

## DIRECTORY OF TOPICS COVERED IN SOS NEWSLETTERS

### **AGING**

- 5 Ways to Help Your Aging Parents, Page 4 & 5, January 2013, Page 4 & 5 of June 2014
- Actuarial Reductions – Present Value Factor, Page 6, June 2014

### **ALZHEIMER'S**

- Alzheimer's Information, Page 4-5 of January 2008

### **ANNUITY CHECK**

- Why was my 2011 Annuity Check reduced?, Page 3 of March 2011

### **BLOG- NARFE Retirement Services**

- New Blog (weblog) by NARFE Retirement Services, Page 2 of April 2008

### **CALIFORNIA LAWS**

- New laws effective July 1, 2007, Page 4 of October 2007

### **CHILDREN SURVIVOR BENEFITS**

- Information about benefits for Disabled child, page 7 of April 2010

### **COST OF LIVING ADJUSTMENT (COLA)**

- How COLA Determined for CSRS & FERS employees, Page 3 of April 2008
- Current Cost of Living Adjustments (COLA), Page 3 of November 2011
- 2013 COLA, Page 3 of January 2013; 2015 Cola, Page 3 of November 2014
- Issues – Regarding Chained Consumer Price Index (CPI), Page 5 of July 2013
- Prorated CSRS & FERS COLA effective 12/1/13, Page 4 of December 2013

### **COURT ORDERED BENEFITS**

- General Information, Page 3 of August 2005

### **CURRENT FEDERAL EMPLOYEE INFORMATION**

- Setting Retirement date, Forms needed and Documents, Page 11 of April 2012

### **DEATH BENEFITS**

- OWCP death benefits, Page 3 & 4 of November 2005
- Normal Order of Precedence, Page 3 of January 2006
- Death Benefits, Page 2 of August 2006
- Preparation before Death, Page 2 & 3 of August 2006
- Notification of Death of Annuitant, Page 6 of April 2007
- Change in OPM Procedures to Report a Death, Page 5 of July 2013

### **DEATH OF A SPOUSE**

- Executors Checklist- Websites, Page 4 of April 2004
- Number of Copies of Death Certificates, Page 3 of July 2004
- Procedures for reporting Death, Page 4 of December 2004
- Action required & Letter to OPM, Page 2 & 3 of February 2005
- Notification of Death of Spouse, Page 2 of February 2005
- Death of Spouse, Page 4 of January 2007, Page 4 of June 2014

## **DEFERRED RETIREMENT**

- For FERS employees, Page 3 of February 2005

## **DENTAL & VISION INSURANCE (FEDVIP)**

- Federal Dental & Vision Insurance, Page 3 of January 2008
- Federal Dental & Vision Program to Expand, Page 3 of July 2013

## **DESIGNATION OF BENEFICIARY**

- General Information, Page 2 of July 2004
- General Information, Page 3 of May 2005
- General Information, Page 4 of January 2007
- Designation of Beneficiary Information, Pages 5-9 of January 2013; Page 3 of July 2013

## **DIVORCE DECREE**

- SSA for Divorced Wives, Page 3 of December 2003
- See Court Decree in OPM Federal regulations Chapter

## **EMPLOYEE EXPRESS**

- OPM Help Desk, Page 3 of January 2008
- Q & A on Employee Express issues, Page 5-7 of April 2010

## **ESTATE PLANNING**

- Estate Planning- the obvious, Page 4 of August 2006
- Top Ten Estate Planning Mistakes, Page 6 of January 2008
- Estate Planning Resources from Federal Daily, Page 5 of July 2011
- Estating the Obvious, Page 5 of December 2013

## **FEDERAL EMPLOYEES GROUP LIFE INSURANCE (FEGLI)**

- Living Benefit, Page 3 of December 2003
- Premium increase, Page 2 of April 2004
- New FEGLI Option B premium, Page 4 of February 2005
- Question re: FEGLI – divorce decree, Page 6 of November 2011
- FEGLI Calculator – How to compute insurance value, Page 6 of December 2013
- How much FEGLI Insurance do I have?, page 7 of November 2014

