

For Active and Retired Federal Employees

# NARFE

AUGUST 2011

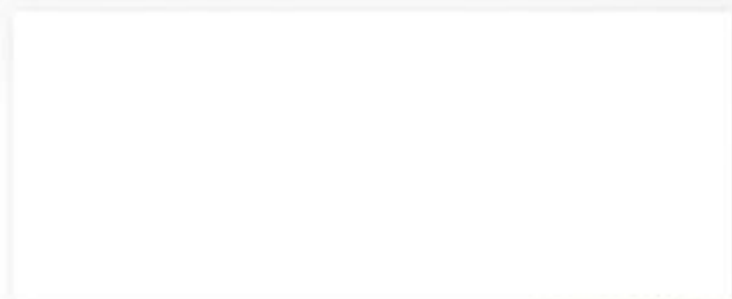


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RETIREMENT LIFE

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# Protect America's Heartbeat

**D**edicated readers of *NARFE* magazine are surely aware of NARFE's "Protect America's Heartbeat" campaign. Since we announced the campaign in the March issue, members have been advised monthly of the progress of this ambitious campaign to reverse the seemingly endless attacks on the federal community – both active and retired.

The April cover story on the campaign described its goal very succinctly: "NARFE launches national campaign to fight drastic cuts in pay, health & retirement benefits of the active and retired federal workers who have dedicated their lives to protecting America's heartbeat." Since then, you have seen articles each month on the steps being taken to protect the integrity and the earned benefits of federal and former federal employees. You have been informed of the actions of your National Executive Board (NEB), which, after considerable discussion, agreed to hire M+R Strategic Services of Washington, DC, to assist us in this monumental endeavor.

Since then, we have been involved in a coordinated campaign of advocacy, communication and organization at the state and local levels, as well as advertising designed to solicit support from the general public for the federal workers and retirees who make, and have made, this nation work for more than 200 years. With or without M+R's participation, this campaign would cost money. And, to be honest, NARFE does not have a surplus of money but is on sound financial footing. A year ago, we asked for your support for a dues increase that, at the time, we believed would pull NARFE back into the black by the end of 2011. Obviously, we could not have foreseen the cost of the fight we are in now!

This issue of *NARFE* magazine, while it is getting to you at the usual time of the month, is really a special issue. You

can tell that by the unique "wrap" over the entire magazine. This wrap is, obviously, an appeal for your assistance in

financing our Protect America's Heartbeat campaign. And, since I, too, am a NARFE member and get all of the NARFE mailings, I am aware that this is not the first solicitation you have received this year. But after hearing from members as I traveled to NARFE federation state conventions during the spring, I am convinced more than ever that the NEB made the right call in contracting with M+R and voting to spend money to fight this fight. I hope you will read the wrap to get the latest information about the Protect America's Heartbeat campaign and will lend your assistance, even if you have sent a donation already this year.

What else can you do? Plenty! First, after responding to our appeal for a donation, you can participate in National "Call-In" Day on July 27 (see p. 24). Then during August, "Grass-Roots Advocacy Month," contact your senators and representative, and tell them about your personal situation and how the cuts would affect you. Meet with them while they are home in their districts. Invite them to your chapter meetings or picnics. Let them know that you, as a NARFE member and one of their constituents, are requesting fairness in any proposed legislation. You can visit the NARFE website and click on the "Protect America's Heartbeat" campaign logo to access a toolkit filled with information to

help you make your case.

Together, we can win this fight. After all, that's why we joined NARFE in the first place!



**I HOPE** you will read the latest on the 'Protect America's Heartbeat' campaign and lend your assistance.

A handwritten signature in black ink that reads "Joseph A. Beaudoin". The signature is written in a cursive, flowing style.

Joseph A. Beaudoin  
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# Debt Deal Just Beginning; More Cuts Likely

## FEHBP, COLAs May Be Included In Next Round

**C**ongressional action on huge spending cuts before the August congressional recess was expected to be just the “down payment” of a larger effort to reduce the federal deficit and address the national debt that is likely to continue this fall. That means, whatever reductions Congress makes to federal retirement, pay and health benefits as part of a compromise on a needed increase in the statutory debt limit may only be the initial assault against federal employees and annuitants this year.

As reported in the July issue, the Treasury Department estimated that all avenues to meet the government’s financial obligations will be exhausted by August 2. Congress must approve an increase in the debt ceiling by that date to avoid a government default, according to Treasury Secretary Timothy F. Geithner. Budget hawks in both parties were demanding substantial spending reductions in exchange for their votes for an increase in the debt ceiling.

Toward that end, the so-called “Blair House Group” – including Vice President Joseph R. Biden and six key members of Congress – were asked to negotiate a package of about \$2 trillion in deficit reductions. At press time, Republican members of the group, House Majority Leader Eric I. Cantor, R-VA, and Sen. Jon Kyl, R-AZ, quit those talks when, they said, negotiators reached an impasse over whether the

compromise should include any revenue proposals. As a result, responsibility over the talks shifted to President Obama; House Speaker John A. Boehner, R-OH; House Minority Leader Nancy Pelosi, D-CA; Senate Majority Leader Harry Reid, D-NV; and Senate Minority Leader Mitch McConnell, R-KY.

Prior to the Blair House deadlock, it appeared that the Obama administration continued to support a version of a proposal that would require active workers participating in the Federal Employees Retirement System (FERS) to make significantly higher contributions to the Civil Service Retirement and Disability Fund (CSRDF). The plan to require FERS employees to pay an additional 5 percent of salary toward their retirement annuity was first offered by the president’s bipartisan Commission on Fiscal Responsibility and Reform in De-

- The month-long congressional recess in August began as a tradition with the first Congress in 1790. Summers in Washington, DC, are famous for heat and humidity, and early Congresses would adjourn for the entire summer.
- On July 27, 1956, Congress completed work on the appropriations bills and adjourned for the year. Due to an increase in the congressional workload and better air conditioning in the Capitol, Congress never again adjourned for the year as early as July.
- In 1970, as part of the Legislative Reorganization Act, Congress codified the August recess for odd-numbered years.

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ember 2010, and later was included in the Budget Resolution (H. Con. Res. 34) passed by the House in April.

The additional contribution would not result in any change in an employee's retirement annuity. In fact, workers would pay more for a smaller retirement since their future annuities will be reduced by the two-year pay freeze that became law in December 2010.

While employees currently make contributions from their salary to the CSRDF, most large private-sector employers historically have not required their workers to make any contribution toward their defined-benefit pensions.

Besides the retirement contribution proposals, NARFE continues to hear that key lawmakers are interested in a plan to shift a substantial percentage of Federal Employees Health Benefits Program (FEHBP) premium costs to employees and annuitants.

In addition, some lawmakers and outside groups still support a proposal made by the president's Fiscal Commission to underestimate inflation in order to reduce Social Security, federal civilian and military retirement cost-of-living adjustments (COLAs).

## BEYOND THE DOWN PAYMENT

At press time, political observers conceived of at least two scenarios on how Congress could make additional budget cuts this fall.

First, there was bipartisan interest in legislation that would require automatic across-the-board spending cuts if federal spending exceeds certain limits. Such legislation would be similar to the Gramm-Rudman-Hollings deficit reduction law that led to the loss of the federal civilian retirement COLA in 1985. Indeed, the new spending-cap bills could result in far greater and longer lasting reductions in federal retirement and health benefits than the "down payment" currently being considered as part of the compromise on the debt limit.

Some lawmakers view setting up a budget-cutting process as a politically viable alternative to the negative reaction many voters have had to publicly recommending reductions to popular programs with large constituencies, such as Social Security and Medicare. For example, many representatives who voted for the House Budget Resolution (H. Con. Res. 34) in April encountered voters who were angry about the measure's proposal that would privatize Medicare and require beneficiaries to pay a higher percent of the Part B premium every year. Some political observers even cited a House special election victory by a Democrat in a heavily Republican New York district in June as evi-

## STORY HIGHLIGHTS

- **Any deal struck to enable Congress to vote to raise the debt limit is likely just a "down payment" on a larger effort to control the federal deficit.**
- **The next round of proposed cuts could include changes that would increase enrollees' share of federal health benefits premiums and reduce federal retiree and Social Security cost-of-living adjustments.**

dence of voter dissatisfaction with the House Republican plan. Spending-cap legislation was seen as a "back door" way to achieve the same level of cuts without taking the political heat for supporting specific reduction proposals.

