

NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES
SAN FRANCISCO
CHAPTER 65
SENTINEL

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Meets 3rd Wednesday each month, Odd Fellows Hall, 26 – 7th Street, near Market, SF

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SEPTEMBER 2008 NEWSLETTER

THERE WILL BE NO REGULAR MEETING THIS MONTH.

JOIN US ON OUR OUTING TO LARKSPUR LANDING

CALENDAR OF EVENTS

SEP 7-12 30TH BIENNIAL NARFE NATIONAL CONVENTION IN LOUISVILLE, KENTUCKY
SEP 17 FERRY TRIP TO LARKSPUR LANDING WITH LUNCH AT THE MARIN BREWING COMPANY
OCT 11 ALZHEIMER'S MEMORY WALK ON TREASURE ISLAND
MAY 1-3-2009 2nd CSFC BIENNIAL NARFE CONVENTION IN CONCORD, CALIFORNIA

PRESIDENT: JANE RAMOS, 875 SANCHEZ ST., SF, CA. 94114; 826-3337 jecramos@sbcglobal.net

GREETINGS AND CONGRATULATIONS TO ALL CHAPTER MEMBERS WITH BIRTHDAYS AND/OR

ANNIVERSARIES IN SEPTEMBER... We hope that many of our members will be able to join us on our *September 17, 2008 jaunt to Larkspur via the Larkspur ferry! We'll be leaving the dock on the 10:10 am ferry, arriving in Larkspur at 10:45 am.* A short walk over the highway on the pedestrian walkway brings us to Larkspur Landing - a

pretty grouping of stores and restaurants with great weather. We'll have lunch at the Marin Brewing Company, a casual restaurant of the pub sort, and then return on an afternoon ferry. Ferries run about every 30 to 40 minutes, so you can stay as long as you like. We'll meet at the Ferry building in San Francisco, at the Sausalito/Larkspur ferry dock. Just look for the Mahatma Gandhi statue and we'll be gathering there. (Be sure to get there a little early, so you can buy your ticket.) The one-way cost is \$7.45 but it's only \$3.70 for the over -65 crowd. The ferry crosses between Alcatraz and Angel Island - so you'll get a very nice view of the most scenic part of the bay. Try not to miss this Fun Day!

We'd like to publicly thank Lorena Lance, Project Manager for FEHBP at Kaiser Permanente (No. Calif.) who gave us an excellent presentation on the Senior Advantage Program at our August meeting. The subject generated a lot of interest from Chapter 65 members, and we also thank the members who attended and asked lots of good questions. We sometimes learn as much from the questions and observations as we do from a presentation itself.

As your Chapter 65 delegates prepare to attend the National Convention in Louisville, Ky. from Sept 7 to 12, we hope you will let us know your concerns about NARFE and how it is being managed. We will be sure to let your ideas be heard. Attending the convention to represent Chapter 65 will be Martha Raup, Dianne Joseph, Fran Chan, Jesse Ramos and I. Please call us to let us know what issues you think should be brought up at the convention. A few of the proposed resolutions are discussed on page 43 of the August NARFE issue. And you can also review the proposed resolutions on the main NARFE website. And we are also available by email -- which may be a better way to contact us this month, as some of us will be traveling.

Thanks for supporting NARFE -- it's one of the smartest things you do.

ALZHEIMER'S: JESSE RAMOS; 875 SANCHEZ ST., SF, CA. 94114; 826-3337

The Chapter wishes to publicly acknowledge and thank Laura Santiago for her generous contribution to the NARFE-Alzheimer's Research fund as well as the Alzheimer's Association, and also Alma Harris for her generous contribution to the NARFE-Alzheimer's Research fund. As many of you know there has been some encouraging news lately on efforts to find a cure for this illness and to expand services to afflicted individuals and their families. Your donations have made this progress possible. As I mention in every newsletter, if you wish to make a donation to support programs and services to individuals and families coping with Alzheimer's disease, as well as supporting research efforts to find a cure, please make your donation check payable to "Alzheimer's Association" On the other hand, if you wish your donation to be used solely to support research efforts into finding a cure, please make your check payable to "NARFE-Alzheimer's Research". To insure that your contribution is correctly acknowledged as coming from a NARFE chapter 65 member write "NARFE-Chapter 65 in the memo section of your check. Mail your donation to me at the above address; I'll forward it to the Alzheimer's Association.