## **FEDERAL TAX**

- Withholding Calculator, Page 3 of January 2008
- 2010 Federal Tax Withholding, Page 3 of January 2010
- Taxation of Federal Retirement Benefits, Page 3 of July 2010

## **FEDERAL EMPLOYEES RETIREMENT BENEFITS (FERS)**

- Deferred Retirement, Page 3 of February 2005
- FERS System information, Page 2 of January 2007
- Effects of Retirement Refund on FERS annuity, Page 4, July 2009
- Sick Leave Credit for FERS – Proposed Regulations, Page 2 & 3 of July 2009
- Sick Leave Credit for FERS Annuity, Page 4 of January 2010

## **FEDERAL TRADE COMMISSION**

- FTC Consumer Alert , Page 4 & 5 of October 2007

## **FUNERAL ARRANGEMENTS**

- Making funeral arrangements – Page 4 of April 2004
- Be Prepared for Life's Event, Page 4 of December 2004

## **GOVERNMENT PENSION OFFSET AND WINDFALL ELIMINATION ACT PROVISIONS**

- General Provisions, Page 3 of September 2002
- GPO & WEP provisions, Page 3 of May 2005
- GPO regulations, Page 2 & 3 of January 2007
- GPO regulations, Page 4 of March 2009
- GPO & WEP Effect on Social Security benefits Page 6 of July 2009.

## **HEALTH INSURANCE**

- Rules for Suspension vs. Cancellation, Page 4 of January 2003, Page 8 of October 2009
- Open Season, Page 2 of December 2004; Page 6 of August 2012
- Alert for members with Health Net, Page 4 of April 2008
- Health Care Tax Bill, Page 2 of May 2005
- New Dental & Vision Benefit Program, page 4 of April 2007
- New Kaiser Health Benefits Enrollment Codes, page 3 of January 2010
- Health Care Reform Bill – Timelines, Pages 7 & 8 of April 2010
- Age Change Effective Date for Dependent Child, Page 4 of July 2010
- Health Insurance Coverage – Re: Medicare Part B , Page 5 & 6 of July 2010
- Health Care Reform Act – Detail. Pages 7 & 11 of July 2010
- Children’s coverage till age 26, Page 3 of November 2010
- Q & A – Two Federal Health Benefits Plans, Page 5 of July 2011
- Insurance Programs 2012 Plan Information for California, Pages 3 and 4, 2011; Page 3 Of August 2012
- FEHBP Carrier Conference Information, Page 4 of August 2012.
- OPM talks to new Carriers for FEHBP, Page 3 of April 2012
- Affordable Care Act (ACA) – Obama Care, Page 5 of December 2013
- FEHBP Option – Self Plus One, (Jan. 2016), Page 4 of June 2014
- Q & A – Re Loss of Coverage under nonfederal Health Plan, Page 6 of November 2014
- Health Care Premium Increase for 2015, page 7 of November 2014

## **INCOME TAX INFORMATION**

- Tax on Disability retirement income & questions – Page 5 of December 2004 and 2005
- Excluding Tax-free portion of Annuity – Page 6 of August 2012
- Important notice regarding 2013 Income Tax Withholding, Page 4 of July 2013

## **INDIVIDUAL RETIREMENT ACCOUNTS (IRA’S)**

- Distribution information, Page 4 of April 2004

## **IRS PUBLICATION**

- Publication 721 – Tax Treatment of Retirement Contributions, Page 4 of May 2006; page 3 of November 2010.
- IRS Warning about Phone Scams, Page 6 & 7 of December 2013

## **KAISER-PERMANENTE HEALTH PLAN**

- New Kaiser contact for meeting presentations, Page 4 of April 2008

## **LEGAL TERMS**

- Power of Attorney, Durable Power of Attorney and Guardianship or Conservatorship, Page 5 of March 2011

