

NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES

SAN FRANCISCO

CHAPTER 65

SENTINEL

HERMAN BRACEY, EDITOR

Meets 3<sup>rd</sup> Wednesday each month, Historic Odd Fellows Hall, 26 – 7<sup>th</sup> Street , near Market, SF

**PRESIDENT**

Jane Ramos  
826-3337

**1st VICE PRES**

Martha Raup  
3334-6380

**2nd VICE PRES**

Donald Enochson  
566-6408

**SECRETARY**

Martha Raup  
334-6380

**TREASURER**

Jess Ramos  
826-3337

**EDITOR**

Herman Bracey  
668-2337

**EXEC BOARD**

David Garcia  
Donald Enochson  
DorisMarie Hagopian

**SERV OFFICER**

David Garcia  
510 235-7750

**MEMBERSHIP**

Herman Bracey  
668-2337

**LEGISLATION**

Beatrice Bertwell  
650 754-9962

**STATE LEGISLATION**

Charles Minster  
387-9545

**PUB. RELATIONS**

Leslie Ching  
641-6245

**AUDIT & BUDGET**

Dianne Joseph  
334-6380

**PROGRAM**

Fran Chan  
771-7892

**SUNSHINE**

Edith Higa  
566-7358

**ALZHEIMER'S**

Jess Ramos  
826-3337

**TELEPHONE**

DorisMarie Hagopian  
776-5199

**BINGO TRES**

Joseph Smith  
650 755 -8261

**WEBMASTERS**

Dianne Joseph  
Martha Raup  
334-6380

**IMM PAST PRES**

Herman Bracey

**Sen Barbara Boxer**

Senate Office Bldg  
Wash DC 20510  
Phone 1 202 224 3553  
1700 Montgomery St  
SF Ca 94111  
Phone 415 403- 0100

**Sen Dianne Feinstein**

Senate Office Bldg  
Wash DC 20510  
Phone 1 202 224 3841  
1 Post St Ste 2450  
SF Ca 94104  
Phone 415 393-0707

**Cong Nancy Pelosi**

House Office Bldg  
Wash DC 20515  
Phone 1 202 225 4965  
450 Golden Gate Ave  
SF Ca 94102  
Phone 415 556-4862

**Cong Jackie Speier**

House Office Bldg  
Wash DC 20515  
Phone 1 202-225-3531  
400 S El Camino Real  
San Mateo, Ca 94402  
Phone 650-342-0300

**NARFE Hot Line**

Ph 1 866-220-0044  
White House  
Ph 1 202 234 1111  
Congress Switchboard  
Ph 1 800 839-5276

**JANUARY 2009 NEWSLETTER**

**OUR NEXT MEETING IS ON JANUARY 21, 2009 AT FOB, 90 7TH ST,  
EXECUTIVE BOARD MEETING 10:30 AM; GENERAL MEETING 1:00 PM; LOWER LEVEL RM B-040  
CALENDAR OF EVENTS**

JAN 21 - SPEAKER MARK T HEGLAND AWARD WINNING FINANCIAL ADVISOR  
MAY 1-3-2009 2<sup>nd</sup> 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 JANUARY...**Our Holiday luncheon at Sinbad's was a great success. We had a good turnout of members and guests, a beautiful day, and lovely views of the bay with passing ship and ferry traffic. Of course, the food and company could not be beat. **Our Chapter 65 officers for 2009, President - Jane Ramos, 1st Vice President & Secretary - Martha Raup, 2nd Vice President - Donald Enochson, and Treasurer - Jesse Ramos, were installed by Judy Lynn, District V Vice President.**

I believe that 2009 is going to be a very good year for Chapter 65. We're starting off with a bang, by holding our January meeting in the new Federal building at 7th and Market. We will also have an Open House for everyone including federal employees from 12 to 1pm, refreshments and snacks will be served, and we plan to discuss NARFE's mission with those who attend. If you can come, your Chapter officers will be very appreciative, as a strong showing of support from our members will help us to enroll new members. We need your help! Chapter 65 is being sponsored in the new federal building by Doug Betten, the Regional Administrator of OASAM of the Department of Labor We are most grateful for his assistance.

At 1pm, we'll hold our regular meeting, and have as a speaker, Marc T. Hegland, a Registered Investment Adviser and Accredited Asset Management Specialist He has been providing investing and retirement planning seminars since 2004 for the Federal Executive Board at Pre-Retirement Seminars, and comes highly recommended by the FEB. He has won several awards from Edward Jones Investments where he currently works. This should prove to be a very interesting talk, especially at this time of so much economic stress. Also, we'll bring you up to date on current NARFE issues, including H. Ray Harrington's letter to President elect Obama regarding OPM and the Medicare employer payment.

Furthermore, I'd like to invite all our members to give us suggestions to help us improve NARFE's effectiveness and learn how Chapter 65 could be more helpful to you. Email or call any of our officers - or send messages to our Chapter 65 website (www.narfe65.org). And please step forward to offer your services. Remember, "None of us is as smart as all of us." - Japanese proverb.

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

Congratulations Chapter 65 for donating \$630 in 2008 to the Alzheimer's Association and to NARFE-Alzheimer's Research! A super-large thank You to the following Chapter 65 members who donated generously in 2008 to support efforts toward finding a cure for this dreaded disease, and to help those afflicted with it: **Beatrice Bertwell, Herman Bracey, Mary Brant, Robert Castleton, Florence Chinn, Alma Harris, Isai Kaufman, Miyoko Lee, Elizabeth Rieger, Laura Santiago, and Mary Taylor,**

2009, the New Year, is upon us and once again we ask for your financial support for Alzheimer's and I am sure all Chapter 65 members will continue to respond generously in their support of this worthy effort.

