

THE 740 EXPRESS

OFFICIAL NEWSLETTER NATIONAL ASSOCIATION OF RETIRED FEDERAL EMPLOYEES, CHAPTER 740

www.crompton.com/NARFE740

April 15, 1999

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Next Chapter Meetings: Our next meeting will be on Thursday **April 15, 1999** at the Warrington Motor Lodge, Route 611 (just North of Street Rd.) at 12:00 Noon. Call Beryl Fogelsanger (343-3467) early in the week. **Please attend and show your support.**

March 18th Meeting Summary. Bill Potashnick of Bucks County Area Agency on Aging summarized the work of APPRISE and described the pros and cons of getting Long Term Insurance. One of the main functions of APPRISE is to help those who are having problems with Medicare payments. If you are having problems with Medicare call the nearest AAA office. **Long Term Insurance** deals with Home Nursing Care and Nursing Home care. Presently Nursing home care costs about \$40,000 a year. Medicare does NOT cover this cost. Medicaid, which does cover this cost, is available only to the indigent. Federal employees, because they receive an annuity, will most likely not qualify. Even if one "spends down" and receives only a small annuity and thereby qualifies for Medicaid, there is no guarantee that a Medicaid bed will be readily available. Does that mean everyone should get insurance? Not necessarily. Bill described what should be considered in making this decision. If you decide to get insurance which one should you get. A work package was distributed which should decide which policy to get. These policies are not cheap. One way of saving money is to get into group insurance. Note legislation is being considered which would allow federal employees and retirees to buy long term nursing care to get group insurance at lower rates.

PRESENTATION: WHO PAYS? YOU PAY! APRIL 15th Meeting Plan to Attend!

The Health Care Fraud Education Project Presentation by Courtney Yelle is a program sponsored by CARIE (Center for Advocacy for the Right of the Elderly). This presentation helps consumers identify fraud, waste and abuse in the Medicare and Medicaid Program. Consumers are provided with information on health care fraud and advice on how to protect themselves from health care fraud

May 20 Meeting: Special arrangements have been made for Essie Carlitz to give a talk on fashion and clothes for senior women and gentlemen at the Thursday, May 20th meeting. Ms Carlitz is a professional on this subject. She has written for the press and has given talks on fashion and clothes on radio and TV. She is a member of the Philadelphia Cultural Council. She was an "extra" in Philadelphia based movies: "Last of the Red Hot Lovers", "Blow Out", "House of God" and "Mannequin". We especially invite members who have not joined other members in attending meetings featuring distinguished speakers. Please come you will have a most enjoyable time, especially the question and answer period which has become a tradition.

SOCIAL SECURITY:

Social Security Issues Should Be Watched Federal employee and retiree groups have been fighting to soften or repeal two Social Security-related laws that hit many retirees hard. The National Association of Retired Federal Employees, which is leading the efforts, has made this one of its highest priorities this year. Legislation to accomplish these goals have been introduced in the House and Senate. NARFE has attracted another powerhouse to the cause, the four-million-member National Committee to Preserve Social Security and Medicare. NARFE, which has half a million members, and the Committee also will work on other issues of common interest, said a NARFE official. Many Fed Retirees have been confused by the Social Security-related issues, or simply don't know what the Government Pension Offset and the Windfall Elimination Provision are. The next three items come from the U.S. Office of Personnel Management and should answer their questions.

Government Pension Offset: Some of an employee's spousal Social Security benefits may be offset if the employee has a government pension from work not covered by Social Security. The offset does not apply to the employee's own Social Security benefit, only the benefit that comes from a spouse's employment. If the Government Pension Offset applies, the spousal Social Security benefit will be reduced by two-thirds of any federal pension based on employment not covered by Social Security. Some employees are exempt from the GPO. They are employees who are automatically covered by the Federal Employees Retirement System (FERS), Civil Service Retirement System (CSRS) Offset, and those who elected to transfer to the FERS before January 1, 1988, or during the belated transfer period which ended June 30, 1988. Employees who were covered by CSRS and who elected FERS coverage after June 30, 1988 must have five years of federal employment covered by Social Security to be exempt from the offset.

Windfall Elimination Provision: If you receive a federal pension and are also eligible for Social Security benefits based on your own employment record, a different formula may be used to compute your Social Security benefit. This formula will result in a lower benefit. The Windfall Elimination Provision (WEP) affects workers who reach age 62 or become disabled after 1985 and are first eligible after 1985 for a federal pension. The provision does not apply if: You were eligible to retire before January 1, 1986; or, you were first employed by the government after December 31, 1983; or, you have 30 or more years of substantial earnings under Social Security.

Estimate the WEP Reduction: At your request, using the form SSA-7004, the Social Security Administration will send you a Personal Earnings and Benefits Statement (PEBES) that will list your earnings from employment covered by Social Security and provide a Social Security benefit estimate assuming retirement at alternative ages, 62, 65, and 70. You should contact your local Social Security office to determine the effect of the GPO and the WEP on your Social Security benefits.