## 'LOOK MA, NO HANDS' BUDGETING

While both sides of the aisle appeared supportive of spending caps, there was considerable disagreement on details of such legislation. The "debt cap" approach, which seemed to be favored by the administration and some Democratic legislators, would have a deficit-reduction goal each year. The dollar amount goal would be enforced by a "debt trigger," which would impose across-the-board reductions and revenue increases if the goal were not met. Congress could avoid the automatic budget cuts and tax hikes by assembling its own proposal to comply with the debt cap. Social Security would be exempt from the across-the-board cuts, and Medicare would be partially protected. Federal civilian and military retirement and health benefits would not be exempt from automatic reductions.

Some Republican lawmakers and at least one Democratic senator appeared to support "global spending cap" bills, which would limit federal spending to a share of the economy. For example, spending could not exceed 18 to 21 percent of the gross domestic product (GDP). The GDP is the total market value of goods and services produced by workers and capital within U. S. borders during a given period (usually one year). Federal spending is currently 24 percent of the GDP. Under current policies, that figure will fall as the economy recovers, but then start rising again as the baby boomers age and as interest rates return to normal. Spending caps, based on a percentage of the GDP, could result in deeper across-the-board cuts in the event of an economic downturn, since tax revenue would decrease while the demand for unemployment insurance, food stamps and Medicaid would increase.

Under a spending-cap bill (S. 245) authored by Sens. Bob Corker (R-TN) and Claire McCaskill (D-MO), setting a cap of



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20 percent of the GDP, nothing would be exempt from automatic reductions, including Social Security, Medicare, the Defense Department, and federal civilian and military retirement and health benefits.

According to the nonpartisan Center for Budget and Policy Priorities, "Social Security, Medicare and Medicaid costs are projected to rise substantially in future decades due to the aging of the population and rising health care costs and, thus, would have to be cut by increasingly severe amounts to meet the Corker-McCaskill level. If, instead of following the Corker-McCaskill formula for automatic cuts, all programs were cut by the same percentage, then all programs (including federal civilian and military retirement) would be cut 14 percent in 2021 – or \$1 of every \$7. Over the 2013-2021 period, the cuts would total \$904 billion in Social Security, \$602 billion in Medicare, \$386 billion in Medicaid, \$104 billion in federal civilian retirement, \$21 billion in annuitants' FEHBP and \$72 billion in military retirement."

Revenue increases could not be used to reduce the deficit because they would have no bearing on whether


total federal expenditures fit within the spending cap.

## BALANCED BUDGET AMENDMENT

On June 15, the House Committee on the Judiciary approved, on a party-line 20-12 vote, a related balanced budget amendment to the U.S. Constitution (H.J. Res. 1). As amended by the committee, H.J. Res. 1 would cap federal spending at 18 percent of the GDP. No programs would be exempted from the amendment, but Congress could waive its spending caps when a declaration of war is in effect or under certain other circumstances involving military conflict. A three-fifths super majority of the House and Senate would be required to increase the debt limit, and a two-thirds vote would be mandated for any tax increase. A constitutional amendment requires the support of a two-thirds majority in each chamber of Congress and then ratification by at least 38 states.


In 1997, when Congress last tried to approve the amendment, the House of Representatives approved the measure, but the Senate fell one vote short of the 67 votes needed to

*Continued on p. 13*



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**National Active and Retired  
Federal Employees Association**

# 'Protect America's Heartbeat' Campaign A Hit at Illinois NALC Convention

**N**ARFE's "Protect America's Heartbeat" campaign continues in high gear throughout the nation. Chapter to chapter, town to town, NARFE members are spreading the word that we all need to stand up and fight to protect our benefits. NARFE members are even expanding beyond their own membership and taking the campaign to other federal employee organizations.

In June, a delegation of Illinois NARFE members represented the Campaign to Protect America's Heartbeat at the Illinois National Association of Letter Carriers (NALC) annual convention in Peoria. National Legislative Director Dan Adcock spoke to NALC members about the current budget threats and the urgency of the campaign, while Illinois NARFE members Leo Cunningham, president of the Illinois Federation; John Buffer, federation vice president; Sue Warner, Lincoln Home Chapter 402, Springfield; and Margaret Murphy, Marion

Payne Chapter 1309, Arlington Heights, met one-on-one with NALC members and encouraged them to get involved.

When it was over, more than 800 letters were written to Sens. Mark S. Kirk (R) and Richard J. Durbin (D), and more are possibly on the way. According to Murphy, "Many of the people took blank letters and said they were taking them back to their branch and having their fellow workers sign them."

Illinois NARFE members hope to continue working with NALC and other employee unions in the state to expand the campaign and increase pressure on their elected officials.

"Grass-roots campaigns work when many voices come together and speak as one," said Adcock. "We hope to collaborate with other union chapters throughout the country to demonstrate that this is more than just a NARFE issue – it is a national crisis that will affect people and communities everywhere." ■

**"GRASS-ROOTS** campaigns work when many voices come together and speak as one."

*Continued from p. 12*

send the amendment to the states for ratification. In the event Congress approves H.J. Res. 1, some budget experts believe that 26 states would promptly ratify it and more would likely follow.

NARFE supports efforts to balance the budget and reduce the national debt; and, over the years, federal workers and annuitants have given considerably toward this effort. Nonetheless, NARFE believes that a statutory spending cap or a balanced-budget amendment is unnecessary since Congress already has the authority to control spending. Further, NARFE is convinced that a spending cap and the balanced-budget amendment are ill-conceived proposals because they would require Congress to indiscriminately reduce spending for good and bad programs alike.

## **SHORT-TERM DEBT INCREASES**

Besides the spending and debt-cap proposals, Senate Mi-

nority Leader McConnell suggested that, if large spending cuts could not be agreed to by August 2, a smaller package of reductions should be paired with a short-term increase in the debt limit. After Labor Day, that could mean additional spending cuts would be coupled with subsequent increases in the debt ceiling. In other words, the amount of reductions could mount until a longer term increase in the debt limit becomes law.

House Majority Leader Cantor rejected McConnell's proposal. "I don't see how multiple votes on a debt ceiling increase . . . can help get us to where we want to go, which is, we want big reforms, we want big spending cuts and big changes to how this town works," Cantor said in June.

Some representatives, particularly freshmen, are reluctant to vote for any increase in the debt limit and are concerned they will be punished by voters, especially if they are forced to support a debt increase more than once.

*By Dan Adcock, Legislative Director  
Legislative Counsel Alan Lopatin contributed to this article.*

# Have Your Say at a Town Hall Meeting

In addition to face-to-face meetings with members of Congress in August, NARFE's "Grass-Roots Advocacy Month," attending a town hall meeting is a great opportunity to meet your legislators. During the August congressional recess (August 8-September 5), members of Congress will be holding town hall meetings in their home states to connect with constituents, share legislative updates and take questions.

Town hall meetings provide an excellent opportunity for NARFE members to speak with their senators and representatives or their staff, ask questions, or thank a member for his or her support.

Traditionally, town halls are held in community centers, churches, libraries or other public spaces. However, more and more members of Congress are relying on telephone conference services to hold "tele-town halls." Tele-town halls are often held during congressional sessions as well.

## WHEN ARE THE TOWN HALLS?

NARFE's website provides a schedule of town hall meetings on the Legislative Department's Home Page at [www.narfe.org/pdf/CongressionalTownHallMeetings.pdf](http://www.narfe.org/pdf/CongressionalTownHallMeetings.pdf).

For the most up-to-date information, contact your congressional representatives' offices and ask if they will be

**GO TO THE MEETING** prepared with facts and questions for your senators or representative.

## STORY HIGHLIGHTS

- Members of Congress will be holding town hall meetings in August.
- These are excellent opportunities for NARFE members to ask questions or express thanks.
- NARFE's website has all the information you need, including sample questions to ask.

hosting any town hall meetings in the district during the recess. If you are interested in participating in a tele-town hall, ask to be included in their mailing list for such events.

## WHAT DO I DO AT A TOWN HALL?

Ask questions! Go to the meeting prepared with facts and questions for your senators or representative. The toolkit available to all members on the NARFE website at [www.narfe.org/heartbeat/resources.cfm](http://www.narfe.org/heartbeat/resources.cfm) includes a section on town hall meetings, with sample questions. You also can use the suggested language proposed for NARFE's National 'Call-In Day' July 27 (see p. 24).

Following your attendance at town hall meetings, provide NARFE with feedback at [www.capwiz.com/narfe/lrm/feedback.tt](http://www.capwiz.com/narfe/lrm/feedback.tt) or e-mail [leg@narfe.org](mailto:leg@narfe.org).

*By Sarah Holstine, Legislative Specialist*

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# House Panel Considers Bills to Reduce the Federal Workforce

**N**ARFE has told a House subcommittee that bills to reduce the size of the federal workforce do not take into consideration “facts on the ground.”

