

# NARFE

## FEDERAL BENEFITS EXPERTS

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 PO Box 514, Middle Island, NY 11953-0514  
 Chartered December 18, 1972

General Meetings 1<sup>st</sup> Wednesday, (except February, July & August)  
 10:00 AM at the Longwood Public Library Auditorium  
 800 Middle Country Road, Middle Island, New York 11953

President / Editor Emeritus: Vincent Nasta

March 2025

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**INCLEMENT WEATHER - call the Longwood Library at (631) 924-6400 to determine if the building is open or not. Our meeting is canceled if the building is closed.**

**CHANGE OF ADDRESS, Email or Renewals Please call NARFE Membership Services at (800) 456-8410 press 2 (Monday to Friday 8 AM to 5 PM) or by emailing [memberrecords@narfe.org](mailto:memberrecords@narfe.org) so you can continue to receive your NARFE Magazine and Chapter Newsletters.**

*Did you know that your NARFE membership ID# is on the second line of the mailing label on your monthly NARFE Magazine? It's all you need to access all your benefits on <https://www.narfe.org> <https://fedhub.narfe.org/home>*

Please remember that we are only mailing out periodic chapter newsletters each year, so it's crucial to have your email address on file to receive information shared between newsletters via email.

**Our next meeting is scheduled for Wednesday, March 5th at 10:00 a.m. in the Longwood Library Auditorium**



Our guest speaker, Cliff Miller, is from Friends of America's VetDogs, founded in 2015. It is an all-volunteer non-profit community service organization created by Cliff Miller and his wife, Patricia Summers. Their mission is to provide highly skilled service dogs to assist Veterans with disabilities. Since its inception, they have sponsored 42 service dogs and raised over \$250,000 exclusively for this cause. The dogs have been credited with saving at least seven lives, and there are likely many more untold stories of impact.

Each dog sponsored is carefully named to honor an unsung hero from our military, ensuring that their legacy lives on. In this way, one veteran is honored while helping another. The America's VetDogs sponsored Service Dog Sully, who served President George H.W. Bush until his passing. Sully now continues to support veterans at Walter Reed Military Medical Center.

Every penny raised goes directly to this mission. America's VetDogs works tirelessly to raise awareness about America's VetDogs in our community, showcasing the incredible accomplishments of providing these service dogs to veterans at no cost.

For more information they can be contacted at [vetdogs@aol.com](mailto:vetdogs@aol.com), (631) 567-9493, or PO Box 18, Bohemia, NY 11716-0018.

**SOCIAL SECURITY FAIRNESS ACT (WEP/GPO)**

Posted on Social Security's website is the following question and answer format of information regarding the recent repeal of WEP/GPO (last updated February 3, 2025).

[What is the Social Security Fairness Act \(Act\) and who does it help?](#)

The Act was signed into law on January 5, 2025. The Act ends the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These provisions reduced or eliminated the Social Security benefits of over 3.2 million people who receive a pension

based on work that was not covered by Social Security (a "non-covered pension") because they did not pay Social Security taxes. This law increases Social Security benefits for certain types of workers, including some:

- teachers, firefighters, and police officers in many states;
- federal employees covered by the Civil Service Retirement System; and
- people whose work had been covered by a foreign social security system.

Learn more below about the steps the Social Security Administration (SSA) is taking to implement the law.

### [Will every teacher, firefighter, police officer, or public worker receive a benefit increase because of the new law?](#)

Not necessarily. We know that some press articles have mentioned teachers, firefighters, police officers, and other public employees when discussing the new law. However, only people who receive a pension based on work not covered by Social Security may see benefit increases. Most state and local public employees – about 72 percent – work in Social Security-covered employment where they pay Social Security taxes and are not affected by WEP or GPO. Those individuals will not receive a benefit increase due to the new law.

### [When will a person see their Social Security benefit increase because of the Social Security Fairness Act?](#)

SSA is finalizing its plan to implement the Act. We cannot yet provide an estimated timeframe for when we will adjust a person's past or future benefits, but we will continue to provide updates on this webpage. We thank the public for its patience.

### [By how much may a person's monthly benefit increase?](#)

The amount monthly benefits may change can vary greatly. Depending on factors such as the type of Social Security benefit received and the amount of the person's pension, some people's benefits will increase very little while others may be eligible for over \$1,000 more each month.

