



National Active & Retired Federal Employees Association
Protecting Federal Worker Retirement Benefits Since 1921

4840 Cardiff Bay Drive
Oceanside CA 92057-3413

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JANUARY/FEBRUARY 2021 *issue*
**FEDERAL RETIREE or
FEDERAL WORKER?**

Chapter Officers and Committee Chairs

President	Tom Buggie	722-4691
1 st V.P.	Vacant	
2 nd V.P.	Gloria Cortez	529-0751
Secretary	Marcy Rose	722-5309
Treasurer	Joe Beyer	758-5633
Ways & Means	Duane J. Hill	
Legislation (Nat'l)	Tom Buggie	722-4691
Chapter Website	Harold Nicholls	
Service Officer	Marcy Rose	722-5309
Service at Senior Center		435-5250
By Appointment Only (call Marcy Rose) Old Oceanside Senior Center 455 Country Club Lane Oceanside CA 92054		
Congressman Levin's Oceanside Office	760-599-5000	202-225-3906
	2204 El Camino Real Ste 314	Oceanside CA 92054

Chaplain	Gloria Cortez	529-0751
Membership	Joe Beyer	758-5633
Editor Newsletter	Tom Buggie	722-4691
Sunshine	Gloria Cortez	529-0751
Publicity	Vacant	
Hospitality	Vacant	
Public Relations	Vacant	
Alzheimer Coord.	Joe Beyer	758-5633
District 1 V.P. Bob (Old Bob) Davidson		566-5980
Chapter phone: (leave messages only) 760-722-4691		
CHAPTER WEBSITE: www.NARFChapter706.org		
Senator Kamala D. Harris	619-239-3884	202-224-3553
600 B Street Ste 2240		
San Diego CA 92101		
Senator Dianne Feinstein	619-231-9712	202-224-3841
880 Front Street Ste 4236		
San Diego CA 92101		

Chapter Meeting
Undetermined
3rd Thursday of Each
Month at 1:30PM
Except July, August & December
Country Club Ln
Senior Center
Board Meetings @
Country Club Ln Senior Cntr
1st **Wednesday** each
Month at 12:00Noon

Treasurer's Report as of November 30, 2020

(By Joe Beyer)

Balance Forward (Checking)	\$3624.60
Receipts	257.67
Dividend	.15
Total Checking Receipts	<u>\$3,882.42</u>
Total Disbursement	(205.36)
Less: Outstanding checks	<u>0.00</u>
Net Disbursements	(\$0.00)
Balance (Checking)	\$3,677.06
Balance on Hand for Use:	
Checking	\$3,677.06
CD Savings (opened 9-16-19)	<u>7,772.49</u>
Total on Hand	<u>\$11,449.55</u>

Treasurer's Report as of December 31, 2020

(By Joe Beyer)

Balance Forward (Checking)	\$3677.06
Receipts	100.58
Dividend	.16
Total Checking Receipts	<u>\$3777.80</u>
Total Disbursement	(0.00)
Less: Outstanding checks	<u>0.00</u>
Net Disbursements	(\$0.00)
Balance (Checking)	\$3777.80
Balance on Hand for Use:	
Checking	\$3777.80
CD Savings (opened 9-16-19)	<u>7792.00</u>
Total on Hand	<u>\$11,569.80</u>

January is near the end of the N/L.

2021 is the Centennial for NARFE

NARFE traces its origins to 1921. Since then, NARFE has worked to protect and enhance our earned retirement benefits. Are we better off now? I think the answer to that is YES. Every congress includes proposals that would cut our earned benefits. NARFE has been able to block almost all of them. NARFE has been, and still is, our voice in Congress and their actions protect us from the whims of Congress. Silence is often interpreted by congress as CONSCENT. Please contact you Representative and Senators on issues that you support or oppose.



