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# S.O.S NEWSLETTER

## SERVICE OFFICERS FOR SERVICE

### SERVICE OFFICER NEWSLETTER

JUNE - AUGUST 2001

Welcome to the first Service Officer Newsletter. The newsletter will be prepared quarterly for Service Committee Members, Service Officers and Service Centers throughout the California Federation and to Presidents and select Federation Officers.

The newsletter title- "SOS" stands for "Service Officers for Service" because help (SOS) and volunteers are needed to assist others.

The newsletter will include current retirement issues as well as updates of information and issues providing during training that can be used by Service Officers for Chapter newsletter articles or for a

Service Officer presentation at a Chapter meeting.

Since the newsletter is to help Service Officer's to carry out their responsibilities, the editor would appreciate ideas and/or suggestions for articles. Also if you have articles you would like to send me, please do so. I expect to publish a newsletter in June, September and December of 2001 so your information is needed by the 15th of the prior month. 2002 may have a different schedule - We shall see how this Newsletter is accepted. So let me know by e-mail at maryv65@juno.com or Fax to (909) 245-4041.

**Mary E. Venerable**  
Chair, Service Committee  
and Editor

**Congratulations to Our New Federation Officers**

President - Lea A. Zajac  
Exec. VP - Kenneth Boffin  
Secretary -  
Carole Ostergren  
Treasurer -  
Richard C. Ostergren  
Immediate Past President-  
Forney A. Lundy

#### District VP's

Dist. I - Josephine Murphy  
Dist. II - Mabel B. Burton  
Dist. III - Vadis Pennell  
Dist. IV - Polly Stonich  
Dist. V - Michael R. Pringle  
Dist. VI - John Ellis  
Dist. VII - Helen L. Zajac  
Dist. VIII - Earl J. Wilson  
Dist. IX - William Gould  
Dist. X - H. Ray Harrington

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### Service Committee

Like the Service Officers, the following individuals have volunteered to be Service Committee Members for 2001-2002. Their responsibilities include: Attending District meetings and assist with pre-retirement seminars; Provide the Chair with information obtained which will be beneficial to other Committee members and Chapters (with a copy to the DVP); Maintain a good knowledge of insurance, hospital benefits, Medicare, Social Security, death benefits, Veterans Benefits, etc., and assist Chapter Service Officers,

when requested; Refer unusual questions to the Chair for guidance and advice, and be a reliable source of information to the Chapter Service Officers.

A Listing of Service Committee Members is included on page 2.



*Help in time of Need*

#### IMPORTANT OPM AUTOMATED TELEPHONE SYSTEM NUMBERS 1-888-767-6738

- To report death of an annuitant
  - To make Federal & State Tax Elections
  - To make address changes
  - To Verify income or survivor benefit rate
  - To request value of Life Insurance
  - To Access Retirement Forms & Brochures
  - To talk to a customer Service Specialist
- (HAVE CSA, CSF OR PIN NO. AVAILABLE)

## SERVICE COMMITTEE MEMBERS

**Chair.** - Mary E. Venerable - #1662,  
(909) 245-4041 - maryv65@juno.com  
**Vice Chair** - William A. Gould, #2208  
(559) 683-5064 - martin@sierratel.com  
**Dist. I.** - Bertram Zucker, #1689 -  
(949) 587-9096 Bertzucker@hotmail.com  
**Dist. II.** - Charlie Mattis, #2323 (310)  
515-3830 - Oldpro998@aol.com  
**Dist. III.** - Mary E. Venerable - #1662  
(909) 674-3471 - maryv65@juno.com  
**Dist. IV.** - Catherine L. Morris, #0531  
(925) 935-5477 - Cthymorris@aol.com.  
**Dist. V.** - Samuel L. Gale, #0579 (831)  
394-4520, -sammuelg@aol.com  
**Dist. VII.** - Sammy Brick, #0903  
(707) 448-3695, -ZoeDoggy@aol.com

**Dist. IX.** - Darryl C. Mueller, #1306  
(209) 741-1755, - Dmuel21627@aol.com  
**Dist. X.** - Chester H. Olson, #1655  
(530) 527-8034, - Amcho@aol.com

**Message for Chapter Members**  
*Committee Members in your District should be contacted first with questions. Most Committee members are experienced Service Officers in a Chapter in their District. If they cannot answer the questions they will call the Service Committee Chair.*



**LOOKING OUT FOR YOUR  
FEDERAL BENEFITS**

### *Information about the Editor & Chair of the Service Committee*

Mary Venerable has over 36 years in the field of Personnel. She has been a Personnel Director for the Navy Department, a CSC Evaluator/Inspector with OPM and has conducted numerous Pre-retirement Seminars for all Federal agencies. She has current reference materials for most all questions on Federal Benefits as well as Social Security Benefits.

