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Volume 95 • Number 7
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<th>Special Price</th>
<th>Apply Benefit</th>
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<tr>
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<td>$3,990.00</td>
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WASHINGTO
WASHINGTON WATCH
6 Postal Reform Debate Begins in New Congress
7 Legislation Ending the USPS Prefunding Mandate Introduced
8 NARFE’s Grassroots Advocacy Month Is Almost Here
9 Office of Personnel Management Reorganization Under Way
10 Senate Committee Considers Cabaniss for OPM Director
11 Bill Tracker

COLUMNS
4 From the President
38 Managing Money

DEPARTMENTS
16 Questions & Answers
40 For the Record
42 NARFE News
46 Member Perks
48 The Way We Worked

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National Active and Retired Federal Employees Association

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The peak travel time for NARFE’s National Officers is during April and May, when most of the state federation conferences/conventions are held. The National Officers from Headquarters and the 10 Regional Vice Presidents are on the road during those months. As tiring as it can get, meeting with and hearing from our members is highly educational and worthwhile.

At one of the recent federation meetings, someone asked, “Why does it cost me so much to belong to NARFE?” This led me to do some simple math—does 10.9 cents a day, 76.9 cents a week or $3.33 a month sound excessive? Let’s face it, what can you buy for $3.33 these days? You can’t go to a movie and buy popcorn for that.

Why $3.33 cents a month? NARFE members pay $40 per year (less if you elect dues withholding). In the first year of membership, $12.67 goes to NARFE headquarters; $13.33 is rebated to the chapters (if the member decides to be a chapter member); $4 goes to the federations. Sometimes, there are recruiting incentives for individuals and chapters. In year two of membership and afterward, $36 is kept at NARFE Headquarters and $4 goes to the federations to supplement their operating costs.

For what you receive as a NARFE member, $3.33 a month is a bargain. That covers a number of benefits, including:

• A subscription to the monthly NARFE Magazine, which is full of useful information about your benefits and updates on news that affects you.
• The security of our advocacy staff looking out for your interests on Capitol Hill, and access to all the alerts and information we share to keep you up to date.
• Access to our federal benefits experts and resources, including webinars, for current and retired federal employees alike. Our Federal Benefits Institute is like an extra personnel office throughout your federal career and into retirement, and its staff has helped thousands of members with problems.
• A host of Affinity Partners—businesses who offer discounts on products and services for NARFE members.

That $3.33 per month also supports our Membership Recruitment and Retention staff and gives members access to our yearly conferences. In the spring, NARFE’s advocacy and events teams conducted one of our best legislative training conferences ever.

My thanks to the thousands of dedicated NARFE members whose monthly dues help support our association.

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NARFE’s Mission Statement

To support legislation and regulations beneficial to federal civilian employees and annuitants and potential annuitants under any federal civilian retirement system and to oppose those detrimental to their interests.

To promote the general welfare of federal civilian employees and annuitants and potential annuitants, to advise and assist them with respect to their rights under retirement, health and other employee and retiree benefits laws and regulations, and to represent their interests before appropriate authorities.

To cooperate with other organizations and associations in furtherance of these general objectives.

KENNETH J. THOMAS
NARFE NATIONAL PRESIDENT
natpres@narfe.org
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The House Committee on Oversight and Reform held a hearing in April on the financial condition of the United States Postal Service (USPS). The hearing addressed the agency’s deteriorating finances and the need for postal reform legislation; witnesses discussed possible solutions to the issue. Many of NARFE’s concerns were discussed, including service standards, postal privatization, the prefunding requirement and provisions that would require current postal retirees to pay additional Medicare premiums.

Written testimony submitted to the committee by NARFE National President Ken Thomas outlined NARFE’s views on previous postal reform legislative proposals. NARFE’s primary concern is with a provision that would require current postal retirees to pay additional premiums for largely duplicative health insurance coverage through Medicare or else completely lose their earned retiree health benefits.

Requiring current postal retirees to enroll in Medicare Part B after they have already declined Medicare burdens them with a significant additional cost, eliminates retirees’ ability to choose their own health benefits and sets a dangerous precedent for all federal retirees. Postal reform bills containing this provision have failed thus far, and members and witnesses recognized that modifying the requirement would be necessary for the bills to gain support from other committees.

NARFE agreed with many committee members and witnesses that reducing the requirement that the USPS fully prefund retiree health benefits is imperative to the financial viability of USPS. Members of the committee, including Chairman Elijah Cummings, D-MD, Ranking Member Jim Jordan, R-OH, Chairman of the Subcommittee on Government Operations Gerry Connolly, D-VA, and Subcommittee Ranking Member Mark Meadows, R-NC, indicated they needed to see a business plan from USPS in order to consider future postal reform legislation. The Postmaster General noted that USPS was in the final stages of finalizing its 10-year proposal.

**POSTAL REFORM DEBATE BEGINS IN NEW CONGRESS**

**ACTION ALERT! JULY**

The USPS Fairness Act, H.R. 2382, would end the mandate requiring the United States Postal Service (USPS) to fully prefund health benefits for postal retirees. This mandate accounts for 90 percent of the Postal Service’s financial losses and contributes to the agency’s deteriorating financial condition. Use NARFE’s online Legislative Action Center to send a message, tweet or call your legislators to urge them to support the USPS Fairness Act.
and expected to release it in July 2019. Cummings stated the committee would suggest an official date for completion of the business plan and invite the Postmaster General back to testify. As of press time, the plan had yet to be released amid multiple delays.

The Postmaster General informed members of the committee that the plan may contain a proposal to cut mail service from the current six days per week down to five, a change that would have to be approved through legislation.

NARFE’s letter to the committee, which can be viewed on our website, expressed that USPS service standards must be upheld and maintained in any postal reform legislation. As such, NARFE supports resolutions in the 116th Congress that maintain six-day delivery, to-the-door delivery and all July 2012 USPS service standards. The letter also communicated NARFE’s position that the USPS should remain independent of profit motivations and privatization.

— BY SETH ICKES, GRASSROOTS PROGRAM ASSISTANT

LEGISLATION ENDING THE USPS PREFUNDING MANDATE INTRODUCED

A bipartisan group of lawmakers, including Reps. Peter DeFazio, D-OR, Tom Reed, R-NY, Brian Fitzpatrick, R-PA, and Xochitl Torres Small, D-NM, introduced the USPS Fairness Act, H.R. 2382. The legislation would end the requirement that the United States Postal Service (USPS) fully prefund the future health benefits of its retirees—a requirement no other federal agency or private-sector company has. In fact, no other federal agency prefunds its retiree health benefits at all.

With USPS billions of dollars in debt after a decade of financial losses, postal reform efforts have become increasingly important to solving the crisis, and this bill marks an important first step.

The USPS prefunding mandate, enacted in 2006 under the Postal Accountability and Enhancement Act, is the foremost factor contributing to the agency’s deteriorating financial condition. It accounts for 90 percent of the Postal Service’s financial losses and needs to be reevaluated or repealed in order for the Postal Service to achieve financial parity.

The Postal Service has not made a prefunding payment to the U.S. Treasury since 2010 and continues to default on mandatory health and retirement payments. Reducing or eliminating the mandate will enable the agency to focus on maintaining its high service standards and allow investments that could expand business and save money over the long term.

The mandate has forced the Postal Service to consider numerous cost-cutting strategies to balance its checkbook. Many of these strategies have resulted in other postal reform proposals, such as cutting service standards and forcing retirees into purchasing Medicare.

NARFE supports the USPS Fairness Act, which will help right the Postal Service’s financial ship and prevent the implementation of detrimental cost-cutting strategies, such as instituting mandatory Medicare coverage for current postal retirees. NARFE members can contact their legislators in support of this bill via the Legislative Action Center on NARFE’s website.

— BY SETH ICKES, GRASSROOTS PROGRAM ASSISTANT

MYTH VS. REALITY

Myth: Forcing current postal retirees to purchase Medicare Part B is a low-cost change that would substantially increase their total health care coverage.

Reality: The mandatory Medicare requirement included in previous iterations of postal reform legislation would increase annual health insurance premiums costs to nearly $10,000 a year for a postal retiree and spouse while providing mostly duplicative health insurance coverage.
August is NARFE’s Grassroots Advocacy Month, and now is the time to map out how to connect with your legislators and advocate on behalf of the federal community. With Congress in recess for most of August, legislators will be spending considerably more time in the district or state they represent, making this a great opportunity for NARFE members to bring issues that are important to Feds to the forefront.

There are a variety of ways to effectively contact your congressional representatives—several of which are simple and only take a few minutes. Opting to send messages using NARFE’s Legislative Action Center is a convenient and effective way to deliver customized messages directly to your legislators. Or, you can contact congressional representatives by phone or attend town halls and community events where you can speak directly to the legislator. No matter how you choose to support Feds, NARFE appreciates your efforts.

PREPARING FOR MEETINGS

NARFE leaders should schedule August congressional meetings now. Setting up these meetings is the responsibility of the NARFE Congressional District Leaders/Senatorial Leaders (CDL/SL) in each federation. If your federation does not have a CDL program, the federation national legislative chair should take the lead.

CDLs should contact their legislators’ schedulers via email (using the sample meeting request form on the grassroots section of the NARFE website) to ensure a meeting with NARFE gets on the calendar. Send the request now, as many other constituents will be vying for legislators’ time. Once a meeting is scheduled, be sure to reach out to other NARFE members in your district/state to join you.

Before the meeting, review NARFE’s legislative priorities to familiarize yourself with the issues all NARFE members should bring to their legislators’ attention this August. During Grassroots Advocacy Month, every communication between NARFE members and legislators or their staff should relate to these priorities. A consistent message to Congress from NARFE members across the nation helps deliver a loud, clear and unified statement. More information on this will appear in next month’s magazine and on the NARFE website.

Grassroots Advocacy Month is a great time for NARFE members to urge legislators to protect the earned pay and benefits of the federal community. It’s important to remind Congress of the crucial work that Feds do every day, and there is no better time to spread the word than during Grassroots Advocacy Month. If you have any questions about how you can get involved, please contact the Advocacy Department at advocacy@narfe.org.