LEGISLATIVE INFO

HR 3934 - Equal Treatment of Public Servants Act of 2019

HR 4540 - Public Servants Protection and Fairness Act

Neither of the above bills had any activity other than collecting a moderate number of co-sponsors. How many co-sponsors are needed to bring it to a vote? **NONE**. I found no record of hearings being held. Both bills had support along party lines. HR 4540 was introduced by Representative O'Neal. His bill was assigned to the Committee on Ways and Means. Representative O'Neal is the chairman of the Committee on Ways and Means. This committee has sole jurisdiction over HR 4540 and HR 3934. Representative O'Neal has the power to bring either or both bills to a vote in his committee. He didn't. Why? He didn't want to.

35+ years ago the then chairman of the Committee on Ways and Means, Dan Rostenkowski, introduced WEP as a stand-alone bill. His bill was assigned to the Committee on Ways and Means. Being Chairman of the committee, he called it for a vote. His bill was voted on by the committee members and was "reported" by the committee. Within days, it was amended to a major Social Security bill (HR 1900). It went from introduction, on 3-3-1983, to law (PL 98-21) in 41 days. This was many years before the internet was invented. We didn't stand a chance to oppose WEP. It is unknown whether NARFE had any advance knowledge of WEP.

WEP was not the only thing included in the law, it also included a change in the S.S. tax rate, the earnings the rate is applied to, the full retirement age was increased, and a bunch of other Social Security items. The goal was to increase the money coming into the Social Security fund and reduce the outflow of Social Security funds. There had been eight consecutive years of more money going out than coming in. 1982 saw a 400% increase over the previous seven years average of Social Security deficit.

HR 3934 currently had 48 cosponsors (44 R, 4 D) Unchanged since 8-25-2020.

HR 4540 currently had 146 cosponsors (152 D, 2 R). Up 8 in November and December, 2020. Since neither was passed by the close of the 116th Congress on January 3, 2021, both HR 3934/HR 4540 and thousands of other unpassed bills have been thrown onto the legislative scrapheap.

I don't see WEP being repealed in the near future. My crystal ball says the Social Security rates may be moving up from 6.2%. The last change in the rate was in 1990. The earnings the rate is applied to has gone up 400% since 1983. The Social Security situation is moving toward a position similar to the one that created WEP in 1983. We're almost to the point where more money is flowing out of Social Security than is coming in. For Congress, that translates to "the sky is falling."



FREE NARFE WEBINARS

FREE for NARFE members (\$48 for non-members) but Pre-registration is required at www.narfe.org for the following webinars:

Telemedicine and Telehealth: The Future of Your Health Care Experience

Thursday, February 11, 2021 | 2 p.m. ET 11AM here PST

Presented by Charles Doarn, director of telemedicine at the University of Cincinnati College of Medicine.

Thursday, January 28 | 2 p.m. ET 11AM PST (you missed it – available on NARFE website)

New Congress, New Administration: What's in Store for Your Federal Benefits

Everyone knows the Democrats control the House, Senate and the White House. The webinar taught us how thin the control is. The Democrats lost a number of seats in the House and a number of Democratic Representatives have left the House for positions in the Biden administration. The Senate is split 50/50 with Vice President Harris casting a deciding vote on some issues. The webinar also pointed out that many issues in the Senate require 60 votes to pass.

During the Q&A at the end of the webinar members asked a number of questions over a broad range of topics. One was whether “Medicare for All” would impact our FEHBP. The answer was “**Your FEHB would be eliminated.**” What effect it would have on copays and premiums are unknown. I don’t recall anyone asking about how it might impact those with Tri-Care. You can review the webinar and the Q&A by logging into the NARFE website, then click **Webinars** under the **RESOURCE LIBRARY** heading. There are over 40 webinars on a variety of topics.



CHAPTER MEETINGS

Normally, our chapter meetings are on the 3rd Thursday of the month at 1:30PM. Currently our meetings are suspended until the health problems recede.

Our 2020 Christmas lunch was cancelled for obvious reasons. It was planned for December 4, 2020, the First Friday in December. **Circle December 3, 2021 on your calendar.** Hopefully things will have quieted down by then.