**The Leadership Council of Aging Organizations (LCAO)** recently sent its recommendations to the Obama Administration regarding legislative policies that will improve the lives of America's seniors. The LCAO is a consortium of prominent national aging advocacy organizations that represents millions of older Americans, and the Alliance has been and will be the chair of the organization for the twelve-month period that began on July 1, 2008. In documents available at <http://www.lcao.org/docs/121008letter.pdf> and <http://www.lcao.org/docs/121508letter.pdf>, LCAO lays out the top issues facing America's seniors and provides specific recommendations on how to best tackle these tough challenges through a proposed Executive Order. "As the first wave of 79 million baby boomers heads to retirement with less economic security than previous generations, we face the alarming prospect that many of our seniors will not have enough income to retire securely – if they can even retire at all," said **Edward F. Coyle**, Chair of LCAO and **Executive Director of the Alliance for Retired Americans**. Among LCAO's recommendations is that the Obama Administration create a White House Office on Older Adults (or the position of Domestic Policy Council Advisor on Older Adults) to develop, lead and coordinate the Administration's policy agenda on crosscutting issues that assist and empower older Americans. LCAO also recommends giving the Secretary of Health and Human Services the authority to use Medicare's bulk purchasing power to negotiate prescription drug prices, and halting the so-called "premium support" demonstration project in 2010 that would require traditional fee-for-service Medicare to compete, based on cost, with heavily subsidized private plans in certain areas. The coalition also wishes to allow early retirees to buy into Medicare, along with several other steps.

NARFE – CHAPTER 65  
651 COLE STREET APT 2  
SAN FRANCISCO, CA, 94117-2849

NON-PROFIT ORG.  
U.S. POSTAGE PAID  
Permit No. 9494  
San Francisco, CA

JANUARY 2009

**"NARFE - Your Voice in Congress"**

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).**

*Doug Betten of the Labor Dept has arranged for us to hold our January 21, 2009 chapter meeting in the new Federal Bldg 90 7th Street. The meeting will be held on the lower level in the Conference Center Room B-040. A picture ID is required to enter the building. The meeting should be listed on the building directory to your left as you enter the building. There is a staircase down to the left of the directory with elevators to the right of the directory.*

**TREASURER'S REPORT: JESSE RAMOS 826-3337**

Balance at 11/1/08	\$6,336.52
Income	\$ 387.37
Expenses	\$ 865.37
Balance at 11/30/08	\$5,858.52

**SUNSHINE: EDITH HIGA; 566-7358**

We offer our prayers and condolences to the families of **John A Brady, John L Lock, and Blanche Wolff.**

**LEGISLATION: BEATRICE BERTWELL; 650-754-9962**

The Office of Personnel Management has decided to review the Federal Employees Health Benefits Program coverage for out-of-network surgical benefits and also to allow Federal employees and annuitants until January 31 to change their health plans. The decision was made in response to calls made by NARFE and the House Subcommittee on the Federal Workforce, Postal Service, and the District of Columbia to reverse Blue Cross/Blue Shield's and OPM's decision to require Federal employees and annuitants enrolled in the insurance carrier's "standard option" to pay 100 percent for out-of-network surgical services up to a separate per episode \$7,500 catastrophic limit starting next year. BC/BS's definition of surgery includes the treatment of dislocations, biopsies, treatment of burns, and diagnostic colonoscopy and other endoscopic procedures.

BC/BS announced at a hearing that they would waive the \$7,500 nonparticipating physician co-payment for those standard option enrollees who are also covered by Medicare. Any balance owed once Medicare has made its payments would continue to be covered by BC/BS. In addition, the insurance carrier clarified that if standard option enrollees receive surgery from a nonparticipating physician due to a medical emergency, enrollees will pay 30% of the plan allowance, subject to the calendar year deductible, plus any difference between the physician's bill and the plan allowance up to \$5,000. Presently, standard option enrollees pay 25% of what BC/BS sets for a procedure performed by an out-of-network provider plus any difference between that and the billed amount. Retirees and survivors who want to change health plans must call OPM at 1-800-332-9798.

**MEMBERSHIP: HERMAN BRACEY, 651 COLE ST APT 2, SF, CA. 94117; 668-2337**

**Welcome to these new member: Carol Kiser, Donald S James, Annie Louie, Robert E Nettleton, Lynn O'Brien, and Frank J Spillman and Richard H Wong.**

Without a doubt, we are living in very sobering and unsettling times. It's clear that the world as we have known it has come to an end. With the government now printing and borrowing mind numbing sums of money, we can't help but experience more and more anxiety as we get daily doses of the deteriorating situation. As the battle of competing interest intensifies more and more we need NARFE to be there to make sure our voices and interests get to be heard.

Just remember, NARFE's strength is an active and involved membership. On Capitol Hill, in state legislatures and in communities across America, NARFE is working to provide the public with a clear understanding of federal service. NARFE is making a difference in the fight to protect and preserve the retirement and health care benefits federal employees have earned. We must all be ready, sometimes on short notice, to contact our elected officials and persuade them to stand with us when it really counts.