## **LEGISLATIVE REPORT**

- Call to Action by Ellen Rafferty, Page 6 of August 2012

## **LIFE EVENTS PUBLICATION**

- Information regarding Life Events, Page 4 of December 2013

## **LONG TERM CARE INFORMATION**

- LT Care Insurance Program – Complete Info on LTC, Page 2 of April/June 2002
- LT Care Questions, Page 3 of September 2002
- LT Care Information, Page 3 of January 2003
- LT Care Information, Page 3 of February 2005
- Nursing Home Reform, Page 2 of May 2006
- LTC Costs, Page 6 of January 2008
- The basics of LTC Insurance, Page 4 of April 2008
- LT Care for Same-Sex Partners, Page 3 of November 2010
- Long Term Care Guide – (Open Season 4/4 to 6/24/2011), Page 5 of March 2011
- Long Term Care to Cost More than Baby Boomers Thought, Page 4 of July 2013

## **MARRIAGE AFTER DEATH OF SPOUSE**

- Rules in the case of remarriage, Page 4 of January 2007

## **MEDICARE**

- Medicare Cuts, Page 4 of January 2003
- Medicare Prescription Benefits, Page 3 of April 2004
- Benefits, Page 2 & 3 of July 2004
- Medicare Saving Program, Page 3 of December 2004
- Medicare issues, Page 3 & 4 of May 2005
- Medicare Part D provisions, Page 4 of September 2005; Page 4 of August 2006
- Medicare Information (detailed), Page 6 & 7 of July 2010
- Medicare Helps with Ambulance Service, Page 4 of November 2005
- Should I sign up for Medicare, Page 2 of November 2005 and Page 2 of January 2006
- Medicare Premium, Page 5 of May 2006; 2010, Page 4 of January 2010
- Medicare Part B – New Rules, Page 5 of January 2007; Page 6 of July 2010; Pages 4-6 of November 2014
- Mastering Medicare provisions, Page 5 of April 2008
- Medicare Pilot Project for FEHBP, Page 4 of 2010 of November 2010
- Medicare and Medicaid Information, Page 3 of November 2010; Page 3 of July 1, 2011
- Medicare Plans Shake-up, Page 4 of November 2011
- Centers for Medicare & Medicaid Services (CMS), Page 5 and 6 of November 2011; Page 3 of August 2012
- Medicare Premium for 2013, Page 3 of January 2013

## **MEDICAL SAVINGS ACCOUNT (MSA)**

- NARFE's opposition to OPM proposed MSA, Page 2 of April 2008

## **MEMBER INFORMATION FORM**

- Member Information for Death notification to OPM, Pages 5 & 6 of January 2006

## **MILITARY PAYBACK**

- Catch 62 Provisions, Page 3 of September 2005

## **MILITARY RECORDS**

- General information, Page 2 of December 2003

## **NARFE FORMS**

- Member Information Form, Pages 3 & 5 of December 2003
- NARFE Forms, Page 2 & 3 of December 2003; and Page 4 of December 2004

- NARFE Life Insurance Info, Page 4 of May 2006

### **NARFE FORMS (cont)**

- NARFE Dues Withholding, Page 4 of July 2010
- NARFE Mainstream News, Page 6 & 7 of June 2014

### **NORMAL ORDER OF PRECEDENCE**

- Order of Precedence, Page 3 of January 2006

### **NURSING HOME**

- Nursing Home Info, Page 3 of December 2004
- General Information about Nursing Home & Needs, Pages 3 – 5 of February 2005
- **MARSH** – NARFE Short-Term Insurance Plan, Page 6 of March 2011; Page 4 of July 2011.

### **OFFICE OF PERSONNEL MANAGEMENT (OPM)**

- Meeting deadlines set by OPM, Page 4 of July 2004
- Automatic Response from OPM, Page 4 of November 2005
- OPM Automated Telephone System, Page 2 of August 2006
- OPM Modernization of Retirement Records, Page 5 of March 2009
- OPM Streamlines Organization, Page 4 of January 2010
- OPM Tools, Page 5 of April 2010
- New Director of OPM, Page 3 of December 13
- New OPM Secure Email System, Page 7 of June 2014

### **OPTIONAL INSURANCE**

- Should I continue coverage, Page 3 of January 2008

### **PART-TIME SERVICE**

- Part-time Service Ruling by Merit System Protection Board (MSPB), Page 7 of October 2007
- CSRS works allowed to phase down to part-time status, Page 4 of January 2010.

