

**NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES  
SAN FRANCISCO  
CHAPTER 65**



**SENTINEL**

JOE MANGIAMELI, EDITOR

Meets 3<sup>rd</sup> Wednesday each month, FOB, 90 7<sup>th</sup> St, near Market



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**Rep. Nancy Pelosi**  
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**Rep. Jackie Speier**  
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**NARFE HOT LINE**  
Phone 1-877-217-8234

**White House**  
Phone 1-88-225-8418  
**Congress Switchboard**  
Phone 1-866-220-0044

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412-0488

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**WEBMASTER**

Dianne Joseph

**NARFE NET**

Martha Raup

**IMM PAST PRES**

Jane Ramos

**NOVEMBER 2015 NEWSLETTER**

**OUR NEXT MEETING IS ON NOVEMBER 18, 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-040**

**PHOTO ID REQUIRED TO ENTER BUILDING**

**CALENDAR OF EVENTS**

NOV 18, 2015 UNION/EMPLOYEE ASSOCIATIONS ROUNDTABLE

DEC 10, 2015 HOLIDAY LUNCHEON **BISTRO 10UN** 1130 MARKET ST

**PRESIDENT: JERRY HALL, 229 De Montfort Ave, SF, CA 94112; 415-412-0488, fritz1313@hotmail.com**

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

**ANNIVERSARIES IN NOVEMBER....**Lots of interesting things going on that affect active and retired federal

employees. Many CSRS retirees (along with other folks who have defined benefit pensions) are potentially faced with a

steep 52% increase in their Medicare Part B premiums from \$104.90 to \$159.30. This is caused by the 0% COLA for all

social security recipients as well as all federal retirees' pensions. When Social Security beneficiaries who have Part B

and have the payment taken out of their Social Security do not receive a COLA their Medicare Part B (by law) cannot be

increased if it reduces their benefit from the previous year. Approximately 30% of Part B recipients either do not get

Social Security or do not have the payment for Part B taken out of their Social Security. Accordingly, Medicare Part B

premium increases fall to these individuals who will in effect be paying for those whose premiums cannot be raised.

Obviously NARFE is concerned about this since CSRS annuitants will be hit disproportionately (as many never worked

enough quarters under Social Security to obtain it) and will see their annuities drop due to this and possible increases in

FEHBP.

The good thing is that Congress is aware of the problem. There is a bill to prevent this skewed payment for Part B. But

as usual if you think this is unfair, you need to tell someone...namely your representatives. Thus, the president of

NARFE is asking you to lend your voices to this situation. Send a letter or call your members of Congress to support the

House Bill 3696 and your senators to support Senate Bill 2148 to ensure that this premium increase for Part B is not

placed upon the backs of those not receiving Social Security. You can go to the NARFE National website and send

letters to your representatives by clicking on the article about the disproportionate increase in the Part B premiums. Just

follow the prompts about the letters. You can also call the Capitol Switchboard, toll free, at 1-866-220-0044 to request

your representative to support H.R. 3696 and S. 2148. ***(continued on back page)***

**HOLIDAY LUNCHEON:** Our annual Holiday luncheon this year will be held on December 10<sup>th</sup> at The Art

Institute's **Bistro 10UN**, 1130 Market Street (North side of Market St. near 7th Street) on the 6th floor,

San Francisco. (415) 276-4048. Lunch will be a **Caesar Salad or Mulligatawny Soup**, a choice of (**Lamb**

**Shish Kebabs, Cous Cous w/Tomatoes and Cilantro, Yogurt Sauce**); (**BBQ Beef Brisket, Mashed**

**Potatoes, Sautéed Kale**); (**Tamale Pie, Vegetables, Corn Peppers, Cornbread**) or (**Coq au Vin, Mashed**

**Potatoes, Glazed Carrots**), a dessert of **Apple Crisp or Vanilla-Cardamom Ice Cream and coffee, tea**

**or lemonade.**

Price for the including tax and tip will be \$30. **Doors open 11:45 am.** Lunch will be served at approximately

12:00 pm noon. Please send your check with the attached coupon by December 3rd, as the restaurant will

need the number of attendees that week.

===== **ALL RESERVATIONS MUST BE RECEIVED BY DECEMBER 3RD** =====

**Mail Reservation coupon and check to Jerry Hall, 229 De Montfort Ave, San Francisco, CA 94112.**

Name \_\_\_\_\_ Tel No. \_\_\_\_\_

Address \_\_\_\_\_

**CIRCLE CHOICES:** **STARTER:** *Salad or Soup*; **DESSERT:** *Apple Crisp or Ice Cream*

**ENTRÉE:** *Lamb Shish Kebabs, BBQ Brisket, Tamale Pie, Coq au Vin*

Number in Party \_\_\_\_\_ @ \$30.00 each Total Enclosed \$ \_\_\_\_\_

**Attach names of guests and their choices. Make checks payable to NARFE Chapter 65.**

**Presidents Message (continued)** There are some unique and confusing issues as a result of the new Self plus One program that was rolled out for the coming Open Season beginning November 9th through December 14th. What seemed to be a good idea might not really be that good of an idea. The providers have released their new rates (<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/>) and they are available on the OPM website. In a number of cases the rates for the Self plus One are higher than the Self plus family, so be very careful when you select your options. If you are already on the Self plus family plan, you will stay in that plan unless you change the selection during open season. Before changing, look at the rates carefully. Read as much as you can, go to the health fairs (There is one 9:00 am November 3rd in the basement of the Federal Building at 90 Seventh Street.), ask questions of your providers, and if you are still having problems with understanding your choices, feel free to contact any of your Chapter Officers. Our service officer is Dave Garcia, at 510-235-7750.