In written testimony May 26 to the House Subcommittee on Federal Workforce, U.S. Postal Service and Labor Policy, NARFE President Joseph A. Beaudoin said that “while we welcome the consideration of proposals that encourage greater efficiency and cost savings in government, this legislation does not offer thoughtful reform.

“Instead of taking the time and effort to assess where and to what extent the federal government could perform its mission with fewer employees, the proposals seek across-the-board cuts without consideration for facts on the ground,” Beaudoin said.

“The real question,” he added, “is how many employees we need, as a country, to perform the federal government’s extraordinary missions.”

At the May 26 hearing, the subcommittee focused on H.R. 657, the Federal Workforce Reduction Act of 2011, introduced by Rep. Cynthia M. Lummis, R-WY; and H.R. 1779, the Federal Hiring Freeze Act of 2011, introduced by Rep. Tom Marino, R-PA:

- H.R. 657 would restrict federal government hiring to one employee for every two employees who leave the federal workforce. It would exempt the Departments of Defense, Homeland Security and Veterans Affairs, which make up a substantial portion of the federal workforce. These exemptions would place a greater burden for workforce reduction on all other agencies.

- H.R. 1779 prevents any new hiring unless there is no projected budget deficit for the year.

Lummis and Marino testified before the subcommittee in support of their bills, citing a growing federal workforce, and the national debt and federal budget deficits as justification for their proposals.

However, NARFE points out that the federal workforce is modest in size based on historical comparisons. The Association believes that it is questionable as to whether these proposals would actually achieve cost savings. And even if they did, it’s the wrong way to go about reducing the size of government.

## STORY HIGHLIGHTS

- **NARFE submitted testimony to a House subcommittee opposing two bills that would reduce the size of the federal workforce, saying they do not offer “thoughtful reform.”**
- **H.R. 657 would authorize hiring only one employee for every two who leave the federal workforce.**
- **H.R. 1779 would prevent any new hiring unless there is no projected deficit for the year.**

First, the federal workforce has decreased in total size over the last 20 years (from 3.114 million employees in 1989 to 2.527 million employees in 2009) and has decreased significantly over time as a percentage of the U.S. population (from a ratio of 1 employee for every 58 residents in 1946 to 1 employee for every 121 residents in 2009).

Second, reducing the federal workforce would not necessarily reduce government spending and may actually cost the government money. Reducing federal personnel without altering policies or programs would likely result in a significant shift of work to contractors, preventing any real savings from the reduction.

Also, reducing the number of employees who save the government money will cost taxpayers money. Beaudoin explained that “people may not love tax collectors; but when you pay your taxes, you expect others to do the same. If reducing the number of Internal Revenue Service agents results in lower revenue collection from individuals and corporations paying less than they owe, you are not saving money for the law-abiding taxpayer. Generally, if you reduce the number of employees tasked with rooting out waste, fraud and abuse, it would be no surprise if the result were more waste, fraud and abuse, and higher costs to taxpayers.”

Beaudoin urged members of Congress not to make federal employees “the victims of a separate fight regarding the scope of government. If you think the federal government should reduce spending by discontinuing a program or policy, discontinue the program or policy. But don’t arbitrarily reduce the workforce for all programs and policies, even the ones you support. We need federal employees to perform the tasks Congress has mandated they perform.”

*By John Hatton, Legislative Specialist*

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## CIVICS 101: THE INFORMED CITIZEN

# Extending Congressional Invitations

**N**ARFE federation conventions and chapter meetings must become forums for inviting and engaging senators and representatives. When the members who do NARFE's heaviest lifting gather – at conventions, executive boards and chapter meetings – invite your elected officials. Be flexible; be insistent.

### FEDERATION CONVENTIONS

Annual conventions, planned with great care beginning a full year in advance, should include invitations to both senators, the area representative and, perhaps, the governor. The congressional summer recess (August 8-September 5) is the longest stretch away from Capitol Hill. Think of it as the calm before the storm because 2012 federation conventions will occur amid a steady stream of presidential and congressional primaries and caucuses.

### GETTING TO 'YES'

Senators and representatives are only available in their states and districts when their chamber is not in session. Meetings scheduled midweek often conflict with floor votes. Offering to alter the chapter meeting day to accommodate a busy legislator demonstrates your eagerness to meet. This flexibility allows you to distinguish between the "busy but eager" and the "avoid NARFE at any cost" legislator.

### DELIVERING THE AUDIENCE

To get to "yes" also will be a function of crowd size. Plan ahead to invite all nearby NARFE members and chapters to maximize the NARFE participation. One successful model for chapters is to extend an open-ended invitation to one or more representatives and both senators. Some chapters provide their planned meeting dates throughout the year, coupled with the offer to change a scheduled meeting date to accommodate a busy lawmaker. For example, if your chapter's meeting algorithm is the fourth Wednesday, except July and August, offer to switch to a Monday or Friday.

### HARNESSING WEEKENDS

Most representatives and many senators return home nearly every weekend. Scheduling meetings, even conven-

### STORY HIGHLIGHTS

- Invite and engage representatives and senators.
- Conventions and chapter meetings should host elected officials and key staff.
- NARFE staff members are eager to assist.

tions, to include part of a weekend increases the legislators' availability and, thus, the probability of a successful booking. Members' top staffers – the state or district director – often attend events and speak in lieu of their bosses. The state or district director is almost certain to be an able surrogate. Once a date is set, use the lead time to ramp up the audience. More is always better. Planners should be eager to alter the venue to accommodate recruited participants. Politicians are impressed by organizations that can turn out their members.

### INVITATION LOGISTICS

Most congressional offices require an invitation in writing. A sample invitation text is available on the NARFE website under Legislation. A sample is also included in the "Protect America's Heartbeat" campaign toolkit ([www.narfe.org/heartbeat/resources.cfm](http://www.narfe.org/heartbeat/resources.cfm)). The NARFE Legislative Department staff is eager to help ([leg@narfe.org](mailto:leg@narfe.org) or 703-838-7760, ext. 201).

### WEB FORM

Many congressional offices, especially the new representatives, require that all meeting requests come through their website. The web form is most often located under a tab labeled "Contact Me." Look for "Request a Meeting" where you supply meeting details, such as number of attendees, location of meeting, and your name and contact information. Once you send your invitation electronically or via the Postal Service, follow up by telephone to the staffer with whom you have the best relationship. Be ready to send another copy of the invitation.

### REDISTRICTING WILDCARD

Representatives in 43 states, where there are two or more districts, know their districts will be redrawn – perhaps substantially. This fact should help NARFE members get a meeting with their representative. Make the request now.

*By Christopher Farrell, Legislative Representative*



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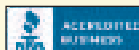
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## Plan Now for Possible Tax Increases

By Mark A. Keen, CFP®

**R**ecently, our tax code has become a patchwork of temporary legislation and fixes. According to an article in *The Wall Street Journal*, in the 1990s, there were typically fewer than a dozen tax provisions that had a limited life span. By the latter part of 2010, there were 141. Then in December 2010, Congress passed the Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act, which included a two-year extension of the so-called Bush tax cuts. Now, our entire tax regime – including levies on salaries, capital gains, dividends and even Social Security – is one big, temporary mess.

Many of the same issues (budget deficits, tax increases and spending cuts) that influenced the debate over extending the tax cuts still continue to be hotly debated. It's becoming clear to both political parties that the U.S. budget deficit is at levels that can't be sustained long term. In other words, the can can't be kicked down the road forever.

With that in mind, certain categories of investors, such as those with highly appreciated assets, dividend-producing investments and bonds, should consider the next year and a half as an opportunity to examine the impact that higher taxes would have on their finances and make the appropriate preparations for such a possibility.

If you are holding assets that have appreciated greatly in value and now find that the investments represent a

larger portion of your portfolio than you would like, you have been given another opportunity to examine the feasibility of liquidating some or all of those investments. The extension of the Bush tax cuts holds the top tax rate on long-term capital gains at 15 percent, rather than the 20 percent it would have risen to, and the rate that it will increase to beginning in 2013.

fact, there has been talk recently of setting the maximum capital gains rate higher, so there is no guarantee that the maximum capital gains rate won't be higher than 20 percent after 2012.