### **PERSONAL IDENTIFICATION NO. (PIN)**

- PIN Number Information – UPDATE - page 3 of June 2014, Page 3 of November 2014

### **PHASED RETIREMENT**

- Phased Retirement update, page 7 of November 2014

### **POSTAL SERVICE**

- Postal Service Buyouts, Page 6 of November 2014

### **PUBLIC INFORMATION – LEGAL**

- This is All Legal Public Information, Page 7 of March 2011

### **PUBLICATIONS/FORMS INFORMATION**

- List of Pamphlets, Publications and Forms – available from OPM.gov, Page 7 of November 2010

- 5 -

### **QUESTIONS AND ANSWERS ON BENEFITS (BOTH CSRS & FERS)**

- Question regarding Retirement Pay, Beneficiary Changes, FERS Retirement Supplement – Earning Test; Military Buy Back; TSP vs. Annuity, Social Security Link to CSRS, Page 4 & 5 of November 2010.

### **REPRESENTATIVE PAYEE**

- Procedures for getting designation, Page 4 of May 2006

### **REEMPLOYED ANNUITANT**

- Rules , Offset and COLA information, Page 5 of July 2009; Page 6 of November 2010

### **RETIREMENT CONTRIBUTIONS**

- Effect of refund of FERS contributions, Page 4 of July 2009.
- How Excess Retirement Contributions Works, Page 4 of July 2010

### **REMARRIAGE PROCEDURES**

- OPM notification procedures, Page 2 of May 2006
- New spouse (Q & A), page 3 of August 2006

### **RULES AND REGULATION FOR CURRENT FEDERAL EMPLOYEES**

- General Information, Page 2 of August 2005

### **SCAMS AND FRAUDS**

- Avoiding Creative Scams and Frauds, Page 7 of March 2011, Page 6 & 7 of April 2013
- Consumer Action, Page 4 of April 2013
- A Call for Action, Page 5 of April 2013
- Debit Card Advice, Page 7 of April 2013
- IRS Warning about Phone Scams, Page 6 & 7 of December 2013

### **SECRET SERVICE HEALTH ASSOCIATION**

- Benefit information, Page 5 & 6 of February 2005

### **SERVICE OFFICER (SO) RESPONSIBILITIES**

- News items for Service Officer's, Page 3 of December 2003
- Questions and Answers for Service Officer's, Page 3 of December 2004
- Service Officer Guide, Page 3 of July 2004
- Service Officers Responsibilities, Page 4 of January 06; Page 6 of January & October 2007
- The Visible Service Officer, Page 3 of August 2006, Page 7 of December 2013
- What's In It for me? Page 6 of April 2008
- Tip for Service Officers, Page 3 & 4 of June 2014
- Training Videos for Service Officers, Page 4 of November 2014

### **SICK LEAVE CREDIT**

- Proposed change in FERS Sick Leave Credit, Page 2 of March 09
- Status on proposal in FERS Sick Leave Credit, Page 2 of July 2009; Page 2 of October 2009

### **SOCIAL SECURITY INFORMATION**

- SSA Benefits & Earning info – Pages 2 and 3 of September/November 2001
- Substantial Earns – Page 3 of January 2003
- Website Information Page 3 of December 2003
- SSA Benefits – Page 2 of July 2004 and Page 2 of August 2005

- Tax questions for SSA – Page 3 of December 2004
- Proposed Rules on Use of Social Security Numbers, Page 5 of April 2008
- Timing for applying for Social Security benefits, Page 7 of April 2008
- Social Security Overpayment – Source for Help – Page 6 of March 2011; Page 5 of July 2011.
- New Social Security Card Procedures, Page 3 of July 2013

