, and FE 6, Claim for FEGLI Death Benefits – if life insurance is involved. A letter enclosed with the applications will give the survivor 30 days in which to apply and submit a death certificate for each.

(Note: Since 1/4/94, OFEGLI changed the manner in which it pays life insurance proceeds to beneficiaries. For those beneficiaries receiving less than \$7,500 will receive a single check for the entire amount.

Beneficiaries receiving \$7,500 or more will automatically receive a money market option account checkbook. Their FEGLI proceeds will begin earning interest immediately upon establishment of the account. They may write checks for \$250 or more, up to the full amount in the account as soon as they receive their checkbook.

For information regarding the Value of the Life Insurance call OPM at (888) 767-6738 or go to [www.opm.gov/retire](http://www.opm.gov/retire). Remember you will need your CSA #and PIN number to get the information.

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### MEETING DEADLINES

Recent telephone calls indicate to me that NARFE members need to be reminded of the importance in reading information received regarding benefits or appeals and to take steps to see that the deadlines are met.

Many times reference is made to a 30, 60 or 90-day deadline is required. The number of days referred to should be counted as **calendar days** and all effort needs to be made to meet the deadline or otherwise suffer the penalty or loss of this the right. This is especially important in the case of appeals to Social Security regarding overpayment, or the decision to take retirement vs. Office of Workers Compensation (OWCP) claims.

Questions are still coming in from individuals who have been declared "permanently disabled" after months of waiting and they ask what they should do – "Stay with OPM on retirement or go with OWCP". While there should be no decision offered by the Service Officer, questions should be given back regarding the differences in pay. The individual should have or will have information on paper to make the

decision. Be sure they are advised to read all information sent to them and that they are aware of potential paybacks in some dollar benefits received during the disability determination period.

**See a similar article in the April 2004 issue. Remember you can go or have someone go for you to the Federations Network to get any or all of previous Service Officer Newsletter.**

### Personal Information for Service Officer

My responsibility, as NARFE Chapter Service Officer, is to assist NARFE Chapter Members and their family who experience a loss of a retired annuitant or the annuitant's spouse or loss of a 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 the 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 the 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 EMPLOYEES GROUP LIFE INSURANCE (FGLI): \_\_\_ YES \_\_\_ NO

OPTIONAL INSURANCE: \_\_\_ OPTION A \_\_\_ OPTION B \_\_\_ OPTION C \_\_\_\_\_

IS DESIGNATION FOR FGLI 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 \_\_\_\_\_.

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

IF YES, NAME \_\_\_\_\_ RELATIONSHIP: \_\_\_\_\_

ADDRESS \_\_\_\_\_ PHONE: \_\_\_\_\_

CURRENT HOME ADDRESS: \_\_\_\_\_

PHONE NO: \_\_\_\_\_ E-MAIL ADDRESS \_\_\_\_\_

NAME AND RELATIONSHIP OF FAMILY MEMBER WHO MAY BE ASSISTING IN PROVIDING THIS

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, \_\_\_\_\_, Ca. ZIP \_\_\_\_\_. 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 Forms.*