



NARFE

National Active & Retired Federal Employees MADISON AREA NEWSLETTER

Chapter #120, Madison, Wisconsin

PROTECT *America's Heartbeat*

October, 2013

Volume 22 Issue 5

Officers:

PRESIDENT

Kathi Vos
kathiv@tds.net
608-833-3643

1ST VICE PRESIDENT

Lynn Biwer
lbiwer9051@charter.net
608-846-9051

2ND VICE PRESIDENT

James A Honer
jhoner@charter.net
608-848-8300

SECRETARY

Alison Peña
tawhee@chartermi.net
608-274-6115

TREASURER

Joanne B. Biesek
joaniezip@hotmail.com
608-768-8029

PAST PRESIDENT

Gerry Nelson
Gnelson45@yahoo.com
608- 834-3083

SERVICE OFFICER

Robert M. Kramer
bucksawbob@yahoo.com
608-238-8571

LEGISLATIVE CHAIR

Alison Peña
tawhee@chartermi.net
608-274-6115

SUNSHINE/HOSPITALITY CHAIR

Linda Kustka
Linda.kustka@ces.uwex.edu
608-233-8343

Chapter WEB Address:

NARFE120.wordpress.com

National NARFE

www.NARFE.org

Luncheon & Annual Meeting

Friday, October 25, 2013

REX'S INNKEEPER, WAUNAKEE

Program: **National Legislative Update**

Jessica Klement, NARFE National Legislative Director will join us for an update of recent and on-going legislative issues affecting active and retired federal retirees.

Chapter 120 Annual Meeting Agenda to include Bylaw changes, Election of Officers, and Approval of 2014 Budget

Plate lunch is sliced roast beef, baked potato and vegetable OR soup & salad bar. Use the coupon on page 5 of this newsletter to indicate your choice. Registration and social hour start at 11:00 am, lunch at 12:00 noon with meeting and program following. Reservations can be made by sending a check made payable to NARFE Chapter #120 to Joanne Biesek, 2185 N. Dewey Ave., Reedsburg, WI 53959 by Wednesday, October 23, 2013. Lunch is \$11.00 per person. For last minute changes call Joanne at 608-768-8029.

Service Officer Notes

Open Season for the Federal Employees Health Benefits Program (FEHBP) will be held from Monday, November 11 to Monday, December 9, 2013. Enrollment or plan changes made for retirees and survivor annuitants will be effective January 1, 2014. FEHBP providers are no longer required to mail their current plan's contract year 2014 brochure, but all FEHBP brochures can be reviewed and printed at: <http://www.opm.gov/healthcare-insurance/healthcare/plan-information>. All healthcare plans are now required to provide a summary document on their websites detailing plan benefits and coverage. The Office of Personnel Management (OPM) will likely mail its Open Season notice during the first week in November. Included in the notice will be the new cost of your current plan as well as information on changing plans and sources of information on the Dental and Vision Insurance Program (websites and phone numbers). A "health benefits fair", in which several FEHB providers will participate, will be held Friday, November 8, from 8 am – 3pm at the VA Hospital, 2500 Overlook Terrace, in Room B2055. If you're thinking

about changing plans or want information from other providers; visiting this fair event might be a good way to get the information you need. If you wish to keep the same plan you have now, you need do nothing. An Open Season Preview is presented on pp 36-38 in the October issue of NARFE magazine and more details on costs will be available in the November and December issues. Incidentally, OPM reports that the average premium increase for 2014 enrollees will be 3.7 percent which is up some from the 3.4 percent increase this year. This is a composite average and the plan you select may be above or below the percentage indicated here.

The FEHB program has been successfully serving both active and retired federal employees since 1960 and currently has 8.2 million enrollees. It is often referred to as a model for health care coverage. The fact that our elected officials in Washington and some of their personal staff will no longer be part of the program and must now select health benefits coverage from the state exchanges need not be interpreted negatively. They did not vote to be excluded from FEHBP but rather have had to make the change in response to an OPM regulation clarifying language in the Affordable Care Act. This proposed regulation is currently being reviewed for comment. It could be part of a strategy to "seed" the new program with prominent people so others (many of whom have no coverage) may feel comfortable to follow.

