

NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES
SAN FRANCISCO
CHAPTER 65



SENTINEL

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Meets 3rd Wednesday each month, FOB, 90 7th St, near Market



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JANUARY 2015 NEWSLETTER

OUR NEXT MEETING IS ON JANUARY 21, 2015 AT FOB, 90 7TH ST.

EXECUTIVE BOARD MEETING 10:30 AM; 11TH FLOOR RM 11-010

GENERAL MEETING 1:00 PM - LOWER LEVEL - RM B-120

PHOTO ID REQUIRED TO ENTER BUILDING

CALENDAR OF EVENTS

JAN 21 MERCY HOUSING AMY BAYLEY, RSM, VP COMMUNITY PLANNING

FEB 18 SPEAKER FROM NASA

MAR 18 LUNCHEON AT HARD KNOX CAFE

PRESIDENT: JERRY HALL, 229 De Montfort Ave, SF, CA 94112, 412-0488, fritz1313@hotmail.com

GREETINGS AND CONGRATULATIONS TO ALL CHAPTER MEMBERS WITH BIRTHDAYS AND/OR ANNIVERSARIES IN JANUARY....HAPPY NEW YEAR to all and WELCOME to incoming Officers and Committee Chairs/Members for 2015. Thank you to all who served and supported Chapter 65 in 2014.

OPM is now beginning the implementation of the law passed by Congress and signed by the President that approved the new self-plus-one option for the Federal Health Benefit Program (FEHBP). OPM issued the proposed rule change in the federal register and is seeking comment on its plan for the new coverage option. www.federalregister.gov/articles/2014/12/03/2014-28429/federal-employees-health-benefits-program-self-plus-one-enrollment-type

program-self-plus-one-enrollment-type

"The self plus one enrollment type will be available starting in the 2015 Open Season for the 2016 plan year," OPM wrote in the proposed rule. "A self plus one enrollment will cover the enrollee and one eligible family member, designated by the enrollee." Once the rule is finalized, the FEHBP will offer three types of coverage: self; self-plus-one; and self-plus-family. OPM says under its current policies, self-plus-one enrollees should expect to have lower premiums, while those with more than one dependent should expect to pay more for insurance. "A large percentage of annuitants who currently have self and family coverage would likely benefit from a self-plus-one premium tier, resulting in mandatory savings to the government because the government share of annuitant premiums will decrease," the proposed rule stated. "As enrollees shift from self and family enrollments, OPM will closely monitor the effect on premiums for those remaining in that enrollment type. If premiums for active employees with more than one covered family member rise, there will be increasing costs to the government (assuming appropriation of necessary funds)." OPM had been hesitant to move to a self-plus-one option because it might disrupt risk-sharing inherent in the plan.

FEHBP carriers are planning to implement the self-plus-one enrollment category, starting in 2016. How it will affect the many participants in FEHBP will not be known until after the program is implemented and probably not fully until the second or third year of the plan, especially how it will affect premiums.

Most folks are unaware that congress "snuck" in the Omnibus funding bill signed on December 15th, with no real discussion or debate, a provision allowing trustees of multiemployer pension plans to cut benefits in order to remain solvent. It was drafted behind closed doors with no input from retirees and their representatives and that bill will allow trustees to cut the already earned benefits of pensions. The federal private pension law which was enacted 40 years ago gives the strongest protections to retirees and their families. Once you have earned the pension, it cannot be cut back by the arbitrary actions of employers or trustees. Congress turned back the clock on the law and wiped out 40 years of protections. They seem to want to "balance the books" on the backs of the most vulnerable, retirees. Currently the only time changes can occur to pensions is once the plan completely runs out of money, but with this new law trustees will now be cutting retiree benefits by as much as two-thirds today to save plans that may run out of funds 20 years from now. I believe this should be a concern to all retirees and not be placed into to an Omnibus bill that keeps the federal government running. Unfortunately, what happens first to private sector retirees seems to have a way of affecting all retirees

TREASURER'S REPORT: DIANNE JOSEPH, 179 CHILTON AVE, SF, CA 94131; 334-6380

Balance on 11/01/14	\$ 1186.57
Income	\$ 1219.52
Expenses	<u>\$ 378.24</u>
Balance on 11/30/14	\$ 2027.85

ALZHEIMER'S: FRANK MORELLI; 1237 Filbert Street; San Francisco, CA 94109-1713; 563-8361

Thank you to **Ana M. Chavez** for her donation to the fund. Remember, donations for Alzheimer's Research can be made anytime by completing the coupon in the NARFE Monthly Magazine or by sending a check payable to NARFE-Alzheimer's Research, (with Chapter 065 noted on the check) to the address above. Your continued generosity is greatly appreciated

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

Welcome Aboard to our newest members: ***Vivian Chan, Bonnie Kates, Rawerwan Kriengkrietch and Bertha Turnage***

LEGISLATIVE OFFICER: JON LAMPMAN 925-228-8501

The NARFE hotline summarized how NARFE successfully prevented noxious legislation from passing the last Congress in the following statement: "Faced with unprecedented assaults on the federal community, NARFE prevented reductions in current retirees' annuities (through a switch to the Chained CPI), passage of legislation adverse to the federal workforce (increased retirement contributions and reductions in federal workers' benefits) and various damaging alterations to federal employees' and retirees' health benefits. NARFE also successfully prevented a misguided postal reform bill, which included cuts that could have had an impact on the entire federal workforce, from getting consideration in the Senate." NARFE'S legislative accomplishments show the value of membership.

MERCY HOUSING – JANUARY PRESENTATION: Mercy Housing is a national nonprofit affordable housing organization leading a movement to create stable, vibrant and healthy communities for families, seniors & people with special needs. During this presentation we will be looking for answers to questions such as: Where does Mercy Housing get the money to build their new, large housing developments? What segment of the population is their housing intended to help – only the elderly, only families? What factors determine eligibility? Are there waiting lists? Also, you will be able to pose your own questions during this time.

DID YOU KNOW? If you are tired of waiting for your monthly newsletter to be delivered to your mailbox, you can get it sooner by logging on to Chapter 65 web site: <http://www.narfe65.org>, then choose "newsletters" on the left side of the page. You will then see a list of available newsletters dating back several years. Just choose the one you wish to read. The current month's newsletter is generally posted around the first of the month which is several days ahead of when you would receive it via regular postal delivery.

“NARFE – Your voice in Congress!”

Visit **OUR CHAPTER 65 WEB SITE:** (<http://www.narfe65.org>) for more Chapter information, photos, archived newsletters, etc. **NATIONAL WEB SITE:** (<http://www.narfe.org>); **CSFC WEB SITE:** (<http://www.csfcnarfe.org>)
NARFE DUES: Currently National Dues are \$40.00 and Chapter 65 Dues are \$8.00 annually. Mail check for the full \$48.00, along with your **DUES RENEWAL NOTICE**, when you receive it, to NARFE, Membership Services, 606 Washington St, Alexandria, Va. 22314-1914.

SERVICE OFFICER: DAVID GARCIA 510235-7750

Important numbers: OPM 1-888-767-6738 (Administrative Problems); NARFE 1-800456-8410 (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.