### [For someone already receiving benefits affected by WEP or GPO, how far back might they receive increased benefits under the Social Security Fairness Act?](#)

December 2023 is the last month that WEP and GPO will apply. This means that those rules no longer apply to benefits payable for January 2024 and later. Important Reminder: Social Security benefits payable for January 2024 would generally have been received in February 2024.

### [NEW! What should people do now that the Social Security Fairness Act is law?](#)

The Act applies to benefits you get on your own record (retirement or disability benefits) and to spouse's or surviving spouse's benefits on another person's record. What action you need to take depends on your situation and on what type of benefits you qualify for.

### **If you never applied for retirement, spouse's, or surviving spouse's benefits because of WEP or GPO:**

You may need to file an application. The date of your application might affect when your benefits begin and your benefit amount. However, each case is different, and all other Social Security laws and policies, such as benefit reductions for claiming benefits before the full retirement age, the retirement earnings test, and others, still apply.

- The most convenient way to apply for **retirement or spouses' benefits** is online at [www.ssa.gov/apply](http://www.ssa.gov/apply). Please note that the online application continues to collect pension information until we are able to update it; however, we will not offset the benefit. The **survivor benefit** application is not available online.
- NEW! We will take an application by telephone for people who did not previously apply for retirement benefits **because of WEP** or spouse's or surviving spouse's benefits **because of GPO**. If you meet these conditions, call 1-800-772-1213 Monday through Friday, from 9:00 a.m. to 6:00 p.m. ET. When the system asks, "How can I help you today?", say "Fairness Act." Then, you'll be asked a few questions. Your answers will help us connect you to a WEP-GPO trained representative to take your claim.

**If you are not sure whether you ever applied for retirement, spouse's or surviving spouse's benefits:**

You may need to file an application. The date of your application might affect when your benefits begin.

**If you are entitled to retired or disabled workers' benefits, and your benefits are currently being reduced by WEP; *OR* if you are entitled to spouse's or surviving spouse's benefits, and your benefits are currently being reduced or eliminated by GPO.**

Consider reviewing the mailing address and/or direct deposit information that SSA has on file for you. This will allow SSA to adjust your benefits as quickly as possible. Generally, no other actions are needed at this time.

The easiest way for most beneficiaries to update their address or direct deposit information with SSA, if needed, is online with a personal my Social Security account. There is no need to call or visit SSA. Visit [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) to sign in or create an account.

[What if a person pays their Medicare premium directly to the Centers for Medicare & Medicaid Services due to the Windfall Elimination Provision or Government Pension Offset reduction?](#)

SSA recommends that, until they get a notice from SSA, the person should continue to follow the instructions on the Medicare premium bill and pay the bill to ensure their Medicare coverage does not stop. SSA will send a notice telling people when their Social Security record is updated. Once the person begins receiving a Social Security benefit, the Medicare premium will be deducted from their monthly payment. If the benefit is not enough to cover the Medicare premium, the person will be billed for the remainder. SSA's notice will include this information.

If the person prepaid their premiums to the Centers for Medicare & Medicaid Services, and SSA tells them that their premiums will now be deducted from their monthly Social Security benefits, they will receive any applicable refund. SSA's notice will include this information.

**You may need to take action.** For people who pay their Medicare premium using Automated Clearing House (ACH), also known as Medicare Easy Pay or Online Bill Payment: Once SSA notifies the person that they will receive a benefit increase, the Medicare premium will automatically be deducted from their monthly Social Security payment.

- For people using Medicare Easy Pay: They should arrange to stop the ACH payments by completing the Authorization Agreement for Preauthorized Payments form (SF-5510) and sending to the address on the form or online at Medicare.gov. Both options are located at <https://www.medicare.gov/basics/costs/pay-premiums/medicare-easy-pay>.
- For people using Online Bill Payment: If a person is paying their Medicare premiums through their bank's online bill payment service, they should contact their bank to stop their online bill payments.

Call 1-800-MEDICARE (1-800-633-4227) for assistance.

[NEW! Why did I receive a request from SSA regarding my pension amount?](#)

**WEP and GPO still apply to months prior to January 2024.** In some instances, we may need to request the amount received for your pension from work not covered by Social Security to verify we are paying you correctly for these months.

[How can someone avoid scams about the repeal of WEP and GPO?](#)

Unfortunately, bad actors might attempt to take advantage of situations when money is involved. SSA will never ask or require a person to pay either for assistance or to have their benefits started, increased, or paid retroactively.

