

# NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES SAN FRANCISCO



## CHAPTER 65

# SENTINEL



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**White House**  
Phone 1-888-225-8418  
**Congress Switchboard**  
Phone 1-866-220-0044

## OCTOBER 2017 NEWSLETTER

**OUR NEXT MEETING IS ON WEDNESDAY OCTOBER 18, 2017**  
**EXECUTIVE BOARD MEETING 10:30 AM; AT FOB, 90 7TH ST LOWER LEVEL - RM B-020**  
**GENERAL MEETING 1:00 PM - LOWER LEVEL - RM B-020**  
**PHOTO ID REQUIRED TO ENTER BUILDING**

## CALENDAR OF EVENTS

- OCT 18 ANN LINDSAY, DOL BENEFITS OFFICER, DISCUSSION OF THE VARIOUS FEHB PLANS**  
**NOV 15 OPEN SEASON DISCUSSION WITH FEHB HEALTH INSURERS REPRESENTATIVES**  
**DEC 13 HOLIDAY LUNCHEON (TBD)**

**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 OCTOBER...**

**Protect Your Earned Benefits:** While the government is now funded until December 8, there are still significant movements toward cutting the earned benefits of federal workers and annuitants. The current budget process continues and the House Budget Committee instructed the committee with jurisdiction over federal retirement benefits to find \$32 billion in savings. Thus, we may hear as December approaches how the committee might propose these "savings." So please be vigilant and remain in contact with your elected representatives. Not speaking up is tantamount to acceptance. NARFE was founded to ensure that federal employees and retirees are respected and appropriately compensated with benefits. You are NARFE and you are those that have committed to serving the public and advocating for respect and protection of earned benefits. Why not send a letter today to your congressperson or senator and let them know that federal workers deserve respect for their service and deserve to be provided with reasonable wages and benefits. Federal workers make our nation great every day by protecting our country and its citizens, providing services, and preserving the rights of many. Trying to place more "savings" on the backs of these public servants is not the way to make our country great.

**Recruitment Efforts at Upcoming Health Fairs:** I am pleased to say that our chapter continues to recruit new NARFE members every month. So far this year Chapter members have recruited more than 25 new members. Your membership committee under the able leadership of Mike Crahan, Membership Chair, and Juanita Lott, Second Vice President, will continue an active year of recruitment by attending and passing out literature at a number of upcoming Health Fairs. Some of the larger health fairs at which we will be recruiting include: 90 Seventh Street Federal Building November 8<sup>th</sup>, 9am, VA Medical Center November 9<sup>th</sup> 9am, Golden Gate Federal Building on both November 29<sup>th</sup> and December 7<sup>th</sup> at 10 am, and The Environmental Protection Agency, November 29<sup>th</sup> at 10am. If you would like to assist the membership group, please feel free to contact either Mike or Juanita. Their contact information is located in this newsletter.

**Survivor Annuity Benefit Plans:** One of our members contacted me recently to share his story about Survivor Annuity Benefit Plans. He believed that making an adjustment to his plan could be beneficial. He quickly discovered that there are significant restrictions on making changes to the plan. Changes in the election to provide or increase the survivor benefit can be made no later than 18-months after retirement. However, once you select a benefit, you cannot reduce the amount of survivor benefit more than 30 days after retirement unless you divorce or your spouse passes away. He found the policy to be inflexible and was concerned that his ability to decrease his annuity a year after retirement was not allowed. He could only increase the benefit but not reduce it even though both he and his wife believed it would be financially beneficial to make this change. Why was he allowed only to increase the benefit but not decrease it? Rightly so, he stated that it might be best for workers to select a lower survivor benefit at retirement since they could increase it during the first 18 months after retirement if they saw the need but could not decrease it after one month into retirement. He wanted to know what we could do to make it so a retiree could either increase or decrease the benefit during the 18 months after retirement. As you know, when it comes to the federal workforce and retirees, Congress controls much of the laws and regulations affecting us. If we want changes we need to find congressional leaders who will address such concerns. You can better understand Spousal Retirement benefits by going online to <http://www.myfederalretirement.com/public/fedimpact-spousal-survivor-benefits.cfm>.

**TREASURER'S REPORT:**

Balance on 08/01/17	<b>\$2421.46</b>
Income	\$ 455.97
Expenses	\$ 0.00
Balance on 08/31/17	<b>\$2877.43</b>

**MEMBERSHIP:** We welcome *Alison Daw, Arthur Douglas, Daniel V. Jaime, Tina Rubio, Remy Smith, R. Todd Bruininks, Deborah Spanier* and *David R. Taylor* to our Chapter and thank *Bill Buhl* and *Jennifer Martin* for reinstating their membership.

**SUNSHINE:** Our thoughts and prayers are with the family and friends of *Constance B. O'Brien* and *Annie H. Wong*.

**LEGISLATIVE OFFICER:** A recent interesting podcast with Mike Causey from Federal News Radio and Jessica Klement, NARFE Legislative Director discusses the prospects for major changes in benefits for the Federal Community. Go to <https://www.podcastone.com/your-turn-with-mike-causey>.

**NARFE NET News:** If you missed the September 26 legislative webinar titled "Successful Advocacy: When, Why and How to Follow Up," it's not too late! Legislative webinars are stored online and available to NARFE members on demand at <http://www.narfe.org/member/articles.cfm?ID=3672>.

**Federal Employees Health Benefits Program (FEHBP):** Health benefits are a major portion of our compensation while actively employed and of our annuity when we retire. That is the reason that our October and November General Membership Meetings will spotlight this program. At the October meeting Ann Lindsay, Department of Labor Benefits Officer will discuss and answer questions regarding the many aspects of the FEHBP. Then at the November meeting we will have representatives from some of the health insurance companies, such as Aetna, Blue Cross, GEHA and Kaiser Permanente, to brief you on their plans and answer any questions you have regarding their products. Both should be interesting and informative so hopefully you will be able to attend.

**YOUR NEWSLETTER:** Whether you read the newsletter online or when received in the mail we hope you enjoy it and benefit from its content. The goal is to provide our membership with up-to-date, relevant information pertaining to issues affecting federal employees and retirees. Perhaps you are consistently reading the newsletter online and no longer want a mailed copy; or maybe you are in a multiple member household and want only to receive one copy. In either situation simply email Joe Mangiameli at [joemangia@comcast.net](mailto:joemangia@comcast.net) and your name will be removed from the mailing list.

**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>).

**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.

<b>NARFE CHAPTER 65 OFFICERS AND COMMITTEE CHAIRS</b>					
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