ALZHEIMER'S ASSOCIATION MEMORY WALK: Mark your calendars now so you won't forget to attend the ***Memory Walk on Treasure Island on Saturday, October 11, at 9:30 AM.*** This is your chance to publicly show that you support the Alzheimer's Association's efforts to find a cure for Alzheimer's. There will be thousands of folks, young and old, walking on Treasure Island that day in support of finding a cure. You can be a part of this important event. I asked in the July newsletter if there was a member willing to act as a contact person for NARFE members who would prefer to participate with other NARFE members as a group, or in a team. Unfortunately, no one has volunteered - yet. If you'd just like to participate in the Walk, or if you're willing to lead a NARFE Memory Walk Team on October 11, please contact me.

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SEPTEMBER 2008

Remember....RECRUITING is everyone's job!

Visit OUR CHAPTER 65 WEB SITE: (<http://www.narfe65.org>) for more Chapter information, photos, archived newsletter, etc. NATIONAL WEB SITE: (<http://www.narfe.org>); CSFC WEB SITE: (<http://www.csfcnarfe.org>)
NARFE DUES: Currently National Dues are \$29.00 and Chapter 65 Dues are \$8.00 annually. Mail check for the full \$37.00, along with your DUES RENEWAL NOTICE, to NARFE, Membership Services, 606 Washington St, Alexandria, Va. 22314-1914.

SERVICE OFFICER: DAVID GARCIA 510 235-7750

Important numbers: OPM 1-888-767-6738 (Administrative Problems); NARFE 1-800-456-8410 (Membership Problems); SOCIAL SECURITY 1-800-772-1213 (Life Cycle Problems); LTC 1-800 582-3337 (For Applications and Information Kits); OPM Toll Number 1-724-794-5216).

TREASURER'S REPORT: JESSE RAMOS 826-3337

Balance at 6/30/08	\$6,479.89
Income	\$ 545.22
Expenses	\$ 775.27
Balance at 7/31/08	\$6,249.84

LEGISLATION: BEATRICE BERTWELL; 650-754-9962

The Office of Personnel Management has encouraged Federal insurance carriers to create separate health plans for Medicare-eligible Federal annuitants. OPM has also called on them to provide enhanced hearing benefits for adults, including professional services and hearing aids. OPM did not ask carriers to increase co-payments, coinsurance, or deductibles or reduce coverage. However, NARFE is concerned about OPM's plan to "offer an alternative choice for Medicare-eligible enrollees as a 'suboption' within their existing plan option. NARFE President, Margaret Baptiste said: "We are troubled that a plan specifically created for Medicare-eligible federal annuitants could open the door for separately rated retiree plans in the future with substantially higher premiums than other FEHBP plans." Here is how sub-option plans would work. The employee's premium share and coverage would not change. Part of the employee's and the Government's share of the plan premium would be placed as a "credit" in a "pass-through account." Credits in such an account could only be used to pay for all or part of Part B, Part C, or Part D coverage.

The Office of Personnel Management is promoting sub-option plans to lower Government health plan costs. As Medicare Part B premiums approach \$100 a month (They amount to \$96.40 in 2008.), some beneficiaries are dropping Part B. Using the proposed sub-option accounts to pay all or part of the Part B premium could help make the coverage affordable for some beneficiaries. OPM believes the pass-through accounts in the sub-option plans could help to contain health plan costs by encouraging annuitants to join Part B. The success of OPM's proposal depends on whether the sub-option would actually persuade annuitants who don't participate in, or plan to join, Medicare to pay Medicare B premiums.

SUNSHINE: EDITH HIGA; 566-7358

We offer our prayers and condolences to the families of ***Celia Gersco, Fred J Perata and John A Pullin.***

MEMBERSHIP: HERMAN BRACEY; 668-2337

We had several new faces at our August meeting, ***Leslie Ching, John Dale, Michael Crahan and Gary Gumns.*** Michael and Gary were accompanied by their friend and NARFE prospect Richard Brown. The first-timers had a number of good ideas and insights that they were willingly shared. It once again demonstrated that greater membership participation allows us to see issues from a different perspective and move the discussion forward. Current Chapter 65 membership stands at 764; eleven members failed to renew since our last newsletter.

NARFE-PAC:Hermtaps@sbcglobal.net; (415) 668-2337

Once again I wish to thank all chapter members who have made contributions to NARFE-PAC, and offer to recognize them in the Sentinel if they so desire, just give me a call or e-mail me and I will see that it happens.