— BY SETH ICKES, GRASSROOTS PROGRAM ASSISTANT

NARFE GRASSROOTS ADVOCACY

Learn more about how you can take action to protect your earned pay and benefits by reviewing NARFE Grassroots materials at www.bitly.com/NARFE-grassroots.
The dismantling of the Office of Personnel Management (OPM) as part of an extensive government reorganization plan began with an executive order officially transferring security clearance services from OPM’s National Background Investigations Bureau (NBIB) to the Department of Defense (DOD).

The transfer also establishes a new agency within DOD, the Defense Counterintelligence and Security Agency (DCSA), which will become the primary issuer of government-wide security clearances and related functions. As of press time, the transfer of government credentialing services, employees, resources and funding from OPM to DOD was scheduled to begin by June 24 and conclude by September 30, following a written agreement between the OPM director and the defense secretary.

This agreement will lay out the details of the transfer and set expectations for DCSA’s functions. If the document is not finalized by June 24, DOD will begin officially taking on the majority of security clearance functions while awaiting the completion of the agreement.

The executive order is a major first step in the administration’s efforts to disassemble and reorganize OPM. NARFE does not have a position on the transferal of security clearance services; however, the overall reorganization plan shifts OPM’s programmatic functions—such as retirement services, human resources, and administration of health care and insurance programs for the federal community—to a newly expanded Government Services Agency (GSA), putting vital programs at risk of not receiving sufficient

(Continued on p. 10)
In early May, the Senate Committee on Homeland Security and Governmental Affairs held a hearing to consider the nomination of Dale Cabaniss as the next director of the Office of Personnel Management (OPM). Given the challenges facing the agency and the administration’s plan to transfer OPM’s functions to other entities, the next director must have the experience necessary to tackle these changes and challenges.

In questioning Cabaniss, many legislators on the committee focused on how she anticipated leading OPM through the significant changes proposed in the reorganization plan. Ranking Member Gary Peters, D-MI, noted that the committee had yet to receive any of the documents requested from OPM to justify the proposal, and he asked if Cabaniss would commit to providing more information and thorough analysis of the reorganization. She wondered if a cost-benefit analysis, one of the documents requested by the committee, would accurately represent the information needed for the restructuring, but she agreed “that you need all the information.”

Later in the hearing, Cabaniss noted that analysis was critical for drafting legislation, as many parts of the plan require congressional approval. Members of the committee were adamant that should Cabaniss be confirmed as OPM director, more information about the proposed reorganization plan must be shared with Congress.

Asked by Sen. Kyrsten Sinema, D-AZ, what Cabaniss planned to do to determine if the reorganization proposal was good for the country, Cabaniss stated, “What I would want to do would be to work with Congress and all of the stakeholders to make sure that we can work on reaching a conclusion that will actually be effective.”

With regard to the major prospective changes at OPM, including many offices within the agency being moved to other departments and agencies, the committee expressed concerns with the effect it could have on employee morale.

Peters asked how Cabaniss planned to preserve and bolster morale at OPM during times of significant change. She replied, “Change is a constant in our world today, and we’ve got to figure out a way to help employees manage their emotions around that change and provide as much information as possible,” so that agency employees can “make an informed decision about what to do.”

Democrats on the committee also questioned Cabaniss’ tenure as the Chair of the Federal Labor Relations Authority from 2001 to 2008. Under her leadership in 2007, the agency received the lowest employee engagement score of all federal agencies and had a significant backlog of pending cases. Cabaniss attributed low morale to changing times, a new management agenda from the Bush administration, her efforts to make the agency’s treatment of employees more fair and other external forces. She acknowledged many employees were unhappy with her efforts to reform the agency and ensure that everyone was treated fairly in the face of “deficiencies in HR and procurement.”

The Senate Homeland Security and Governmental Affairs Committee went on to advance the nomination without debate. Cabaniss’ nomination now moves to the full Senate for consideration. At press time, it was unclear when or if the full Senate will take further action.

BY SETH ICKES, GRASSROOTS PROGRAM ASSISTANT

NARFE testified before Congress about the reorganization plan in late May and continues to urge Congress to ensure proper oversight and analysis of any reorganization proposals.

— BY SETH ICKES, GRASSROOTS PROGRAM ASSISTANT

LEGISLATIVE RESOURCES

• Legislative Hotline: A weekly update of legislative news, compiled by the NARFE Advocacy Department staff, distributed via email and available by phone (toll-free) at 800-456-8410, option 4 and online at www.narfe.org.

• Legislative Action Center: A one-stop site to send a letter to Congress, and more, at www.narfe.org.
# NARFE Bill Tracker

The NARFE Bill Tracker is your monthly guide to the Congressional legislation that NARFE is following. Check back each issue for updates.

<table>
<thead>
<tr>
<th>ISSUE</th>
<th>BILL NUMBER / NAME / SPONSOR</th>
<th>WHAT BILL WOULD DO</th>
<th>LATEST ACTION(S)</th>
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<tbody>
<tr>
<td><strong>POSTAL REFORM</strong></td>
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<tr>
<td>H.Res. 23: Rep. Susan Davis, D-CA</td>
<td>Expresses the sense of the House that the United States Postal Service should take all appropriate measures to ensure the continuation of door delivery for all business and residential customers.</td>
<td>Referred to the House Committee on Oversight and Reform</td>
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<tr>
<td>H.Res. 33/S.Res. 99: Rep. Stephen Lynch, D-MA / Sen. Gary Peters, D-MI</td>
<td>Expresses the sense of the House that Congress should take all appropriate measures to ensure that the United States Postal Service remains an independent establishment of the federal government and is not subject to privatization.</td>
<td>Referred to the Senate Committee on Homeland Security and Governmental Affairs (S.Res. 99)</td>
<td></td>
</tr>
<tr>
<td>H.Res. 54: Rep. Gerald Connolly, D-VA</td>
<td>Expresses the sense of the House that the United States Postal Service should take all appropriate measures to ensure the continuation of its six-day mail delivery service.</td>
<td>Referred to the House Committee on Oversight and Reform</td>
<td></td>
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<tr>
<td>H.Res. 60: Rep. David McKinley, R-WV</td>
<td>Expresses the sense of the House that the United States Postal Service should take all appropriate measures to restore service standards in effect as of July 1, 2012.</td>
<td>Referred to the House Committee on Oversight and Reform</td>
<td></td>
</tr>
<tr>
<td>H.R. 2382: Rep. Peter DeFazio, D-OR</td>
<td>Repeals the USPS’ prefunding requirement</td>
<td>Referred to the House Committee on Oversight and Reform</td>
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**NARFE’s Position:** ![Support](support-icon.png) ![Oppose](oppose-icon.png) ![No position](no-position-icon.png)
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<th>ISSUE</th>
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<tr>
<td><strong>FEDERAL ANNUITIES</strong></td>
<td>H.R. 1254: The Equal COLA Act / Rep. Gerry Connolly, D-VA 👍</td>
<td>Provides Federal Employees Retirement System (FERS) retirees with the same annual cost-of-living adjustment (COLA) as Civil Service Retirement System (CSRS) retirees.</td>
<td>Referred to the House Committee on Oversight and Reform</td>
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<td>H.R. 1553: Fair COLA for Seniors Act of 2019 / Rep. John Garamendi, D-CA 👍</td>
<td>Requires Social Security and federal retirement programs to use the Consumer Price Index for the Elderly (CPI-E) to calculate cost-of-living adjustments (COLAs) to retirement benefits.</td>
<td>Referred to the House Committees on Ways and Means, Veterans' Affairs, Oversight and Reform, and Armed Services</td>
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<td>Referred to the Senate Committee on Homeland Security and Governmental Affairs (S. 426)</td>
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<td>Referred to the Senate Committee on Homeland Security and Governmental Affairs (S. 1174)</td>
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<td>Referred to the Senate Committee on Finance (S. 526)</td>
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**EDITOR’S NOTE:** These bills are all listed online at www.narfe.org/legislation/votervoice.cfm.

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**Washington Watch**

**DC STATEHOOD**

- **H.R. 51:** Washington, D.C. Admission Act / Del. Eleanor Holmes Norton, D-DC 👍
  - Cosponsors: 204 (D) 0 (R)
  - Provides for the admission of the State of Washington, D.C. into the Union.
  - Referred to the House Committees on Oversight and Reform, and Rules

**GPO/WEP**

  - Cosponsors: H.R. 141: 130 (D) 42 (R) S. 521: 25 (D) 3 (R) 2 (I)
  - Repeals both the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP).
  - Referred to the House Committee on Ways and Means (H.R. 141)
  - Referred to the Senate Committee on Finance (S. 526)

**FEDERAL COMPENSATION**

  - Cosponsors: H.R. 1073: 44 (D) 0 (R) S. 426: 13 (D) 0 (R)
  - Provides a 3.6 percent federal employee pay raise in calendar year 2020.
  - Referred to the House Committee on Oversight and Reform (H.R. 1073)
  - Referred to the Senate Committee on Homeland Security and Governmental Affairs (S. 426)

**FEDERAL ANNUITIES**

  - Cosponsors: 4 (D) 1 (R)
  - Provides Federal Employees Retirement System (FERS) retirees with the same annual cost-of-living adjustment (COLA) as Civil Service Retirement System (CSRS) retirees.
  - Referred to the House Committee on Oversight and Reform

  - Cosponsors: 25 (D) 2 (R)
  - Requires Social Security and federal retirement programs to use the Consumer Price Index for the Elderly (CPI-E) to calculate cost-of-living adjustments (COLAs) to retirement benefits.
  - Referred to the House Committees on Ways and Means, Veterans’ Affairs, Oversight and Reform, and Armed Services
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**Example Savings (per pair)**

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<table>
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† Rechargeable | Listed products are smartphone compatible‡

charged a maximum fee of $75 for the exam, and the member may need to submit a claim for reimbursement. Must be a FEP member to access TruHearing discounted pricing. TruHearing is offered through Blue365, which provides exclusive health and wellness deals and is a program of Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield companies. The Blue Cross® and Blue Shield® words and symbols, Federal Employee Program®, FEP® and Blue365® are all trademarks owned by Blue Cross Blue Shield Association.