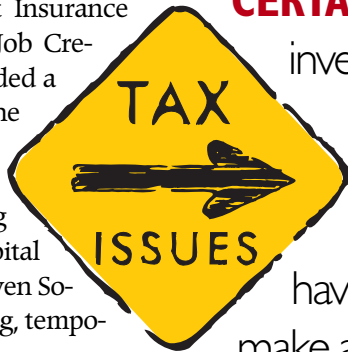
Qualified dividends will continue to be taxed at a maximum rate of 15 percent through 2012. Beginning in 2013, however, dividends will be taxed as

they were before 2003, as ordinary income. If Congress takes no further action, dividends could be taxed as high as 39.6 percent, which is what the scheduled maximum tax rate will be in 2013. If you're currently in, or think you'll be in, a higher tax bracket than 15 percent (the current maximum tax rate on qualified dividends), you should con-

sider what impact a higher tax rate on dividends will have on your finances – especially if you rely on dividends for part of your income.

In addition to the scheduled increases to the top capital gains and dividend tax rates, the income tax brackets are set to shift higher as well. The current 10-, 15-, 25-, 28- and 35-percent tax brackets will shift to 15-, 28-, 31-, 36- and 39.6-percent tax brackets beginning in 2013. If you hold taxable bonds in nonretirement accounts, it may be time to give municipal bonds another look.

Furthermore, separate from any potential increase in federal income tax rates, the unearned income of people making \$200,000 a year (\$250,000 for couples filing a joint return) is scheduled to be subject to a new 3.8-percent



**CERTAIN CATEGORIES** of investors should consider this an opportunity to examine the impact that higher taxes would have on their finances and make appropriate preparations.

Of course, you shouldn't let the tax-tail wag the dog. Taxes are only one factor when making investment decisions. But if you've been considering selling an asset anyway, it may make sense to implement a strategy for doing so over the next two tax years.

Two takeaways: First, unless Congress takes further action, the top long-term capital gains rate will increase to 20 percent beginning in 2013 (for those in the 15-percent tax bracket, the maximum capital gains tax rate will be 10 percent).

Second, a 20-percent capital gains rate is still relatively low. In 1986, President Ronald Reagan signed the Tax Reform Act of 1986, which provided for capital gains to be taxed at the same rates as ordinary income (the top tax rate was 28 percent). In

Medicare contribution tax. Income from municipal bonds is not included. Absent further legislative changes, that could make municipal bonds even more attractive for affluent investors.

As with any investment decision, there are many factors to consider. For example, the financial crisis has taken a severe toll on many local and state governments' finances in recent years, prompting concerns of defaults. Although the default rate on municipal bonds has historically been low, default by individual governmental bodies is always possible. Furthermore, other factors such as interest rates – which have been at historic lows for several years – may have an effect on your investment strategy. Bond prices move in the opposite direction of in-

terest rates, so rising interest rates would have a negative impact on bond prices.

Congress' inability, or unwillingness, to set a course for this country makes it difficult for investors to plan and strategize. Although higher taxes are not set in stone, the nation's financial pressures could very possibly lead to a combination of budget cuts and tax increases. Use the time between now and 2013 to review your strategy with your financial adviser and tax

consultant to determine if you should be making any adjustments in preparation.

*Mark A. Keen, CFP<sup>®</sup>, is president and owner of Bennett Financial Advisors, 3600 Chain Bridge Rd., 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. E-mail: mkeen@tributaryadvisors.com.*

## August Is 'Advocacy Month'

**D**uring August, "Advocacy Month," help NARFE defend your retirement and health benefits. Meet with your members of Congress or attend a congressional town hall meeting. See p. 14 for tips.

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# Heat Stroke: A Medical Emergency

By Marilyn S. Radke, M.D.

**W**e all have a tough time dealing with heat and humidity. But hot weather can be especially dangerous for older adults who have health problems. An abnormally high body temperature can stress your heart and cause fainting, confusion and even death from heat stroke. Most people who die from heat stroke are over age 50.



Your body constantly works to keep a balance between how much heat it makes and how much it loses (temperature regulation). Too much heat causes sweat to flow onto your skin. As the sweat dries from your skin, the surface of your body cools, and your temperature goes down.

Your body's system of temperature regulation works constantly to keep your temperature normal during hot, humid weather. Too much heat can cause the following health effects:

- Heat rash ("prickly heat") – red bumps (papules) appear and cause a prickling feeling where clothing is tight, and the skin is persistently wetted by sweat. The papules may become infected if left untreated, but the rash usually disappears when the person returns to a cool place.

- Heat edema – swelling in your ankles and feet due to heat. Check with your doctor if putting your legs up does not relieve the swelling fairly quickly.

- Heat collapse/syncope ("fainting") – sudden dizziness that occurs when your brain does not get enough oxygen because blood pools in the legs. It occurs with heat and activity, especially if you take certain heart medications (beta blockers) or are not used to hot weather. Drinking water, putting your legs up and resting in a

**TOO MUCH** heat causes sweat to flow onto your skin. As the sweat dries, the surface of your body cools.

cool place should relieve it.

Serious heat disorders include:

- Heat cramps – painful tightening of muscles in your stomach, arms or legs usually caused by hard work or exercise in hot weather. Your body temperature and pulse may stay normal, and your skin may feel moist and cool.

- Heat exhaustion – headache, nausea, dizziness, weakness, thirst and giddiness that can progress to heat stroke if not relieved by resting in a cool place and drinking plenty of fluids.

- Heat stroke – a medical emergency that occurs when the body's system of temperature regulation fails, and body temperature rises to life-threatening levels.

Signs of heat stroke are:

- Fainting – possibly the first sign;
- Body temperature over 104 degrees Fahrenheit;
- Behavior change – confusion, grouchiness, agitation or acting strangely, staggering or convulsions;
- Hot dry skin;

- Strong rapid pulse or slow weak pulse;

- Loss of consciousness; and
- Lack of sweating.

In addition to age, other risk factors include:

- Heart or blood vessel problems, poorly working sweat glands or skin changes due to aging;



- Heart, lung or kidney disease, and illnesses that cause weakness or fever;

- Medications that make it harder for the body to cool itself by sweating (diuretics, sedatives, tranquilizers, and some heart and high-blood pressure medications);

- Being very overweight or underweight; and

- Drinking alcoholic beverages.

Lower your risk of heat-related illness by:

- Drinking plenty of water, fruit or vegetable juices, and avoiding alcohol and caffeine. If your doctor has told

## To Learn More

For more information, write to the National Institute on Aging Information Center, P.O. Box 8057, Gaithersburg, MD 20898-8057; or call 800-222-2225 (TTY: 800-222-4225); or visit the website at [www.nia.nih.gov](http://www.nia.nih.gov).



you to limit liquids, ask what you should do when it is very hot.

- Keeping as cool as possible – use air conditioning or fans; limit oven use; cover windows with shades, blinds or curtains during the day; open windows at night (while maintaining security);

- Spending at least two hours during midday in a location that has air conditioning – shopping mall, library, friend’s house, senior center or movie theater;

- Checking the weather report and avoiding the outdoors when it is hot and humid, or when an air-pollution alert is in effect;

- Traveling during nonrush hour times and arranging transportation through a friend, relative, religious group, agency, senior van or taxi, instead of waiting outdoors for a bus;

- Dressing for the weather (light-colored cotton), and avoiding physical activity and crowds in the heat; and

- Checking for a Low Income Home Energy Assistance Program if you have an air conditioner but cannot afford the high electric bills.

The temperature indoors or outdoors does not have to reach 100 degrees Fahrenheit to cause heat stroke and death. Visit your doctor or an emergency room immediately if you have signs of a heat-related illness, and you cannot cool down quickly.

*Marilyn S. Radke, M.D., is board certified in preventive medicine and practices in Atlanta, GA.*

## Miss an Issue?

**N**ARFE magazine is online at [www.narfe.org](http://www.narfe.org). Log in as a member, click on **NARFE Magazine** under **Departments**, then click on the cover of the current issue or **Archives** for back issues.

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# July 27

## National 'Call-In' Day



## Protect Your Benefits

This magazine should reach you on or before July 26. On Wednesday, **July 27**, NARFE is asking all members to call the White House and their senators and representatives, and **let your voices be heard**. In the event that your magazine does not arrive by July 27, it is still important that you make these calls as soon as possible.

During the current discussion of our nation's fiscal situation, NARFE has said that while we understand there will be sacrifice, federal retirees and workers should *not* be singled out unfairly.

Many believe that our retirement benefits are "too generous." Each time there is a story about this in the national

or local media, the morale of federal workers and retirees goes down. We have served our country proudly, and many of us have sacrificed in doing so. We deserve to be treated fairly!

Representatives and senators know

**By Julie Tagen**

*Assistant Legislative Director*

how many federal employees and retirees live in their districts and states. So, if they don't hear from you, they may suspect that you are indifferent to your earned retirement, pay and health benefits being cut. This is the time that all NARFE members should pick up the phone and make the call to defend their benefits.