A couple of questions concerning benefits came my way recently, and I'd like to share them with you. Occasionally employees will leave federal employment, and they usually withdraw their contributions to the retirement fund thinking they will not return and their federal service disappears with that withdrawal. In this case, however, the employee left to care for the family and was unsure about returning but left the retirement contributions in the system. These funds were essentially forgotten until it came time to apply for Social Security based on subsequent non-federal employment. Then the memory awoke, and the question was raised on whether the long-ago service could qualify for retirement. The answer was yes, and a deferred retirement could be requested from OPM after age 62 based on at least five years of federal service. This type of retirement, however, does not qualify for participation in the Federal Employees Health Benefits Program. *Bob Kramer*

Tip O' Hat

This month we tip our hats to Allison Peña our legislative chair. Allison has been a very active NARFE member since her retirement from the NRCS (National Resource Conservation Service) 3 years ago as wetlands program manager. Prior to retiring to Wisconsin in the 90's she worked for the farm service administration as loan technician and later as administrative officer in Maryland, Delaware and Missouri. While in college she spent 2 semesters in Malaysia and England and after graduating volunteered for the Peace Corp in Guatemala. Allison is an affluent speaker of Spanish. As our chapter 120 NARFE Legislative Chair, Allison has attended the Washington D. C, legislative conference and met with a number of our legislatures and staff members. She has championed the important cause of contacting legislators and letting them know our concerns.

Recently she led the coupon campaign and was recognized by our national office. This tireless NARFE member also serves as a volunteer for Zonta international, Vice Chair of WWA (Wisconsin Wetlands Association), active in raising money for Becky's Fund which obtains school supplies and delivers them to school children in the Andes Mountain in South America. More information on Becky's Fund can be found by logging on to beckysfund.org. Her hobbies include reading, theater, traveling and learning about other cultures. She especially enjoys cooking ethnic foods. Allison and her husband Kent have three adult children. Kent works with NRCS with GIS (Geographic Information System). I surmise Allison with such a busy schedule is enjoying her retirement. So doff your hat to one of our most active members. Thanks Allison for placing NARFE high on your priority list. *Jim Everts*

Legislative Report

The government has shut down as the two parties fight for position on trying to pass a budget. Now is a time of political tug of war and federal employees are caught in the middle. We stand to lose an incredible amount of money through chained CPI, it just isn't an acceptable solution to the fiscal problem. Federal employees have been, and continue to be, a necessary asset to life as we know it in this great country of ours. NARFE has been fighting long and hard for us in D.C., it's time our membership stand up for themselves and react when they ask us to call in and speak our minds.

We sent our coupons in, and many of us participated in the Call Congress Week effort. If ever there was a time of need for NARFE members to stand up for themselves and the benefits they have worked hard for all their lives, it is now. Here are the words of our President, Joseph A. Beaudoin:

"During NARFE's Call Congress Week (September 16-21), 5,116 telephone calls were made to Capitol Hill using NARFE's toll-free number. This is disappointing, to say the least. To the roughly 2,300 NARFE activists who spent time protecting their earned benefits, thank you! Messages via the Legislative Action Center opposing the Chained CPI continue to be sent, with the president and members of Congress on the receiving end of these emails. While the email messages are garnering more action than phone calls, the volume of the two is not enough to change the minds of lawmakers. NARFE cannot continue to rely on less than 10 percent of the membership to act on behalf of all our members."

Sequestration will continue even with a continuing resolution. Does sequestration save money? IRS officials say sequestration will save millions, but cost the government billions of dollars in lost revenue. \$267 million in cuts to enforcement alone would translate to a revenue loss of more than \$1.5 billion due to the sequester. Adding to the revenue losses, some tax cheats could be evading IRS scrutiny.