‡ Smartphone compatible hearing aids connect directly to iPhone®, iPad®, and iPod® Touch devices. Connectivity also available to many Android® phones with use of an accessory.

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I don’t currently have coverage under the Federal Employees Health Benefits (FEHB) program because I have been covered under my spouse’s military health insurance (TRICARE). I’m planning to retire on January 31, 2020. I heard that TRICARE can help me meet the “five-year test” to qualify to keep FEHB coverage in my upcoming retirement if I enroll in FEHB during the open season just prior to the year of my separation from government work. Why might it be beneficial to consider this option during open season later this year?

Since you qualify for immediate retirement upon separation from federal service, you are correct that having TRICARE can help you meet the five-year coverage requirement for keeping FEHB in retirement as long as you are enrolled in an FEHB plan on the date of your separation next year.

Also, once you are retired, as an annuitant you may ask the Office of Personnel Management (OPM) to suspend your FEHB coverage for TRICARE any month of the year; and if you ever want FEHB coverage later, you can unsuspend your FEHB plan during any future open season. This might be a good idea for one of the following reasons:

• You can re-enroll in FEHB if you ever move to a location where TRICARE coverage and services aren’t as good as where you’re currently living.
• You can re-enroll in FEHB if you ever need or want medical services from specific service providers that TRICARE won’t cover.
• You can re-enroll in FEHB if the TRICARE program changes and you don’t care to use it anymore.
• If you are not a military retiree and you lose your military retired spouse to death or divorce, you would lose access to TRICARE if you remarried someone who was not a military retiree. In that situation, the loss of TRICARE coverage would be considered a qualifying life event (QLE), allowing you to re-enroll in FEHB without having to wait for the next annual open season.

My spouse and I are currently discussing divorce. What written guidance may we (and our
attorneys) refer to with regard to dividing my federal benefits with my spouse, as well as which federal insurances my spouse can keep once we’re divorced?

A
Feds have a lot of flexibility when dividing federal benefits. You and your spouse should refer to “Court-Ordered Benefits for Former Spouses” (Form RI 84-1) and “Court Orders and Powers of Attorney for TSP” (Form TSPBK11) as guidelines for various options; ask your attorneys to become acquainted with those publications as well as OPM’s “Handbook for Attorneys on Court-Ordered Retirement, Health Benefits and Life Insurance” (Form RI 83-116).

COURT-ORDERED BENEFITS BRANCH

Q
How do I reach the Office of Personnel Management’s Court Ordered Benefits Branch (OPM’s COBB) via telephone?

A
Feds and their attorneys may reach out to OPM’s COBB for assistance at 202-606-0222. It’s best to call early in the morning—and be prepared for long hold times.

THRIFT SAVINGS PLAN BENEFICIARY PARTICIPANT ACCOUNT

Q
I’m a federal employee who recently became widowed and inherited my federally employed spouse’s Thrift Savings Plan (TSP). I currently have his TSP in a Beneficiary Participant Account (BPA) and can keep the money there or transfer it to my own TSP account. Is there anything I should be aware of when choosing between the two options?

A
If you plan to continue working as a federal employee beyond the age of 70½, consider transferring the TSP BPA to your own TSP account so you can avoid any required minimum distributions (RMDs) by the IRS until you separate from federal service. Refer to the following weblink to understand RMDs from a TSP BPA: www.tsp.gov/PDF/formspubs/tsp-776.pdf.

Regardless of how long you expect to continue working as a federal employee, upon your death, any beneficiaries of your TSP BPA must pay all the taxes on the traditional portion of your TSP BPA immediately upon receipt (within one year), regardless of the age of your beneficiaries. But if you transfer your TSP BPA to your own TSP account or to your eligible retirement savings account (e.g., IRA, 401k, 403b), after you pass away, your beneficiaries will be able to transfer your retirement savings account(s) into their own inherited IRAs and stretch out the tax liability over each of their individual life expectancies.

Refer to the following publication for more details regarding your TSP BPA (specifically page 15): www.tsp.gov/PDF/formspubs/tspbk33.pdf.

You may want to talk to a tax advisor or estate planning attorney for more details and specific guidance on whether you should keep the money in your TSP BPA or transfer the money into one of your retirement savings accounts. Bring copies of the documents previously mentioned to the meeting.

RETIREES

INSURANCES FOR FORMER SPOUSE

Q
I’m retired from federal service and going through a divorce. Will I be allowed to keep my spouse on my Federal Employees Health Benefits (FEHB) plan once we divorce? I’d like to keep her under my plan until she’s old enough for Medicare. Also, what other federal insurances are affected when we divorce?

A
Your former spouse cannot remain under your medical, dental or vision insurance once your divorce becomes final. Assuming that your spouse is not a Fed, upon loss of coverage as a family member, your former spouse will have a 31-day extension of FEHB coverage. During this time your former spouse may convert to an individual contract or continue FEHB coverage (for 36 months) under the Temporary Continuation of Coverage (TCC)
provisions of the FEHB law.

If your former spouse is entitled to a portion of your annuity or a survivor annuity (usually determined by what’s written in your divorce decree and the court order acceptable for processing by OPM), then your former spouse has 60 days from the date of the divorce to contact OPM in writing and request FEHB coverage under the Spouse Equity law (which could potentially provide access to FEHB for the remainder of your former spouse’s life). Refer to the following OPM fact sheet for more details: [www.opm.gov/healthcare-insurance/fastfacts/coverage-for-former-spouses.pdf](http://www.opm.gov/healthcare-insurance/fastfacts/coverage-for-former-spouses.pdf).

There are no current provisions that allow your former spouse to maintain any level of coverage under the Federal Employees Dental and Vision Insurance Program (FEDVIP). Your former spouse’s FEDVIP coverage terminates on the date the divorce is finalized.

If your spouse has long-term care insurance under the Federal Long Term Care Insurance Program (FLTCIP) before the effective date of your divorce, your spouse will be allowed to maintain that coverage after the divorce. However, if your spouse doesn’t obtain coverage under the FLTCIP before the divorce becomes effective, your spouse won’t be eligible to apply for FLTCIP later.

Also, if you have family coverage (option C) under the Federal Employees’ Group Life Insurance (FEGLI) program, you might consider cancelling that coverage when you divorce if you don’t have any dependent children and never intend to remarry. However, if you think you might remarry later, consider keeping option C intact (if applicable) because once you cancel a certain level of FEGLI coverage in retirement, you can never get it back. Under FEGLI you are the beneficiary for option C if your current spouse,
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**SOCIAL SECURITY**

*Q*

I’m 67 years old and I have already retired under the Federal Employees Retirement System (FERS). My wife turns 62 this October. I want my wife to file for Social Security at age 62, but I plan to wait until 70 to claim my larger benefit from Social Security. Will my wife be entitled to 50 percent of my benefit when I file for mine at 70?

*A*

If your wife files for Social Security at the minimum retirement age of 62, then the spousal benefit you earned for her will be reduced, even if you wait until age 70 to claim your maximum benefit. This is due to the deemed filing rule—when someone is potentially eligible to claim Social Security based on more than one work record, she is deemed to have filed for both the benefit that she earned for herself as well as any benefit that a spouse has earned for her, even if she can’t draw from the spouse’s work record at that time. As you may know, unless you predecease your wife, she can’t claim from your work record until you claim from your work record.

You can use the following weblink to determine the percentage of your primary insurance amount (PIA) that she would qualify for once you claim your own Social Security benefit: www.ssa.gov/planners/retire/ageincrease.html. Your PIA is the amount payable to you when claiming your Social Security at your full retirement age (FRA). Even though you plan to claim a larger benefit (with delayed credits) at age 70, your spouse is only eligible for a certain percentage of your PIA while you are alive and collecting your own benefit from Social Security.

For example, if your spouse was born in 1957 and files for Social Security at age 62 this year, she will be eligible for 72.5 percent of her own PIA. Once you begin to draw from your own Social Security benefit, she will be eligible for 33.8 percent of your PIA. However, if 72.5 percent of her PIA is larger than 33.8 percent of your PIA, then her higher benefit would continue until she became a widow.

If you predecease her and she has reached her FRA or waits until her FRA, as a widow she can then take over 100 percent of the benefit you earned for her (including the delayed credits that you waited to claim).

Since you were born before January 2, 1954 and have already reached your FRA, you might want to consider filing a restricted application with Social Security once your wife begins to draw from her own Social Security. This allows your work record to continue growing with delayed credits (as you originally planned), while simultaneously allowing you to claim 50 percent of your wife’s PIA from Social Security, even though she will only be drawing 72.5 percent of her PIA. Then at age 70, you can switch over and claim the maximum payment on your own Social Security work record.

**REQUIRED MINIMUM DISTRIBUTIONS FROM THRIFT SAVINGS PLAN**

*Q*

I’m a federal retiree approaching the age of 70½. Where can I find more details regarding the required minimum distribution (RMD) rules for my Thrift Savings Plan (TSP)?

*A*

Here is a weblink to the Tax Notice Bulletin that TSP keeps up to date: www.tsp.gov/PDF/formspubs/tsp-775.pdf.

Something to keep in mind: you may want to be proactive and take your first year’s RMD before the end of the year that you reach the age of 70½. The deadline for your first year’s RMD is April 1 of the year following the year you become 70½, but if you wait until then, you’ll have two RMDs in one year because you’ll be required to take your second year’s RMD by the end of that same year. That could be important for federal retirees who are close
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to reaching a taxable income bracket that might affect their monthly Medicare Part B premiums two years later.

REQUIRED MINIMUM DISTRIBUTIONS FROM THRIFT SAVINGS PLAN FOR A SURVIVING SPOUSE

Q I am a surviving spouse of a federal annuitant. I inherited my spouse’s Thrift Savings Plan (TSP) and have kept it in TSP as a beneficiary participant account (BPA). How can I obtain a copy of the required minimum distribution (RMD) chart for my TSP BPA?