**TO CALL CONGRESS**

To make your call to Congress, dial **866-220-0044** (toll-free) to reach the U.S. Capitol switchboard and ask for your senators and representative by name, or provide your ZIP code so that the operator can direct you to the correct office.

Once connected to your lawmaker's office, NARFE members should say:

- My name is \_\_\_\_\_, and I live in (name city/town). I am a federal worker (or retiree).

- Don't single us out by making more cuts to the retirement and health benefits we earned through years of serving the public.

- Federal workers and retirees have already sacrificed pay and benefits.

Whether you speak to a staff person or leave a recorded message, request that your lawmaker respond in writing to your phone call. For that reason, be sure to leave your mailing address.

Contact *only* your *own* representative and two senators. Lawmakers will disregard your message if you are not

## Keep the Pressure On

**As the federal budget deliberations continue, it will be important to keep up-to-date on developments. To do this:**

**1. Make sure NARFE has your e-mail address to send Legislative Action Alerts. Call NARFE Member Records at 800-456-8410; e-mail [memberrecords@narfe.org](mailto:memberrecords@narfe.org); or go online to [www.narfe.org](http://www.narfe.org), sign in as a member and click on "Join GEMS" in the left panel.**

**2. Join NARFE's "Protect America's Heartbeat" campaign. Go to [www.ProtectAmericasHeartbeat.org](http://www.ProtectAmericasHeartbeat.org), share your story of federal service and send a message to Congress. As these messages change frequently, please check this site regularly and make sure you are included on the latest message to Congress.**

a voting constituent.

**TO CALL THE WHITE HOUSE**

To make your call to the White House, dial **888-225-8418** (toll-free) and ask for the comment line. You will be connected to a volunteer who will write down your message. Use the same script as with your congressional calls.

Please remember to leave your

contact information so that you can receive a response. The White House comment line is only open Monday through Friday, 9 a.m. to 5 p.m. EDT.

Don't let Congress and the White House slash the retirement and health benefits you have earned. Ensure that your voice is heard.

Pick up the phone on July 27. Take 10 minutes to help save your benefits. ■



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## Becoming a Mentor

By Dale S. Brown

**H**ave you ever wanted to share with your colleagues what you have learned on the job? Do you have valuable information that might prevent your colleagues – especially younger ones – from making mistakes or help them do their jobs better? Are you thinking about retirement and what kind of legacy you would like to leave behind?

Experts interviewed by the Civil Service Career Coach suggest that senior employees should consider becoming mentors. Government workers, including rank-and-file employees, have a wealth of knowledge on how to do their jobs. They may be particularly helpful in bringing new employees on board. If your grade is not as high as you would like, mentoring also might showcase your leadership abilities.

But how to get started? To find out, the Civil Service Career Coach interviewed Solly Thomas, a Partnership for Public Service Excellence in Government Fellows coach. Thomas spent 30 years managing and directing federal

agencies. A mentor, he explains, is someone who is ready, willing and able to pass along knowledge to other people. Based on their experience and expertise, mentors can help their protégés advance their careers, build their networks and succeed on the job.

### WHY MENTOR?

“When you sit down and start mentoring people, you get a sense of accomplishment,” says Thomas. “I find that the younger generation – they are like sponges and are open to their elders. You can get an incredible feeling of self-worth – a sense you have really contributed. It feels good when you mentor people.”

Thomas adds that mentoring also could lead to career advancement. “Management might say, ‘Wow, this

person is a resource we can really use.”

Mentoring also is a great step if you are considering retirement. “Passing along your experience and expertise is a great way to leave your legacy or imprint on the organization,” he points

out. “And it could lead to a second career. Your protégés might reach back to you later.”

These relationships could lead to working with your agency after retirement.

### HOW DO YOU BEGIN?

Your human resources department may already have a formal program, providing training and matching mentors with protégés.

Another option is to talk to your supervisor or someone in human resources. Explain what you can offer and why you are interested. Thomas suggests



**MENTORING IS** an important contribution that you can make in the last few years of your career.

## Mentoring Tips

**B**elow are Solly Thomas' recommendations and advice on how you can contribute to the career development of your protégés.

- **Be committed.** It takes time to mentor people. This is a serious relationship. Schedule the time into your week.
- **Be a good listener.** Your advice must be relevant. Just as a doctor needs to really hear your symptoms to give the right diagnosis, you need to really hear their problems to give good advice.
- **Be a good communicator.** You have a lot of knowledge to pass on. Organize your thoughts. It shouldn't be a brain dump.
- **Target your advice to the protégé.** Don't assume that what worked for you will work for him or her. Give several options. Use phrases such as, “This is what worked for me” or “Here are some ways to handle that.”
- **Be passionate.** Be passionate about your agency, your program and the career development of your protégé.

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telling them about a positive experience you may have had while you were being mentored and offering to give back the good experience that you received. If you were never mentored, say something like, "I never had the advantage of a mentor and wish that I had. I really struggled. I would like to give that advantage to someone else so he or she won't struggle as much as I did."

If your goal is career advancement, you could say, "I love the mission of the agency and wonder if I could help by mentoring someone – maybe someone coming on board or in another department who could use what I know."

If you know you are going to retire soon, you could tell your boss that you are interested in spending the next year passing on the results of your experience by mentoring others or training your successor. Your offer is likely to be taken because the need for mentors is great. "However, it might look a little presumptuous to offer to mentor someone," Thomas says. "It often takes a third party to arrange."

Mentoring is an important contribution you can make in the last few years of your career. You can support the mission of your agency by transferring knowledge to others. You can give back to the organization, and it may help you move forward. "The more you teach people, the more you learn," says Thomas. Many mentors say that they got more than they gave, and the relationship was rewarding. And if you are retiring, your protégés may very well carry on your legacy.

Dale S. Brown, nationally recognized for her contributions during her 25 years in the civil service, is the author of five books, including one co-authored with Richard Nelson Bolles, author of *What Color Is Your Parachute?* E-mail: [civilservicecoach@yahoo.com](mailto:civilservicecoach@yahoo.com).



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## ACTIVE EMPLOYEES

### LUMP-SUM LEAVE PAYMENT

**QUESTION:** I am under the Federal Employees Retirement System (FERS) and plan to retire at the end of the year. I understand that the most advantageous date to retire for employees under FERS is the last day of the month. Is this correct?

I also was told that, if I retire at the end of December, I would receive a check for the unused annual leave some time in January 2012. I asked how this would be taxed, since this would be paid into the next year (2012). The human resources specialist told me that, besides FICA and Medicare, there is an automatic 25 percent withheld for federal income tax. I have not seen this written anywhere. My normal withholding is married with three exemptions. Is this information correct?

**By retiring at the end of December 2011, my first retirement check would be, in theory, February 2012, but we all know that there is a delay in processing. If I do not get my first retirement check until March 2012, will it also include the amount that I would have received in February, along with the March payment?**

**Response:** FERS voluntary retirement annuities commence the first day of the month after separation.

We suggest you check with the Internal Revenue Service concerning withholding of taxes from your lump-sum leave payment.

Generally, estimated special interim annuity payments are made when you first retire. Your agency has 30 days to submit your retirement records, so you may not receive your first annuity payment on February 1, 2012. When the estimated interim payment is made, it will be retroactive to January 1, 2012. When your exact amount is computed, all amounts due from the date of retirement will be paid.

### FERS SUPPLEMENT

**QUESTION:** I will retire at the end of the year at age 61 under the Federal Employees Retirement System (FERS). I have not taken any annual leave this year and have carried over 240 hours from last year. When I inquired at my human resources office about the supplement that FERS employees get until age 62, I was told that I would not get the Special Retirement Supplement because my lump-sum annual leave payment would put me over the earnings cap for the Social Security supplement. I thought that I would get the supplement until age 62 based on the

**number of years that I had under FERS.**

**Response:** A person who is employed after retiring may lose part or all of the Special Retirement Supplement because of an earnings limitation rule in the law. The FERS Special Retirement Supplement is reduced by \$1 for every \$2 earned over the earnings limitation amount, which is \$14,160 for 2011 and will most likely increase in 2012.

According to the Social Security Administration, if you work for wages, income counts when it is earned – not when it is paid. If you have income that you earned one year, but the payment was made the following year, it should not be counted as earnings for the year in which you receive it. Some examples are accumulated sick or vacation pay and bonuses.

It appears that because your leave would be earned in 2011 or earlier, your lump-sum leave payment should not exclude you from the Special Retirement Supplement, particularly since the rule is that the FERS supplement is based on a person's earnings after retirement.

### SPOUSAL SS BENEFITS

**QUESTION:** My husband retired from private industry and is collecting Social Security.

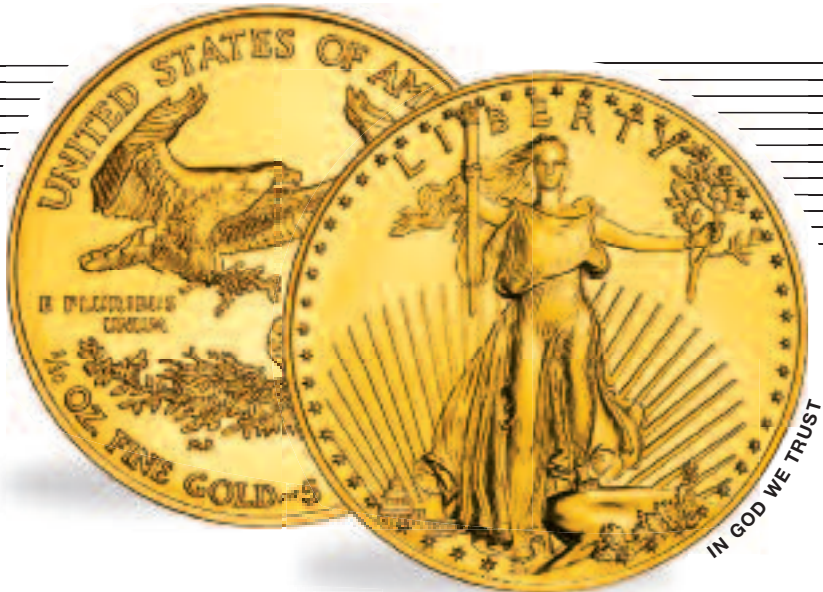
I am still employed under the Civil Service Retirement System and am age 66. I understand that I cannot receive half of my husband's Social Security benefit when I retire due to the current law. Since I am still employed, can I collect half of his Social Security while I am actively working?

**Response:** The Government Pension Offset only applies if you are receiving a retirement benefit. Since you are still



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an active federal employee and not receiving your retirement benefit, you are entitled to receive a Social Security benefit based on your husband's earnings.

In addition, since you are now age 66, your spousal benefit would not be offset by your own earnings. As soon as you retire from federal employment, you must notify the Social Security Administration (SSA) so that the SSA can reduce or stop your spousal benefit.

## FED RE-EMPLOYMENT

**QUESTION: I am age 55 and have 14-1/2 years of civil service employment. I have worked for the past 20 years in the private sector and paid into Social Security. I am considering seeking federal employment in order**

**to get 20 years of federal service for purposes of retirement benefits, such as health insurance. I would appreciate any information you could give me on returning to government service.**

Response: You may want to visit the website [www.opm.gov](http://www.opm.gov). Under "Job Seekers" at the top of the middle panel, click on USAJOBS for current job listings. If you have been separated for more than one year and have an appointment that confers retirement coverage, you would be re-employed

under the Civil Service Retirement System (CSRS) Offset or under the Federal Employees Retirement System (FERS). CSRS Offset includes CSRS and Social Security coverage. If you elect coverage under FERS, you also would be covered under Social Security. If you retire under CSRS Offset, your annuity would be reduced by the portion of your total Social Security benefit that is payable based on federal service performed while covered by both the CSRS and Social Security.

## NARFE SERVICE OFFICERS

are available to answer questions and to assist in helping with a variety of benefit matters. Check your chapter newsletter for the name and phone number of your service officer. Call NARFE toll-free at

**800-456-8410**

for the nearest service officer. NARFE Service Centers are also available in some areas. Use the Service Center listings on the NARFE Web site, [www.narfe.org](http://www.narfe.org).

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If you elect coverage under FERS, your retirement benefits include Social Security and distributions from your Thrift Savings Plan account.

If you have less than 30 years of substantial earnings under Social Security, you may be subject to the Windfall Elimination Provision.

## FEHBP

**QUESTION:** I plan to retire before the end of the year. I am currently covered under Blue Cross/Blue Shield and would like to continue that coverage into retirement. I learned that I will soon need bilateral shoulder replacement surgery. I am currently undergoing physical therapy to ensure the strength and flexibility aspects of my shoulders are good prior to surgery. Is there an advantage to delaying my retirement so that I can have these surgeries prior to retirement, or would the coverage be the same regardless of when they are performed?

Response: Health plans in the Federal Employees Health Benefits Program offer identical coverage to employees and retirees.

## RETIREES

### BENEFIT CALCULATION

**QUESTION:** Who can I contact at the Office of Personnel Management (OPM) regarding my monthly retirement calculations? I would like a copy for my permanent records. The figures from my agency were higher than what OPM calculated.

Response: You can write to the Office of Personnel Management, Retirement Operations Center, P.O. Box 45, Boyers, PA 16017. Provide your name and civil service retirement claim number or Social Security number, and request an explanation of how your retirement benefit was calculated.

## PROOF OF REMARRIAGE

**QUESTION:** The Office of Personnel Management (OPM) is requiring that I provide a marriage license to show that my ex-spouse remarried prior to her 55th birthday. OPM will not cease reducing my annuity for the former spouse survivor's benefits. I do not have that ability because New York state law forbids providing a copy of the marriage license to a nonparty.

Response: According to material we have reviewed from New York state, you can get a marriage certificate if you document that you need it for a proper purpose. This could include the need to claim a benefit. Documentation would consist of an official letter from the agency verifying that, in order to process the claim, the agency requires a copy of the requested marriage record from the applicant.

OPM has sent you a letter requiring your former wife's marriage certificate to increase the amount of your federal retirement benefits, so this appears to meet the New York state requirement. OPM will not change the amount of your retirement benefit to eliminate the reduction to provide survivor's benefits without proof that your former wife remarried prior to age 55.

## DIRECT DEPOSIT

**QUESTION:** How do I go about having my mother's direct deposit switched to a different bank?

Response: The new bank where your mother would like to have the direct deposit sent should have a copy of standard form 1199A. This is a general form used to change a direct deposit for a variety of government payments. You will need to have your mother sign the form.

In addition, you will have to provide her civil service retirement claim number. To expedite the process, you



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can have the financial institution fax the form to 724-794-6633. If you want to mail the form to the Office of Personnel Management (OPM), the address is Office of Personnel Management, Retirement Operations Center, P.O. Box 45, Boyers, PA 16017-0440.

If you have the new bank account number, bank routing number, the retirement claim number and Social Security number, the change in direct deposit also can be completed by calling 888-767-6738. If your mother is incapable of handling her own funds, you can contact OPM's Retirement Operations Center and request to be made a representative payee.

### **NEW SPOUSE BENEFITS**

**QUESTION: I am single and retired in 1990 under the Civil Service Retirement System (CSRS). If I get married, would I be able to get survivor's benefits for my wife and at what cost?**

**Response:** When you get married after retirement, you can elect a reduced annuity to provide a survivor's annuity for your spouse. But you must submit a written request for the survivor's benefit to the Office of Personnel Management (OPM), and OPM must receive it, *within two years* of the date of the marriage. If you are sure you want to make the election, you may want to do it soon after marriage because, if you forget and exceed the two-year filing deadline, you would not be able to elect the benefit.

If you elect to provide the survivor's benefit, there would be two reductions in your annuity. One would be the reduction to provide the survivor's benefit. The amount of the reduction depends on the amount of the benefit you elect. The reduction would be eliminated if the marriage ends. The reduction in your annuity would be about 10 percent for the maximum

survivor's benefit or less if you elect a smaller amount. The other reduction in your annuity is a permanent actuarial reduction to pay the survivor's benefit deposit. The deposit equals the difference between the new annuity rate and the annuity paid to you from retirement with interest. The reduction is determined by dividing the amount of the deposit by an actuarial factor for your age on the date your annuity is reduced to provide the benefit. The actuarial reduction would not be eliminated from your annuity if your marriage ends. This actuarial reduction usually does not exceed 5 percent of the annuity.

Your new wife would be eligible for survivor's benefits after nine months of marriage, if you have made your election. After you have been married for



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nine months, OPM will send you an election letter to confirm the election and give you the exact amount of the annuity reduction to provide the survivor's benefit. The maximum amount of the benefit is 55 percent of your present CSRS benefit. However, you could elect a lower survivor's benefit. You also could request the reduction for several survivor's benefit amounts if you need to consider various alternatives.

Note that you would need to elect a survivor's benefit in some amount for

your wife in order for her to continue coverage under the Federal Employees Health Benefits Program (FEHBP) as a survivor annuitant.

If you get married, you can elect to include your wife on your FEHBP enrollment immediately by contacting OPM.

### MEDICARE

**QUESTION: My husband and I currently have Mail Handlers Standard option under the Federal Employees Health Benefits Program (FEHBP). I**



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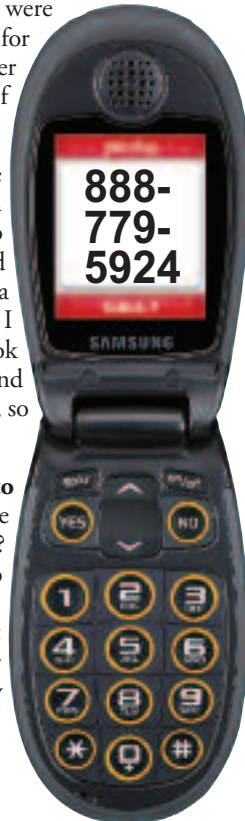
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**am covered under his insurance. My husband will turn age 65 on November 30. We are both retired military as well as retired civil service. When should he enroll in Medicare?**

**Response:** If your husband is not receiving Social Security benefits, he may want to check with his local Social Security office approximately three months prior to age 65. TRICARE-For-Life (the military Medicare supplement plan for retirees) will require enrollment in both Medicare Part A and Medicare Part B.

Also, all annual deductibles, co-payments and coinsurance, except for prescription drugs, are waived under Mail Handlers when Medicare is primary.

When you reach age 65, and both you and your husband are covered under Medicare Part A and Medicare Part B with TRICARE-For-Life, you may want to *suspend* your Mail Handlers coverage. This can be done by contacting the Office of Personnel Management after both you and your husband are covered by TRICARE-For-Life and Medicare Part A and Part B, and requesting suspension of the Mail Handlers coverage.

You can resume Mail Handlers during any subsequent Open Season if you find that you are dissatisfied with the combination of Medicare and TRICARE-For-Life. You would not pay any FEHBP premiums during the period you chose to suspend your FEHBP coverage.

*To obtain an answer to a retirement benefits question, call 703-838-7760 and ask for the Retirement Benefits Service Department; send your question by postal mail to NARFE Headquarters, ATTN: Retirement Benefits; or submit it by e-mail to [retbenefits@narfe.org](mailto:retbenefits@narfe.org).*

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# Keeping Up With Your Federal Life Insurance

**S**ome changes in the rules governing the Federal Employees' Group Life Insurance (FEGLI) program recently took effect. The changes deal with the timing for enrolling in FEGLI and the process for choosing to reduce coverage at age 65.

The Federal Employees' Group Life Insurance program, established by law August 17, 1954, provides term life insurance coverage for federal em-

ployees. Term life insurance, as opposed to whole life insurance, has no cash value and is designed to protect against the risk of financial ruin due to a worker's untimely death during the years his or her family would need income the most. Offered as another benefit to attract workers to the federal government, the program has expanded greatly since its beginnings in order to keep pace with what is offered to workers in the private sector.

## **BASIC COVERAGE**

All eligible new federal employees are automatically enrolled and covered in the program's Basic life insurance when they begin working for the government unless the employee actively waives participation. Because the government covers one-third of the total premium cost, premiums are kept at a reasonable rate. The face value of Basic insurance keeps pace with the employee's career because it is tied to the

“*There is no guarantee to your federal pension based on the economics we face today in this country.*”

—Sen. Tom Coburn, R-OK



*Who is fighting for your benefits in Congress?*

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**National Active and Retired  
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employee's salary: The Basic benefit is the current salary rounded up to the nearest \$1,000, plus another \$2,000.

### OPTIONAL COVERAGE

The FEGLI program also offers additional optional insurance coverage for those enrolled in Basic but without any government subsidy for the premium cost. Employees can:

- Elect the Standard Option (Option A), which provides an additional \$10,000 of insurance; and/or
- Buy additional amounts of Basic insurance (Option B), up to five times the employee's annual rate of basic pay; and/or
- Buy Family coverage (Option C) for a spouse and children, up to five multiples of \$5,000 for the spouse and \$2,500 for each eligible child.

### NEW RULES ON ELECTING COVERAGE

The new regulations expand the time for electing Optional coverage from 31 calendar days to 60 calendar days after the employee becomes eligible for FEGLI coverage. They also allow an employee who experiences a "qualifying life event" 60 days to elect Basic, plus any or all Optional coverages. Qualifying life events are marriage, divorce, death of a spouse, and birth or adoption of a child. Plus, there are now provisions for employees to make a belated election within six months of the qualifying event if their employing agency determines that they were unable, for reasons beyond their control, to elect the coverage within the time limit.

### RETIREMENT AND FEGLI

As with the Federal Employees Health Benefits Program, employees can continue their FEGLI coverage into retirement if they retire on an im-

mediate annuity, have not converted their FEGLI coverage to a private plan, and have been enrolled in FEGLI for the five years immediately preceding retirement or at every opportunity coverage was available for all periods of service. Retirees cannot elect new coverage after retirement. But they can elect to terminate any insurance they carried into retirement.

### NEW RULES ON REDUCING COVERAGE

The new regulations require employees who want to continue Option B and Option C multiples into retirement to decide *at retirement* if they want these options to reduce beginning at age 65. There no longer is a

second election permitted at age 65.

But the new regulations allow employees to choose to have some multiples fully reduced and the others not reduced at all when they reach the age of 65. In other words, a "mixed" election.

There is no reduction election for the Standard Option (Option A). The \$10,000 value reduces at 2 percent per month starting at age 65 or retirement, whichever is later, until it reaches \$2,500, but there is no premium cost once it begins to reduce.

Life insurance is an important aspect of financial planning. Federal employees and retirees can learn more about FEGLI at [www.opm.gov/insure/life](http://www.opm.gov/insure/life).

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## 'eNARFE Florida' Launches

**T**he Florida Federation has launched NARFE's second online chapter. Chapter 2364, "eNARFE Florida," went live on the Internet on June 15. It can be found on the Web at [www.narfe.org/eflorida](http://www.narfe.org/eflorida). "We are very happy to welcome Chapter 2364 into the NARFE family," said National President Joseph A. Beaudoin. The first online chapter, 2363, launched in March.

Chapter 2364 was chartered on April 20 with seven charter members. "The chapter charter members, all of whom have been NARFE officers, hope to fulfill the vision of our new leadership by providing a form of membership that reflects today's active lifestyle and electronic forms of communication," said Chapter President Marc A. Harris.

"Now that the eNARFE Florida website is online, we plan to fill it with information needed by and of interest to our members," Harris said. "We plan to work with the public relations, recruiting and retention chairs in Florida to develop collateral material that reflects both eNARFE and the traditional forms of chapter operations. We already have an excellent PowerPoint presentation that goes a long way to meet this goal.

"Our most important plan is to

emphasize the need for our members to be responsive to all Action Alerts," he added. Action Alerts are typically issued by NARFE on an urgent legislative matter.

Other chapter officers are: Ben Pappa, vice president; Lynne Isaacs, secretary; and Robert Miller, treasurer. ■

## NARFE Receives Bequest From Florida Member

**N**ARFE was named as a beneficiary in the will of Anne B. Chappell, who died October 10, 2009, at the age of 96. Mrs. Chappell joined NARFE in 1989 as a life member and was living in Sarasota, FL, at the time of her death. The amount of the bequest, which was received from the Anne B. Chappell Trust on June 8, was \$37,277. A plaque recognizing Mrs. Chappell's generosity will be placed in the lobby of NARFE Headquarters.

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- Or call us at 800-627-3394 and join today!

\*Prior to October 1, 1987

**Enrollment includes membership in a local chapter and the national association, plus a subscription to NARFE's monthly publication, NARFE magazine.**



# NARFE MEMBERSHIP APPLICATION

**For Active and Retired Federal Employees** [www.narfe.org](http://www.narfe.org)

### 1. Choose all that apply:

- |                                   |  |
|-----------------------------------|--|
| <input type="checkbox"/> Retiree  | <input type="checkbox"/> Active employee |
| <input type="checkbox"/> Spouse   | <input type="checkbox"/> Former spouse   |
| <input type="checkbox"/> Survivor | <input type="checkbox"/> Former employee |

2.  Also enroll my spouse \_\_\_\_\_  
full name

3.  Please enroll me in NARFE chapter \_\_\_\_\_

4.  $\frac{\$45}{\text{Membership Fee Per Person}} \times \frac{\text{\# of People Enrolling}}{\text{\# of People Enrolling}} = \frac{\text{Total Payment}}{\text{Total Payment}}$

- Total payment (check, bill pay or money order payable to NARFE)
- Bill me (Membership starts when payment is received)
- Charge to my credit card

The first year membership fee includes national and chapter dues.

