

NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES SAN FRANCISCO



CHAPTER 65

SENTINEL



Sen. Kamala Harris
Senate Office Building
Washington DC 20515
Phone 1-202-224-3553
50 United Nations Plaza
Rm 5584
San Francisco CA 94102
Phone 1-916-448-2787

Sen. Dianne Feinstein
Senate Office Building
Washington DC 20510
Phone 1-202-224-3841
1 Post St Suite 2450
San Francisco CA 94104
Phone 415-393-0707

Rep. Nancy Pelosi
House Office Building
Washington DC 20515
Phone 1-202-225-4965
90 7th St Suite 2-800
San Francisco CA 94102
Phone 415-556-4862

Rep. Jackie Speier
House Office Building
Washington DC 20515
Phone 1-202-225-3531
155 Bovet Road Suite 780
San Mateo CA 94402
Phone 415-566-5257

NARFE HOT LINE
Phone 1-877-217-8234
White House
Phone 1-888-225-8418
Congress Switchboard
Phone 1-866-220-0044

**SEPTEMBER 2017 NEWSLETTER
NO MEETING THIS MONTH SEE YOU AT JOE'S CRAB SHACK
245 JEFFERSON ST, SAN FRANCISCO, CA**

CALENDAR OF EVENTS

- SEP 20 LUNCHEON: JOE'S CRAB SHACK, 245 JEFFERSON STREET AT FISHERMAN'S WHARF
OCT 18 ANN LINDSAY, DOL BENEFITS OFFICER, DISCUSSION OF THE VARIOUS FEHB PLANS
NOV 15 OPEN SEASON DISCUSSION WITH FEHB HEALTH INSURERS REPRESENTATIVES

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 SEPTEMBER...

Death of Our Oldest Member: One of our oldest chapter members, Mary C. Taylor, passed away this past month at the age of 102. Mary had a distinguished career with the Internal Revenue Service in San Francisco. Mary would call me occasionally to share her celebration of another birthday and discuss how proud she was about her federal service and proud to be a member of the San Francisco Chapter of NARFE. I will miss my calls from Mary but I will not forget her calls, her kindness, and commitment to federal service and NARFE.

2018 COLA (Estimated): The July Consumer Price Index for Workers (CPI-W) was 238.617, which is **1.52 percent above** the average CPI-W for the third quarter (July, August, September) of 2016 (235.057). Since there was a cost-of-living adjustment (COLA) issued last year for 2017, this figure will be used as the baseline to determine the 2018 COLA for federal retirees and Social Security recipients. The Consumer Price Index for August 2017 is scheduled to be released on September 14, 2017, at 8:30 a.m. (EDT). The official 2018 federal retiree COLA will be announced in mid-October 2017.

FEHB Open Season: The Office of Personnel Management (OPM) officially announced the dates for the 2017 FEHB Open Season which will run from Monday, November 13 through Monday, December 11, 2017.

Survivor Benefit Plans: I think it is good to occasionally discuss Federal benefits for both those not yet retired and those already retired. I thought I would briefly discuss the Survivor Benefit Plan under both CSRS and FERS which is solely available to a spouse or a former spouse. CSRS retirees can protect up to 55% of their pension for a spouse. It costs them just under 10% of their pension check to provide this protection for their spouse. For FERS retirees, they can protect up to 50% of their pension, and it will cost them 10% of their pension while the retiree is still living. If a federal retiree wants their spouse to be able to keep access to the FEHB program after the retiree dies, they must elect at least the minimum survivor benefit. There is a substantial difference between CSRS and FERS in this regard. For CSRS employees, the minimum that can be protected is 55% of \$22. If the survivor is receiving a check from OPM, they are an eligible family member for FEHB. For FERS employees, the minimum is much more substantial. It's 25% of the pension. There is an 18 month window after the final award for retirement that a retiree could change their mind on the benefit and the level of protection that their spouse has under this program.