A The rules that govern RMDs for annuitants are not the same as those for surviving spouses who inherit the annuitant’s TSP account; TSP maintains a Tax Notice Bulletin that specifically addresses beneficiary participants, which you can find here: www.tsp.gov/PDF/formspubs/tsp-776.pdf.

To obtain an answer to a federal benefits question, NARFE members should call 800-456-8410 and select option 2 for the Federal Benefits Institute; send the question by postal mail to NARFE Headquarters, ATTN: Federal Benefits; or submit it by email to fedbenefits@narfe.org.
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Cover Story
Caring for Adult Dependents

Here’s what to know when reopening your empty nest to a loved one who needs your care.

By David Tobenkin

John Matis had a bucket list brimming with 63 items as he approached retirement from his education officer post at the Bureau of Land Management.

But it became apparent that the trajectory of his wife’s medical condition—she was diagnosed with a progressive, Parkinson’s-like neurological disease in 2004—would dramatically change their retirement plans. Since he and his wife, Marcia, retired in 2008, instead of enjoying a schedule of leisure and adventure, much of Matis’ days have been filled with helping his wife negotiate the daily activities of living at their home and staying active as much as possible.

“I soon realized that we wouldn’t be taking annual trips to Mazatlán or traveling to Europe, and that I wouldn’t learn Russian,” says Matis, who responded to a NARFE Magazine reader survey on caregiving for adult dependents. “It doesn’t matter, though. You adjust. What other option is there if you care about your spouse or significant other? You do not walk away if you are a decent human being.”
Caregiving challenges like Matis’ are experienced by increasing numbers of federal employees and retirees. The Federal Work-Life Survey Governmentwide Report, a landmark Office of Personnel Management (OPM) survey released in March 2018, found that a rising area of work-life conflict for federal employees is caring for adult dependents, such as parents, spouses, adult children, and other relatives with physical or cognitive impairments. Its findings include the following:

- The number of employees with adult dependent care responsibilities was expected to double in five years (from 14 percent to 31 percent).
- 61 percent of adult dependents were older than age 70, and 66 percent had physical or cognitive disabilities.
- Most adult dependent care was intensive, with 77 percent of the adult dependents needing help with activities of daily living (ADL) that they found difficult or impossible to do themselves.

WHO OVERSEES AND PROVIDES THE CARE

Caregiving is provided by immediate family or hired outside help, and in nursing homes and assisted living facilities. One of the challenges is that there’s no single care model that fits every adult dependent, and the dynamic nature of medical conditions means what works at one point in time may not be appropriate or sustainable later.

Above all, caregivers must ensure that they take adequate care of themselves as they begin contemplating how to take care of others. Toula Wootan, a caregiver subject expert and lecturer on caregiving, hosts a radio show, Toula’s Tips for Caregivers (see box on page 28 for information on the show).

“A key message on my radio show has been to put yourself first, because if you don’t, you may not be there to take care of loved ones,” says Wootan. “Many caregivers place their own health care on the backburner—for example, not going to their own doctors because they are so busy helping loved ones. Many also give up doing what they love or become isolated due to caregiving, but both actions have negative health impacts. Many caregivers end up dying before their loved ones.”

Some experts say that home care is the best care for adult dependents, if it can be managed. Wootan notes that most U.S. cities have local nonprofit Area Agencies on Aging organizations whose goal is keeping seniors at home. For those who do remain at home, one main priority is addressing safety hazards, including items that might be a tripping hazard or stoves that might be left on too long. Medical alert and video monitoring systems can assist those who are physically okay but need some oversight.

Gerontologists, case workers and other social workers can assist caregivers by assessing care recipients’ needs; providing care and related service options; and procuring services and lower-cost caregivers. A Place for Mom is one of the largest such senior care referral chains, and it also owns and operates SeniorAdvisor.com, a consumer ratings and reviews website for senior care providers across the United States and Canada.

Some survey respondents praised their assisted living and nursing home facilities. “Assisted living was a godsend and very
enjoyable, even for me as the non-disabled partner,” says one caregiver, a retired Social Security Administration policy analyst.

When it comes to assisted living, one response that came up time and again was the need for due diligence in choosing a facility. Many respondents emphasized the importance of choosing ethical facilities and ones that are good fits—and the need to monitor even well-rated facilities and caregivers for misconduct and/or neglect. Retired writer Carol Morgan, who worked for the Environmental Protection Agency, placed her mother, challenged by dementia, in an assisted-living home in Pittsburgh. Morgan also hired someone as a companion and advocate for her mother when Morgan came to suspect that the facility was corrupt. A number of homes have volunteers who inspect care or ombudsman councils where individuals can report issues.

Mustering family and friends as resources is another important caregiver priority. Adult dependent needs can raise tensions between family members who feel the caregiving burden has been inequitably shared, or who disagree over key care decisions. Wootan notes that improving communication regarding care needs and evaluating various contributions by different family members helps best utilize everyone’s abilities and better share the caregiving burden.

THE FINANCIAL AND LEGAL IMPLICATIONS OF CAREGIVING

Often overlooked are the financial and legal responsibilities assumed by many caregivers. Providing many types of caregiving for incapacitated loved ones can be extremely difficult without a power of attorney. Financial and legal seminars offered to National Institutes of Health (NIH) employees are often among the most attended programs at the institute, notes Tonya Lee, an NIH program manager for Child and Family Programs. Lee supervises adult care programs and helped implement an expansion of adult dependent care resources over the past six years.

Managing care recipients’ funds when they are unable to do so can be a major challenge. The Consumer Financial Protection Bureau provides several guides on how to manage family members’ finances and property when they can’t handle their bills themselves, available under “Consumer Tools” at www.consumerfinance.gov.

Caregivers also need to familiarize themselves with Medicare and Medicaid policies for eligible care recipients to ensure they can use these services to effectively pay for care, Matis notes.

And they should rigorously account for expenses paid from sibling and care recipient funds to reduce financial tensions and avoid family disputes, both during care and when settling the dependent’s estate upon his or her passing, says Micah Shilanski, an Anchorage, AK-based certified financial planner and founder of federal retirement website www.plan-your-federal-retirement.com.

It’s also important to keep finances separate, if possible, so that caregivers do not become legally responsible for care recipients’ financial obligations, Shilanski says.

Greater financial resources provide more options for care. One important task is researching and reviewing all financial resources available to assist with caregiving needs. Matis says, for example, that when he
There are many adult dependent caregiving needs and issues, some of which are sudden and unexpected. This can make planning for those needs and tracking down the necessary information daunting.

Some have found overviews and seminars on the topic helpful when transitioning to the role of caregiver. Here are some recommended resources:

- **Federal agencies.** Some federal agencies, like the National Institutes of Health (NIH), offer online resources and adult caregiving classes for their employees. Some states and counties also offer such courses and many other resources.
- **Toula’s Tips for Caregivers.** Toula Wootan, a caregiver subject expert and lecturer on caregiving, hosts a radio show that can be heard on many digital platforms such as iHeartRadio as well as on her website, www.toulastipsforcaregivers.com.
- **Love’s Way: Living Peacefully with Your Family As Your Parents Age** by Carolyn Miller Parr and Sig Cohen.
- **Office of Women’s Health Caregiver Page.** This U.S. Department of Health and Human Services website provides lots of useful tips. Visit www.womenshealth.gov and search “caregiver.”
- **Senior Living.** This website offers information and support services regarding eldercare: www.seniorliving.org.
- **Veterans Caregiver Support.** This website has special resources for caregivers of veterans, including training, educational resources, a support hotline, and other assistance from the Department of Veterans Affairs: www.caregiver.va.gov.

Some organizations that focus on specific diseases offer tips for dealing with the care needs typical of their associated conditions.

- **Alzheimer’s Caregiving.** This National Institute on Aging website explains how to care for someone with Alzheimer’s Disease or other forms of dementia. www.nia.nih.gov/health/alzheimers/caregiving
- **Caring for the Caregiver.** The National Cancer Institute offers this booklet to assist family and friends caring for a person with cancer.
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paid me to provide care, provided occasional training and also helped me obtain certain durable medical equipment,” says a retired Social Security Administration analyst who took care of his life partner—who was afflicted with multiple sclerosis, physical disability and cognitive loss—until his partner passed.

Some survey respondents said that they truncated their careers to take care of loved ones— an action that had detrimental financial implications. Retiring early to take care of an aging spouse can have enormous negative consequences on caregiver retirement finances. “For a woman leaving the workforce early to take care of an aging relative, the average economic impact in retirement is that she will lose $324,000, while men in comparable positions will lose $284,000,” Wootan says. “I tell women and men not to quit their jobs to provide care.”

Shilanski agrees and notes that federal agencies can, but are not obligated to, authorize up to six months of unpaid leave per year, which can be taken by employees on an hourly basis. This can offer a caregiver flexibility for providing care while still allowing them to accrue time toward retirement.

CAREGIVING WHILE WORKING
The burden of caregiving falls heavily upon those who are employed. OPM has spoken out forcefully in the past about the options that agencies should be offering federal employees.

In July 2015, OPM published a Handbook on Workplace Flexibilities and Work-Life Programs for Elder Care (www.opm.gov/policy-data-oversight/pay-leave/leave-administration/fact-sheets/handbook-on-workplace-flexibilities-and-work-life-programs-for-elder-care.pdf). The manual provides guidance on the various leave and work schedule adjustments for elder care, and also provides information on work-life programs available to employees providing care for an elderly family member—including examples of how the programs can work together to help employees better manage family and work responsibilities.

The flexibility granted to employees varies significantly at different agencies, federal work-life balance expert Mika Cross says.

As previously mentioned, the NIH has been a leader in this area, offering tools like an adult care support listerv, seminars on caregiving, and unlimited access to a work-life specialist.

“You have to think smarter than the disease.”

A number of other agencies offer at least some services. “Many agencies are repurposing existing workplace flexibility programs—like flexible or part-time work schedule options, telework and leave policies, and other programs that promote successful relationships—to address caregiving needs in a way that works for both the agency and employees,” Cross says. She notes that employed caregiver discussions with managers about caregiving are important, including addressing how employees will meet workplace obligations.