CHAPTER BOARD MEETING

Contributed by Carol Amano, Outgoing Secretary

Date:

Attendees:

We have not had a board meeting since October. One of these days things will open up again. We look forward to regular in-person meetings again and we’ll incorporate ZOOM meeting for those that are unable to attend. Are there any volunteers out there that could run the ZOOM stuff for us?

We still have not purchased the ZOOM software program or the cameras for the meetings.

MEMBERSHIP

Contributed by Joe Beyer,



NARFE is YOUR Voice in Congress!

Half-Price First-Year Membership Drive Continues

For 2021 we are continuing the Half-Price first year membership offer. The new member pays \$24 and the chapter matches it. We will have a new membership application on our website about 1-1-2021.

This offer is ONLY available for NEW members (that includes postal workers) that join our chapter and live in our geographical area of service. Current and former members of NARFE are not eligible because the cost of the membership is being partially offset by rebates from NARFE Headquarters and the NARFE California Federation of Chapters (CSFC). Without the assistance of NARFE and the CSFC we would not be able to do this.

ONLY THE SPECIAL MEMBERSHIP FORM CAN BE USED FOR THIS OFFER.

Our special membership form is also on our chapter website at www.NARFE.org/Chapter706/



RECYCLE FOR CASH

If you have “CA CRV” aluminum cans, bottles, and plastics, please bring them to our meetings and we will consolidate them and turn them into cash for the chapter. “CA CRV” does not usually include milk and juice bottles, plastic containers, or food cans but does include water, soda, and other beverage bottles. Please check closely for “CA CRV” – those are the only items we want.

Recycling for 2020 totaled \$94.53. That paid the postage for three newsletters in 2020. Thanks to Bob Mifflin, Ann Bernal, Harold Nicholls, Carol Amano, Tom Buggie and Duane Hill for their recycling efforts.

NEW MEMBERS

(M112 -October to January 25, 2021)

BREAULT, CHRISTIAN	RANCHO SANTA FE
BUTLER, MARC	OCEANSIDE
CARLSON, MARK	CARLSBAD
CARRASCO, JOHN	OCEANSIDE
LONDON, DAWN	CARDIFF BY THE SEA
LEE, APRIL	ENCINITAS
MATHURIN, BEDE	OCEANSIDE
NEWE, MARK	CARLSBAD
ORTIGUERRA, ENRICO	OCEANSIDE
PRITCHARD, WILLIAM	OCEANSIDE
RONCONE, STEPHEN	OCEANSIDE
RISSER, LISA	SOLANA BEACH
ROD, MICHAEL	OCEANSIDE

IN MEMORIAM

(M112 –10-1 to January 25, 2021)

Mosqueda, Herman Longoria	Oceanside
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RETIRED MILITARY?

Retired military and dependents age 75 or over can receive both **COVID-19 shots** at Naval Hospital Camp Pendleton. The shot clinic is offering this age group, the COVID Shots Monday through Friday 7:30 a.m. to 10:00 a.m. **Appointments are not required**, just bring your military I.D. card.

When you get to the hospital, you will see signs that say COVID19 clinic. Anyway, it is back next to the emergency entrance double doors. There is plenty of parking.

MEMBERS RENEWING (A220 for November 1 to January 24, 2021. W101 for November 1 to January 24, 2021)

PAID DIRECT TO NARFE (A220)

Aung, Louis H	Oceanside
Beyer, Brandon P	Bonsall
Beyer, Clark P	Bonsall
Boyer, Carol E	Oceanside
Breault, Christian	Rancho Santa Fe
Buck, Slader	Encinitas
Butler, Marc	Oceanside
Buxbaum, Joel	San Diego
Carlson, Mark	Carlsbad
Carrasco, John	Oceanside
Landon, Dawn	Cardiff By The Sea
Lee, April	Encinitas
Mathurin, Bede	Oceanside
Newe, Mark	Carlsbad
Ortiguerra, Enrico	Oceanside
Prichard, William	Oceanside
Quinn, Olivia	Oceanside

