

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



**SENTINEL**

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



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**JUNE 2016 NEWSLETTER**

**THERE IS NO MEETING THIS MONTH DUE TO TENDERLOIN TOUR**

**OUR NEXT MEETING IS ON WEDNESDAY JULY 20, 2016 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**

JUNE 15 TOUR OF THE TENDERLOIN DISTRICT

JULY 20 PRESENTATION: NATIONAL OCEANIC ATMOSPHERIC ADMINISTRATION (NOAA)  
(SEE BACK PAGE FOR DETAILS)

AUG 17 ANN LINDSAY, DOL BENEFITS OFFICER, PRE-RETIREMENT DISCUSSION

**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 JUNE... I want to thank our NARFE members who presented at our May 18th meeting. We were fortunate to have both Janie Thomas, Regional Administrator for DOL Office of the Assistant Secretary for Administration and Management (OASAM) and Sara Russell, Executive Director of the Federal Executive Board in San Francisco. Both assist NARFE in getting out information and assistance to both active and federal employees. Janie's office sponsors our use of the federal building for our meetings and events. Sarah assists us in communicating with various federal agencies and provides us with information in which our members may be interested. She maintains a great website that is very informative about federal related events in the Bay Area ([www.sffeb.us](http://www.sffeb.us)).**

With the postal system facing ongoing deficits, the House Oversight & Government Reform Committee focused its attention in May on Postal Service reform. Committee Chairman Jason Chaffetz (R-UT) began the hearing by stating that the proposal for mandating postal retiree participation in Medicare as a condition of eligibility for participation in the Federal Employees Health Benefits Program as "one of the most key elements, biggest elements, in our drafting and coming forward with a reform package that has a vibrant and sustainable Postal Service." Postmaster General Megan Brennan testified before the committee urging "full Medicare integration for parts A, B and D, for postal retiree health plans," saying that "by requiring full Medicare integration, we will essentially eliminate the current unfunded liability of retiree health benefits." National Association of Letter Carriers President Federico Rolando also testified in favor of the change. In his testimony, Rolando described the reform: "FEHBP plans would segregate postal employees and postal annuitants into a separate risk pool and all postal annuitants would enroll in Medicare Parts A&B when they reach age 65, with an opt-out option for hardship cases. (At present, 80-90% of postal annuitants already voluntarily enroll in the two main parts of Medicare.) The proposal would also give FEHBP plans access to low-cost prescription drugs made possible by the Medicare Modernization Act (Medicare Part D plans). However, postal retirees would not have to enroll in Part D plans to gain access to these cheaper drugs. Instead, FEHBP plans would arrange to get the inexpensive drugs and the savings would help reduce FEHBP premium costs. About half the reduction in the Postal Service's unfunded liability would come from lower cost drugs; the rest from maximizing the participation in Medicare Parts A and B." Dissenting from this opinion, National Active and Retired Federal Employees Association National President Richard Thissen has sent a letter to the committee stating that "postal retirees earned their health benefits throughout long careers of service. They should not be required to pay for additional health insurance coverage as a condition of continuing to receive those benefits." NARFE does state that it "has no objection to this requirement for current employees (future retirees)." Forcing postal retirees to participate in Medicare may open the path to making Medicare mandatory for all Federal retirees, although the majority of Federal retirees age 65 and older already voluntarily participate in Medicare. Not discussed in the hearing was the possibility that this "reform" might become just the first step in removing federal retirees from FEHBP altogether as Congress wrestles with ongoing federal deficits. Already fewer private sector employees are being offered post-retirement health insurance.

**A rare event coming up this fall: an Open Season for the Federal Employees Group Life Insurance Program (FEGLI), which is the largest group life insurance program in the world. During the Open Season, employees can increase their life insurance without having a qualifying life event or needing to prove insurability. If you're getting close to retirement, you should know that in order to maintain any added coverage in retirement, the coverage must remain in effect for at least five years prior to your retirement date and you must be eligible for an immediate (as opposed to deferred) retirement.**

**TREASURER'S REPORT:**

Balance on 4/01/16	<b>\$1651.26</b>
Income	\$ 993.86
Expenses	<u>\$1634.22</u>
Balance on 4/30/16	<b>\$1010.90</b>

**ALZHEIMER'S:** 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 Frank Morelli, 1237 Filbert St, San Francisco CA 94109-1713. Your continued generosity is greatly appreciated. Also, please be assured your donation is used ONLY FOR RESEARCH.

**MEMBERSHIP:** We thank *Gerald Chan, Daniel Dea, Carol Kiser, Virginia McCarthy, Ann Nutt and Kathy Setian* for reinstating their memberships.

**LEGISLATIVE OFFICER:** Cost of Living Adjustments (COLAs) provide an important benefit to Federal government retirees under the CSRS or FERS. NARFE and Mike Causey from Federal News Radio recently published updates about this important issue. As most of us know COLA's for some retirees is based on changes in the Consumer Price Index. According to NARFE, the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) increased by 0.53 percent in April 2016. While this change may herald a COLA for 2017, the COLA calculation is based on the rise in living costs from the current third quarter of the year (July, August, September) over the previous year's third quarter. If it doesn't go up during the critical third quarter, there is no COLA. A more detailed explanation of this issue is available at: two sites:

<http://federalnewsradio.com/federal-report/2016/05/whats-on-your-menu-diet-raise-or-no-cal-cola/>  
and <http://www.narfe.org/member/articles.cfm?ID=2588>.

**NATIONAL OCEANIC ATMOSPHERIC ADMINISTRATION (NOAA):** At our July 20<sup>th</sup> meeting Rebecca Smyth NOAA West Coast Director and John Rozum NOAA Senior Coastal Management Specialist will provide us an overview of NOAA Programs, and discuss sea level rise and the Digital Coast. The Digital Coast, if you are not familiar with that term, was developed to meet the unique needs of the coastal management community. The website provides not only coastal data but also the tools, training and information needed to make these data useful. Content comes from many sources, all of which are vetted by NOAA. Data on the site ranges from economic data to satellite imagery. The site contains visualization tools, predictive tools and tools that make data easier to find and use. Please come join us for what should be a very interesting and informative presentation.

**DID YOU KNOW?:** One of the many benefits of being a NARFE member is that you can view the numerous previously recorded Webinar presentations that NARFE regularly presents. This allows members to simply watch them at their leisure but does not allow participation like the live ones do. Some of the previously recorded Webinars include: *Claiming Social Security* (Apr. 28, 2016), *Survivor Benefits: Key Decisions for Feds of All Ages* (Mar. 10, 2016), *What's YOUR Best Retirement Date* (Feb. 17, 2016), *From Federal Employee to Annuitant: Master the Process!* (Jan. 14, 2016), *FEHBP & Medicare: Make the BEST Choice* (Nov. 12, 2015), *Will You Be Ready For Retirement* (Oct. 15, 2015), and soon the May 2016 presentation on the *Thrift Savings Plan* will be available.

**VISIT our CHAPTER 65 WEB SITE:** (<http://www.narfe65.org>); **READ our NEWSLETTER ONLINE:** (<http://www.narfe65.org/newsletter/>); **LIKE US on FACEBOOK:** (<http://facebook.com/narfe65>) **VIEW our NATIONAL WEB SITE:** (<http://www.narfe.org>) and **CSFC WEB SITE:** (<http://www.csfcnarfe.org>)

**NARFE DUES:** Currently National Dues are \$40.00 and Chapter 65 Dues are \$12.00 annually. Mail check for the full \$52.00, 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 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.