As a last resort, the Family and Medical Leave Act allows eligible employees to take up to 12 weeks of unpaid, job-protected leave in a 12-month period to care for a spouse, child or parent with a serious health condition.

LIVING WITH CAREGIVING
For many caregivers, making the demands of caregiving less stressful may mean cultivating the capacity for extreme patience. It also means thinking creatively about how to address challenges.

“[Y]ou strategize how to maximize your abilities and opportunities to go outside on outings,” Matis says. “You develop strategies to offset things that wear you down. You become proactive to avoid dangers in the house. You have to think smarter than the disease.”

DAVID TOBENKIN IS A FREELANCE WRITER IN THE GREATER WASHINGTON, D.C. AREA.
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Not long ago, I wrote “My Medicare Adventure” for NARFE Magazine. In the article, I described the research my wife and I did to decide what to do about Medicare coverage once I turned 65. We eventually elected to take Medicare and switch to a Federal Employees Health Benefits (FEHB) plan designed to complement our Medicare coverage.

Every good adventure story has a sequel, and ours is no exception. Last April, when I turned 66, I reached what the agency considers to be full retirement age and became eligible for maximum Social Security benefits. We faced a new decision: when to begin collecting Social Security.

We began by taking inventory of ourselves and our assets. I am a Civil Service Retirement System (CSRS) retiree with 36 years of federal service. My wife, who is not yet 66, is a freelance writer and editor. Neither of us is fully retired—we both love to write. But our principal source of income is my CSRS pension. The funds we receive from all sources have been sufficient enough that, since my retirement nearly a decade ago, we haven’t needed to draw from either my Thrift Savings Plan (TSP) account or our additional savings and investments.

But things are changing. My wife is interested in writing less and tending to her garden more; we are engaging in a long-overdue home remodeling project; and grandchildren might be in our future.

We have a relative in assisted living, which she can afford now but not forever. So, we wondered, should we begin receiving our Social Security benefits now or wait a few more years? I hope that sharing our decision-making process will help you prepare for yours.

**WHAT WE CONSIDERED WHEN MAKING OUR DECISION**

As a NARFE member, I have access to the many benefits the organization offers, including webinars, articles and other resources. Log in to the NARFE website (www.narfe.org), type “Social Security” into the search box and you’ll find many items of interest on the subject.

In March of this year, I signed up for a Social Security-related NARFE webinar offered by Tammy Flanagan, who provides personalized federal employee retirement and counseling through her firm, Tammy Flanagan, LLC (www.retirefederal.com). Flanagan began her webinar by reminding participants that prior to 1984, federal employees who worked solely for the government during their careers were not eligible for any Social Security benefits. But as the government began the transition from CSRS to the Federal Employees Retirement System (FERS) in the mid-’80s, Social Security benefits became an integral part of new employees’ retirement plans.
Many CSRS retirees, therefore, are not entitled to Social Security benefits. However, because of my freelance work and work I did prior to my federal career, I have enough credits to qualify, and my wife has a full set of Social Security credits from her career.

No one, Flanagan explained, can claim Social Security retirement benefits before age 62—even if, like me, they retired earlier. What Social Security refers to as full retirement age is the age at which a person is first entitled to unreduced retirement benefits. Those who retire before they reach their full retirement age see their benefits reduced by a designated amount.

The full retirement age for those born between 1955 and 1960 varies, increasing by two months every year. The Social Security Administration has a chart that shows how much your benefits are reduced by if you retire between age 62 and full retirement age (www.ssa.gov/planners/retire/agereduction.html). Since my wife is not yet 66, we found the information useful.

We also learned that for every year you don’t apply for benefits between full retirement age and age 70, you receive an 8 percent increase in your benefits. “That’s a 32 percent increase for waiting an extra four years,” Flanagan explains.

To decide whether that additional sum is worthwhile, consider two things. The first is the potential for a long life. These days it’s not unusual for healthy adults to live into their 90s and beyond—and extra income at that age can be extremely helpful.

The second is how much your Social Security income might help you maintain your lifestyle. Social Security’s website (www.ssa.gov) includes calculators that helped us approximate the amount we’d get based on each of our contributions and offers a helpful, personalized “My Social Security Account” tool you can sign up for. The agency also has a toll-free number (1-800-772-1713) and many local offices that provide one-on-one assistance.

CSRS employees like me, and some CSRS Offset retirees, are affected by a law called the Windfall Elimination Provision (WEP). The WEP is a method of computing benefits for workers who receive a pension based on work not covered by Social Security. The WEP significantly reduces the amount of benefits I will receive from Social Security, although it will not affect my wife’s widow’s benefits from my nongovernment service should she survive me.

The SSA offers a number of WEP planning tools at www.ssa.gov/planners/retire/wep.html, such as the WEP online calculator, fact sheets on how WEP affects government employees’ Social Security benefit amounts and frequently asked questions about WEP and the Government Pension Offset (GPO) law, which can reduce Social Security benefits for spouses, widows and widowers. Neither law affects FERS retirees.

I used the WEP calculator along with my latest Social Security statement to figure out how much I would receive if I signed up to collect Social Security now or in the future. (Flanagan provides an excellent discussion about the WEP in her webinar.)

Flanagan’s webinar, “Social Security: A Key Ingredient in Your Retirement,” and many others are available to NARFE members at www.narfe.org/member/FederalBenefitsInstitute/.
Do you get discouraged when you hear your telephone ring? Do you avoid using your phone because hearing difficulties make it hard to understand the person on the other end of the line? For many Americans the telephone conversation – once an important part of everyday life – has become a thing of the past. Because they can’t understand what is said to them on the phone, they’re often cut off from friends, family, doctors and caregivers. Now, thanks to innovative technology there is finally a better way.

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The GPO reduces my eligibility for spouse’s or widower’s benefits by two-thirds of the amount of my CSRS pension—effectively ensuring I will not receive anything from Social Security other than my own earned benefits if my wife predeceases me.

FOUR QUESTIONS TO ASK YOURSELF
The heart of Flanagan’s presentation involved four questions every federal retiree should ask themselves to determine whether to begin collecting Social Security benefits immediately or wait.

How much will we be earning? My wife and I still work part time. Now that I am 66, I am receiving my full benefits; but my wife would receive a lesser amount in benefits until she reaches that age. As we taper off our work lives, we will both earn less, but we agreed that, at least in the near future, the deduction would not be significant.

“90 percent of Americans opt to receive their benefits by the time they reach 65.”

Do we need the money? At present, probably not. We haven’t yet had to tap into our retirement savings or into my TSP account—but we’ve just begun a large home remodeling project and may need to help to pay for a relative’s care in the future. We also have extensive travel scheduled for the next two years, as we’d like to continue seeing interesting places and visiting our children while our health permits us to do so. We want to keep a reasonable amount of money in savings because we did not purchase long-term care insurance when we were younger, and the cost of acquiring such insurance feels prohibitively expensive to us now. Still, we think we can wait a few years before needing the additional income from Social Security.

How long will we be healthy? We are healthy now, but our families’ medical histories are, to put it plainly, not great. While my mother-in-law lived to be 95 and was in robust health until her last days, my diabetic father-in-law died tragically young, at 54. My parents also died young: my mother at 59 and my father at 64. But my mom died of breast cancer, which I am unlikely to inherit. My dad died about eight months later, which is not unusual for men who lose a well-loved life partner. My wife and I exercise regularly, watch our diet, and try to keep a healthy lifestyle—so we are betting on remaining healthy for years to come.

Does someone else depend on our income? Right now, it’s just us. Our relative in assisted care may need financial help in the future, but she does not need it currently. Our son and daughter-in-law are entirely self-sufficient, but that may change if they have children. Should I die, my wife will only get 55 percent of my CSRS pension (the maximum amount I can designate), but there’s no reason to think that will happen anytime soon. Should my wife die, I would not be entitled to widower’s benefits from her Social Security account—but I would continue to receive my full pension, increased by the amount I currently set aside for her support after my death.

Once my wife and I completed this exercise, our path was clear: we decided to defer applying for our Social Security benefits for now and hope to wait until age 70 before we do so. This is not the usual course of action: 90 percent of Americans opt to receive their benefits by the time they reach 65. We’ll revisit the decision periodically based on our health status, our family situation, our income from other sources and our tolerance for risk—and the Social Security system permits us to do so. This is different from Medicare, which penalizes you for every year you wait to sign up after age 65.

Your Social Security adventure will be different from ours, especially if you are covered by FERS, since it’s designed to make Social Security benefits a more integral part of federal employees’ retirement income. However, discussing the questions Flanagan suggested should help you make the best possible decision. Good luck!

—EVERETT A. (EV) CHASEN IS A WRITER AND COMMUNICATIONS CONSULTANT IN THE WASHINGTON, D.C. AREA. HE IS RETIRED FROM THE FEDERAL GOVERNMENT AFTER 35 YEARS OF SERVICE.
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Managing Money

THE KEY TO ROTH CONVERSIONS

Over the past two months, I’ve illustrated the economic parity of traditional and Roth accounts when all things are equal; however, because the current Tax Cuts and Jobs Act (TCJA) tax rates are set to revert to their pre-TCJA levels in 2026, there is an opportunity to create more economic value with Roth conversions. This month’s article wraps up the series with a look at a few factors you’ll want to consider when executing a Roth conversion.

When considering whether a Roth conversion makes sense, or when determining how much to convert, two tax-related numbers are key. The first is your taxable income, which is the result after adjustments to, and deductions from, your gross income. Your marginal tax rate and the tax rate you will owe on a Roth conversion are based on your taxable income.

With respect to Roth conversions and the marginal tax rate, the main objective is to have the highest possible income in the lowest possible tax bracket. For example, the 12 percent bracket for a couple filing a joint return applies to taxable income between $19,401 and $78,950. A couple with $50,000 in taxable income could increase their taxable income as much as $28,950 and still remain in the 12 percent bracket. In other words, if this couple converted $28,950 to a Roth IRA, the entire Roth conversion would be taxed at the 12 percent rate.

The key to a Roth conversion is to pay no more in tax than would otherwise be paid when distributing the money out of a traditional retirement account in the future. When calculating the tax owed on a conversion, it’s important to consider all taxes, including any stealth taxes that may result from the conversion.

This is where adjusted gross income (AGI), the second key tax-related number, comes into play. For example, Medicare Part B and Part D premiums, the 3.8 percent Medicare surtax on net investment income, and certain deductions like medical expenses are a few of the stealth taxes affected by AGI. Additionally, a portion of a recipient’s Social Security benefits may be taxable. How much depends on the recipient’s other income, including Roth conversions.

Ignoring AGI by focusing solely on taxable income and the marginal tax rate may result in an unpleasant surprise. Take, for example, a couple who are both age 65, have Medicare Part B, claim the standard deduction ($27,000 for a couple 65 and older in 2019) and have taxable income of $118,400. Focusing solely on their taxable income, they decide to convert $50,000, which will increase their taxable income to $168,400, putting them at the top of the 22 percent tax bracket.

Unfortunately, they failed to consider their AGI and the impact of any stealth taxes. In their case, the conversion increases their AGI from $145,400 to $195,400, which is $25,400 over the $170,000 threshold for the lowest Medicare Part B premium. This will result in an increase to their Part B premium from $135.50 to $189.50.

Together, the increase in Medicare Part B premiums will cost the couple an extra $1,298 per year until their AGI drops back below $170,000. Adding this stealth tax, which is 2.6 percent of the $50,000 conversion, the total tax cost of the conversion comes in at 24.6 percent, not including state taxes.

Depending on the circumstances, it may still
make sense for the couple to convert $50,000, especially when considering the 22 percent tax rate reverts to 25 percent in 2026. Alternatively, they may decide to limit their Roth conversion to $24,600 to keep them below the $170,000 threshold for higher Medicare Part B premiums.

If you plan on leaving your retirement account to your heirs, Roth conversions should be part of any estate planning and wealth transfer discussion. The tax character of a retirement account carries over to beneficiaries, which means distributions from traditional retirement accounts will be taxable to beneficiaries, while qualified distributions from Roth accounts will be tax-free.

In the context of estate planning and wealth transfer, determining whether a Roth conversion makes sense involves considering your own tax rates and those of your heirs. If your tax rate is likely lower than what your heirs’ rate will be, converting and passing on a tax-free account may increase its economic value.

There are many factors to consider when deciding on a Roth conversion strategy. Be sure to do your research and talk with a professional who understands all the variables.
THrift SAVINGS PLAN FUND RETURNS

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*ANNUALIZED

L FUNd RETURNS are net of the effect of accrued administrative expenses and investment expenses/costs. Source: TSP (For additional monthly returns, go to www.tsp.gov.)

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TRADE TENSIONS LEAD TO MARKET DECLINES IN MAY

Escalated trade tensions dominated the headlines, generating fears of a global economic slowdown and prompting investors to shift away from equities in favor of fixed income. The flight to safety impacted large-, mid-, and small-capitalization stocks in the U.S., leading to steep declines in the C and S Funds. Large-capitalization stocks in international developed markets also fell, causing the I Fund to post a significant loss. Conversely, the F Fund enjoyed a gain thanks to falling interest rates. All of the L Funds posted negative returns.—BY MICHAEL JERUE, FINANCIAL ANALYST, THRIFT SAVINGS PLAN

CounTOWN DTo COla

The Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) increased by 0.63 percent in April 2019. To calculate the 2020 cost-of-living adjustment (COLA), the 2019 third-quarter indices will be averaged and compared with the 2018 third-quarter average of 246.352. The percentage increase determines the COLA. April's index, 249.332, is up 1.21 percent from the base.

Benefits awarded under the Federal Employees' Compensation Act (FECA) to individuals suffering work-related injuries or illnesses are adjusted according to each calendar year's percentage change in the CPI-W. April's index is 1.86 percent higher than the December 2018 base index of 244.786.

The CPI represents purchases of food and beverages, housing, apparel, transportation, medical care, recreation, education and communication, and other goods and services. Included are various government fees, such as water charges, auto registration fees, and sales and excise taxes.

<table>
<thead>
<tr>
<th>MONTH</th>
<th>CPI-W</th>
<th>Monthly % Change</th>
<th>% Change from 246.352</th>
</tr>
</thead>
<tbody>
<tr>
<td>OCTOBER 2018</td>
<td>247.038</td>
<td>0.19</td>
<td>0.28</td>
</tr>
<tr>
<td>NOVEMBER</td>
<td>245.933</td>
<td>-0.45</td>
<td>-0.17</td>
</tr>
<tr>
<td>DECEMBER</td>
<td>244.786</td>
<td>-0.47</td>
<td>-0.64</td>
</tr>
<tr>
<td>JANUARY 2019</td>
<td>245.133</td>
<td>0.14</td>
<td>-0.49</td>
</tr>
<tr>
<td>FEBRUARY</td>
<td>246.218</td>
<td>0.44</td>
<td>-0.05</td>
</tr>
<tr>
<td>MARCH</td>
<td>247.768</td>
<td>0.63</td>
<td>0.57</td>
</tr>
<tr>
<td>APRIL</td>
<td>249.332</td>
<td>0.63</td>
<td>1.21</td>
</tr>
</tbody>
</table>

OMp RetIREMENT CLAIMS PROCESSING STATuS

<table>
<thead>
<tr>
<th></th>
<th>Claims Received</th>
<th>Inventory (steady State is 13,000)</th>
<th>Monthly Average Processing Time in Days</th>
<th>FYTD Average Processing Time in Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>APRIL</td>
<td>8,390</td>
<td>17,489</td>
<td>58</td>
<td>57</td>
</tr>
<tr>
<td>MAY</td>
<td>7,625</td>
<td>18,024</td>
<td>58</td>
<td>58</td>
</tr>
<tr>
<td>JUNE</td>
<td>9,397</td>
<td>18,199</td>
<td>65</td>
<td>59</td>
</tr>
<tr>
<td>JULY</td>
<td>8,281</td>
<td>18,334</td>
<td>57</td>
<td>59</td>
</tr>
<tr>
<td>AUGUST</td>
<td>8,826</td>
<td>17,513</td>
<td>56</td>
<td>58</td>
</tr>
<tr>
<td>SEPTEMBER</td>
<td>7,142</td>
<td>17,628</td>
<td>64</td>
<td>59</td>
</tr>
<tr>
<td>OCTOBER</td>
<td>9,012</td>
<td>19,729</td>
<td>63</td>
<td>63</td>
</tr>
<tr>
<td>NOVEMBER</td>
<td>7,510</td>
<td>19,162</td>
<td>61</td>
<td>62</td>
</tr>
<tr>
<td>DECEMBER</td>
<td>5,782</td>
<td>18,019</td>
<td>60</td>
<td>61</td>
</tr>
<tr>
<td>JANUARY</td>
<td>13,264</td>
<td>23,121</td>
<td>58</td>
<td>60</td>
</tr>
<tr>
<td>FEBRUARY</td>
<td>10,792</td>
<td>23,370</td>
<td>58</td>
<td>57</td>
</tr>
<tr>
<td>MARCH</td>
<td>10,048</td>
<td>20,201</td>
<td>50</td>
<td>55</td>
</tr>
<tr>
<td>APRIL</td>
<td>6,993</td>
<td>17,802</td>
<td>56</td>
<td>55</td>
</tr>
</tbody>
</table>

| 2019    |                 |                                   |                                        |                                     |
| APRIL   | 8,390           | 17,489                            | 58                                     | 57                                  |
| MAY     | 7,625           | 18,024                            | 58                                     | 58                                  |
| JUNE    | 9,397           | 18,199                            | 65                                     | 59                                  |
| JULY    | 8,281           | 18,334                            | 57                                     | 59                                  |
| AUGUST  | 8,826           | 17,513                            | 56                                     | 58                                  |
| SEPTEMBER | 7,142          | 17,628                            | 64                                     | 59                                  |
| OCTOBER | 9,012           | 19,729                            | 63                                     | 63                                  |
| NOVEMBER| 7,510           | 19,162                            | 61                                     | 62                                  |
| DECEMBER| 5,782           | 18,019                            | 60                                     | 61                                  |
| JANUARY | 13,264          | 23,121                            | 58                                     | 60                                  |
| FEBRUARY| 10,792          | 23,370                            | 58                                     | 57                                  |
| MARCH   | 10,048          | 20,201                            | 50                                     | 55                                  |
| APRIL   | 6,993           | 17,802                            | 56                                     | 55                                  |

FOR THE NUMBER of new retirement cases the Office of Personnel Management (OPM) receives each month by agency and the percent with errors that it returns to those agencies, go to www.opm.gov/retirement-services/. 1 Source: OPM
Support Alzheimer’s Research

WRITE YOUR CHAPTER NUMBER ON CHECK; MAKE IT PAYABLE TO:
NARFE-Alzheimer’s Research

AND MAIL TO:
Alzheimer’s Association
225 N. Michigan Ave., 17th Floor
Chicago, IL 60601-7633

YOUR CHARITABLE CONTRIBUTION IS TAX-DEDUCTIBLE TO THE FULLEST EXTENT ALLOWED BY LAW.

Enclosed is my NARFE-Alzheimer’s contribution: $ ___________
Every cent that is contributed is used for research.

Please circle:  Mr.  Mrs.  Miss  Ms.

Name: __________________________________________________________

Address: _______________________________________________________

City: ___________________________________________________________

State: ___________________________________________________________

ZIP: ____________________________________________________________

Chapter Number: _______________________________________________

Credit Card Information:

[ ] MasterCard  [ ] VISA
[ ] Discover  [ ] AMEX

Card Number: ___________________________________________________
Expiration Date: _____(mm)/ ____(yy) 3-Digit Security Code: _____

Signature: ______________________________ Date: __ / __ / ___

Name: (please print) _____________________________________________

Give to the NARFE-FEEA Fund

YES!  I would like to help with my contribution.

The NARFE-FEEA Fund supports NARFE members during disasters; provides scholarships to their children, grandchildren and great-grandchildren; and funds other programs to support NARFE members at the direction of NARFE and FEEA.

