

THE 740 EXPRESS

OFFICIAL NEWSLETTER NATIONAL ASSOCIATION OF RETIRED FEDERAL EMPLOYEES, CHAPTER 740

<http://www.crompton.com/NARFE740>

November 5, 1999

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Next Chapter Meetings: Our next meeting will be on Thursday November 18, 1999 at the Warrington Motor Lodge, Route 611 (just North of Street Rd.) at 12:00 Noon. Call Beryl Fogelsanger (215-343-3467) early in the week. **Please plan to attend and show your support.**

Louis Dubois, a PECO Energy representative, to address NARFE Chapter 740 on Thursday, November 18, 1999, at 12:00 Noon. Mr. Dubois will focus on PECO Energy Electric Choice Program. JOIN US FOR THIS IMPORTANT PRESENTATION! Q/A to follow!

The following are some questions to ask the supplier before signing an agreement: Is the supplier licensed by The PUC?

- What is the length of the agreement?
- will the price offered by the supplier remain the same throughout that time?
- Is there a penalty for canceling an agreement before its term is up? What steps must you take to switch supplies.
- Must you pay a fee or penalty to switch suppliers?
- Are there restrictions on how much electricity you use and when you use it?
- Is the price for kilowatt-hour the only charge or are there other fees?
- Are taxes included in the supplier's price for generation supply?
- Do you need a special meter and is there an added charge for that meter?
- Can you have an interruptible rate if you want one?
- Is there a basic or limited service rate that is less expensive?
- will you still get service from a supplier if you have an outstanding balance or bad payment history?
- Does the supplier offer a budget billing plan?
- Will you receive one bill or two?

NARFE members can best serve their own interests by focusing on the eight House and two Senate bills that carry the NARFE's agenda as voted by delegates to the 1998 convention in Orlando, Florida. Two of the bill pairs have substantial, bipartisan support in both the House and Senate. The Social Security Government Pension Offset legislation, H.R. 1217 in the House and S. 717 in the Senate, championed by Rep. William Jefferson and Sen. Barbara Mikulski has 192 House and 15 Senate cosponsors. Long term care insurance legislation, H.R. 1111 in the House and S. 894 in the Senate, championed by Rep. Connie Morella and Sen. Max Cleland, has 122 House and 13 Senate cosponsors.

House passed health care "access" provisions, HR 2990, which included a substantial broadening of the availability of Medical Savings Accounts (MSAs) and other tax changes. This bill does NOT include language to require MSAs in the Federal Employees Health Benefits Program. Passage of HR 2990 the previous day had ordered adding the text of the adopted managed care bill, HR 2773, for conference with the Senate on a Patient's Bill of Rights. Still to be determined is whether an eventual House-Senate conference committee can resolve the major differences between the chambers and avoid provisions that would bring a presidential veto. For federal employees and retirees, the primary issue of conference concern will be the FEHBP-MSA provision contained in the Senate bill, but not in the House version. So, the word for the time being on MSAs is, "Watch and wait."

Visit, call or write your Congressman and Senator to support the NARFE

position!

Long-Term Care Insurance

Thousands of federal employees are awaiting word on whether the government will begin offering cheaper group long term care insurance. There's plenty of interest in doing so among those on Capitol Hill who can make it happen. But there will be a wait for this potential new service, perhaps a year or two. Individuals who seek that coverage need not wait. There are numerous LTC policies available, but each year a person waits can mean higher premiums

If you need help with any Medicare problem call KePRO (a government created agency) at 1-800-322-1914. Remember, if a hospital denies you admission because it thinks Medicare will not pay, that is their opinion, not an official Medicare opinion. You can ask KePRO to perform a FREE review of your medical needs. This applies only to Original Medicare members - not HMO or Managed Care.

"FILE OF LIFE": In case of emergency, medical personnel arriving on the scene could see the label on the refrigerator and review the medical record to determine what, if any, special assistance should be given to a stricken person. Complete details call 1-800-814-1788

PS - If you're trying to obtain the free brochure "10 Worst Mistakes Federal Retirees Make . . . And How You Can Avoid Them," point your computer browser to <http://www.narfe.org/tenworst.html>

NECROLOGY: Please let us know when you hear that one of our honored members has passed on, so we can share it with friends and associates.

We need your help!

Please call John DeMatteo 215-345-9033 (or e-mail

JDemat@aol.com):

- 1. Confirm your address and telephone number, as well as your e-mail address.**
- 2. Make subsequent changes.**
- 3. Receive reminders, action alerts and advisories.**

Note: Holocaust Museum in Wash DC.: Use your CSA card to gain access to the museum without waiting in line, from now to December. You can have up to 4 guests with you.

NEED HELP? Call the Federal Retiree Assistance Center, (215) 597-0419.

The Center is located at the Federal Building, Rm. 1208, 6th and Arch Sts, Philadelphia, and handles OPM/FEHB problems only (incorrect payments, non-receipt of checks, etc.). Office hours are 10:00 a.m. to 2:00 p.m. OPM can be contacted on ANY federal retirement matter by calling 1-888-767-6738. Be sure to have your PIN number handy.

OPM'S ANNUITANT EXPRESS The toll-free automated telephone system that went into operation in January of last year, for its first service permitted retirees to make federal tax withholding changes for the 1998 tax season. The number, in case you've mislaid it, is 1-800-409-6528 -- and don't forget your PIN number.

Doylestown Chapter 740, NARFE

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