### **SUCCESSOR TRUSTEE**

- Risks and Liabilities, Page 4 of January 2008

### **SURVIVOR BENEFITS**

- Guide for Annuitants and Survivor Benefits, Page 4 of September/November 2001
- Survivor Benefits Information, Page 3 of January/March 2002
- Survivor Benefits Information, Page 4 of April 2003
- Annuity for new spouse, Page 4 of April 2004
- OPM notification – Express Pay, Page 3 of July 2004
- Rules and Regulation re: Survivor Benefits, Page 2 of September 2005
- Survivor Election, Page 3 of January 2006
- Events that terminate Survivor Benefits, Page 5 of May 2006
- Time Limit to provide Survivor Benefits, Page 3 of August 2006
- Form F-100, Be Prepared for Life's Events, Page 6 of April 2007
- Question & Answer Re: Survivor Benefits, Page 5 of July 2011

### **TAX INFORMATION**

- Plan Ahead for Benefits Tax Implications, Page 4 of November 2011
- Statement of Annuity Paid, CSA 1099R, Page 3 of January 2013
- Tax Questions, Page 8 & 9 of April 2013

### **THRIFT SAVINGS PLAN**

- Thrift Savings Plan Withdrawal Options, Page 6 of October 2007.
- Proposal to Allow Deposit of Unused Dollars into TSP, Page 3 of April 2010
- Question Re: Trust for Thrift Savings Plan Funds, Page 4 of July 2010
- Thrift Savings Plan New Web Site, Page 5 of March 2011
- TSP L 2010 Fund to Close, Page 5 of March 2011
- Thrift Savings Plan – New Web Site, Page 3 of July 2011
- TSP Question re: Withdrawals, Page 6 of November 2011
- TSP Enrollment Changes, Page 9 of November 2014

### **TRI CARE FOR LIFE**

- General Information, Page 2 of December 2004
- Medicare Pt. B Enrollment Assistance for Tri Care Benefit, Page 4 of February 2005
- Tri Care Benefits, Page 4 of February 2005
- Tri Care Open Season Info, Page 4 of September 2005
- Tri Care for Life for Military Retirees, Page 3 of January 2007

- 7 -

### **TRI CARE FOR LIFE (cont)**

- Tri Care New Pharmacy Discounts, Page 3 of October 2009
- Tri Care Affirmative Act, Page 4 of April 2010
- Tri Care Tax Change, Page 5 of July 2010
- Tri Care conforms to Most New Health Care Provisions, Page 4 of November 2010

- Tri Care Updates Web site Design, Page 4 of November 2010
- FEHBP and Tri Care for Life, Pages 4 and 5 of November 2011

**U.S. CENSUS – 2010**, Page 3 of January 2010

### **U.S. POSTAL SERVICE**

- Postal OIG Estimates USPS Could Recover \$142 Billion, Page 4 of March 2011
- Postal Service Announcement, Page 8 of July 2013

### **VETERANS ADMINISTRATION**

- VA Claim Tips, Page 3, March 2009
- VA Websites, Pages 3 and 8 of March 2009
- New rules on Pension Benefits, Page 4 of March 2009
- House Passes Bill to Grant Veteran Status to Guard, Reserve Members, Page 4 of March 2011
- Grants for Homeless Vets, Page 7 of March 2011
- New listing of VA websites, Pages 2 and 3 of November 2011

### **VOLUNTEERING**

- Advantages of Volunteering, Page 6 & 7 of July 2013

### **WEB SITES OF INTEREST**

- New Web Sites, Page 2 of October 2007
- New Web Site, Page 2 of April 2008

### **WORKERS COMPENSATION (OWCP)**

- General Information, Page 2 of April 2004
- OWCP Death Benefits, Page 4 of July 2004
- General Information, Page 4 of September 2005

### **PROFILE OF OLDER AMERICANS**

- Profile of Older Americans-2009, Page 5 of January 2010