Enclosed is my NARFE-FEEA Fund Contribution: $ ______________

Name: __________________________________________________________

Address: _______________________________________________________

City: ___________________________________________________________

State: ___________________________________________________________

ZIP: ____________________________________________________________

Email: __________________________________________________________

To make credit card or e-check contributions, visit www.feea.org/givenarfe.

NARFE MEMBERS CONTRIBUTED FOR ALZHEIMER’S RESEARCH: $14 Million Fund
$13,108,526.48*  *Total as of April 30, 2019
100 percent of all contributed funds go to Alzheimer’s research.

If you have any questions, write to:
NATIONAL COMMITTEE CHAIR
Olivia Williams, 22 Garden Springs Road
Columbia, SC 29209
EMAIL: oeashf3@gmail.com

WRITE YOUR CHAPTER NUMBER ON CHECK; MAKE IT PAYABLE TO:
NARFE-FEEA Fund

AND MAIL TO:
FEEA
1641 Prince St.
Alexandria, VA 22314

YOUR CHARITABLE CONTRIBUTION IS TAX-DEDUCTIBLE TO THE FULLEST EXTENT ALLOWED BY LAW.
IN CASE YOU MISSED IT

Did you see NARFE National President’s Ken Thomas’s op-ed piece published in *The Hill* during Public Service Recognition Week? In it, he offers substantive criticism of attempts to turn public sentiment against America’s civil service.

Check it out at [www.bitly.com/narfe-op-ed-0519](http://www.bitly.com/narfe-op-ed-0519), and share it widely with your connections and friends.

NEW STAFF AT NARFE HEADQUARTERS

Mabel Yu has joined NARFE as senior editor in the Communications Department. She will be editing and managing the content of *NARFE Magazine* as well as ensuring high-quality communications from other NARFE publications, such as *NewsWatch* and *NARFE Insider*.

She has worked for a number of nonprofits related to the early childhood education field. Prior to taking this position, she was an associate editor at the National Association for the Education of Young Children (NAEYC) where she edited its award-winning publications, *Young Children* and *Teaching Young Children*.

Known for her detailed wordsmithing, Mabel has always been an ardent reader and writer and has a master’s degree in creative writing from Eastern Washington University. Among her responsibilities, she will be looking to introduce interesting new content while also preserving members’ favorite columns.

BYLAWS REFERENDUM BALLOT COMING IN SEPTEMBER

The NARFE Standing Bylaws and Resolutions Committee (BRC) has the responsibility of assessing and making recommendations regarding proposed bylaws and standing rules amendments for placement on a ballot for a vote of the membership. The Committee may also submit proposed amendments in addition to assessing those of other entities.

The BRC was tasked to consider possible bylaws and standing rules amendments for a referendum vote in 2019 in order to improve the election process of national officers, regional vice presidents, and proposed bylaws and standing rule amendments in 2020. The BRC met online and in person from January through March 2019 and, supported by the NARFE parliamentarian, developed eight bylaws amendments. It was decided to reformat the national bylaws, clarify wording, and revise the voting process when three or more candidates seek the same office. The BRC proposed the following bylaws and standing rules amendments to the National Executive Board (NEB) and, in accordance with Article IX, Section 1 of the 2018 bylaws, they approved a vote in 2019 by membership referendum.

- **19-01**: Reformat of the 2018 bylaws to reorganize and streamline the bylaws language to make them easier to understand.
- **19-02**: A companion amendment with 19-01 to reformat the 2018 standing rules accompanying the bylaws.
- **19-03**: Replaces the term “convention” with “conference” throughout the bylaws and rules to reflect the implementation of the one member, one vote bylaws amendment passed at the 2016 national convention which eliminated the need for a convention to conduct voting.
- **19-04**: Replaces the term “national” members with “national-only” members to clarify that (1) there are members that do not belong to a NARFE chapter, and (2) there are members that do belong to a NARFE chapter and pay requisite chapter dues. Previously, non-chapter members have been referred to as national members, national-only members, or national division members.
- **19-05**: Provides that if there are three or more candidates for a national or regional office, voters shall indicate their vote.

(Continued on p. 44)
Active and Retired Federal Employees …
Join NARFE Today!
The only organization dedicated solely to protecting and preserving the benefits of all federal workers and retirees, NARFE informs you of any developments and proposals that affect your compensation, retirement and health benefits, AND provides clear answers to your questions.

Who Should Join the National Active and Retired Federal Employees Association?
If your future security is tied to federal retirement benefits – federal retirees, current employees, spouses and individual survivors – you should join NARFE.

NARFE MEMBER BENEFITS
• Get monthly issues of NARFE Magazine with news and insights for the federal community.
• Access the NARFE Federal Benefits Institute for powerful resources to help you fully understand and manage your benefits.
• Visit the Legislative Action Center to contact your representatives about bills affecting federal benefits.
• Visit the Member Perks page for a full listing of the many time-, money- and hassle-saving benefits available only to NARFE members.
• The opportunity to get involved at the local level by joining a chapter in your area.

NARFE RESPECTS THE PRIVACY OF OUR MEMBERS. PERSONAL INFORMATION IS USED TO PROVIDE CONTENT AND RELEVANT COMMUNICATIONS TO OUR MEMBERS, AND WILL NOT BE SOLD OR RENTED TO THIRD PARTIES WITHOUT YOUR EXPRESS PERMISSION.

NARFE MEMBERSHIP APPLICATION

☐ YES. I want to join NARFE for the low annual dues of $40.

☐ Mr.  ☐ Mrs.  ☐ Miss  ☐ Ms.

Full Name

Street Address

Apt./Unit

City  State  ZIP

Phone

Email

I am a (check all that apply)
☐ Active Federal Employee  ☐ Active Federal Employee Spouse
☐ Annuittant  ☐ Annuittant Spouse  ☐ Survivor Annuitant

☐ Please enroll my spouse

Spouse's Full Name

Spouse's Email

PAYMENT OPTIONS
☐ Check, Money Order or Bill Pay (Payable to NARFE)
☐ Bill me (NARFE membership will start when payment is received.)
☐ Charge my:
  ☐ MasterCard  ☐ VISA  ☐ Discover  ☐ AMEX

Card No.
Expiration Date  /  ________
  mm  yyyy

Name on Card

Signature

Date

TOTAL DUES
$40 Annual Dues X  =  
Per Person  # Enrolling  Total Dues

Dues payments are not deductible as charitable contributions for federal income tax purposes.

Looking to meet others in the federal community and participate in NARFE at a local level? Call 800-456-8410 to learn about a NARFE chapter in your area.

Or, if known, add Chapter # to join now ________________

MAY WE THANK SOMEONE? If applicable, please provide the name, membership ID and chapter number of the member who introduced you to NARFE:

Recruiter’s Name

Recruiter’s Membership ID

Recruiter’s Chapter Number

THREE EASY WAYS TO JOIN
1. Complete this application and mail with your payment to NARFE / Member Records / 606 N. Washington St. / Alexandria, VA 22314-1914
2. Join online at www.NARFE.org.
3. Call 800-456-8410, Monday through Friday, 8 a.m. to 5 p.m. ET.

NARFE respects the privacy of our members. Personal information is used to provide content and relevant communications to our members, and will not be sold or rented to third parties without your express permission.
NARFE News

NARFE’s New Association Management System Launches

For the past year, NARFE staff has been working with a vendor to develop a new association management system (AMS) for both internal use at Headquarters and external use by members. The AMS is where NARFE’s database of member information is housed. We’re pleased to announce that the AMS successfully launched last month.

This system includes many advantages for members. The single sign-on function means that once members log on to the NARFE website, they’re also logged into the AMS. Although a number of items will look different on the website, this system is user friendly and self-explanatory. Gone are the days when members need to click a long series of links to find what they’re looking for. Plus, members can easily update their accounts, set up their profiles, register for meetings and webinars, and get copies of their invoices and receipts.

NARFE has already conducted three webinars with NARFE leadership in the field to get them acquainted with the new system; the webinar has been recorded and is available on demand for members who would like to access it.

Knowledgeable NARFE staff are also available for assistance. Call 1-800-456-8410 or email Member Services at memberrecords@narfe.org.

For technical support, contact NARFE’s Information Technology Department at itstaff@narfe.org.

— By Mabel Yu, Senior Editor

(Continued from p. 42)

their preference in order for each candidate by voting first, second, third, etc. for each candidate on the ballot (also called preferential voting). Since it is unlikely that any candidate will receive a majority of the vote when there are three or more candidates for office, preferential voting will determine the overall favorite candidate of the electorate to be the winner of the election on the first ballot. Preferential voting is the recommended method of ballot voting by Roberts Rules of Order Newly Revised when there are three or more candidates for office. The alternative is to incur additional costs to have multiple elections until one candidate achieves a majority vote and substantially longer times to conduct national elections. This bylaws amendment is the most urgent of these bylaws and rules amendments. If there are three or more candidates for national or regional office in 2020, NARFE does not want to repeat the experience of 2018 when two elections were required to determine a national president. This amendment would prevent that occurrence from happening again.

• 19-06: Separates “Voting” and “Committees” in the current 2018 bylaws Article VI. These two unrelated issues were erroneously combined as a result of the One Member, One Vote bylaws amendment passed at the 2016 national convention. This amendment separates the two topics and also eliminates the term “super majority” which does not appear in Roberts Rules of Order. It retains the language of a 2/3 vote necessary for the approval of changes in compensation of the national officers and RVPs, and changes in national dues.

• 19-07: Removes the term “resolution” from Rule VII, Section 1. Standing Rules Amendments. Standing rules shall be amended in the same manner as amendments to the bylaws.

• 19-08: Clarifies that dues for supporting members shall be established by the NEB and, if applicable, by the chapter.

The full text of all bylaws and standing rules amendments will be available online, or a printed copy can be requested from National Headquarters. All of the proposed bylaws and standing rules amendments will be published in the August 2019 magazine. Voting will be conducted during September 2019 by paper ballot published in the September NARFE Magazine and by online voting that same month.