Windfall Elimination Bill Introduced

Rep. Barney Frank, D-Mass., has introduced legislation that would remedy inequities in the "windfall elimination provision" that provides for a lower computational formula used to calculate Social Security benefits for those who receive a pension based in whole or in part on work where they didn't pay Social Security taxes. All CSRS and CSRS-Offset employees who reach age 62 after 1985 and who are eligible for a civil service pension are potentially affected by the WEP. The 430,000-member NARFE is backing Frank's bill. NARFE believes the windfall law is unfair.

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[Check out the following web sites:](#)

http://www.aarp.org/focus/ssecure/part_1/thequiz.htm

<https://s00dace.ssa.gov/pro/batch-pebes/bp-7004home.shtml>

<http://www.socialsecurity.org/calc/calculator.html>

Y2K: OPM informed NARFE that the Y2K problem has been solved at OPM. Correct annuity payments will be issued on time, Jan 03, 2000, the first business day of the New Millennium. "Retirement Life" will amply this subject. Doubters: "Don't Worry about OPM"

Life Insurance Charges: April Retirement Life will contain an extensive article explaining new law impacting current retirees with lower premium rates for basic option A, Option B and C coverage's across the board. OPM will notify those with Option B RE election / choice.

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.

Report of Death: The Form included with this newsletter speeds up the process and contact info.

OPM
Retirement Operations Center
Boyers, PA 16017
(724) 794-5216 *
FAX (724) 794-1263

SUBJECT: ___ Death of a Federal Annuitant
 ___ Death of the Spouse of a Federal Annuitant
 ___ Death of a Survivor Annuitant

NAME OF DECEASED _____ **CSA/CSF#** _____

DATE OF DEATH _____ **SOCIAL SECURITY #** _____

My relationship to the deceased is:

 _____ Spouse
 _____ Relative (specify) _____
 _____ Other (specify: funeral home, friend, etc.) _____

If Spouse, my Social Security # _____ My Date of Birth _____

I request the following change in enrollment in the Federal Employees Health Benefits (FEHB):

- Change from "Self and Family" to "Self-Only"
- Continue "Self and Family" enrollment as the deceased is survived by eligible dependents.

DEATH CERTIFICATE _____ is enclosed
 _____ will be included with claims

Please furnish the undersigned with claim forms for available benefits, if any, at the address below:

Sincerely,

Name _____

Address _____

Phone # () _____

Best Time to Call _____

NOTE: For general inquires, call the Retirement information Office at (888) 767-6738
** Complete lines 1 through 4 for death of survivor annuitant

*** **SPECIAL NOTICE** ***

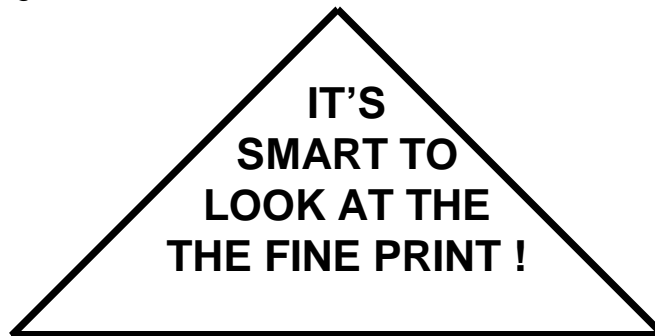
In accordance with information promulgated by the Pennsylvania State

Federation (NARFE), any NEW or EXISTING member of this Federation (which includes DOYLESTOWN CHAPTER 740 (NARFE) will be REIMBURSED THE FULL COST of the first year membership dues by the State Federation if you apply for dues withholding. In instances where the annual dues have already been sent, dues withholding application should also be submitted to BERYL FOGELSANGER, TREASURER, Doylestown Chapter 740, 600 Valley Road (Apt-13), Warrington, PA 18974-5308. Arrangements will be made by our CHAPTER for the reimbursement.

Be a "Canny Consumer" Following Courtney Yelle's informative presentation in January he recommends that you stop and visit the Dept. of Consumer Protection / Weights and Measures at 50 N. Main St. Doylestown, PA 18901. Call **(800) 942-2669** (within 215 & 610 area codes)

Suggestions: Remove your name from telephone and Mailing lists.

- Consumer information, alerts, advice and facts
- Getting what you pay for, pricing, etc.
- Buying or selling your car, house, property (renting / leasing)
- Complaints
- Repairs, fraud, contracts, warranties & guarantees
- Shopper's Plus ---Child I.D. Program
- Privacy, Scams, Swindlers, Door to Door Schemes and Flim-Flams
- Cyb.er / sho:pp.ing (Buying on-line)
- Unordered Merchandise
- Emergency Response Systems
- Health Topics
- Product Safety and Recalls
- Know Your Rights



Doylestown Chapter 740, NARFE
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Elkins Park, Pa. 19027-2218

To: