We have accounts for all ages!

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Earn more than 3x the dividends of a regular savings account!¹

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Watch your money grow. Open a 6-month to a 5-year certificate with $100!

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Open a checking account with unlimited ATM transactions.²

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Rates as low as 1.99% APR³ on purchases and balance transfers.

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Purchase what you need to advance your education with rates as low as 5.25% APR.

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¹ Must be under 18 years of age.
² Must be age 13 – 18.
³ APR = Annual Percentage Rate. Members must be 18 to 25 years of age when they apply for the credit card. Members under the age of 21 will need a cosigner or proof of income. All terms and conditions subject to change without notice. Promotional rate applies to new credit cards issued from January 1, 2014 to December 31, 2014. Balance transfers must be completed within the first 90 days of card issue; 1.99% APR applies to purchases and balance transfers for the first six months. After the six month promotional period, the rate will adjust to the purchase rate, currently 9.90% for young members opening a checking account with an overdraft line of credit. If a checking account or line of credit is not established, the standard rate is 11.90% APR at the time of application. This offer may not be used to pay or make balance transfers from any existing NARFE Premier FCU accounts, loans or credit cards. Rewards Points expire five years from time of issue.
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THE DUAL COVERAGE DILEMMA. Whether to add Medicare to their Federal Employees Health Benefits Program coverage is a decision that perplexes many feds. Here are some thoughts.

TAKING ON AGEISM IN THE WORKPLACE. Claims of age discrimination in the federal workplace are increasing. But fighting back can be daunting.

ON THE COVER
Illustration by Bill Pragluski, Critical Stages, LLC

On the Web

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Banned Gemstone Now 100% Legal
Get 100 carats of historically dangerous amethyst for under $40!

In Ancient Rome this necklace could have been the end of you. Tyrian purple was a color reserved for the Emperor alone. Back then, breaking the law to make a fashion statement meant risking your life. But today, you’re free to flaunt this strand without fear of repercussion. And thanks to a very special offer, you don’t even have to be afraid of the price. Today, you can bring home this stunning 100-ctw Tyrian Amethyst Necklace for ONLY $39.

History's luxury law repealed. The Emperor’s ban no longer applies. It’s now safe to be seen in this royal hue. Purple belongs to the people! And what better way to indulge yourself than with our Tyrian Amethyst Necklace? This spectacular 18” strand boasts 100 carats of polished, genuine amethyst beads paired with elegant, gold-finished spacers.

Time is running out. The appeal of amethyst has endured for centuries, but these necklaces won’t stick around forever. Independently appraised at $445, this necklace was initially priced at $299. That’s good, but we prefer great. That’s why, for a limited time, you can own this stunning necklace for only $39!

Your satisfaction is guaranteed. Wear the necklace for a few weeks and see for yourself. If you’re not completely satisfied by the Tyrian Amethyst Necklace, send it back within 30 days and we’ll refund 100% of your purchase price. But if history is any indication, once you experience this breathtaking color up close, you’ll do everything you can to keep it from getting away!

**Independently Appraised at $445**

Tyrian Amethyst Necklace $299
Promotional Code Price Only $39 + S&P Save $260
Order now to take advantage of this fantastic low price.
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Your Promotional Code: TAN198-01
Please use this code when you order to receive your discount.

**TAKE 87% OFF INSTANTLY!**
When you use your PROMOTIONAL CODE

100 carats of genuine amethyst • Gold-finished spacers • 18” length necklace
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From the President

**ADAPTING FOR THE FUTURE**

The upcoming 33rd Biennial NARFE National Convention will be pivotal, and it is important that members are aware of what will transpire there.

You have read in previous issues that a special committee I established in 2013 spent many months considering how our Association should look and function 10, 20 or 30 years from now, in light of our current membership decline and financial challenges. As I have said many times, NARFE cannot continue business as usual. It must adapt to continue to fulfill its mission and serve future generations of federal employees and retirees.

The Future of NARFE Committee, comprised of 12 dedicated member-officers from throughout the country, presented a vision for a new NARFE to a special meeting of the National Executive Board in late February. The Board endorsed that concept, with slight modifications. Of the Committee’s nearly three dozen recommendations, the Board agreed to bring only a handful to the National Convention, August 24-28 in Orlando, FL. I mention this because some members mistakenly believe that all of the Committee’s recommendations will be brought to a vote in Orlando. At this convention, the Board will ask delegates to:

- Eliminate two National Officer positions – National Vice President and National Secretary;
- Eliminate mandatory chapter membership;
- Open NARFE membership to all (though only federal employees, retirees and survivor annuitants would have voting privileges); and
- Establish a reduced-price youth membership for those under age 26.

The Board also will propose a resolution authorizing it to continue studying and planning for the future of NARFE over the next two years, with any additional proposals for change to be brought to the 2016 National Convention.

So that delegates understand what they will be asked to approve, we will hold a special “Lunch & Learn” session at the convention on Monday, August 25. To keep the membership-at-large informed, we will address the key proposals in *narfe* magazine, beginning with the June issue.

**NARFE’S Mission Statement**

To support legislation beneficial to current and potential federal annuitants and to oppose legislation contrary to their interests.

To promote the general welfare of current and potential federal annuitants by advising them with respect to their rights under retirement laws and regulations.

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

---

Joseph A. Beaudoin
NARFE National President
natpres@narfe.org
Nationwide Coin and Bullion Reserve announces the final release of 2,500 congressionally authorized, fully backed by the U.S. Government, completely free of dealer mark up, $5 Gold American Eagles at the incredible price of only $135.00 each.

If you had $25,000 in gold in 2001 at $290 per ounce you would have over $100,000 at today’s gold prices. Numerous experts are now predicting gold at $5,000 an ounce. Your $25,000 could be worth $125,000 in the near future. This at cost offer for American citizens may be your final opportunity to own government gold free of dealer mark up. Due to extremely limited supplies we must adhere to a strict limit of ten coins per household.

Nationwide Coin and Bullion Reserve has set these beautiful U.S. Government gold coins for immediate public release and cannot guarantee sufficient inventory to supply current demand. This at cost public offer will sell out immediately. Overage orders may be cancelled and your checks returned uncashcd. Ordering now may be your last chance to own these magnificent government issued gold coins at this level. Order now to avoid disappointment.

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Minimum Order 5 Coins

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Prices subject to change due to fluctuations in gold market. Prices will remain at dealer cost.

Coins enlarged to show detail.
On the other hand, the budget does not include many positive provisions affecting the federal community, either. The president submitted his budget proposal to Congress on March 4, a month beyond the statutory deadline. However, a two-year budget agreement reached in December by Sen. Patty Murray, D-WA, chairman of the Senate Budget Committee, and Rep. Paul D. Ryan, R-WI, chairman of the House Budget Committee, has already set the budget limits for FY 2015, thereby undermining the impact of the president’s budget this year.

Chained CPI. Although pleased that the Chained CPI proposal does not appear in the president’s budget, NARFE President Joseph A. Beaudoin expressed concern that the Chained CPI could return in future budget talks. “Our nation’s seniors, veterans and federal retirees do not deserve to be pawns in the budget game,” Beaudoin said. “This flawed proposal should be taken off the table once and for all.”

The switch to the Chained CPI was included in the president’s FY 2014 budget as an olive branch to Republicans seeking a “grand bargain” budget deal. The president removed it from the budget this year as talks of a deal dwindled, but he has signaled he remains open to the proposal if grand bargain talks resume.

Under the Chained CPI, rather than the current CPI-W, the average retired federal employee would lose $48,000 over 25 years, seniors who rely on the already meager $15,000 annual Social Security benefit would lose an average of $23,000 over the same period, and military retirees would lose $42,000.

Federal pay. For active federal employees, the president’s budget includes a 1 percent pay raise in calendar year 2015. Last year, he also proposed a 1 percent increase, which Congress allowed to go into effect in January 2014, thereby ending the three-year federal employee pay freeze.

However, the 1 percent figure is half the amount that private-sector wages rose in the past year. The Employment Cost Index (ECI), which measures the increase in employment costs in the private sector, was 1.9 percent for the 12-month period ending September 2013. The government usually bases the federal employee raise on the ECI, meaning the appropriate raise would be 1.9 percent.
Now that our country is back on stronger economic footing, it is time to start closing the growing gap between public- and private-sector wages,” NARFE President Beaudoin said. “That gap now stands at over 35 percent [according to the Federal Salary Council].”

Other provisions. The president’s budget also followed through on a promise not to include an increase in retirement contributions for current federal employees. During the Murray-Ryan budget talks—which resulted in an increase in retirement contributions for federal employees hired after January 1, 2014—the president promised to exclude another increase in his budget.

“Federal employees have contributed over $120 billion toward deficit reduction in recent years. It’s time the president and Congress stop coming back to the federal employee piggy bank for savings. This is the first step in reversing this trend,” Beaudoin said.

Usually, submission of the president’s budget sets the stage for action by congressional budget committees to draft their own budget blueprints. However, Senate Budget Chairman Murray has already announced the Senate will not release a budget because of the FY 2015 limits already established in the Murray-Ryan agreement. At press time in late March, House Budget Chairman Ryan indicated he would release his budget in early April.

—BY JESSICA KLEMENT, LEGISLATIVE DIRECTOR

Public Service Recognition Week (PSRW) will be celebrated May 4-10 with the theme “Proud to Serve.” PSRW honors the men and women who serve our nation as federal, state, county and local government employees. It is organized annually by the Public Employees Roundtable and its member organizations, including NARFE.

The goal of PSRW is to highlight the important services public servants in America provide and to educate the public about the work of their governments (local, state and federal). In doing so, member organizations hope to improve the awareness of the crucial role federal workers and other public servants play in our society, and to say thanks.

Throughout the country, governments and organizations participate through proclamations, award ceremonies and tribute events. The PSRW website, www.psrw.org, has a “How to Celebrate PSRW Guide” that outlines several ways NARFE members can become involved.

There also will be a number of PSRW events hosted in Washington, DC, including the Public Employees Roundtable’s second annual 5K run/walk on Sunday, May 4. Proceeds from the 5K race will benefit the Federal Employee Education & Assistance Fund (FEEA). In addition, a public town hall meeting with Cabinet secretaries and a congressional breakfast to announce the finalists of the Samuel J. Heyman Service to America Medals are planned.

To help spread the word about PSRW and the work of government employees, please send a PSRW letter to the editor of your local newspaper. A template for the letter is available on the NARFE Legislative Action Center at www.narfe.org. Members also can show their support on Facebook or on Twitter using the hashtags #Proud2ServeUSA and #PSRW.

—BY JASON FREEMAN, LEGISLATIVE STAFF ASSISTANT

Legislative Resources

• Legislative Hotline: A weekly update of legislative news, compiled by the NARFE Legislative Department staff, distributed via email and available by phone (toll-free) at 877-217-8234 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.
A bill recently introduced in the House would require the government to provide back pay to federal employees furloughed as a result of sequestration, the across-the-board spending cuts that took effect in fiscal year (FY) 2013. The Federal Employee Pay Restoration Act, H.R. 3744, was introduced by Rep. Derek Kilmer, D-WA. "Federal employees have done nothing wrong and do not deserve to suffer personally because of our nation’s fiscal situation and congressional dysfunction," Kilmer said.

Roughly three-quarters of a million federal employees were furloughed because of the sequestration-imposed government spending cuts. In all, these employees lost more than $1 billion in salary. Departments and agencies that furloughed employees included the Department of Defense, the Environmental Protection Agency, the Office of Management and Budget, and the Internal Revenue Service, among others.

While federal employees furloughed as a result of the 16-day government shutdown in October 2013 received back pay, those furloughed because of sequestration did not. The December 2013 Murray-Ryan budget agreement set spending levels for FY 2014 and FY 2015 that should eliminate the need for additional furloughs through FY 2015.

NARFE President Joseph A. Beaudoin thanked Kilmer for his leadership on behalf of federal employees and retirees. “When Congress fails to do its job – when it fails to adequately fund the missions it requires federal departments and agencies to complete – federal employees should not be penalized,” Beaudoin said. “Thank you for recognizing this and for introducing a bill to reverse the loss.”

—BY JASON FREEMAN, LEGISLATIVE STAFF ASSISTANT

Rep. Mike Honda (D-CA) has introduced legislation that would require the use of the Consumer Price Index for the Elderly (CPI-E) instead of the current Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) to determine annual cost-of-living adjustments (COLAs) for federal civilian annuities, military retirement and certain veterans’ benefits.

NARFE has long advocated using the CPI-E as the standard for setting federal annuity COLAs. Under the CPI-E Act of 2014, H.R. 4202, the CPI-E would be used to calculate COLAs for:

- An annuity under the Civil Service Retirement System or the Federal Employees Retirement System;
- Military retirement and survivor benefit programs;
- Department of Veterans Affairs (VA) wartime disability compensation under Section 1114 of Title 38, United States Code;
- VA additional compensation for dependents under Section 1115(t) of Title 38;
- VA clothing allowance under Section 1162 of Title 38;
- VA dependency and indemnity compensation to surviving spouses; and
- VA dependency and indemnity compensation to children.

The bill has been referred to three different House committees for consideration.

—BY JESSICA KLEMENT, LEGISLATIVE DIRECTOR
With congressional elections in November, this year’s NARFE Grass-Roots Advocacy Month in August will be geared to meeting congressional candidates. Congressional recesses are opportunities to meet with incumbents while they are in their home districts. The House and Senate will be away from Washington during the following breaks: May 12-16 (House); May 26-30 (Senate); June 2-6 (House); June 30-July 4 (House and Senate); August 4-September 5 (House and Senate); and September 22-26 (House).

As of press time, seven senators and 38 representatives had announced that they would not run for their current seats. In these 45 races, any time is a good time to meet with candidates. You should not wait for recesses to invite candidates to speak to your chapter or ask for a meeting. Regardless of when or with whom you plan to meet, contact your elected officials and candidates for office now to get NARFE on their summer agendas.

A guide to hosting a candidate forum is available in the Protect America’s Heartbeat Toolkit at www.protectamericasheartbeat.org. If there are multiple chapters in your congressional district, work together to co-host an event. Events with senators should be hosted by a federation or several chapters working together.

The NARFE Legislative Department staff can help you plan your event, contact congressional offices and provide suggestions.

—By Sarah Weissmann, grass-roots program manager

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**NARFE-PAC contribution form**

Name: __________________________

NARFE Member Number: __________________________

I would like to make a one-time contribution of:

- $100 Gold (qualifies for Gold 2013-14 NARFE-PAC lapel pin and a blue NARFE-PAC LEADER hat)
- $50 Silver (qualifies for Silver 2013-2014 NARFE-PAC lapel pin)
- $20 Basic (qualifies for Basic 2013-2014 NARFE-PAC lapel pin)
- Other: __________

I would like to be a Sustainer and make a monthly credit card contribution to NARFE-PAC of:

- $25/month
- $10/month
- Other: __________/month (minimum of $10)

Monthly contributions qualify you to receive a NARFE-PAC Sustainer lapel pin along with a blue NARFE-PAC LEADER hat.

☐ I do not want to receive any gifts for my contribution marked above.

☐ Please find my check or money order enclosed payable to NARFE-PAC

☐ Please charge to my credit card (required for monthly contribution)

Credit Card Information

Type: ☐ MasterCard ☐ Discover ☐ VISA ☐ AMEX

Card #: __________

Expiration Date: _____ / _____

Name on Card: __________________________

Signature: __________________________

Date: __________________________

Mail to: National Active and Retired Federal Employees Association Attn: NARFE-PAC

606 North Washington St. | Alexandria, VA 22314

Only members of the National Active and Retired Federal Employees Association may contribute to NARFE-PAC. NARFE will neither favor nor disadvantage anyone based on the amount of a contribution or the failure to make a voluntary contribution to this political action fund. NARFE-PAC contributions are not deductible for federal income tax purposes.
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<tr>
<td>DEFERRED ANNUITIES</td>
<td>H.R. 26: Deferred Benefits Adjustment Act of 2013 / Rep. Nydia M. Velázquez, D-NY</td>
<td>Provides for the indexation of deferred annuities, including survivor annuities, and for individuals becoming subject to the Federal Employees Retirement System by election. Terminates the entitlement of a survivor who remarries before age 55 to an annuity based on the service of a deferred annuitant who dies before establishing a valid claim for a Civil Service Retirement System annuity.</td>
<td>Referred to the House Committee on Oversight and Government Reform narfe, April 2013, p. 9</td>
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<td>SUPPORTING FEDERAL EMPLOYEES</td>
<td>H.RES. 388: Expressing the sense of the House of Representatives supporting federal employees / Rep. Marcia L. Fudge, D-OH</td>
<td>Recognizes that the work that federal employees perform should be honored and respected. Outlines several ways Congress should not target federal employees.</td>
<td>Referred to House Committees on Oversight and Government Reform, and Ways and Means narfe, January 2014, p. 10</td>
</tr>
<tr>
<td>TAX DELINQUENCY</td>
<td>H.R. 249: Federal Employee Tax Accountability Act of 2013 / Rep. Jason Chaffetz, R-UT</td>
<td>Makes any person who has a “seriously delinquent tax debt” ineligible for federal employment or to continue serving as a federal employee.</td>
<td>Approved by the House Committee on Oversight and Government Reform on 3/20/13 Failed to pass the House on 4/15/13 narfe, July 2013, p. 11</td>
</tr>
<tr>
<td>PAID PARENTAL LEAVE</td>
<td>H.R. 517: To provide that four of the 12 weeks of parental leave made available to a federal employee shall be paid leave / Rep. Carolyn B. Maloney, D-NY</td>
<td>Allows federal employees to substitute, for four weeks, any available paid leave for any leave without pay available for either the birth of a child or placement of a child for either adoption or foster care.</td>
<td>Referred to the House Committee on Oversight and Government Reform</td>
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<tr>
<td>PENSION SCAM PROTECTION</td>
<td>H.R. 3310: Annuity Safety and Security Under Reasonable Enforcement Act of 2013 / Rep. Matt Cartwright, D-PA</td>
<td>Requires appropriate disclosures regarding “pension advance” schemes and caps the interest rates on these advances. Also creates a private right of action to allow individuals to enforce these laws in court.</td>
<td>Referred to four House committees narfe, January 2014, p. 11</td>
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<td>HEALTH CARE</td>
<td><strong>H.R. 1367:</strong> FEHBP Prescription Drug Integrity, Transparency, and Cost Savings Act / Rep. Stephen F. Lynch, D-MA</td>
<td>Provides the Office of Personnel Management greater oversight authority over the prescription drug contracting and pricing methods of the Federal Employees Health Benefits Program (FEHBP). It requires that pharmacy benefit managers return 99 percent of all rebates, market share incentives and other monies received from pharmaceutical manufacturers for FEHBP business and caps prescription drug prices.</td>
<td>Referred to the House Committee on Oversight and Government Reform narfe, June 2013, p. 9</td>
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<td><strong>H.R. 1780:</strong> To provide that the only health plans available to the president, vice president, members of Congress and federal employees are those created under the Patient Protection and Affordable Care Act or offered through a health insurance exchange / Rep. Dave Camp, R-MI</td>
<td>Removes federal employees from the Federal Employees Health Benefits Program (FEHBP) and places them in the health exchanges created under the Affordable Care Act.</td>
<td>Referred to the House Committees on Oversight and Government Reform, Energy and Commerce, and Administration narfe, July 2013, p. 15</td>
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<tr>
<td>GPO/WEP</td>
<td><strong>H.R. 1795:</strong> Social Security Fairness Act of 2013 / Rep. Rodney Davis, R-IL</td>
<td>Repeals both the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP).</td>
<td>Referred to the House Committee on Ways and Means</td>
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<td><strong>S. 896:</strong> Social Security Fairness Act of 2013 / Sen. Mark Begich, D-AK</td>
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<td>Referred to the Senate Finance Committee narfe, July 2013, p. 16</td>
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<tr>
<td>FEDERAL PENSIONS</td>
<td><strong>S. 1678:</strong> Public-Private Employee Retirement Parity Act / Sen. Richard Burr, R-NC</td>
<td>Eliminates the defined-benefit portion of the Federal Employees Retirement System (FERS), leaving only Social Security and the Thrift Savings Plan for FERS employees in retirement.</td>
<td>Referred to the Senate Committee on Homeland Security and Governmental Affairs narfe, February 2014, p. 8</td>
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<tr>
<td>POSTAL REFORM</td>
<td>H.R. 630: The Postal Service Protection Act / Rep. Peter DeFazio, D-OR</td>
<td>Eliminates the future retiree health benefit prefunding requirement, protects six-day mail delivery and prevents the closure of rural post offices.</td>
<td>Referred to House Committees on Oversight and Government Reform and Judiciary</td>
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<td>S. 316: The Postal Service Protection Act / Sen. Bernie Sanders, I-VT</td>
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<td>Referred to the Senate Committee on Homeland Security and Governmental Affairs</td>
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<td>H.R. 2748: Postal Reform Act / Rep. Darrell Issa, R-CA</td>
<td>Moves the U.S. Postal Service to five-day mail delivery, removes protections for injured workers and eliminates to-the-door delivery in favor of cluster boxes.</td>
<td>Approved by the House Committee on Oversight and Government Reform on 7/24/13</td>
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<td>narfe, April 2014, p. 6</td>
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<td>THRIFT SAVINGS PLAN</td>
<td>H.R. 4193: Smart Savings Act / Rep. Darrell Issa, R-CA</td>
<td>New federal employees automatically enrolled in the Thrift Savings Plan would have their funds deposited in the L (Lifetime) Fund instead of the G Fund.</td>
<td>Approved by the Oversight and Government Reform Committee on March 12, 2014</td>
</tr>
<tr>
<td>FEDERAL EMPLOYEE BACK PAY</td>
<td>H.R. 3744: Federal Employee Pay Restoration Act / Rep. Derek Kilmer, D-WA</td>
<td>Provides back pay to federal employees who were furloughed as a result of sequestration.</td>
<td>Referred to the House Committee on Financial Services</td>
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**Best of Ireland Tour**
Discover Irish Landmarks
12 days from $1299*

Departs September 25, 2014. Start in historic **Dublin** with a city tour. Travel to **Cork**, stopping at the Rock of Cashel and Cobh along the way. Then visit Blarney Castle, and perhaps kiss “The Blarney Stone; Woollen Mill and Muckross House & Gardens en route to **Killarney**. Drive the “Ring of Kerry” offering stunning scenery, and tour Bunnratty Castle & Folk Park. Visit the Cliffs of Moher, Galway, the Connemara region, Kylemore Abbey and the Bundoran area. Enjoy a guided tour of Belleek Pottery, visit Ulster American Folk Park & explore the “Giant’s Causeway.” Finally take a sightseeing tour of **Belfast** that includes the impressive Parliament buildings plus you will visit the newly opened “Titanic Belfast.” **Tour includes 16 meals.**

*PPDO. Plus $299 tax/service/government fees. Alternate departure dates available August-September. Seasonal charges may apply. Add-on airfare available.

**Southwestern Tour & Balloon Fiesta**
15 days from $1499*

Departs September 24, 2014. Begin in Phoenix, followed by Tucson with a stop at Casa Grande National Monument and the San Xavier del Bac Mission. Then visit **Tombstone**, Las Cruces, White Sands National Monument, **Roswell**, the International UFO Museum & Research Center, Carlsbad Caverns, Santa Fe, Bandelier National Monument and then Albuquerque. Witness the famed **Balloon Fiesta**. Then travel Route 66 through the Petrified Forest, Painted Desert, Flagstaff and the **Grand Canyon**. Return to Phoenix exploring Oak Creek Canyon, **Sedona** and Montezuma’s Castle National Monument along the way.

*PPDO. Plus $159 tax/service/government fees. Add-on airfare available.

**Northeast Cruise & Tour**
Picturesque Scenery
15 days from $1699*

Departs September 29, 2014. Start in **Boston** with a city tour. Visit the intriguing “Shaker Villages” en route to Rutland, Vermont. Witness the glorious fall foliage colors traveling through the Green Mountains and New England’s forests to Montreal, Quebec. Drive along the St. Lawrence River to Quebec City, Quebec. Then embark on **Norwegian Cruise Line’s Dawn** for your seven-night cruise sailing to ports in: Sydney and Halifax, **Nova Scotia**, Saint John, New Brunswick and Bar Harbor, Maine. Disembark in Boston and travel to Cape Cod; followed by Newport, Rhode Island, where you will tour one of the famous mansions. Drive through Connecticut to Bridgeport and travel to **New York City** with opportunities to see Times Square and Central Park.

*PPDO. Based on Inside Stateroom (Cat. IF), upgrades available. Plus $299 tax/service/government fees. Alternate September departure dates available. Seasonal charges may apply. Add-on airfare available.
EMPLOYEES

VOLUNTARY CONTRIBUTIONS

Q I am still employed, and I am interested in increasing the amount of the annuity that I will receive when I retire. I have heard that you can do that through voluntary contributions. What are voluntary contributions?

A Voluntary contributions are payments made to the retirement fund in addition to the deductions withheld from pay. You can make these contributions only if you are covered by the Civil Service Retirement System (CSRS). To make voluntary contributions, submit a Standard Form 2804 (available at www.opm.gov) to your agency.

You can make voluntary contributions in multiples of $25. Total contributions cannot exceed 10 percent of your pay.

You can use the voluntary contributions you made while working under CSRS to purchase additional annuity when you retire, or you can withdraw the contributions in a one-time payment. You can purchase additional annuity of $7 per year for each $100 of voluntary contributions, plus 20 cents for each full year you are over age 55 when you retire.

CONTINUING INSURANCE FOR GRANDCHILD

Q I plan on retiring at the end of this year and want to clarify whether I can continue covering my grandchild under my federal health insurance plan once I retire.

A Your grandchild may be eligible for coverage under the Federal Employees Health Benefits Program if he/she meets the eligibility requirements for foster children.

The requirements for foster children are:

• The child must be under age 26 (If the child is over age 26, he/she must be incapable of self-support due to a disability that existed before age 26.);
• The child must currently live with you;
• The parent-child relationship must be with you, not the child’s biological parents;
• You must currently be the primary source of financial support for the child; and
• You must expect to raise the child to adulthood.

AVOIDING THE WEP

Q I will retire under the Civil Service Retirement System (CSRS) and also have worked under Social Security. Can I
avoid the Windfall Elimination Provision (WEP) reduction?

A

Maybe. The WEP affects how your Social Security benefits are computed if you receive a pension from work not covered by Social Security. If you are employed under regular CSRS coverage, you do not pay Social Security taxes. The formula used to figure your Social Security benefit amount is modified, giving you a lower Social Security benefit. The primary way to avoid the WEP reduction is by accumulating 30 years or more of “substantial” earnings in a job where you paid Social Security taxes. “Substantial” is defined by Social Security (see www.ssa.gov/pubs/EN-05-10045.pdf for a fact sheet). If you have CSRS Offset coverage, you already have some Social Security coverage.

IMPACT ON DENTAL WHEN SUSPENDING FEHBP

Q I am considering suspending my Federal Employees Health Benefits Program (FEHBP) health insurance and enrolling in TRICARE. Will my dental plan be affected by my enrolling in TRICARE?

A

It is our understanding that supplemental dental insurance obtained through the Federal Employee Dental and Vision Insurance Program (FEDVIP) is not affected by suspending one’s FEHBP and enrolling in TRICARE.

Q No. Premiums must be paid either from monthly deductions out of your annuity or, on a monthly basis, directly to the National Finance Center if your monthly annuity is not enough to deduct premiums. It is not possible to pay for a year at one time, even if you are paying directly.

A

MEDICARE AND FEHBP PREMIUMS

Q My Federal Employees Health Benefits Program (FEHBP) premiums did not go down when I signed up for Medicare. Why not?

A

Your FEHBP premiums will not be reduced if you enroll in Medicare. Retirees pay the same FEHBP premium as active employees, and any additional health insurance you may have, such as Medicare, would not affect the amount of the FEHBP premiums you pay.

PAYING FEHBP PREMIUMS

Q Can I pay my Federal Employees Health Benefits Program insurance premium on a yearly basis?

A

Medicare supplement insurance, also called Medigap policies, gen-
generally pays for some or all of Medicare’s coinsurance and co-payment amounts, and some or all deductibles. Some Medigap policies also pay for services not covered by Medicare.

For more information on Medigap policies or Medicare, call Medicare at 800-633-4227. For specific information on Medigap policies sold in your area, the Medicare helpline can direct you to your local State Health Insurance Assistance Program (SHIP).

**CHILDREN UNDER AGE 26**

*If a child under age 26 moves away from home, is he still covered by his parent’s Federal Employees Health Benefits Program (FEHBP) plan?*

The list of required notifications to the Office of Personnel Management does not mention a child moving out of the home. It says that marriage of a child does not cancel coverage, nor does living at college. I have been paying for family coverage for my son, who moved out two years ago after college.

**Q** The Affordable Care Act (also known as Obamacare) mandated specific changes in FEHBP coverage requirements. As a result, children up to age 26 who are covered under your FEHBP family plan do not have to reside in the home, can be covered even if they are married, do not have to be dependents and do not have to be students.

**EARNINGS LIMIT FOR FERS ANNUITY SUPPLEMENT**

*What is the amount I can earn in 2014 without affecting my Federal Employees Retirement System (FERS) annuity supplement?*

The FERS annuity supplement is paid, in addition to your FERS annuity, if you retire before you become...
“My friends all hate their cell phones... I love mine!” Here’s why.

“Cell phones have gotten so small, I can barely dial mine”
Not Jitterbug®, it features a larger keypad for easier dialing. It even has an oversized display so you can actually see it.

“I had to get my son to program it”
Your Jitterbug set-up process is simple. We’ll even pre-program it with your favorite numbers.

“I tried my sister’s cell phone... I couldn’t bear it”
Jitterbug is designed with an improved speaker. There’s an adjustable volume control, and Jitterbug is hearing-aid compatible.

“I don’t need stock quotes, Internet sites or games on my phone, I just want to talk with my family and friends”
Life is complicated enough... Jitterbug is simple.

“What if I don’t remember a number?”
Friendly, helpful Jitterbug operators are available 24 hours a day and will even greet you by name when you call.

“I’d like a cell phone to use in an emergency, but I don’t want a high monthly bill”
Jitterbug has a plan to fit your needs... and your budget.

### Monthly Plans

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More minute plans available. Ask your Jitterbug expert for details.

“Kittren cell phone company wants to lock me in on a two-year contract!”
Not Jitterbug, there’s no contract to sign and no penalty if you discontinue your service.

“I’ll be paying for minutes I’ll never use!”
Not with Jitterbug, unused minutes carry over to the next month, there’s no roaming fee and no additional charge for long distance.

“My phone’s battery only lasts a couple of days”
The Jitterbug’s battery lasts for up to 25 days.

Enough talk. Isn’t it time you found out more about the cell phone that’s changing all the rules? Call now, Jitterbug product experts are standing by.

 ---

Order now and receive a FREE Car Charger for your Jitterbug – a $24.99 value. Call now!
eligible for your Social Security benefit. It represents what you would receive for your FERS service from the Social Security Administration (SSA) and is calculated as if you were eligible to receive Social Security benefits on the day you retired. Eligibility for the supplement continues until the earlier of: (1) the last day of the month before the first month for which you would be entitled to actual Social Security benefits or (2) the last day of the month in which you reach age 62.

The FERS annuity supplement is subject to an earnings test, which is the same as the Social Security earnings limit, which SSA determines every year. For 2014, the limit is $1,290 per month or $15,480 per year. The supplement is reduced by $1 for every $2 of earnings over the limit. It is possible that the supplement could reduce to zero. However, your FERS annuity will not be reduced. If you are receiving a supplement, you must report your earnings to the Office of Personnel Management.

To obtain an answer to a federal benefits question, NARFE members should call 703-838-7760 and ask for the Federal Benefits Service Department; send your question by postal mail to NARFE Headquarters, ATTN: Federal Benefits; or submit it by email to fedbenefits@narfe.org.
NeutronicEar is the pioneer in Sound Amplification technology. The high cost and inconvenience of Hearing Aids drove an innovative audiologist and speech pathologist, to develop an affordable solution that is Easy to use, Hard to see, and now Rechargeable. NeutronicEar has provided affordable hearing help for millions of customers for over 25 years.

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Includes 2 Patented Power Packs! Pop Off one, Pop On another and you’re ready to go!

100% Digital
Save $100’s per year and never deal with hard-to-handle batteries again.

You Won’t Believe the Difference our Advanced Technology Will Make!
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Retail Cost | VS | TruHearing
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-$2,500 | $0* | $0*

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BLUE CROSS AND BLUE SHIELD ASSOCIATION IS AN ASSOCIATION OF INDEPENDENT, LOCALLY OPERATED BLUE CROSS AND BLUE SHIELD PLANS.
A well-known line from a famous Beatles song goes, “Will you still need me, will you still feed me, when I’m 64?” Maybe you will be fed and feel needed when you’re 64, but the bigger question for many federal retirees and employees comes up at the next birthday. Your 65th birthday is the one that is coupled with the all-important and ever-challenging question, “What about Medicare?” In fact, there are many questions that come up at age 65 related to decisions about Medicare and the Federal Employees Health Benefits Program (FEHBP). Here are some of the questions that I am asked regularly when I meet federal employees and retirees who are nearing age...
Medicare Part A
Medicare Part A is sometimes referred to as hospital insurance and is used when your care requires an overnight stay in the hospital. Medicare Part A will help with the room and board, nursing fees and other associated inpatient expenses, including skilled nursing care following a hospital stay.

Medicare pays all but the first $1,216 (in 2014) for each benefit period. A new benefit period begins when you haven’t received any inpatient care for 60 days in a row. When the FEHBP is secondary payer, it is billed for the portion that Medicare didn’t pay. Important caution: Medicare alone is not enough because if you are in the hospital longer than 60 days, Medicare has very high coinsurance and eventually provides no coverage.

Medicare Part B
Medicare Part B is doctors insurance, which also covers outpatient hospital care, physical or occupational therapy, specialist care and durable medical equipment. The Part B premium is means tested and rises according to your income. The individual monthly Medicare Part B premiums for 2014 are listed below.

Financial assistance is available for individuals with limited resources. More information is available at www.medicare.gov under the “Forms, Help, and Resources” tab.

### Medicare ABCs and Ds

**Medicare Part A**
Medicare Part A is sometimes referred to as hospital insurance and is used when your care requires an overnight stay in the hospital. Medicare Part A will help with the room and board, nursing fees and other associated inpatient expenses, including skilled nursing care following a hospital stay.

Medicare pays all but the first $1,216 (in 2014) for each benefit period. A new benefit period begins when you haven’t received any inpatient care for 60 days in a row. When the FEHBP is secondary payer, it is billed for the portion that Medicare didn’t pay. Important caution: Medicare alone is not enough because if you are in the hospital longer than 60 days, Medicare has very high coinsurance and eventually provides no coverage.

**Medicare Part B**
Medicare Part B is doctors insurance, which also covers outpatient hospital care, physical or occupational therapy, specialist care and durable medical equipment. The Part B premium is means tested and rises according to your income. The individual monthly Medicare Part B premiums for 2014 are listed below.

Financial assistance is available for individuals with limited resources. More information is available at www.medicare.gov under the “Forms, Help, and Resources” tab.

#### IF YOUR YEARLY INCOME (ADJUSTED GROSS) IN 2012 WAS:

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Medicare Part C
Medicare Part C, also referred to as Medicare Advantage, is a type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Part A and Part B benefits. Medicare Advantage plans include health maintenance organizations, preferred provider organizations, private fee-for-service plans, special needs plans, and Medicare Medical Savings Account plans. Most Medicare Advantage plans offer prescription drug coverage. You can locate Medicare Advantage plans near you by visiting www.medicare.gov. According to a 2013 Medicare Advantage fact sheet, 28 percent of all Medicare beneficiaries are enrolled in a Medicare Advantage plan.

WHEN AND IF YOU SHOULD ENROLL IN MEDICARE PART B
If you or your spouse paid the Medicare payroll tax while working, there is no premium for Medicare Part A, making enrollment an easy decision. With Medicare Part B, whose monthly premium ranges from $104.90 to $335.70 in 2014, depending on your income, the decision is not as easy.

The key to understanding the Medicare Part B/FEHBP dilemma is not if you should enroll, but when you should enroll. There are four questions to answer that will help you understand the benefits of adding Medicare enrollment if you are also covered by the FEHBP:

- Which plan is going to be the primary payer and which will be the secondary payer when I am covered by the FEHBP and Medicare?
- What will the FEHBP do for me when Medicare

Medicare Part D
Medicare Part D is the newest part of Medicare and provides prescription drug coverage. In 2014, Medicare beneficiaries have a choice of 35 stand-alone prescription drug plans with the average monthly premium being $39.90 a month. Fortunately, most federal retirees will not need additional prescription drug coverage under Medicare Part D since all FEHBP plans have prescription drug benefits that are at least equal to the standard Medicare prescription drug coverage. If you have limited savings and a low income, you may be eligible for Medicare’s Low-Income Benefits. Information regarding this program is available through the Social Security Administration online at www.ssa.gov. Click on “Benefits,” then under “Apply,” choose “Extra Help With Medicare Prescription Drug Costs,” or call 800-772-1213 (TTY 800-325-0778).

THE OPTION TO “SUSPEND” FEHBP
If you choose to enroll in Medicare Part C (Medicare Advantage), you would not need additional coverage under the FEHBP. The same is true if you are enrolled in TRICARE For Life (requires enrollment in Medicare A and B), CHAMPVA, Medicaid or even Peace Corps health insurance coverage. Retirees (not federal employees) as well as survivor annuities and eligible former spouses may suspend their FEHBP enrollment in order to enroll in a Medicare Advantage plan, TRICARE, CHAMPVA, Medicaid or a similar state-sponsored program of medical assistance for the needy, or use Peace Corps health insurance coverage, but still retain the right to re-enroll in the FEHBP during a subsequent Open Season. Retirees can call the Office of Personnel Management’s (OPM’s) Retirement Information Office at 888-767-6738 to obtain a suspension form. Callers within the Washington, DC, calling area must call 202-606-0500. According to OPM, there are about 300,000 retirees who suspend or waive FEHBP. However, if you waive (cancel) FEHBP, it is a one-way ticket out; you cannot re-enroll.

Medicare Part A, sometimes referred to as hospital insurance, is financed through the 2.9 percent payroll tax that employees and employers share equally. Federal employees have paid this tax since 1983. Medicare Parts B (doctors insurance), C (Medicare Advantage) and D (prescription drug insurance) have premiums paid by individuals who are enrolled in those programs. Medicare Parts A and B are sometimes called “original Medicare.” For more information on the ABCs and Ds of Medicare, see sidebar, below.)
is the primary payer?

• Should I consider changing my FEHBP plan when Medicare becomes the primary payer?
• When is the best time to enroll in Medicare?

WHICH PLAN WILL BE THE PRIMARY AND WHICH THE SECONDARY PAYER?
Generally, when FEHBP premiums are being deducted from your (or your spouse’s) paycheck, the FEHBP will be billed for payment of medical expenses first, and Medicare will pay second. When FEHBP premiums are being deducted from your (or your spouse’s) Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) annuity check, Medicare will pay first. There are other ways to determine primary payer when you are covered by a third or even a fourth health insurance, so you may need to refer to the “Primary Payer Chart” in Section 9 of your FEHBP plan brochure for additional assistance (www.opm.gov/healthcare-insurance/healthcare/plan-information/).

WHAT WILL MY FEHBP DO FOR ME WHEN MEDICARE IS PRIMARY PAYER?
The primary benefit of dual enrollment is to enhance your health insurance coverage. Although the FEHBP provides you and your family with comprehensive health coverage, it is not 100 percent coverage. Consider the following: In a typical fee-for-service FEHBP plan, let’s say that an outpatient surgical procedure incurred a claim of $5,000. After your FEHBP plan adjusted the claim for the plan allowance and paid its portion of the bill, the total paid by you could still range from $400 to more than $3,000 out-of-pocket.

The catastrophic limits on your out-of-pocket expenses can be thousands of dollars. to encourage you to enroll in Medicare. Some of these incentives are only available if Medicare is the primary payer. For example:

• Most national fee-for-service FEHBP plans will waive the plan deductibles, co-payments and coinsurances (regardless of whether or not you use preferred providers, as long as the provider accepts Medicare) if you are enrolled in Medicare Part A and/or Part B and Medicare is the primary payer.
• Care in a skilled nursing care facility under certain conditions for a limited time is covered through Medicare Part A. You pay nothing for the first 20 days of care, and then there is a coinsurance of $152/day (2014) for days 21-100. If you have the Blue Cross and Blue Shield Service Benefit Plan (BC/BS) (the fee-for-service FEHBP plan that covers more than half of all FEHBP enrollees), BC/BS will cover the coinsurance for days 21-30 when Medicare is the primary payer.
• Health maintenance organizations (HMOs) may not waive co-payments, but that doesn’t mean there aren’t incentives. For example, Kaiser Permanente offers a Medicare Managed Care plan, known as Kaiser Permanente Medicare Plus for Federal Members, that enhances your FEHBP coverage by lowering cost-sharing for some services and/or adding benefits.

It also is important to know that Medicare will provide coverage outside of your FEHBP plan network. Despite the rumors that you will have trouble finding a doctor who accepts Medicare, there are about 685,000 Medicare-participating physicians in the United States, compared with only 9,539 doctors who chose to opt out. According to federal survey data, the percentage of all office-based physicians who report accepting new Medicare patients has not changed significantly between 2005 and 2012, with 87.9 percent of physicians accepting new Medicare patients in 2005 and 2012, with 87.9 percent of physicians accepting new Medicare patients in 2005 and 90.7 percent in 2012.

The premium for Medicare Part B (see chart, p. 24) starts to look a lot better when considering the potential cost of health care that isn’t covered by FEHBP alone. According to the U.S. Census Bureau, 80 percent of Americans who are over age 65 have at least one chronic medical condition and 50 percent of them have two. The combination of FEHBP and Medicare can provide close to 100 percent coverage, regardless of your medical condition or how many conditions you are treating. This can be a compelling reason to add Medicare in order to enhance your FEHBP coverage.
An Inspiring and Instructive Story

MY UNCLE STEVE AND AUNT HELEN retired under the Civil Service Retirement System from Edwards Air Force Base in California in the late 1970s. Uncle Steve passed away in 2012, and Aunt Helen is now in an assisted living facility only a few miles from the home that she and Uncle Steve shared until two years ago.

My uncle and aunt represent typical federal retirees who spent most of their careers dedicated to federal service. I have always admired them for their courage to leave Pittsburgh, PA, and the steel industry that supported most of our family, and venture west to make a better life for themselves. Their inspiring example is one of the reasons I’ve dedicated my career to serving federal employees.

I wanted you to know about my aunt and uncle not just for how they inspired me, but also because they were enrolled in the FEHBP during their federal careers and continued this coverage into their retirements. Those retirement years were actually longer than their years of federal service! Uncle Steve served in the U.S. Air Force (USAF) in World War II before beginning his 30-year career as a USAF civilian and made a second career out of golf after his retirement. (He had 12 holes-in-one, six right-handed and six left-handed!)

They turned age 65 in the late 1980s – about 10 years after their retirement from federal service. Even though they retired before 1983, when federal employees began paying the Medicare tax, they both worked in the private sector long enough to qualify for Medicare outside of their federal service. When they enrolled in Medicare Part B, the premium was about $20 a month. By 1990, the Part B premium rose to $28.60 a month, and by 2000, the monthly cost was $45.50. Today, the cost of Part B is $104.90 a month (or more); in 2007, high-income enrollees began paying higher premiums. About 4 percent of all Part B enrollees were estimated to have paid higher premiums in 2012, according to a Congressional Research Service 2013 report.

Uncle Steve and Aunt Helen also were typical in their choice of FEHBP coverage: They always had Blue Cross and Blue Shield (BS/BC) Standard Option. I attempted to explain other plans to them over the years, but they were dedicated BC/BS enrollees. They also felt strongly about their dual enrollment in Medicare A and B along with their FEHBP coverage. In their later years, they each had several chronic illnesses, and although they had a virtual mountain of medical statements, every one of them said the following: “You owe $0.” Medicare paid first, BC/BS paid second and they paid $0. They did pay a co-pay for their prescriptions, and they incurred out-of-pocket expenses for eyeglasses and dental work, but for the vast majority of their inpatient and outpatient medical services, their obligation was $0.

Since Medicare wasn’t that expensive when Aunt Helen and Uncle Steve first enrolled, there wasn’t much debate over whether or not they should enroll at age 65, especially since they were already retired, and Medicare would be the primary payer and FEHBP the secondary payer. As an incentive for enrollment, BC/BS waived its deductibles, coinsurance and co-payments for all services where Medicare was the primary payer.

The decision to have dual coverage worked out well for them. Of course, everyone’s situation is different. Federal employees and retirees should consider carefully their own health conditions and financial circumstances before making their decision.

—BY TAMMY FLANAGAN

SHOULD I CONSIDER CHANGING MY FEHBP PLAN WHEN MEDICARE BECOMES THE PRIMARY PAYER?

The plan you are enrolled in before age 65 may not always be the best plan after age 65. Since the majority of national fee-for-service plans waive deductibles, coinsurance and co-payments when Medicare is the primary payer, why not consider the least expensive plan? This could be a less costly fee-for-service plan or a different type of health plan altogether.

Instead of fee-for-service coverage, consider the low premiums of a consumer-driven plan that provides a personal-care account or a high-deductible plan with a health reimbursement arrangement (HRA). If you enjoy coverage in one of the HMO plans, check your plan to see how your coverage may be enhanced when Medicare is added. Keep in mind that most HMOs are located near large metropolitan areas. If you plan to retire to a quieter location in the mountains or by the sea, be sure that you will be able to maintain the same plan.
MHBP (Mail Handlers Benefit Plan) Standard Option provides an incentive to enroll in Medicare Part B by contributing up to $125 per month toward the Part B premium. This MHBP plan has one of the most expensive premiums in the FEHBP, but based on other benefits, such as prescription drug coverage, this might be a plan to consider.

Note: If you want to change FEHBP plans outside of the annual FEHBP Open Season, there is a once-only opportunity to do so at any time beginning 30 days before you become eligible for Medicare. For example, I met a woman who was enrolled in a low-cost FEHBP plan and in Medicare A and B. She told me that she had been diagnosed with a serious illness that required expensive prescription drug treatment costing her more than $500 a month out-of-pocket. She was able to use the once-in-a-lifetime opportunity to change FEHBP plans and lower her out-of-pocket prescription drug expenses without needing to wait until the regular FEHBP Open Season.

WHEN IS THE BEST TIME TO ENROLL IN MEDICARE?

Initial enrollment at age 65. You have a seven-month enrollment period that begins three months before you turn age 65 and ends three months after the month you turn age 65. Here are the details:
- If you are not receiving Social Security retirement benefits at age 65, you will need to enroll in Medicare by contacting Social Security at www.ssa.gov or by calling 800-SSA-1213 or 800-772-1213 (TTY 800-325-0778).
- You may choose to enroll only in Part A and delay Part B enrollment.
- If you turn age 65 on the first of a month, you are considered 65 the month before your birthdate, that is, if you turn 65 on January 1, then your three-month period begins three months before December (in September), and ends three months after December (in March).
- If you wish to continue to contribute to a Health Savings Account (HSA), you may delay all Medicare enrollments to allow continued tax-free contributions.
- If you do not sign up for Part B during your initial enrollment period, you will be subject to a 10 percent late enrollment surcharge for every 12 months you have delayed enrollment unless you qualify for the special enrollment (see below).

Generally, it makes sense to enroll in Medicare Part A when first eligible and postpone Medicare Part B enrollment as long as possible, especially if you can avoid the late enrollment penalty by using the special enrollment period.

Special Enrollment. This can be used:
- Any month you remain covered under the group health plan of a current employee with the premiums deducted from your (or your spouse’s) current salary; or
- During the eight-month period that begins with the month after your group health plan coverage or the employment it is based on ends, whichever comes first, as long as the group coverage does not end during your initial enrollment period (in that case, you would be subject to the initial enrollment rules).

General enrollment. If you do not enroll in Medicare Part B (and/or Part A) during your initial enrollment period and you are no longer covered by “current employment” health coverage, you have another chance each year to sign up during a “general enrollment period” from January 1 through March 31. Your coverage would begin on July 1 of the year you enroll. However, your monthly premium increases 10 percent for each 12-month period you were eligible for, but did not enroll in, Medicare Part B. If you delay enrollment for 10 years, for example, you would permanently pay double the normal rate ($209.80 per month, rather than $104.90 in 2014).

If you are turning age 65 soon and becoming eligible for Medicare, it is good to know that, as a federal employee or retiree, you have a choice:
- Continue to rely on FEHBP alone, or
- Choose to add Medicare at age 65 or later.

But while it is good to have choices, this one is a “Catch-22” type of choice. When you first become eligible for Medicare at age 65, you probably don’t need it. And when the time comes that you might wish you had it, it may be too expensive because of the late enrollment penalties of Medicare Part B. This decision requires you to get out your crystal ball in order to evaluate the best option for you. –Tammy Flanagan

NARFE has information available online for members considering whether to enroll in Medicare Part B. Go to www.narfe.org, log in, then click on “Medicare and the FEHBP” under “Federal Benefits Topics.”

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TAKING ON AGEISM IN THE WORKPLACE

By David Tobenkin
The federal government is a generally receptive place for older federal workers, but not always.

In 2006, Sally Hamer, director of a U.S. Department of Agriculture (USDA) area office in Lebanon, VA, filed a complaint against the USDA, alleging that it had discriminated against her based upon her sex and age.

In a January 2009 appellate decision by the Equal Employment Opportunity Commission (EEOC), *Sally Hamer v. Department of Agriculture, EEOC Appeal No. 0720080061 (January 6, 2009)*, the EEOC agreed with an EEOC administrative judge that Hamer’s superior at the USDA had discriminated against her based on her age in a variety of ways: by using a retirement-eligible list to make reductions in the agency’s Virginia offices and attempting to force her to retire; by conducting an unfair review of her office when files were hand-picked for scrutiny during an
internal review by the state; by launching an unjustified and “bizarre” investigation against her without informing her; by temporarily removing her from supervisory duties for an office; and by allowing another employee privileges in her position that she was not allowed.

The EEOC ordered the USDA to offer to retroactively place Hamer, who had retired prior to issuance of the decision, into a position similar to the one she had held or a substantially equivalent position; issue her back pay, with interest, and other benefits; provide instruction for management on EEO discrimination issues; and to consider taking disciplinary action against the management officials identified as being responsible for the age discrimination.

Hamer’s situation is far from unique. The federal workforce is aging, creating tensions between generations of federal employees and increasing opportunities for age discrimination situations to arise. It appears that, thus far, there has been only a moderate increase in EEO complaints by federal employees alleging age discrimination. Even so, all it takes is for a federal employee to have the wrong manager or agency division leadership for him or her to be subjected to age discrimination and, in extreme cases, driven out of the office and into retirement for reasons other than performance. For the unfortunate federal employees in such circumstances, challenging age discrimination can be costly, time-consuming, emotionally draining and, even when they win, can leave them with remedies that are often inadequate.

**THE AGE DISCRIMINATION IN EMPLOYMENT ACT OF 1967**

There is strong statutory support for administrative and legal challenges based on age discrimination that can be proven. With the exception of a narrow range of law enforcement and similar positions involving unusual physical demands, there are no federal employment age limits for civilian employees and, indeed, most federal employees who are age 40 and older cannot be removed from their positions, or otherwise discriminated against, because of their age under the Age Discrimination in Employment Act of 1967 (ADEA).

The ADEA (29 U.S.C. §§ 621-634 (2012)) forbids discrimination against those age 40 and older when it comes to any aspect of employment, including hiring, firing, pay, job assignments, promotions, layoff, training, fringe benefits, and any other term or condition of employment. Harassment based on age, such as slurs or derogatory comments, is illegal if it is so frequent or severe that it creates a hostile or offensive work environment or if it results in an adverse employment decision (such as the victim being fired or demoted). A full guide to prohibited age (and other) discriminating practices is available at the EEOC website at http://www.eeoc.gov/laws/practices/index.cfm?renderforprint=1.

But federal employees using the ADEA as a basis for recovery of damages based on age discrimination face two very large disadvantages. First, the ADEA does not allow recovery of attorney’s fees against the federal government in the administrative process, which can amount to more than $100,000 for a case that goes through the whole EEOC complaint process, says John Mahoney, a partner in the Washington, DC, office of Tully Rinckey, PLLC, and chair of its Labor & Employment Law Practice Group. Second, the ADEA does not allow recovery of compensatory damages, such as costs associated with a job search or medical expenses, or recovery for any emotional harm suffered (such as mental anguish, inconvenience or loss of enjoyment of life). Nor does it allow punitive damages to punish a federal agency that has committed an especially malicious or reckless act of age discrimination.

For these reasons, many attorneys will seek to determine if there is another EEO violation based on another prohibited category, such as discrimination based on sex or race, because such a theory will allow attorney’s fees and compensatory damages up to $300,000, says Edward Passman, a partner at the Washington, DC, firm of Passman & Kaplan, P.C.

Sometimes an age discrimination suit may nonetheless be worth it for financial reasons, such as to reverse a termination, to challenge nonselection for a valuable post such as Senior Executive Service or to clear an employee’s good name. A successful suit for an improper denial of promotion will, for example, often re-
result in an order for retroactive promotion with back pay, benefits and interest, and an order for the agency not to further discriminate against the employee, Mahoney notes. Sometimes EEO training is directed for managers involved and, sometimes, the agency is directed to consider disciplinary action against managers and others involved in the age discrimination.

THE NUMBERS
The vast majority of more than 300 respondents to a recent narfe magazine survey that examined issues faced by older federal workers, including age discrimination, said that they had not faced age discrimination or pressure to retire, with many stating, in fact, that their agencies had made special efforts to retain them and their skills. However, a considerable number of survey respondents cited issues that, if accurate, may constitute age discrimination under the ADEA.

The most common allegation, aside from alleged ageist remarks from managers or younger co-workers, was that managers had essentially put them out to pasture, providing them with few opportunities for career growth while providing such opportunities to younger colleagues. Some survey respondents also alleged that management had tried to force out older workers or motivate them to move on by excluding them from activities and promotions or, alternately, by increasing the volume of duties to cause discomfort.

“The most common cases we are seeing involve employees not being selected for higher-graded positions and those involving employees being subjected to harassment/hostile work environment with no action being taken by management to stop the harassment,” says Jenny Celestin-Pratt, lead EEO attorney for the Women's and Fair Practices Departments at the American Federation of Government Employees (AFGE). “Absent evidence of direct discrimination, these cases can be difficult to win. Older employees feel they have fewer promotion opportunities compared to their younger counterparts. At times, management contends that the younger applicants were selected based on their interviews, which management found to be better because they’re more ‘energetic,’ ‘flexible’ and ‘enthusiastic,’ which can signal possible age-related biases against older members of the workforce. These complaints are successful only when it’s clear that the older workers’ qualifications were superior in spite of not being selected.”

The EEOC and other federal agencies are required by federal law to keep rigorous statistics regarding EEO discrimination complaints filed at agencies, and appeals and hearings held before the EEOC. Age discrimination was the second most common EEO complaint basis for the period fiscal year 2007 through fiscal year 2011, trailing only reprisal and ahead of the third-placed basis of race, according to the EEOC’s “Annual Report on the Federal Work Force Part I EEO Complaints Processing For Fiscal Year 2011,” which contains the most recent federal governmentwide data available.

Over that period, the number of age-based discrimination complaints filed showed a moderate upward trend, from 4,851 in 2007; to 4,977 in 2008; to 5,058 in 2009; to 5,314 in 2010; to 5,105 in 2011. The 5,105 age discrimination complaints in fiscal year 2011 represented more than a quarter of all 16,974 discrimination complaints filed that year, though many cases had more than one basis.

“The number of claims [that we are seeing] that allege age discrimination as a basis has been increasing steadily,” says AFGE’s Celestin-Pratt. “Currently, our office has 113 active discrimination cases, out of which 34 cases contain an allegation of age discrimination. Out of the 34 cases that allege age discrimination, 15 cases involve claims of nonselection for higher-graded positions; 14 cases involve claims of

Age discrimination was the second most common EEO complaint for FY 2007-11.
harassment/hostile work environment; three cases involve claims of termination; and two cases involve other actions.”

While the number of age discrimination complaints are up, some EEOC data also appear to suggest a significant decline in the absolute number of age discrimination cases as measured at the later stages of the EEO complaint process, such as appeals to the EEOC or EEOC hearings, over the past decade. The cause of the decline is unclear, though it could represent greater success in resolving complaints at the agency level, before they reach the EEOC.

A number of narfe magazine survey respondents who alleged that they had experienced age discrimination say that they concluded it simply was not worth the effort to fight the age discrimination that they encountered. “I was denied a high evaluation because of my age,” says a mechanic who retired from the U.S. Air Force in 2012. “My supervisor said that he wanted to save the available high scores for younger employees who had a chance at promotion. I did not challenge it. I just lost what little respect I had for my supervisor.” Another employee, a program analyst at an agency within the Department of Health and Human Services, says that she has been trapped at the GS-13 pay grade despite doing GS-14- and GS-15-level work for many years, while younger colleagues have been promoted. She says that she does not file a complaint or demand a desk audit to assess the level of her work because other than her compensation level, she enjoys her job and working conditions, her supervisor has already unsuccessfully pleaded her case to higher management, and she fears an age discrimination challenge by her would result in higher management cutting off her access to the more challenging work that makes her job interesting.

THE EEOC COMPLAINT TIMELINE

Special rules govern EEO complaints by federal agency employees, as compared to employees in the private sector. Federal workers have 45 days to contact an EEO counselor at their agency from the date of an EEO discriminatory incident to challenge the incident and thus must take prompt action to protect their rights, notes Ray Peeler, an EEOC senior attorney adviser. Notably, unlike federal employee EEO claims alleging other types of discrimination, those alleging an ADEA violation can file an ADEA lawsuit in court without first contacting their agency’s EEO office, provided that they notify the EEOC 30 days in advance and file that notice within 180 days of the incident of alleged age discrimination. There also are several different points during the administrative process before their agency and the EEOC when they may quit the process and file a lawsuit.

In most cases, the EEO counselor, an employee of the accused agency who is not an advocate for the complainant, will offer employees the option of participating in alternative dispute resolution (ADR), such as a mediation program. Mahoney says he encourages participating in such programs. “I always like pursuing ADR mediation at the informal complaint stage,” he says. “There is a good chance of settling in the first 90 days, at which point my client will have spent $5,000 to $10,000 in legal fees.” That depends in part, Mahoney says, on clients being realistic about the strength of the evidence to support their complaint at trial.

If employees do not settle the dispute during counseling or through ADR, they can file a formal discrimination complaint against the agency with the agency’s EEO Office. Employees must file within 15 days from the day they receive notice from their EEO counselor about their right to file.

For those filing a formal complaint, the agency will review the complaint and decide whether or not the case should be dismissed for a procedural reason (for example, the claim was filed too late). If not, the agency will conduct an investigation that should be concluded within 180 days of the filing of the complaint.

When the investigation is finished, the agency will issue a notice giving the employee two choices: either request a hearing before an EEOC administrative judge or ask the agency to issue a decision as to whether the discrimination occurred. If the employee fails to respond within 30 days, the employee has effectively chosen a final agency decision instead of a hearing.

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decision, which constitutes final agency action, if no discrimination is found, or if the employee disagrees with some part of the decision, he or she can appeal the decision to the EEOC Office of Federal Operations or challenge it in federal district court.

For those requesting a hearing, an EEOC administrative judge may conduct a hearing, will make a decision and can order relief if discrimination is found. Once the agency receives the administrative judge’s decision, the agency will issue what is called a final order, which will tell the employee whether the agency agrees with the administrative judge and if it will grant any relief the judge ordered. Employees who disagree with an agency final order may appeal to the EEOC Office of Federal Operations.

Either the employee or the agency may ask for a reconsideration of the EEOC’s decision on appeal if they disagree with the decision. An EEOC decision on a request for reconsideration yields a final EEOC decision, leaving a lawsuit to the courts as the only remaining procedural option.

WEIGHING THE ODDS AND COSTS AND BENEFITS

The EEOC’s Peeler says the EEO complaint administrative process was designed, in part, to provide federal employees a procedural option that is less expensive than retaining an attorney and using the court system. Nonetheless, there often is a long timeline from the initial meeting with an EEO counselor to a final EEOC reconsideration determination, a process that Mahoney says can often last three years.

Passman and others say employees should think carefully about whether representing themselves during that process may disadvantage them, given the agency will be represented by counsel and will have far greater experience than the employee. Unions provide advocacy for members, AFGE’s Celestin-Pratt notes.

The EEOC posts a wide variety of data on EEOC complaints and findings of discrimination, including breakouts by agency and by age discrimination, allowing employees to gain some insight as to their odds of winning their cases. In fiscal year 2011, of the 17,436 formal complaint closures for all types of discrimination before appeals on a governmentwide basis, findings of discrimination were found in 2.9 percent of the 7,246 cases that reached the merits, with the agency winning the other 97.1 percent of the time. Settlements were reached in 21.7 percent of total closures. Mahoney notes that this demonstrates that agencies will generally settle out cases that pose a substantial risk of a negative outcome. In all, 22.7 percent of complaint closures resulted in benefits to plaintiffs, with the average amount of $11,000 per plaintiff.

In age discrimination cases, showing direct evidence of discrimination is often the strongest basis for a favorable decision or settlement. If an employee can show that a manager takes or fails to take a personnel action in a manner that directly ties the personnel action to the person’s age — such as by making a statement that, “I’m not hiring you because of age” – the odds of winning or a favorable settlement are considerably better.

While adverse agency actions triggered by diminished employee performance related to the physical or mental effects of aging generally do not constitute age discrimination, such actions may be challenged through another statute, the Rehabilitation Act of 1973, which applies many of the protections of the Americans with Disabilities Act of 1990 to federal employees. Generally, qualified employees who are unable to perform their jobs due to impairments or disabilities are entitled to reasonable accommodations to help them do so. Still, Mahoney notes that the law is clear that misconduct and unacceptable performance don’t need to be excused because of a disability.

Many narfe magazine survey respondents also say that older employees can act proactively to reduce the odds of age discrimination. Such actions include staying current on new technology and procedures, maintaining high performance and doing their best to interact well with younger colleagues. Passman also advises against discussing retirement plans with management before it is absolutely necessary, as such statements can commence a process of planning around the employee. Œ

—DAVID TOBENKIN IS A FREELANCE WRITER BASED IN THE GREATER WASHINGTON, DC, AREA.
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.

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TO SIGN UP, FILL OUT THE APPLICATION ON PAGE 49.
Last month’s column covered the basics of Social Security, including spousal and survivor benefits. This month’s column will touch on benefits available to divorced individuals, options for claiming survivor benefits and two strategies married couples may find useful once they reach full retirement age (FRA).

Last month, we learned that a spouse is entitled to a spousal benefit equal to 50 percent of the primary worker’s primary insurance amount (PIA) when claimed at FRA. Divorced individuals who are unmarried also are entitled to a spousal benefit based on their ex-spouse’s PIA if the marriage lasted longer than 10 years. Like the spousal benefit, a reduced divorced spousal benefit may be claimed as early as age 62. If at least two years have passed since the divorce, your ex-spouse needs only to be eligible to receive his or her benefit, rather than have actually claimed his or her benefit, for you to be able to claim the divorced spousal benefit.

When claiming benefits prior to FRA, you are deemed to have claimed all available benefits (the highest amount available), whether that’s your own worker benefit, the spousal benefit or the divorced spousal benefit. In other words, prior to FRA, there is no way to claim only the spousal benefit in order to avoid having your own worker benefit reduced.

However, once FRA is reached, two options become available. The first is the ability to file a restricted application, which allows you to claim only your spousal, or divorced spousal, benefit. In this case, you would receive the full 50 percent of your spouse’s, or ex-spouse’s, PIA as a spousal benefit, with none of it coming from your own worker benefit. By filing a restricted application, you are able to receive Social Security income based on your spouse’s, or ex-spouse’s, record while delaying your own worker benefit to receive the 8 percent annual delayed retirement credits (DRCs).

It’s also important to note that either spouse has the right to a spousal benefit as long as the spouse who claims the benefit is entitled to a worker’s benefit of his or her own. For example, let’s assume John and Jane, both age 66, are married, John’s PIA is $2,000 and Jane’s PIA is $900. John may be able to claim a spousal benefit of $450 or, alternatively, Jane may be able to claim a spousal benefit of $1,000.

The second option, once FRA is reached, is the file-and-suspend strategy, which involves the primary worker filing for benefits, allowing the spouse to claim the spousal benefit, and then suspending the payments. This is necessary if the spouse wants to file for spousal benefits, but the primary worker wants to delay his or her ben-

It can pay to speak with an adviser who understands how Social Security works.
If you’re divorced, you’ll want to keep tabs on your ex-spouse; this is not to be intrusive but because you may be able to claim the same survivor benefit as any widow or widower would, assuming the marriage lasted at least 10 years. Like a widow or widower, a surviving divorced spouse may claim a full survivor benefit at FRA or a reduced survivor benefit as early as age 60. Unlike spousal benefits, a widow, widower or surviving divorced spouse may claim only the survivor benefit, or his or her own worker benefit, prior to FRA. This allows surviving spouses, even surviving divorced spouses, to coordinate the survivor benefit with their own to maximize their lifetime benefits.

This two-part series on Social Security is just the tip of the iceberg — there are numerous ways to claim benefits to ensure you are maximizing the value of Social Security. It can pay greatly to speak with an adviser who understands how Social Security works and can help you design a claiming strategy based on your goals and circumstances.

Mark A. Keen, CFP®, is Partner, Keen & PoCoCK, 10300 Eaton Place, Fairfax, Va, and an Investment Adviser Representative and Registered Principal of the Strategic Financial Alliance, Inc. (SFA). Securities and Advisory Services are offered through SFA. Email: MKeen@KeenPoCoCK.Com.
FACE-TO-FACE WITH FEEDBACK

There is a hierarchy of human communications, and face-to-face is the most powerful. The investment of time and effort to be in the same place at the same time increases the importance of what is said, and NARFE members are more likely to be remembered. Meeting face-to-face is an incomparable strength of NARFE as an organization and a tribute to our activists. Providing feedback after meetings is similarly crucial.

The federation convention is each state’s NARFE Super Bowl. The federation annual or biennial convention is the ideal forum in which to meet legislators and those who seek congressional office because it gathers the largest number of NARFE’s most active members from across the state. Incumbent members of Congress should be fitted into a busy convention schedule to speak briefly on NARFE issues. Key staff, such as state or district directors who can speak authoritatively, should be acceptable surrogates. Remote connections, even if only audio, are easier to provide than ever.

Schedules of challengers and open-seat candidates are usually more flexible. Attendance of those seeking office is especially important if the candidate has no voting record on NARFE issues. Be specific in your request so candidates speak on NARFE issues. Use the candidate questionnaire that is available as part of the Campaign Activities section of the Protect America’s Heartbeat (PAH) Toolkit, www.protectamericasheartbeat.org. Our Super Bowls must be better harnessed to our advocacy goals.

Use Other Meeting Venues
Conventions are best, but any well-planned meeting goes a long way in building relationships. The NARFE legislative staff (leg@narfe.org or 571-483-1265) is ready to assist a federation to request a meeting with each of its senators. Similarly, staff can aid a chapter, or group of chapters, coordinated by a congressional district liaison or district VP, to request a meeting with your representative. NARFE invitations need to be flexible on meeting date and venue. While we want to know how your meeting went, we also need to know which lawmakers never agree to a NARFE meeting.

While planning is always best, a spontaneous visit to your legislator’s local office can be the beginning of a beautiful friendship. Senators keep several offices across the state, and representatives often have multiple offices.

Don’t Overlook Primaries
Timing, always important, is vital in politics. Primary elections often decide congressional races and are becoming increasingly significant. Forty congressional districts have no incumbent seeking re-nomination. Your primary, especially for the “out” party, may have a large field of candidates. If so, they should be especially eager to meet with any group of likely voters. NARFE chapters and multi-chapter forums fit that description. Again, the NARFE legislative staff can help.

Organize a Debate
Finally, NARFE hero activists have organized candidate debates. Working with local university faculty has proved successful in Tidewater, VA. There, NARFE’s Pat Taylor worked with Christopher Newport University and the leading newspaper to plan candidate debates in three Virginia congressional districts. For information on how to organize your own forum, contact the NARFE legislative staff or refer to the PAH Toolkit.
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### March Was a Mixed Month for Equities

The S&P 500 rose in March and for the fifth consecutive quarter. Though U.S. equity markets had declined earlier in the month on the Federal Reserve Open Market Committee’s decision to further reduce the Fed’s asset-purchase program, later in the month markets were encouraged by Fed Chairman Janet Yellen’s comments that stimulus was likely to be needed “for some time.” Small- and mid-cap stocks, however, closed the month with losses. International stocks finished the month slightly lower over concerns regarding the crisis in Ukraine and slowing growth in China.

—By William H. Jacobson, Deputy Chief Investment Officer of the Thrift Savings Plan

### Countdown to COLA

The Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) increased 0.36 percent in February. To calculate the 2015 cost-of-living adjustment (COLA), the indices of July, August and September 2014 will be averaged and compared with the 2013 third-quarter average of 230.327. The percentage increase, if any, determines the COLA. February’s index, 230.871 is up 0.24 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. February’s index is 0.74 percent higher than the December 2013 base index of 229.174.

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.

### Thrift Savings Plan Monthly Returns

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<td>2.49%</td>
</tr>
<tr>
<td>DECEMBER</td>
<td>0.19%</td>
<td>(0.56%)</td>
<td>2.54%</td>
<td>2.94%</td>
</tr>
<tr>
<td>JANUARY</td>
<td>0.21%</td>
<td>1.58%</td>
<td>(3.45%)</td>
<td>(1.91%)</td>
</tr>
<tr>
<td>FEBRUARY</td>
<td>0.18%</td>
<td>0.62%</td>
<td>4.58%</td>
<td>5.43%</td>
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<tr>
<td>MARCH</td>
<td>0.19%</td>
<td>(0.15%)</td>
<td>0.85%</td>
<td>(0.69%)</td>
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</table>

<table>
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<tr>
<th>LIncome</th>
<th>L2020</th>
<th>L2030</th>
<th>L2040</th>
<th>L2050</th>
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<tr>
<td>APRIL</td>
<td>0.67%</td>
<td>1.58%</td>
<td>1.91%</td>
<td>2.13%</td>
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<td>0.33%</td>
<td>0.43%</td>
<td>0.51%</td>
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<tr>
<td>JUNE</td>
<td>(0.30%)</td>
<td>(0.94%)</td>
<td>(1.20%)</td>
<td>(1.40%)</td>
</tr>
<tr>
<td>JULY</td>
<td>1.21%</td>
<td>2.95%</td>
<td>3.72%</td>
<td>4.29%</td>
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<tr>
<td>AUGUST</td>
<td>(0.39%)</td>
<td>(1.22%)</td>
<td>(1.60%)</td>
<td>(1.87%)</td>
</tr>
<tr>
<td>SEPTEMBER</td>
<td>1.12%</td>
<td>2.71%</td>
<td>3.40%</td>
<td>3.90%</td>
</tr>
<tr>
<td>OCTOBER</td>
<td>1.01%</td>
<td>2.23%</td>
<td>2.75%</td>
<td>3.11%</td>
</tr>
<tr>
<td>NOVEMBER</td>
<td>0.58%</td>
<td>1.24%</td>
<td>1.54%</td>
<td>1.74%</td>
</tr>
<tr>
<td>DECEMBER</td>
<td>0.58%</td>
<td>1.25%</td>
<td>1.56%</td>
<td>1.77%</td>
</tr>
<tr>
<td>JANUARY</td>
<td>(0.42%)</td>
<td>(1.57%)</td>
<td>(2.04%)</td>
<td>(2.35%)</td>
</tr>
<tr>
<td>FEBRUARY</td>
<td>1.15%</td>
<td>2.73%</td>
<td>3.44%</td>
<td>3.94%</td>
</tr>
<tr>
<td>MARCH</td>
<td>0.19%</td>
<td>0.17%</td>
<td>0.14%</td>
<td>0.12%</td>
</tr>
<tr>
<td>YTD</td>
<td>0.92%</td>
<td>1.29%</td>
<td>1.48%</td>
<td>1.62%</td>
</tr>
</tbody>
</table>

| LAST 12 | 5.72% | 11.93% | 14.73% | 16.78% | 18.76% |

### Monthly Returns

- **G Fund**: Government securities (specially issued to the TSP)
- **F Fund**: Government, corporate and mortgage-backed bonds
- **C Fund**: Stocks of large- and medium-size U.S. companies
- **S Fund**: Stocks of small- to medium-size U.S. companies (not included in the C Fund)
- **I Fund**: International stocks of 21 developed countries
- **L Fund**: Invested in the G, F, C, S and I Funds (The proportion of L Fund balance invested in each of the individual TSP funds depends on the L Fund chosen.)
Donate to NARFE Programs

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

NARFE MEMBERS CONTRIBUTED FOR
ALZHEIMER’S RESEARCH: $11 Million Fund

$10,728,371*

*Total as of February 28, 2014
100% of all contributed funds go to Alzheimer’s research.

If you have any questions, write to:
NATIONAL COMMITTEE CHAIR
Jane Rodgers, P.O. Box 234
Wadesville, IN 47638-0234
EMAIL: ajrodgers@tds.net

Enclosed is my NARFE-Alzheimer’s contribution: $ ____________
Every cent that is contributed is used for research.
Please circle: Mr. Mrs. Miss Ms.
Name: __________________________
Address: ______________________ State: ____ ZIP: _______
City: __________________________
Chapter Number: ______________________

Credit Card Information:
[ ] MasterCard [ ] VISA
[ ] Discover [ ] AMEX

Card Number: ______________________
Expiration Date: ___ (mm)/ ___ (yy)
3-Digit Security Code: ________
Name: (please print)

__________________________ Date __ / __ / __

Your Charitable Contribution is tax-deductible to the fullest extent allowed by law.

Join the Silver Circle

CLIP THIS CONTRIBUTION FORM AND MAIL TO:
NARFE Silver Circle,
606 N. Washington St.
Alexandria, VA 22314

All donations go to the NARFE General Fund to support NARFE programs and operations.

Enclosed is my Silver Circle contribution: $ ____________
ID # ____________________________
(ID # may be found on your narfe magazine label or your NARFE membership card)
Name: __________________________
Address: ______________________ State: ____ ZIP: _______
City: __________________________

Silver Circle contributions are NOT deductible for federal income tax purposes.

[ ] My check is enclosed
(Please make check payable to NARFE Silver Circle.)
[ ] Please charge my credit card
Card type [ ] MasterCard [ ] VISA
[ ] Discover [ ] AMEX

Card Number: ______________________
Expiration Date: ___ (mm)/ ___ (yy)
Name: (please print)

__________________________ Date __ / __ / __

Wall of Fame plan

Installment Plan

For a contribution of $25 or more, you will receive a Silver Circle pin, and your name will be listed in narfe magazine with other contributors.

For a contribution of $1,000 or more, your name will be placed on the “Wall of Fame” at NARFE Headquarters.

Give to the Scholarship and Disaster Funds

MAKE CHECK PAYABLE TO:
NARFE-FEEA Disaster Fund or
NARFE-FEEA Scholarship Fund.

PLEASE MAIL COUPON AND CHECK TO:
FEEA
3333 S. Wadsworth Blvd., Suite 300
Lakewood, CO 80227

Your Charitable Contribution is tax-deductible to the fullest extent allowed by law.

YES! I would like to help with my contribution.

Please check appropriate box(es). To make credit-card contributions, call 800-338-0755. Scholarships are available to children, grandchildren and great-grandchildren of federal civilian retirees and current federal employees who are NARFE members.

☐ NARFE-FEEA Disaster Fund Amount: $____________

☐ NARFE-FEEA Scholarship Fund Amount: $____________

Name: __________________________
Address: ______________________ State: ____ ZIP: _______
City: __________________________
Clarence W. Burrell, service officer for Smoky Mountain Chapter 1420, North Carolina, has been named NARFE National Service Officer of the Year. Burrell also was chosen as Region X Service Officer of the Year.

Burrell has been the chapter’s service officer for 10 years and also served as chapter president. Service officers answer members’ questions about federal benefits and are especially helpful to families after the death of a federal retiree. Chapter presidents nominate officers for the awards. Federation and regional winners are selected at those levels. The national winner is chosen at NARFE Headquarters.

Other regional winners are:
- Region II: Robert Nakielny, Chapter 1063, Chambersburg, PA
- Region III: Ernest R. Lenaz, Chapter 209, Biloxi, MS
- Region IV: Vernon Thalacker, Chapter 371, Eau Claire, WI
- Region V: William H. Kastens, Chapter 2, Topeka, KS
- Region VI: Steve Armstrong, Chapter 1191, Ellis-Navarro, TX
- Region VII: Tommy L. Dobson, Chapter 698, Alamogordo, NM
- Region VIII: Jeannie Sprenger, Chapter 21, Long Beach, CA
- Region IX: Charles H. Rust, Chapter 843, Bozeman, MT.

The Association has published a special edition of NARFE Insider, the quarterly newsletter for NARFE officers, that includes the report of the Future of NARFE Committee and the National Executive Board’s actions on it. It also is available at www.narfe.org. Sign in, click on “Officer Resources,” then “Newsletters.”

NARFE NATIONAL LIFE MEMBERSHIP APPLICATION

National Life Membership offers a hedge against future dues increases and affirms a member’s ongoing support of NARFE’s mission to serve federal employees and retirees. National dues are paid for life; applicable chapter dues are billed annually.

Contact Information
☐ Mr. ☐ Mrs. ☐ Miss ☐ Ms.
Full Name__________________________________________________________
Street Address________________________________________________________
Apt./Unit___________________________________________________________
City________________________State_______ZIP__________________
Phone (__________)____________________________________________________
Email______________________________________________________________
Date of Birth_____/_____/__________
Recruiter ID # (if applicable)___________________________________________
Chapter Number ____________________(call 800-456-8410 for chapter information)

Membership Information
Member Number: _______________________________________________________
(New members) Membership is open to civilians in any agency of the federal or D.C. (before Oct. 1, 1987) governments eligible for a federal annuity.

Thank you for becoming a National Member for Life. You will receive a membership card, certificate and special lapel pin. Please allow six weeks for processing. Dues payments & gift contributions to NARFE are not deductible as charitable contributions for income tax purposes.

PAYMENT INFORMATION
☐ Single Payment or ☐ Quarterly Installments (4 payments)

Life Membership Fee amount: $ __________________________

PAYMENT OPTIONS
☐ Check or Money Order (Payable to NARFE)
☐ Charge my: ☐ MasterCard ☐ VISA ☐ Discover ☐ American Express

Card No. __________________________Expiry Date________/________/______
Name on Card____________________________Signature______________________ Date_______

MAIL THIS APPLICATION TO NARFE Member Records
606 N. Washington St. / Alexandria, VA 22314-1914
NARFE has announced that Katherine Archuleta, director of the Office of Personnel Management, will give the keynote speech at the Association’s National Convention.

Archuleta, who became OPM’s 10th director in November 2013, follows a practice of recent OPM directors in addressing the biennial NARFE event.

“We are delighted that Director Archuleta has accepted our invitation to speak to this audience of NARFE leaders,” said NARFE National President Joseph A. Beaudoin. “We are eager to hear about her plans for the agency as it tackles such important issues as resolving the retirement claims backlog, modernizing its retirement processing systems and enhancing customer service.” Archuleta is scheduled to speak on Monday, August 25.

NARFE National Convention
AUGUST 24-28
ORLANDO

DEADLINES
RESOLUTIONS: No later than May 13
DELEGATE FORMS: June 28
REGISTRATION: August 1
PROXY FORMS: August 9
Find more information at www.narfe.org/convention2014.

TRAVEL ARRANGEMENTS

HOTEL REGISTRATION
ROSEN CENTRE HOTEL
9840 International Dr.
Orlando, FL 32819
800-204-7234
www.RosenCentre.com
NARFE Rate: $95 + 13.63% tax = $107.94 single/double occupancy per night. Additional person: $20.

For NARFE group rate, please use Group Code 50485.
Reservation Cutoff Date: Monday, July 21

AIRLINE DISCOUNTS

DELTA AIRLINES, www.delta.com. When booking online, select Meeting Events Code and enter the meeting ID: NMGND in the box provided on the Search Flight page. A direct ticket charge of $25 will apply if booking by phone (800-328-1111).

UNITED AIRLINES, www.united.com. When booking online, enter the Z Code: ZSAV, then the Agreement Code: 444067. A $25 service fee will be collected per ticket for all tickets issued by phone through United Meetings reservations, 800-426-1122.

SPECIAL NEEDS

WWW.NARFEFL.US. Click on “Orlando Area Information” for companies supplying scooters, oxygen and other medical equipment.
PREREGISTRATION FORM

NARFE ID #: ______________________________
Name: ____________________________________
Address: __________________________________
____________________________________________
Name for badge: _____________________________
Chapter #: _________________________________
Location: __________________________________
Notify in case of emergency:
Name: ____________________________________
Phone Number: ______________________________
Form C/14-4

Make check payable to NARFE and send to:
NARFE, Treasurer’s Office
606 N. Washington St.
Alexandria, VA 22314-1914

Check the appropriate box:
☐ (Guest) Member
☐ Delegate*
☐ (Guest) Nonmember
☐ Delegate-at-Large*
☐ Alternate*

*NOTE: This is NOT a voter registration form. Voter registration is confirmed by your chapter on Form C/14-2.

- A nonrefundable fee of $75 (payable to NARFE) must accompany this form.
- Onsite registration fee will be $90.
- Each attendee must complete a separate registration form.
- Form must be postmarked by August 1, 2014.

Charge to my credit card:
☐ MasterCard
☐ VISA
☐ Discover
☐ AMEX

Card#: ________________________________
Expiration Date: ________ / ______
(mm)                (yy)
Name on card (print): __________________________
Signature: ________________________________

BANQUET REGISTRATION FORM

August 28, 2014

NARFE ID #: ______________________________
Name: ____________________________________
Address: __________________________________
____________________________________________
Chapter #: _________________________________
Nonmember Guest: ___________________________
Please reserve ______ tickets at $65 each, total $_______
Form C/14-16

Make check payable to NARFE and send to:
NARFE, Treasurer’s Office
606 N. Washington St.
Alexandria, VA 22314-1914

Check the appropriate box:
☐ MasterCard
☐ VISA
☐ Discover
☐ AMEX

Card#: ________________________________
Expiration Date: ________ / ______
(mm)                (yy)
Name on card (print): __________________________
Signature: ________________________________

- Tables will be assigned on a first-come, first-served basis. Tables seat 10 people.
- RESERVATIONS LIMITED TO 2,000 PEOPLE.
- Groups wishing to sit together should submit only one request specifying number of seats desired. Please attach name list.
- A receipt will be mailed to you by August 1 acknowledging payment and showing your table assignment.
- All banquet tickets will be held for pickup at the convention registration area at Junior Ballroom F, 1st Floor.
- BANQUET REFUNDS AVAILABLE ONLY IF RESERVATIONS ARE CANCELLED 72 HOURS PRIOR TO THE BANQUET.
Buttery Soft, Quality Genuine Leather! Plus Peace-Of-Mind Security!

A bulging wallet that's open or only snaps shut is an invitation to thieves. But our handsome SAFETY ZIP SECURITY WALLET keeps everything you carry safe, secure and always in place. Quality crafted of supple genuine leather, it features multiple sleeves, slots and even a hidden inside pocket to hold all of your vital credit cards, driver's license and cash. 4 1⁄2” x 3 1⁄2”. Great for women, men, travelers, elderly.

Only 1” Thick!

SHOP With Security!

TRAVEL With Security!

SHOP With Security!

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WHEN BUYING 2 OR MORE

FREE SURPRISE GIFT
WITH EVERY ORDER!

CA residents must add 7.5% sales tax

Add $3.95 Regular Shipping & Handling 1st item.

FREE Shipping & Handling when buying 2 or more.

FOR EXPEDITED SHIPPING (optional)
Add An Additional $2.95
(receive your order 5-7 days from shipment). $2.95

Please Print Clearly

VIA

Name

Address

City ST Zip

Daytime Phone #

Email Address

Check or money order payable to: Dream Products, Inc.

Send Order To: 412 Dream Lane, Van Nuys, CA 91406

Total $
Who Should Join?
If your future security is tied to federal retirement benefits — federal retirees, current employees, spouses, and individual survivors — you are welcome to join NARFE.

Three Easy Ways To Join
1. Complete this application and return by mail with your payment.
3. Call 800-627-3394, Monday through Friday, 8 a.m. to 5 p.m. ET.

NARFE MEMBERSHIP APPLICATION

☐ YES. I want to join NARFE.

☐ Mr. ☐ Mrs. ☐ Miss ☐ Ms.

Full Name ________________________________________

Street Address ____________________________________

Apt./Unit ________________________________________

City _______________________ State _____ ZIP ________

Phone (__________) _______________________________

Email____________________________________________

☐ Please enroll my spouse

Spouse's Full Name ________________________________

Spouse's Email ____________________________________

I am a (check all that apply)

☐ Active Federal Employee

☐ Active Federal Employee Spouse

☐ Annuitant

☐ Annuitant Spouse

☐ Survivor Annuitant

Choose Your Membership Type

☐ eNARFE Chapter Online Membership – $40

NARFE’s electronic chapter. Receive narfe magazine by mail each month, and all other communications by email and on eNARFE.org. Get important updates and legislative action alerts, and have access to the eNARFE blog.

OR

☐ Local Chapter Close-to-Home Membership – $40*

Affiliation with the NARFE chapter closest to your home. Receive narfe magazine each month; attend meetings, often with invited speakers; network; and get involved in grass-roots lobbying efforts.

Chapter Affiliation: Chapter # __ __ __ __(if known, otherwise enroll me in the chapter closest to my ZIP code).

*First-year dues. Subsequent years, $40 plus local chapter dues.

Total Dues

$40 First-Year Dues X __________ = __________

Per Person # Enrolling Total Dues

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 ☐ American Express

Card No. ______________________________________

Expiration Date _________ /_________

mm             yyyy

Name on Card ____________________________________

Signature ________________________________________

Date ___________________________________________

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

Recruiter's Name __________________________________

Recruiter's Membership ID __________________________

Recruiter's Chapter Number _________________________

MAIL THIS APPLICATION TO NARFE Member Records / 606 N. Washington St. / Alexandria, VA 22314-1914
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.

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:
(National dues ÷ 12) + (Chapter dues ÷ 12) =
Total Monthly Deduction

Advantages
• Save 15% off your annual membership 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!

Application process
It takes 60-90 days to process your application. Once the process is complete, you will receive a special membership card distinguishing you as a NARFE dues-withholding member.

To learn more about dues withholding, call 800-627-3394.
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 dues of $34 plus 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 plus
Chapter dues of record 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 Number ______________________________

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 make below, 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 make below: 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.

MAIL THIS FORM TO: NARFE, ATTN: Member Records, 606 N. Washington St., Alexandria, VA 22314-1914
www.narfe.org  800-627-3394  rr@narfe.org

Do not send money with this form
NARFE MEMBER PERKS are designed to provide NARFE members with a quality option in their search for commonly used products and services. NARFE makes no guarantee on any products and services listed, and encourages its members to shop and compare before making a decision on any financial matter.

CREDIT UNION
NARFE Premier Federal Credit Union
800-328-1500
www.NARFEpremierfcu.org
As a member of NARFE, you have the privilege of joining NARFE Premier Federal Credit Union, which has been serving members since 1935. We offer extensive services at competitive rates to members nationwide. Your savings are federally insured to at least $250,000 and backed by the full faith and credit of the United States Government. For more information, call the number above, email jparish@narfepremierfcu.org or visit the website.

INSURANCE
NARFE Insurance Services
800-233-5764
www.narfeinsurance.com
Designed and administered by Mercer Health & Benefits Insurance Services, LLC, exclusively for NARFE members: Senior Whole Life, Term Life, Medicare Supplements, Hospital Income Plan, Short Term Recovery Insurance, Pet Insurance, Accidental Death & Dismemberment, Cancer Care, Enhanced Dental Insurance and Long Term Care. Go to the website for more information on these programs.

GEICO
800-368-2734
NARFE members with good driving records may be eligible for quality automobile insurance from GEICO. Ask about the NARFE discount available to members in many states. Call today for your free, no-obligation rate quote. Be sure to mention that you’re a NARFE member!
• Discount amount varies in some states
• Discount not available in all states or in all GEICO companies
• One group discount applicable per policy.

Federal Long Term Care Insurance Program
800-LTC FEDS
www.LTCFEDS.com
Make long-term care insurance part of your retirement plan. With benefits designed specifically for the federal family, the Federal Long Term Care Insurance Program offers a smart way to help protect savings and assets, and remain independent should you need long-term care services someday. Start planning for the future. Visit www.LTCFEDS.com today.

VACATION RENTALS
Government Employees Travel Opportunities*
877-867-3639
www.gettravelop.com/narfe
Offers government employees, retirees and their families 7-night stays for only $349 on accommodations at popular destinations worldwide. Book online and save on your next vacation stay.

CAR RENTALS
National
You Drive A Hard Bargain. Receive up to 20% off rentals at National Car Rental. To make a reservation call National Car Rental at 1-800-CAR-
RENT® and reference Contract ID 5282909.

Alamo

Drive Happy® with Alamo® where NARFE members receive year-round discounts. Call 1-800-462-5266 and reference Contract ID 262544.

Avis

The employees/owners of Avis offer guaranteed low rates and quality services to members of NARFE. Call 800-331-1441 and mention ID# A991900.

Bekins Van Lines

800-248-4810
www.narfe@bekins.com

All NARFE members will receive contracted pricing for all interstate shipments. This will apply to packing, transportation and full-value coverage against damages. In addition, Bekins Van Lines can assist with in-state shipments, local moves and international moves with competitive pricing and quality service. Please mention you are a NARFE member and ask for Todd.

Wheaton World Wide Moving

888-248-7960
www.narfe@wvlcorp.com

At Wheaton, we know interstate relocating is much more than trucks and boxes. Moving is not simply an address change, it’s a life change. With a network of top-quality agents throughout the United States, Wheaton provides peace of mind with every relocation. We offer you, as a NARFE member, benefits to help you have a positive interstate relocation experience. Call Angela and mention you are a NARFE member to start the moving process.

MASA

800-423-3226

Medical Air Services Association has been the industry leader in prepaid emergency assistance services for more than 30 years. NARFE members have experienced MASA’s “peace of mind” services since 2001. Now NARFE members are entitled to even more: air ambulance transportation, helicopter transportation, ground ambulance, vehicle return, mortal remains transport, and much more! Call MASA Today. It Could Save Your Life!

Life Line Screening

800-324-9906
www.lifelinescreening.com/narfe

Life Line Screening, America’s leading provider of community-based preventive health screenings, will conduct the following screenings using state-of-the-art ultrasound technology in your neighborhood.
1. Stroke/Carotid Artery
2. Abdominal Aortic Aneurysm
3. Atrial Fibrillation
4. Peripheral Arterial Disease.
You will receive a confidential written report within 21 days. Life Line Screening and NARFE encourage you to share these test results with your doctor. All four screenings cost just $135. To schedule an appointment, please call the number above and give the operator code number BKHN075 or visit the website. Coverage may vary and may not be available in all states.

Ivy Bridge College

877-615-9246
http://ivybridge.tiffin.edu/narfe

Want to earn your associate’s degree before you transfer to a four-year school? Ivy Bridge College offers a variety of degree programs that will help put you on the right track. No matter which program you choose, an education with Ivy Bridge will provide you with a solid foundation for a rewarding future. NARFE members and their families can enjoy an exclusive 5 percent savings on tuition at Ivy Bridge, a unique online institution that provides a highly supported pathway to a bachelor’s degree. To learn more, call or visit the website.

NARFE MERCHANDISE

NARFE General Store
855-99NARFE
(855-996-2733)
www.narfegeneralstore.com

As the official provider of NARFE merchandise, the NARFE General Store offers NARFE-approved name badges, business cards, customizable logo products and plaques. Check out our online catalog.

NOT A MEMBER?
GO ONLINE: It’s easy to join online at www.narfe.org. Click “Join NARFE.”

TURN TO PAGE 48: Fill out the Membership Application and mail it to NARFE to receive all the perks of being a NARFE member.

CALL (TOLL-FREE) 800-627-3394.
The FDA’s Office of Medical Products and Tobacco has a broad portfolio. In addition to regulating drugs, biological products, and medical and radiation-emitting devices, it also implements smoking prevention and tobacco control laws and oversees special programs, including one promoting development of products to diagnose and treat rare diseases.

In this photo, circa 1941-1945, William R. Carter, a laboratory aide with the Food and Drug Administration, prepares to test the sterility of certified bandage materials. Carter worked 40 years for the FDA, which was then part of the now-defunct Federal Security Agency. Today, the FDA, now part of the U.S. Department of Health and Human Services, oversees a number of regulations to ensure the safety of medical products.

PHOTO COURTESY of Jennifer Johnson, curator, National Archives, Records of the Office of War Information, National Archives; 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. Website: http://shfg.org/shfg/.
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