### Credit Card Information:

- Card type:  MasterCard  VISA  
 Discover  AMEX

Card no. \_\_\_\_\_

Expiration Date \_\_\_\_\_  
(MM) (YY)

Name on Card (Print) \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

### Contact Information:

Full Name: Mr./Mrs./Miss/Ms.
Street Address Apt./Unit
City/State/ZIP
Phone Number
E-mail Address
Date of Birth
Spouse's Date of Birth (if applicable)
Recruiter's Membership and Chapter Number

### MAIL TO:

**NARFE Member Records**  
606 N. Washington St.  
Alexandria, VA 22314-1914  
Fax: 703-838-7783

1Q



# NARFE Dues Withholding Application

## Retired Federal Employees Only

If you are a Retired Federal Employee and you would like your NARFE dues to be deducted from your annuity payments, fill out the form below.

### Dues Withholding Application (Retirees Only)

Fill out this form completely and mail to: Attn: Member Records, NARFE,  
606 N. Washington St., Alexandria, VA 22314 (Do Not Send Money With This Form).

(Please Print)

\_\_\_\_-\_\_\_\_-\_\_\_\_ C S \_\_\_\_-\_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security Number (9-digits)

Civil Service Annuity Number  
(Include prefix CSA or CSF)  
(Include any applicable suffix)

(Mr., Mrs., Miss, Ms.)

Address

Telephone

City, State, ZIP

E-mail

Date of Birth

NARFE Membership Number

NARFE Chapter Number

#### Authorization

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:

**Do You Authorize Your Spouse's Dues to Be Withheld from Your Annuity?**  Yes  No

If YES, enter your spouse's name and membership number below.

You authorize:

Annual NARFE dues of \$34.00 plus  
Chapter dues of record to be  
withheld annually.

Name

Number

I understand that this authorization shall be valid until NARFE receives & processes my written notice of cancellation in accordance with its agreement with the Office of Personnel Management & that any disputes regarding this authorization shall be a matter between NARFE & 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 & gifts or  
contributions to NARFE are  
not deductible as charitable  
contributions for federal  
income tax purposes.



**Congressional Speaker.** U.S. Rep. John B. Larson spoke to Chapter 154 in Greater Hartford, CT. Pictured, left to right: Raymond Poet, chapter president; Larson; a representative of the Center for Medicare Advocacy; and Carol Ihnatenko, treasurer.



**Alzheimer's Fundraiser.** Chapter 7 in Arlington, VA, raised \$208 for the NARFE-Alzheimer's Fund at a community yard sale. Pictured are Bonnie Franklin, left, Alzheimer's chair; and Emily Samaha.



**Protect America's Heartbeat.** Representatives of chapters in the St. Louis, MO, area brought the campaign to the office of U.S. Sen. Claire McCaskill. From left to right: Elbert Williams and Patricia Cornell, Chapter 112; Brendon Fahey, McCaskill field representative; Linda Kurz, Chapter 2071; and Delores Ivey and Art Buck, Chapter 1240.



**Scholarship Winner.** Chapter 1797 in Adams-Hanover, PA, awarded a \$500 scholarship to Kelsey Koerner, center, who will attend Hood College in the fall. From left to right: Sherry Bixler, Koerner's mother; Kalman Illyefalvi, chapter president; Koerner; Marian Conboy, chapter public relations officer; and Craig Koerner, father.

To submit a photo: E-mail it to [rl@narfe.org](mailto:rl@narfe.org) or send it by postal mail to NARFE Headquarters, ATTN: Out & About.

NARFE members contributed for Alzheimer's research:

**\$10 Million Fund**  
**\$9,246,049\***

\*Total as of May 31, 2011

100% of all contributed funds go to Alzheimer's research.

**If you have any questions, write to:**  
National Committee Chairman  
Barb L. Pretzer, 4817 Rockridge Ct.  
Manhattan, KS 66503

Your charitable contribution is tax deductible to the fullest extent allowed by law. 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

## SUPPORT ALZHEIMER'S RESEARCH

Enclosed is my NARFE-Alzheimer's contribution: \$ \_\_\_\_\_.

*Every cent that is contributed is used for research.*

Please circle: Mr. Mrs. Miss Ms.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Chapter number \_\_\_\_\_

**Credit Card Information:**  Visa  MasterCard  Discover  AMEX

Card Number: \_\_\_\_\_

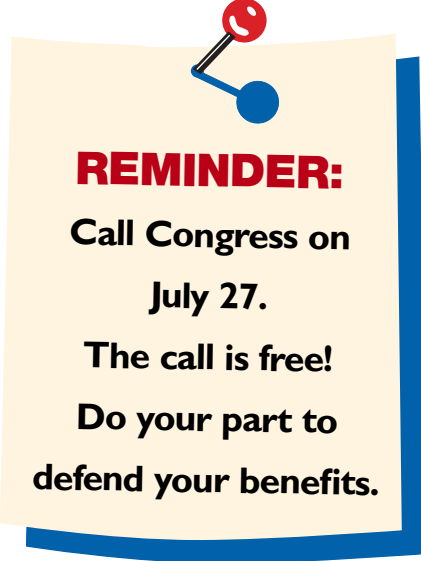
Expiration Date: \_\_\_\_\_ (mm)/ \_\_\_\_\_ (yy) 3-Digit Security Code: \_\_\_\_\_

Name on Card: (print) \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## NARFE Membership As Insurance Policy Is a Good Deal

**P**resident Joseph A. Beaudoin's July editorial "Strength in Numbers" (p. 6) stated, "At \$40 per year, I will bet that NARFE membership is the cheapest insurance policy you have." During a hurried lunch one day, I realized that my NARFE membership, including chapter dues, costs about the same as one "Big Mac" each month. Is there a better deal than that? Yes, since I'm on Dues Withholding, that's the cost of a



**REMINDER:**  
**Call Congress on July 27.**  
**The call is free!**  
**Do your part to defend your benefits.**

monthly cheeseburger "Happy Meal," and with NARFE, there are no diet con-

cerns, which makes me even happier.  
*Dorothy Creswell,  
 New Braunfels, TX*

*Letters to the editor may be edited for grammar, clarity and length. All letters must be signed. Send by e-mail to [rl@narfe.org](mailto:rl@narfe.org) or by postal mail to NARFE Headquarters, ATTN: Letters to the Editor.*

## Correction

**G**lenn Turner, winner of the GEICO Retiree Award for Public Service, is a member of Chapter 227 in Nashville, TN. The chapter was misidentified in the July issue.

## Celebrate NARFE's 90th!

NARFE has 90th Anniversary merchandise for sale:

- 90th Anniversary Book, **DISCOUNTED to \$6**. See ad, p. 43.
- 90th Anniversary PowerPoint Presentation, \$5 (for chapter use);
- 90th Anniversary Lapel Pin, \$3.

Go to [www.narfe.org](http://www.narfe.org), click on Leadership at the top of the page, then click on NARFE 90th Anniversary Merchandise.



# NARFE-FEEA

## PROGRAM FUND CONTRIBUTION FORM

**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 and 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 \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

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

**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

# Sale!

## Limited Edition 90th Anniversary Book

### Order now, while supplies last!

# 40% off



NARFE's history is closely tied to the beginnings of the civil service system. Since the Association's humble beginnings in 1921, when 14 retired civil servants met to discuss the economic plight of federal retirees, NARFE has made remarkable achievements in preserving and improving benefits for federal employees, retirees and their survivors.

NARFE's 90th Anniversary book chronicles the Association's continuous fight to protect your earned benefits. Find out just how vital NARFE's efforts have been throughout its 90 years of serving you. Purchase your copy of NARFE's 90th Anniversary book and learn about NARFE's remarkable achievements – and the Association's continuing work on your behalf.

**Order your copy of NARFE's 90th Anniversary Book today, while supplies last!**

Clip and mail to: NARFE 90th Book, 606 N. Washington Street, Alexandria, VA 22314-1914

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Member ID# (As it appears on NARFE magazine label) \_\_\_\_\_

Charge to my credit card     MasterCard     Visa     Discover     AMEX

Card # \_\_\_\_\_

Exp. Date \_\_\_\_\_ / \_\_\_\_\_  
(mm) (yy)

Name on card (print) \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**MAIL ORDER ONLY—NO PHONE ORDERS—make checks payable to NARFE**

<b>Price includes shipping &amp; handling</b>
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<i>Virginia residents must add 5% tax (\$0.30 per book)</i>
<b>Total cost =</b> _____