Hang up and do not click or respond to anyone offering to increase or expedite benefits. Learn more about Social Security-related scams, and how to report them to SSA's Office of the Inspector General, at [www.ssa.gov/scams](http://www.ssa.gov/scams).

### What is SSA doing to tell people about the repeal of WEP and GPO?

SSA has taken several steps to tell people what it is doing to implement the Act and to provide important updates to avoid unnecessary calls or visits while we finalize the implementation plan. SSA:

- Created this Social Security Fairness Act webpage to explain what the Act does, what steps—if any—someone should take, and other helpful information. The webpage offers the option to subscribe to receive alerts when SSA updates the webpage, eliminating the need to return to the webpage to check for updates. SSA encourages media and third-party groups to direct people to this webpage for information.
- Added upfront messaging to its National 800 Number about the Act so callers do not need to wait to speak to a representative.
- Plans informational meetings with state retirement boards, labor unions, financial planners, human resources professionals, and the advocate community.

### What is SSA doing to ensure it can help people affected by the Social Security Fairness Act?

- The Act requires SSA to adjust benefits for over 3 million people. Since the law's effective date is in the past, SSA must adjust some people's past benefits as well as future benefits. Processing these changes is very complex and SSA's analysis shows that much of the work must be done manually, on an individual case-by-case basis. SSA is currently processing pending or new claims involving future benefits and developing procedures and automated solutions for computing retroactive benefits.

### What challenges does SSA face implementing the Social Security Fairness Act?

- The law requires SSA to adjust benefits for over 3 million people. Since the law's effective date is retroactive, SSA must adjust people's past benefits as well as future benefits. Though SSA is helping some affected beneficiaries now, under SSA's current budget, SSA expects that it could take more than one year to adjust benefits and pay all retroactive benefits.
- Callers to SSA's National 800 Number hear a message about the Act. This message has helped tens of thousands of people avoid holding for a representative. However, more than 7,000 people each day still choose to wait to speak to a representative about the Act. These calls, as well as visitors and appointments in local offices, will continue to increase over the coming weeks and months.

## **NARFE Files Suit to Preserve Merit-Based Civil Service**

NARFE has filed suit in the U.S. District Court for the district to block the implementation of D.C. President Trump's Executive Order 14171 creating Schedule Policy/Career (or Schedule P/C, formerly known as Schedule F). Protect Democracy and Selendy Gay, PLLC, are representing NARFE and its co-plaintiff, the Government Accountability Project (GAP), in this lawsuit. Read more at <https://www.narfe.org/blog/2025/02/06/narfe-files-suit-to-preserve-merit-based-civil-service/>

## **Trump Executive Order Directs Large-Scale Reductions in Force**

President Trump issued another executive order, on February 11, titled "Implementing the President's 'Department of Government Efficiency' Workforce Optimization Initiative," aimed at reshaping the federal workforce. Agencies are directed to "undertake preparations to initiate large-scale reductions in force (RIFs)" and limit hiring to one new employee for every four who leave non-exempt roles.

The hiring freeze direction, an extension of a previous executive order, includes exemptions for those in "public safety, immigration enforcement, or law enforcement." Agencies are also required to consult with DOGE regarding any new hiring, with the DOGE team lead at each agency permitted to block any

hiring unless the agency head overrules. The executive order specified that the hiring freeze at the Internal Revenue Service remained in full place.

The large-scale reductions in force by attrition will be done by agencies through separation of temporary employees and reemployed annuitants and probationary employees with low ratings. Agencies have 30 days to submit their reports outlining which units are required by statute and which units may be eliminated under this large-scale reduction in force plan.

Federal agencies laid off thousands to tens of thousands of federal employees in probationary status (recently hired into the position) last week, pursuant to direction from the Office of Personnel Management and the efforts by the so-called “Department of Government Efficiency.” The full scope of the layoffs is not yet known, but layoffs included more than 1,000 employees at the Department of Veterans’ Affairs, more than 3,400 at the United States Forest Service, and more than 1,000 at the Centers for Disease Control and Prevention.

Go to the NARFE Legislative Action Center (<https://www.narfe.org/advocacy/legislative-action-center/>) to send a message to your lawmakers urging them to cosponsor the **Saving the Civil Service Act, H.R. 492/ S. 134**. This bill would block the return of Schedule F, a statutory loophole created by the first Trump administration that would have bypassed the system of rules ensuring civil servants are hired and fired based on merit.