PAID to NARFE via OPM (dues withholding) (W101)

Bacha, Melody **
Bennett, Pauline **
Carrillo, Jean F **
Carter, Jo Ann **
Castro, Carmen **
Hansen, Edigna **
Hark, Andres **
Herrick, Patricia F **
Kao, Anthony M **
Landis, Jeannette A. **
Mcewen, Robert J **
Mcgee, Robert O **
Rieder, Richard W **
Rollo, Marie **
Suddith, Roger C **
Wynn, Carolyn **

** = Dues Withholding

Open season ended December 14, 2020. Some plans will allow changes within their plan if you are already in their plan. For instance, Kaiser has an Advantage 1 and Advantage 2 plans. If you are in their FEHBP Advantage program, you to switch between their Advantage plans outside of Open Season.

The biggest advantage on their Advantage 2 is the Part B premium payback. It can **PAY YOU** up to \$125 per month per person toward your Part B premiums. Of course, there are differences in coverage. For instance, you lose the DeltaCare USA Dental plan and some of the copays are increased. Kaiser is expanding it for 2021 to include both High Option and Standard Option. While there are higher copays, it will probably be more than offset by the Part B rebate. For Self & Family the rebate would be about \$250 a month (\$3,000 a year).

I know with Kaiser, you have to apply for the rebate. It is not automatic and is probably not retroactive.

Treasurer's Report as of January 31, 2021

(By Joe Beyer)

Balance Forward (Checking)	\$3777.80
Receipts	108.00
Dividend (Interest paid on 31 st)	<u>.14</u>
Total Checking Receipts	\$3885.94
Total Disbursement	(682.00)
Less: Outstanding checks	<u>0.00</u>
Net Disbursements	(\$682.00)
Balance (Checking)	\$3203.94
Balance on Hand for Use:	
Checking	\$3203.94
CD Savings (opened 9-16-19)	<u>7792.00</u>
Total on Hand	<u>\$10,995.80</u>



Active and Retired Federal Employees ... Join NARFE Today!

The only organization dedicated solely to protecting and preserving the benefits of all federal workers and retirees, NARFE informs you of any developments and proposals that affect your compensation, retirement and health benefits, AND provides clear answers to your questions.

Who Should Join NARFE?

If your future security is tied to federal retirement benefits—federal retirees, current employees, spouses and individual survivors—you should join NARFE.

NARFE MEMBER BENEFITS

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

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NARFE MEMBERSHIP APPLICATION

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

Mr. Mrs. Miss Ms.

Full Name

Street Address

Apt./Unit

City

State

ZIP

Phone

Email

I am a (check all that apply)

- Active Federal Employee Active Federal Employee Spouse
 Annuitant Annuitant Spouse Survivor Annuitant

Please enroll my spouse

Spouse's Full Name

Spouse's Email

PAYMENT OPTIONS

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

Card No.

Expiration Date ____ / ____
mm yyyy

Name on Card

Signature

Date

TOTAL DUES

\$40 Annual Dues X _____ = _____
Per Person # Enrolling Total Dues

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

LOOKING TO MEET OTHERS in the federal community and participate in NARFE at a local level? Call 800-456-8410 to learn about a NARFE chapter in your area.

Would you like to receive a FREE one-year chapter membership? Choose one:

Chapter closest to home OR Chapter # _____

MAY WE THANK SOMEONE? Did someone introduce you to NARFE? Please provide their Name and Member ID.

Recruiter's Name

Recruiter's Membership ID

NARFE respects the privacy of our members. Personal information is used to provide content and relevant communications to our members, and will not be sold or rented to third parties without your express permission. (0719)

First year NARFE membership @ half price

1. Print this form and fill in the left column (name, address, etc.)
2. Write a check for \$20 payable to NARFE
3. Mail the check and the application form to:

Joseph Beyer
5423 W. Lilac Rd
Bonsall, CA 92003-3726