The new postal reform bill is currently in senate hearings. NARFE strongly opposes S. 1486 due to its radical changes to long-standing employee and retiree benefits programs for hundreds of thousands of current, future and former postal workers, as well as millions of other federal workers and retirees. The bill threatens the health benefits of federal workers and retirees by:

- Allowing USPS to remove postal workers from the Federal Employees Health Benefits Program (FEHBP); and
- Creating a separate health benefits plan within the FEHBP for postal retirees.

These changes would divide and undermine the strength of the FEHBP, lead to increased premiums for federal employees and retirees, and lower the value of benefits for postal workers. S. 1486 also cuts workers' compensation benefits – by 25 percent – for injured federal workers once they reach retirement age. It also eliminates the 8.33 percent supplement benefit for workers with dependents. These are drastic cuts and would deprive injured employees of the level of income security they would have earned if they were able to continue working. Finally, the bill takes away the guarantee of a pension benefit for newly hired postal employees by adding it to the list of subjects that must be bargained over.

Alison Peña

Annual Meeting Notice

NARFE Chapter 120 will be holding its annual meeting on Friday, October 25, 2013 at REX'S INNKEEPER, WAUNAKEE as part of the membership meeting. All voting members are asked to attend. By-law changes, 2014 Budget adoption and election of officers will take place. For information go to the chapter 120 web site at: NARFE120.wordpress.com

Membership Report

NARFE - Sometimes I believe the organization is the best kept secret among federal employees and retirees. For instance, a member attending a small breakfast meeting mentioned NARFE to the next person who had never heard of us. It is a large organization in Madison but without a HR department and little or no pre-retirement information given before retirement. Sad! We are hoping that this retiree will accept our invitation to join. Please don't be bashful about mentioning NARFE especially when in the presence of those who might be eligible or know someone who could benefit from our services.

Effective Oct. 1, dues for new members, both chapter and eNARFE, are \$40 for the first year. Renewal dues for chapter members are 1 yr. \$50; 2 yr. – \$92 an 8% saving or 3 yr. – \$132 a 15% saving over annual payments. Members eligible for Dues Withholding (D/W) enjoy a 15% saving over annual payments. It is the no hassle way to go.

It is always a pleasure to report new members who joined in August and September. They include Terry Adams (USPS), Sharon Bormett (VA), and Wanda Godshall of Madison; Judy Pulvermacher (USDA) of Dane and Henry Spelter (FS) of McFarland. Marriette Amundson has reinstated her membership. Many Thanks to you all.

Our condolences to the families of George W. Alley of Baileys Harbor and Dorothy R. Jones of Madison both of whom died September 1st and Allen C. Wollenzien of Stoughton who passed away suddenly September 28th.

We are in the process of contacting those members who have been dropped for non-renewal. Unfortunately they are dropping the best advocate for their benefits that federal employees or retirees could hope for.

Why your spouse should join NARFE! This has been adapted from another newsletter and certainly is appropriate: "About 20 years ago, a bill was introduced in Congress to make cuts to survivor annuities. NARFE fought this bill and, after a hard battle defeated it. NARFE has fought and continues to fight for all survivors, including those who are non-NARFE members. Still, we have many survivor annuitants and designees eligible for NARFE membership who chose not to join NARFE. This group stands to win or lose the same way as retirees. Many survivors who never worked for the federal government may think that one membership is or was sufficient and fail to understand that –Survivor benefits are affected the same way as employee and retiree benefits are!! If you think for one second that survivors can't be toughed just reflect on the bizarre thought in Congress today."

I am looking forward to handing over the membership reins to Melanie Miller at the December meeting. We will introduce her to you in the next issue. *Jim Honer*

President's Report

Mobilizing NARFE Volunteers: My Vision-to-Action Call

"Vision without action is only a dream. Action without vision just passes the time." – Joel Barker, Futurist, Author, Lecturer and Film Maker

Research indicates that mobilizing volunteers consists of three steps: **engage, motivate and support**. Mobilizing NARFE volunteers to become advocates to protect your earned benefits is my vision-to-action call to all NARFE Chapter 120 members. Here are a few ways that you have answered my call this year.