## NARFE SERVICE CENTERS IN THE STATE OF CALIFORNIA

**#35** - 2105 Carrere St., Bakersfield, Ca.  
(805) 399 - 6048 - Leo Lawrence - By appointment  
**#88** - McClellan A.F.B., Bldg. 338, Suite 10  
(916) 6432-2746 or 1154 - Robert Johnson - Mon.- Thurs. 8 a.m. to noon  
**#1** - Highland Senior Center, 3102 E. Highland Ave, (909) 628-1404 - Vaudis Zehrt - Tues. 9 - noon; Thurs. by appt.  
**#21** - Elderhelp of San Diego, 4069 30th St., San Diego, (619) 743-3786 - Harry Karpinski - Thurs. 9 a.m. to 12 noon  
**#42** - Santa Rosa Senior Center, 704 Bennett Valley Rd., Santa Rosa (707) 545-8608 - Vernon Rood. - 1st Mon. - 1 to

3 p.m. (except holidays).  
**#145** - Naval Air Weapons Station, China Lake - Rm. 8, Safety & Security Bldg. (760) 939-0978 - Theresa Golzales - Mon - Fri 9-11 a.m. & 1-3 p.m.  
**#4** - Mare Island Naval Shipyard, Bldg. 535, 2nd Floor, Vallejo, Ca. (707) 562-3179 - George Carey - Weekdays (except Tues.) 12 noon to 4 p.m.  
**#171** - Residence of Katie Karikka, 167 S. Los Osos Valley Road, Sp. 163, Los Osos - (805) 528-2422 - Questions & Service by phone.  
**#183** - Residence of Emile Lapointe, 204 E. Fiesta Green, Port Hueneme, (805)

984-3341 - Quets. & Service by phone.  
**#149** - Antelope Valley Senior Center, Norma Keipe, Lancaster (805) 949-9625  
**#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 (559) 266-9604 - Victor Horg - 1st & 3rd Tuesday 1 to 5 p.m.

*Volunteers are needed at the Service Centers in your area. Why not make contact the Service Officers at those location and volunteer for a few hours to help others.*

## SERVICE OFFICER'S DUTIES AND RESPONSIBILITIES

All Chapter Service Officer's play a vital role in meeting the needs of chapter members and their families.

Basic responsibilities are to:

- \* Help individual chapter members, their families and survivors take the proper actions to obtain and retain their annuities and survivor, health and federal group life insurance benefits; (this does not mean calling the party on the phone and giving them the ad-

dress of OPM to provide notification - it does mean taking the responsibility to e-mail, FAX or call OPM to start the process of notifying OPM. (more will be provided in this regard).

- \* Provide emotional support to members having serious problems with their benefit arrangements and particularly to surviving spouses when they suffer the trauma of a death or serious illness; - some Service Offi-

cers either call or visit the person, if necessary.

- \* Make the availability of your services and assistance known to all members of the chapter through newsletter articles and reports at chapter meetings. - Ideas and topics for discussion will be regularly included in this Newsletter.

*For a complete description of Service Officer's duties and responsibilities, please order NARFE Form F-58.*

## SERVICE OFFICER ROLE

A major aspect of the Service Officer function is to assist chapter members with problems involving programs managed by OPM and to facilitate communications between the two. Members, families and survivors frequently need help in correctly preparing and forwarding the reports and forms required for their claims.

The Service officers, as an extension of the Personnel Office, can enhance the service program by frequently reviewing useful information at chapter meetings and in the chapter newsletters. The following is a listing of information that a Service Officer or person contacting OPM must have on hand. Date of Birth; CSA or CSF No. ; Social Security No.; Date and place of marriage to current spouse, if applicable; If no longer married, name of each spouse and how marriage terminated, such as death or divorce, with date; Government department where last employed; Place of last employment; Date of separation and if a veteran, date of start of active service, date of separation, last rank or grade and serial.

Most information should be completed on Form F-76 – NARFE Guide for Annui-

tant and Survivor Benefits.

*(Note) This guide should be kept with important papers and be sure to notify someone of its location.*

**NARFE F-18 – Requisition for Printed Supplies can be used to order the F-76 and other forms for members.**

### Death Benefits Procedures

Every Service Officer should have a copy of the latest issue of **NARFE Form FH-10, Service Officer Guide**. Chapter 3 of the guide provides the details of what a Service Officer should do to assist and insure that action is taken promptly. The Service Officer should inform members that when an annuitant or surviving spouse dies, three basic steps must be taken immediately.