This year, the ballot will ask members to vote on each bylaw and standing rule amendment individually. They may choose to not vote on a particular amendment without penalty. The option to “accept all” or “reject all” amendments as was done in 2018 will not be offered nor will the BRC make a recommendation to adopt or reject any of the amendments.

Please take the time to study the issues, discuss them with other members in your chapter or federation, and cast your vote online or by paper ballot.

— By Ted Van Hintum, Bylaws and Resolutions Committee
NARFE’s Dues Withholding Program

What is dues withholding?
It is a dues-payment method that gives NARFE members (retirees) the option of having their annual NARFE membership dues deducted from their annuities on a monthly basis.

Advantages
- Save 15% off your annual NARFE dues!
- Sign up your spouse and double your savings!
- You’ll never get another dues reminder from us!
- Your monthly payment is affordable and convenient!
- You may cancel your dues withholding at any time!

How does it work?
One-twelfth of your total dues is automatically deducted from your monthly annuity. Your monthly deduction is determined by the following formula:

\[(\text{NARFE dues ÷ 12}) + (\text{Chapter dues - if applicable ÷ 12}) = \text{Total Monthly Deduction}\]

How do I sign up?
Complete the Dues Withholding Application below. Send no payment. It may take 60 to 90 days before auto-deduction starts. Your membership starts as soon as your application is received.

To learn more about dues withholding, call 800-456-8410.
Retirees, spouses of retirees and annuitant survivors are eligible for dues withholding.

NARFE Dues Withholding Application for Retirees

☐ YES. I want to enroll in NARFE’s Dues Withholding Program
(Annual NARFE dues of $34 and, if applicable, Chapter dues of record to be withheld annually.)

Social Security Number (9-digit number)

☐ Mr. ☐ Mrs. ☐ Miss ☐ Ms.

Full Name ______________________________________
Street Address  __________________________________
Apt./Unit _______________________________________
City _________________________ State _____ ZIP _____
Phone (__________) ______________________________
Email __________________________________________
Date of Birth _________ /_________ / ____________________
        dd                mm                            yyyy

Civil Service Annuity Number

☐ YES. I Also Authorize My (NARFE Member) Spouse’s Dues To Be Withheld From My Annuity. (Additional annual dues of $34 and, if applicable, chapter dues to be withheld annually.)

If YES, enter spouse’s information below.
Spouse’s Name ___________________________________________
________________________________________________________
Spouse’s Membership ID ___________________________________

NARFE MEMBERSHIP INFORMATION
NARFE Membership ID ____________________________________
NARFE Chapter # (If applicable) ______________________________

AUTHORIZATION (Withholding will begin in 60-90 days). No payment should be forwarded with application.

I authorize the United States Office of Personnel Management to make appropriate deductions from my annuity payments, not to exceed the amount certified by the National Active and Retired Federal Employees Association as the amount of dues for which I am annually obligated, in accordance with elections I made above, and to pay the deducted sum to the National Active and Retired Federal Employees Association (NARFE). This authorization shall also apply to any and all dues changes certified by NARFE membership in accordance with elections I made. Please allow 60-90 days for processing.

I understand that this authorization shall be valid until NARFE receives and processes my written notice of cancellation in accordance with its agreement with the Office of Personnel Management and that any disputes regarding this authorization shall be a matter between NARFE and myself. I hold the Office of Personnel Management harmless for any erroneous allotment deduction made pursuant to this authorization.

Signature of Annuitant or Survivor-Annuitant __________________________
Date ________________

Dues payments and gifts or contributions to NARFE are not deductible as charitable contributions for federal income tax purposes.
SAVE MONEY WITH NARFE PERKS

NARFE appreciates your service, and so do businesses across the country. Whether you are planning your next vacation or planning for retirement, members can save money on everyday purchases, thanks to our Affinity Partners. It’s just one more way we’re able to say “thank you” for being a NARFE member.

PUT YOUR NARFE MEMBERSHIP TO WORK

Money-saving discounts that benefit you. For a complete list of Member Perks, visit www.NARFE.org/memberperks or call 571-483-1292.
NARFE Insurance Services
1-800-233-5764
www.narfeinsurance.com
Plans administered by Mercer Health offering life, short term recovery, pet, travel, vision and hospital insurance policies.

Nationwide
1-855-550-9216
Discover how Nationwide’s suite of insurance solutions can help protect your financial future.

TRAVEL:
Choice Hotels International
1-800-258-2847
www.choicehotels.com
Receive 20% off of your next stay when you use the special rate id 00801967.

Alamo  1-800-462-5266
www.alamo.com
Drive Happy with Alamo, where NARFE members receive year-round discounts using contract id 262544.

Avis  1-800-633-3469
www.avis.com
Avis has 5,500 locations worldwide. Get discounted rate using the AWD number A701900.

MemberDeals  1-877-579-1201
www.memberdeals.com/narfe
Exclusive discounts on nationwide attractions and entertainment.

WELLNESS:
Brookdale Senior Living
813-440-8415
www.brookdale.com
Discounts on memory care, independent and assisted living communities, and more throughout the U.S. Offer good on new move-ins only.

Lifeline
1-800-324-9906
www.lifelinescreening.com/narfe
Call and mention code BKHN075 or go online to schedule your health screening appointment.

PERSONAL SERVICES:
Allied Van Lines – Coleman Worldwide
800-239-4099, ext. 99445
nicole.wood@colemanallied.com
Discounted moving services across the United States.

Office Depot/Office Max
1-855-337-6811, ext. 2897
www.officediscounts.org/narfe
Save up to 80% on more than 93,000 products. Shop online or in any Office Depot or Office Max Store.

ID Shield  571-830-5489
www.legalshield.com/info/narfe
Monitor your identity from every angle. NARFE Members receive a discounted rate of $8.95 for individuals or $18.95 for families.
LINCOLN’S HOME, A HISTORIC SITE

In this 1972 photo, the first National Park Service (NPS) sign is being installed by NPS employees at Lincoln Home National Historic Site (NHS) in Springfield, Illinois, a week after the agency was established in October. From left to right are superintendent Al Banton in coveralls, maintenance staff member Tom Pacha on top of the sign, and interpretation staff member Chet Hamilton wearing the NPS uniform. A new sign for Lincoln Home NHS is currently being designed and will be installed by a similar interdivisional committee of park staff from the maintenance, administration, and curatorial departments. The Lincoln home has been open to the public since 1887.

PHOTO from the Records of the Lincoln Home National Historic Site, National Archives, courtesy of the National Archives History Office; in collaboration with the Society for History in the Federal Government (SHFG), bringing together government professionals, academics, consultants, students and citizens interested in understanding federal history work and the historical development of the federal government. To join, visit www.shfg.org.

DID YOU KNOW?

The National Park Service (NPS) was founded by Congress in 1916 and named “America’s Best Idea” by writer and historian Wallace Stegner. The NPS conserves and protects parks; in the 1930s, its mission expanded to include military parks and national monuments. By the 1960s, national parkways, seashores and urban parks were added to the list of sites protected by NPS. Currently, the national park system includes close to 400 national parks.

Visit www.nps.gov.
It’s not a Wheelchair...

It’s not a Power Chair...

It’s a Zinger Chair!

More and more Americans are reaching the age where mobility is an everyday concern. Whether from an injury or from the aches and pains that come from getting older—getting around isn’t as easy as it used to be. You may have tried a power chair or a scooter. The Zinger is NOT a power chair or a scooter! The Zinger is quick and nimble, yet it is not prone to tipping like many scooters. Best of all, it weighs only 47.2 pounds and folds and unfolds with ease. You can take it almost anywhere, providing you with independence and freedom.

Years of work by innovative engineers have resulted in a mobility device that’s truly unique. They created a battery that provides powerful energy at a fraction of the weight of most batteries. The Zinger features two steering levers, one on either side of the seat. The user pushes both levers down to go forward, pulls them both up to brake, and pushes one while pulling the other to turn to either side. This enables great mobility, the ability to turn on a dime and to pull right up to tables or desks. The controls are right on the steering lever so it’s simple to operate and its exclusive footrest swings out of the way when you stand up or sit down. With its rugged yet lightweight aluminum frame, the Zinger is sturdy and durable yet convenient and comfortable! What’s more, it easily folds up for storage in a car seat or trunk—you can even gate-check it at the airport like a stroller. Think about it, you can take your Zinger almost anywhere, so you don’t have to let mobility issues rule your life. It folds in seconds without tools and is safe and reliable. It holds up to 275 pounds, and it goes up to 6 mph and operates for up to 8 hours on a single charge.

Why spend another day letting mobility issues hamper your independence and quality of life?

Zinger Chair® Call now and receive a utility basket absolutely FREE with your order.

1-888-884-6549 Please mention code 111614 when ordering.

Just think of the places you can go: • Shopping • Air Travel • Bus Tours • Restaurants—ride right up to the table! • Around town or just around your house

Zinger is not a wheelchair or medical device and is not covered by Medicare or Medicaid.

© 2019 firstSTREET for Boomers and Beyond, Inc.
HearUSA offers more than 250 styles of hearing aids from every major manufacturer, available with no out-of-pocket expense for NARFE members with Aetna, Blue Cross Blue Shield and GEHA health insurance. All NARFE members are entitled to the HearUSA Affinity Partner Discount Program!

With more than 30 years in hearing care, HearUSA has helped more than 1 million people experience a better quality of life through better hearing.

Schedule your FREE hearing appointment:
1-855-252-0025

Pay nothing on over 250 hearing aid styles!
Access all the newest & best technology at HearUSA.

NARFE Member Exclusive

• NARFE members may be entitled to 2 FREE hearing aids!
• $0 co-pay for many plans!
• Risk-Free 60-Day Trial
• Free 3-year warranty, batteries & follow-up care

*NARFE is the exclusive Affinity Hearing Care Partner for NARFE members.
The hearing aids NARFE members want with the outstanding service HearUSA is known for every step of the way.

*This is not insurance and insurance benefits vary. Some restrictions apply. 1 year battery supply with purchase of hearing aids. Offer valid at participating HearUSA providers only. Call for details.