**TREASURER'S REPORT:** Current Statement Balance as of 09/30/15 - **\$1821.49**.  
Income: \$943.96; Expenses: \$836.34 (see chapter website, [NARFE65.org](http://NARFE65.org), for breakdown)

**MEMBERSHIP:** We welcome our new members **Stephen Breen and Stacey Scull** and thank **Francis J. Clark, Sonya L. Gordon, Tony Q. Mach, Jack S. Powelson and Edward Wong** for reinstating their membership. **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.

**SUNSHINE:** Our prayers and condolences to the family and friends of **Elizabeth K. Clark** and **Georgia M. Kirkpatrick**.

**LEGISLATIVE OFFICER:** A dramatic increase in Medicare premiums for some retirees is still a possibility unless legislation is passed by Congress and signed by the President. Some CSRS retirees could pay \$159.30 for Medicare premiums starting January 1, 2016. Other important legislative issues include a December 11 appropriations deadline for most Federal agencies. Congress must extend appropriations authority for most of the Federal Government before this deadline to prevent another government shutdown. Also, the debt ceiling must be raised sometime after the first of the New Year. As always, NARFE resources include a "hot line" tab making it easy to voice concerns to our elected Federal representatives.

**NOVEMBER 18, 2015 Panel on Union Employees:** A goal of Chapter 65 is to meet and partner with federal unions on common issues to protect and promote past, present, and future federal employees. This panel is a first step in this communication. Invited are:

- ◆ Bob Garcia, Bureau of Labor Statistics and President NCFLL Local 2391;
- ◆ John Beaumont, President of California State Association of Letter Carriers;
- ◆ Mike Crahan, retired Natl. Park Service and Chair, Membership Committee, NARFE Chap.65;
- ◆ Jonathon Ortino, President, NTEU Local 165 Customs and Border Patrol.

**DUES WITHHOLDING ASSISTANCE:** If you are a retired member of NARFE you can pay your association dues through **Dues Withholding**. By doing so, your yearly dues (national and chapter) are taken monthly from your annuity. It is easy to enroll in and by doing so you not only avoid receiving yearly renewal notices but you also receive a discount on your national dues. We will have someone available at the November meeting and Holiday Luncheon to answer questions and provide sign-up assistance. **Be sure to bring your Civil Service Annuity Number.**

**DID YOU KNOW?** NARFE Chapter 65 is having a fundraiser this month to help defray expenses of delegates to the State Convention (See newsletter insert for details).

**SERVICE OFFICER: DAVID GARCIA 510-235-7750**

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.

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>)

## **CHAPTER 65 FUNDRAISER**

**The upcoming State Convention will be held in Reno Nevada, August 28 – September 1, 2016.** Your help is needed to defray some of the expenses of our convention delegates. The funds raised will be used to pay the registration costs for the Chapter 65 delegates attending the convention. Any remaining proceeds from this fundraiser will be used to offset the increasing costs of printing and mailing the Chapter's monthly newsletter.

**We ask a donation of \$2.00 for a single ticket, \$5.00 for three, \$10.00 for six or \$18.00 for all twelve.** To show our appreciation for your generosity, the following prizes will be awarded:

<b>FIRST PRIZE</b>	<b>\$100.00</b>
<b>SECOND PRIZE</b>	<b>\$ 50.00</b>
<b>THIRD PRIZE</b>	<b>\$ 25.00</b>
<b>FOURTH PRIZE</b>	<b>\$ 25.00</b>

The drawing for these prizes will be held at our **DECEMBER 10, 2015 HOLIDAY LUNCHEON**. The luncheon will be held at Bistro 10UN (The International Culinary School at The Art Institute of California), 1130 Market St, San Francisco. (See newsletter for details).

**YOU NEED NOT BE PRESENT TO WIN.** Winners will be notified by mail.

Tickets stubs are on the back of this page. Please cut off the completed stubs and forward them, with your check payable to NARFE Chapter 65, **BY DECEMBER 8<sup>th</sup>** to our ***Treasurer, Dianne Joseph, 179 Chilton Av, San Francisco, CA 94131.***

As you know, we must depend upon the goodwill of our members for the financial support necessary to keep our chapter functioning. We thank you for your past support and hope we can continue to count on you at this time. I ask all Chapter 65 members to support this worthy effort. Moreover, if you are interested in attending the State Convention and representing the Chapter please let me know.

This is not a lottery. Free tickets will be available at 90 7<sup>th</sup> street during our general meeting on November 18, 2015.

Thank you for your generous assistance.

*Jerry Hall*

Chapter President

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