## **POLITICAL ACTION MONTH**

March is NARFE-PAC month. Please consider a contribution to this very important component of NARFE. You can bring a check made to “NARFE-PAC” to our March meeting and we will send them to NARFE. Or you can use the contribution form in the March NARFE magazine on page 27.

## **Free Aetna sponsored Retirement Planning & Resource Webinars**

### **Financial Planning for Retirement**

March 5, 2025 Wednesday, 2:00 PM-4:00 PM ET

Learn from the financial experts at Affordable Benefits Solutions, Inc. about how to manage your personal finances for a successful retirement. Get your retirement planning and savings questions answered.

### **Social Security and your Retirement**

March 6, 2025 Thursday, 2:00 PM-4:00 PM ET

Learn about the Social Security program, the benefits offered and how it impacts you in retirement. Hear from a Public Affairs specialist with the Social Security Administration (SSA). Get your retirement questions answered.

### **Understanding Medicare**

March 11, 2025 Tuesday, 2:00 PM-4:00 PM ET

Hear from a representative from the Centers for Medicare & Medicaid Services (CMS) about Medicare benefits and coverage options. Learn how to navigate Medicare and Federal Employees Health Benefits (FEHB) Program in retirement.

Register for any of the above Aetna sponsored Retirement Planning & Resources webinars. You can attend just one or all sessions at: <https://aetnafeds.com/live/webinar.php>

## **Free Webinars sponsored by Blue Cross Blue Shield (Fedblue)**

BCBS provides many different webinar topics from retirement, Medicare, Social Security, dental/vision, maternity, to various health topics each month. Their catalog of upcoming webinar events can be viewed at <https://www.fepblue.org/events>. A few upcoming webinars are shown below:

### **Label Your Way to a Healthier Plate**

March 6, 2025 Thursday 12:00 PM ET

Being able to read food labels is one of the best ways to make healthy eating choices to manage your health and

weight. We'll take you through each aspect of the nutrition facts label, helping you decipher its valuable information. Learn how to align your choices with recommended guidelines and gain insights into common labeling found on food packaging.

Register at: [https://well-b.zoom.us/webinar/register/WN\\_gji8i2\\_XSMGRp6QJGrcqTw#/registration](https://well-b.zoom.us/webinar/register/WN_gji8i2_XSMGRp6QJGrcqTw#/registration)

### **Nutrition for Optimal Colon Health**

March 10, 2025 Monday 12:00 PM ET

Learn about nutritional strategies to keep your colon functioning well. Nutrition and wellness play a huge role in cancer prevention, which is so important as the risk for colon cancer increases as we age. Join registered dietitian Tricia Silverman to learn tips and tricks to not only reduce your risk for colon cancer, but to lower your risk for other cancers, as well as diverticulosis.

Register at: [https://well-b.zoom.us/webinar/register/WN\\_9MOtabzrT\\_eaglWLWvS6Gw#/registration](https://well-b.zoom.us/webinar/register/WN_9MOtabzrT_eaglWLWvS6Gw#/registration)

### **To Take Supplements or Not to Take Supplements? That is the Question.**

April 17, 2025 Thursday 12:00 PM ET

The supplement industry is a multi-billion-dollar business, and with all the commercials and claims about nutritional supplements, it can be challenging to determine whether they are beneficial, harmful, or worth the investment. In this seminar, Dr. Dae will explain the best sources for obtaining your nutrients and when it is appropriate to take supplements, especially if you are already on medication. Join us to learn what to look for and consider before purchasing another supplement.

Register at: [https://carefirst.zoom.us/webinar/register/WN\\_VrrQpT9BR9GxzlYJChUGBQ#/registration](https://carefirst.zoom.us/webinar/register/WN_VrrQpT9BR9GxzlYJChUGBQ#/registration)

## **Message from Chapter President**



*Volunteer Job Opportunity* - I am looking for a chapter member who would like to join me in attending the Microsite training sessions to establish our Chapter website. Training sessions are held on Fridays at 1 pm, and there are mentoring workshops on Tuesdays with no mandatory sessions. It would be wonderful to have a member accompany me on this journey as our new chapter's webmaster.

Also, a quick reminder: Our NARFE Chapter meeting on April 2nd will feature a speaker from the Alzheimer's Association.

*Joanne Smith*  
Joanne Smith