(PRESIDENTS MESSAGE CONTINUED ON BACK PAGE)

Our **Wednesday September 20th** luncheon will be at Joe's Crab Shack, located at 245 Jefferson Street at Fisherman's Wharf, at **12 noon**. The F Line stops a block from the restaurant. There are other Muni lines within several blocks as well. There are numerous parking garages and meters nearby. Take the elevator to the second floor. We will have a table with a view of the Golden Gate Bridge. **The meal includes refillable pitchers of coke, lemonade, and water for the table, a choice of a starter salad or soup, a choice of one of six entrees, and a Key Lime pie dessert.** Alcoholic beverages or other items from the menu may be purchased directly from the waiter on a separate check. Please contact Jerry Hall at 415-412-0488 if you have any questions or specific dietary needs

-----Return this Joe's Crab Shack reservation coupon by **Thursday September 15**-----
Make checks (**\$25 per person** including tip and taxes) payable To: NARFE Chapter 65 and mail **coupon and check** to Jerry Hall, 229 De Montfort Av, San Francisco, 94112. Indicate **one entrée** for each name attending. Entree Choices are: **1.** Caesar Salad with Shrimp, **2.** Crab Cake Sandwich with Salad, **3.** Mahi Fish Tacos, **4.** Fish and Chips with Coleslaw, **5.** Herb Chicken with Broccoli and White Rice, **6.** Clam Strips with Salad.

1. Name _____ Entree _____ Telephone _____
2. Name _____ Entree _____ Telephone _____ Total Enclosed \$ _____

Survivor Benefit Plans (Continued): The benefit and payment cannot be dropped, assuming the spouse continues to live. If a spouse were to pass away, the retiree would stop paying the premiums from that point forward, but everything that has already been paid into the program is lost. If you remarry you have the option within two years, to establish a new survivor benefit. If you do not provide a survivor benefit for your new spouse, he or she will not receive a benefit payment after your death, will not be able to continue coverage under FEHBP, or be eligible to enroll in the Federal Long Term Care Insurance Program.

TREASURER'S REPORT:

Balance on 07/01/17	\$2406.78
Income	\$ 311.00
Expenses	<u>\$ 296.32</u>
Balance on 07/31/17	\$2421.46

MEMBERSHIP: We welcome *Raquel Baryardo, Dan Bernal, Geraldine Davis, Anne Heidi, Jeannie Huey, Breda Kiely, Patricia Kuhaiki, Jane Muir* and *Karl Spargur* to our Chapter and thank *Sandra A. Driscoll* for reinstating her membership.

SUNSHINE: Our thoughts and prayers are with the family and friends of *Mary C. Taylor* (see President's Message)

How Much Do You Know About Your NARFE-PAC? In today's political climate, we hear a lot about PACs. The NARFE-PAC is our fund-raising arm that is fighting and lobbying to protect the pay and benefits of federal employees and retirees. You'll be hearing more about the NARFE-PAC and how you can support it in our newsletter and at future meetings. Check out their website at www.narfe.org/legislation for additional information.

Pre-Retirement Seminars: The next pre-retirement seminar with BC/BS, Kaiser, GEHA, SSA, and Medicare representatives will be held on September 14th from 11:00 am to 12:30 pm at the Phillip Burton Federal Building, 450 Golden Gate, San Francisco. Prior registration is not necessary. The seminars are designed to help you learn how your FEHBP and Medicare work in retirement.

November Meeting: The FEHB Program Open Season gives us the opportunity to "fine tune" our health insurance needs for the coming year. To help you with these decisions we will have representatives from the various health insurance companies at our November meeting to brief you on their various plans and answer any questions you have regarding their products.

NARFE CHAPTER 65 OFFICERS AND COMMITTEE CHAIRS

President Jerry Hall 415-412-0488	1st Vice President Martha Raup 415-334-6380	2nd Vice President Juanita Tamayo-Lott 415-292-6221	Secretary Jane Ramos 415-826-3337	Treasurer Dianne Joseph 415-334-6380	Editor Joe Mangiameli 415-359-9644
Service Officer Pauline Jue 415-584-8141	Membership Mike Crahan 415-285-2417	Legislation Jon Lampman 925-228-8501	Public Relations Leslie Ching 415-641-6245	Audit & Budget Jesse Ramos 415-826-3337	Sunshine Sue Mangiameli 415-359-9644
Alzheimer's Frank Morelli 415-563-8361	Telephone DorisMarie Hagopian 415-776-5199	Webmaster Dianne Joseph 415-334-6380	Social Media Martha Raup 415-334-6380	Immediate Past President Jane Ramos	Program Committee Jerry Hall, Jane Ramos, Helen Rogers, Roz Itelson

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IMPORTANT PHONE 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.