Engage: Serving the Organization -- NARFE Chapter 120 member engaged in hands on activities by signing letters at the February 22 luncheon meeting so Allison Peña could hand carry them

October 25, 2013 Luncheon Reservation Form

Please reserve: _____ Sliced Roast Beef, Baked Potato and Vegetable @ \$11.00
_____ Soup & Salad Bar @ \$11.00

Name(s) _____

Make check payable to NARFE Chapter 120. Send to:
Joanne Biesek
2185 North Dewey Avenue
Reedsburg, WI 53959
Due: October 23, 2013

President's Report Continued

to DC where she attended the March 9-12 Legislative training. A photo of Alison shaking hands with Representative Mark Pocan was featured on page 36 of the May NAFFE magazine. This summer we helped show Congress that clipping coupons cannot make up the difference in lost benefits. Alison Peña, Jim Bren and I met with Representative Pocan on July 7, Dobbin McNatt, his wife Myrna and I attended Senator Baldwin's office open house on August 13. Members also participated in the September 16-20 Call Congress Week.

Motivate: Understanding Why We Do It -- Would you spend 15 minutes on the phone to protect your \$48,000 investment? A switch to the Chained CPI would reduce your COLA'S by an estimated .3% per year. The average annuitant could receive \$48,000 less after 25 years. Alison showed us how to do our own CPI calculations on the narfe.org webpage. We urged you to call Congress. I did it and it took me 15 minutes (even with a 4 minute hold by Senator Baldwin's staffer). At the September 27 Breakfast meeting, Jim Honer won a free turtle sundae for being the first one to make all three phone calls.

Support: Helping Others to Be Their Best -- Advocacy tools were shared via the Weekly GEMS e-mail messages and Chapter 120 Tiny e-letters, at all NARFE meetings and monthly NARFE magazine like the Call Congress script in page 9 of the September magazine. We teamed up and car pooled to visit Pocan and Baldwin this summer. I emphasized the "Put Pen to Paper" campaign at the June 28 luncheon meeting, that I sent to Senator Johnson and did a GEMS computer demo at July 26 Breakfast meeting showing how easy it is to contact Congress.

Mobilizing NARFE members to engage in advocacy activities adds the "hands" and "feet" to our grassroots movement. It's energizing to see others empowered to find their voice and speak out. As we know in Wisconsin with Act 10, laws can change. So can your retirement benefits. Join your NARFE Chapter 120 members to protect them now! *Kathi Vos*

Happenings

We're sad to report the deaths of John Tuescher Jr, Monroe; William Godshall; Madison, Dorothy Jones, Madison and Allen Wollenzien, Stoughton. We wish Jim Honer a speedy recovery.

Please contact Linda Kustka with member updates: the happy and sad. *Linda Kustka*

National Active and Retired Federal Employees Association
Chapter #120, Madison, Wisconsin
Joanne Biesek, Treasurer
2185 North Dewey Avenue
Reedsburg, WI 53959

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ADDRESS SERVICE REQUESTED

Annual Meeting Notice

ACTION ALERT

Make sure that you are signed up for NARFE's Global Email Messaging System (GEMS). To do this, you need to log into the NARFE website as a member. Then click on "Join GEMS" in the left hand column under the heading "What you can do online." Then enter your member ID# (Hint: Your NARFE id # is located on the mailing label of your monthly NARFE magazine.) Once you are in, you can quickly respond to your elected officials any time there is an Action Alert.

Send address changes to Thomas@parslowfamily.com

MARK YOUR NARFE CALENDAR

Friday, October 25, 2013

***Lunch and Program/Annual
Meeting***

Rex's Inn, Waunakee, WI

Registration 11am, Lunch 12Noon

***Program: National Legislative
Update***

Friday, November 22, 2013

Breakfast Meeting

Egg & I, Fitchburg, WI

Order meal 8:30 am

Highlight: US Geological Survey

Friday, December 14, 2013

Lunch and Party

Rex's Inn, Waunakee, WI

Christmas Party