- \* Notify OPM of annuitant's or surviving spouses death; include annuitant's or surviving spouses name, CSA claim No. and date of death. If annuity has been sent to a bank or other financial institution, they should be notified simultaneously. (See page 12-13 in Chap. 3 of Guide for sample notification letters or format).

- \* Return any uncashed Treasury checks and/or uncredited payments sent to a financial institution, and

- \* Obtain copies of the death certificate.

(Only enough for example for OPM, FEGLI, SSA, other insurance companies)

It should be noted that benefits such as survivor annuities and group life insurance are not automatically paid upon the death of an annuitant; an application must be completed. It should also be noted that there is no lump sum payment of annuitants' retirement contributions to a surviving spouse if he/she is to receive survivor benefit annuity – nor is a lump sum of the annuitants retirement contribution payable to the estate, if the annuitant has been retired for over three years.

The Service Officer can offer assistance to the survivor during their time of need by doing the notification to OPM by E-mail, telephone call or fax. This help will minimize possible processing delays at OPM and will expedite the receipt of benefits for the survivor or their estate.

Also don't forget about having or updating the Designation of Beneficiary Form for Federal Employee's Life Insurance, SF-2823. New forms must be requested from OPM. A copy on file with the application for death benefits will expedite the processing and receipt of benefits.

## FEDERAL EMPLOYEES RETIREMENT SYSTEM (FERS)

FEAR's was the name given to this retirement system in the beginning because many knew nothing about the program. In this issue and other issues more information will be included about the FERS system.

First of all the FERS system is a three-tiered retirement plan. There are three components in this program. Each of the following components represents 1/3 of an employee's retirement plan which gives a strong financial foundation. Included are:

- \* Social Security Benefits
- \* Basic Retirement Benefit Plan
- \* Thrift Savings Plan (TSP)

Employees pay full Social Security Taxes; plus 1% of their salary for Basic Retirement Benefits; and the employee can make contributions to the TSP up to 10% of basic pay with a 5% matching government contribution. This is a critical 1/3 of the employee's retirement plan.

Retirement Age for a FERS employee is similar to CSRS except FERS retirees must meet a "Minimum Retirement Age"

depending on year born. For example:

If born before 1948 MRA = Age 55  
If born in 1965 MRA = 56 & 2 mo.

Future issues will include a few differences between FERS and CSRS. Service Officers have details on the FERS System in the "Green Book" and the NARFE Service Officers Guide distributed at California Federation Training Sessions. Please notify the Chair if copies of the "Green Book" are needed.

# N.A.R.F.E SERVICE OFFICER FOR SERVICE (SOS) NEWSLETTER

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Service is Our Federal  
Personnel Business



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## NEW NARFE MEMBERSHIP INCENTIVE PROGRAMS

Yes the time has come to pay attention to the serious reduction in our NARFE membership figures. In the past 5 years, membership has decreased from 441,000 in 1996 to 409,000 members at the end of 2000. At the San Diego National Conventions members voted to establish incentive programs to benefit membership recruitment.

At our Federation Convention in Redding we were provided with comprehensive, innovative plans developed by the National Executive Board (NEB) and designed to attract new members from the current workforce.

Chapter President's will provide more details of the plans. Information about the plans is therefore summarized for you to

be aware of at Pre-Retirement seminars and at Service Centers.

**For Current Federal Employees** – a reduced fee program for one, two or three years. Spouses will be eligible to join at **NO ADDITIONAL COST**. The fees would be as follows:

**\* One year fee: \$20**

(vs. current \$25 first year fee)

**\* Two year fee: \$35**

(vs. \$40 dues plus 2 yrs. Of chapter dues)

**\* Three year fee: \$45**

(vs. \$60 dues plus 3 years of chapter dues)

On renewal, as long as the member is a current federal employee, they can renew indefinitely based on the above structure and their spouses would continue as free

members. This program is scheduled to be implemented about August 1, 2001

**For future retirees:** - **FREE Six Month Membership** – Twice yearly NARFE mails information through OPM Mailing to approximately 48,000 annuitants and survivor annuitants. To increase the number of returns, the NEB approved a free six- month membership that includes spouses.

New members gained through the OPM direct mail process will be assigned to chapters based on zip codes.

This program is scheduled to be implemented on or about September 15, 2001 for the Fall OPM mailing.