

NARFE

MAGAZINE

A NARFE PUBLICATION
FOR FEDERAL
EMPLOYEES AND
RETIREES

JANUARY/FEBRUARY 2021
VOLUME 97 ★ NUMBER 1

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100 YEARS OF NARFE



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Telemedicine:
The Doctor Will See You ... Online

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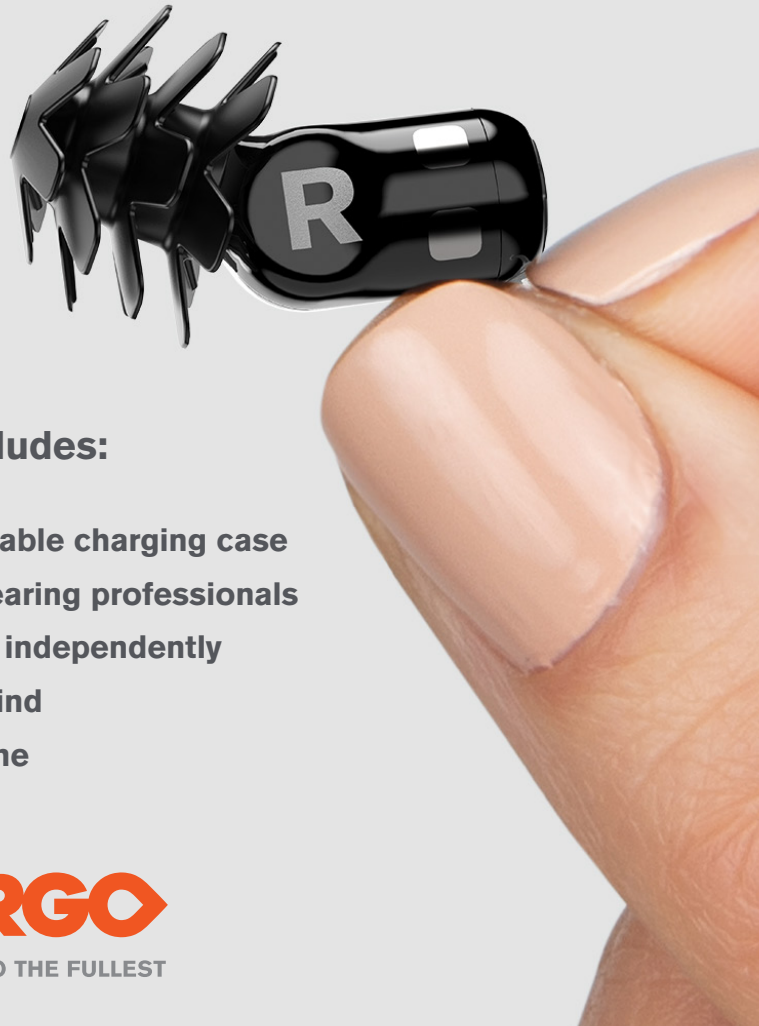
NARFE's Advocacy Positions
for the 117th Congress

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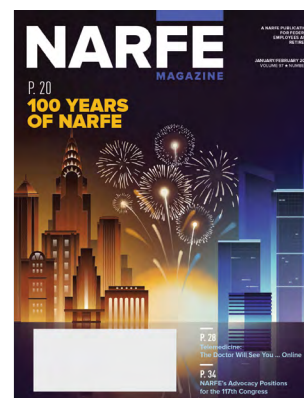
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VOLUME 97 ★ NUMBER 1

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

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

What Comes Next

Orchestrated political campaign messages and months of national headlines have come to an end. At the forefront were misleading statements and tribal rhetoric, with few unifying messages. With new members in the upper and lower houses of Congress and new committee assignments come new agendas and new opportunities. And in just a few days, the winner of the presidential race will be sworn into office.

The election results tell us about trends and dynamics driving the country. Issues like health care, Medicare expansion, the economy, public education, voting rights, criminal justice reform and federal government scope all boiled down to a choice between maintaining the past or moving toward the future. The crises that defined 2020 have spilled over into 2021: coronavirus infections and deaths are setting ghastly new records, with millions of Americans infected and hundreds of thousands dead as a direct result of the virus; plus, the economy is in tumult with millions out of work and more than 21 million Americans receiving unemployment benefits as of press time. Add to the toxic mix the ongoing polarization among our citizens and elected leaders, and it seems like forever since the last time we experienced a near-normal day.

Hot button items driving the 117th Congress include health care, infrastructure, the national deficit, discretionary spending caps, entitlements, and retirement and tax reforms. Is NARFE prepared for the changes about to take place in

Washington? Without a doubt. NARFE's priorities for the 117th Congress include continuing to protect the earned retirement and health benefits of federal employees and retirees, advocating for a federal pay increase in 2021 and beyond, modifying postal reform proposals to preserve health care choices for postal retirees, enacting full COLAs for FERS retirees, supporting current efforts to reform the WEP, ensuring adequate oversight of proposals to reorganize the federal government, and providing substantive feedback on efforts to modernize the civil service.

Now is the time to look ahead and plan.

100 YEARS OF NARFE SERVING FEDS

Looking to the future, I would be remiss if I did not acknowledge the past. On February 19, 1921, 14 federal retirees met in Washington, DC, to form an association dedicated to improving the welfare of retired federal employees.

A century later, NARFE still works on behalf of federal retirees, employees and survivors. We look forward to celebrating our centennial year with special features planned for our magazine (see page 20 for a look at civil service in the 1920s) and our website, and we hope to come together in person or virtually later this year to mark the occasion. With your help, NARFE will continue for another century to ensure Federal workers receive the benefits they earned and the recognition they deserve for their commitment and dedication to public service.

Stay safe and stay involved.

A handwritten signature in black ink, appearing to read 'KJ Thomas'.

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OPM Inspector General Releases Annual Report

In October, the Office of Personnel Management (OPM) Inspector General (IG) released its annual report identifying the agency's top management challenges. The report highlighted four problem areas: funding shortfalls, the financial integrity of OPM's trust funds, information technology (IT) challenges and government-wide challenges.

The report cited a \$70 million shortfall created by the transfer of the government-wide background investigations program from OPM to the Department of Defense (DOD); the program contributed \$2.24 billion to OPM's revenue in fiscal year 2019 (FY19). OPM was able to bridge the FY20 financial gap through additional appropriations from Congress and an agreement with DoD, but the additional funds are not in place for FY21, and no concrete plan has been created to ensure the agency is fully funded moving forward.

Notably, the budget shortfall hampers OPM's ability to efficiently administer programs and update its IT needs. OPM contracted a study of its IT infrastructure, which recommended a multiphase plan to update its base infrastructure,

including an update to OPM's larger IT infrastructure, as well as more focused projects that would modernize retirement processing and the management of employee benefits, such as the Federal Employees Health Benefits (FEHB) program. According to the IG, without extra funds, OPM will not likely be able to begin the project. The IG recommended OPM work with Congress and the administration to request additional funding and implement internal cost-saving strategies to make up the difference.

Importantly, the report mentioned the need for OPM "to develop an effective, long-term strategy to mitigate and manage FEHB program prescription drug costs, while maintaining overall program value and effectiveness."

However, the report notes, the funding shortfall hurts OPM's ability to properly analyze health care costs and perform improvements.

The IG commended OPM for its push to update its call center, which included an infrastructure update. However, the report said that fundamental changes and investment are still needed, and that the "technology and infrastructure is not optimized for true call center operations." Again, funding challenges hamper the agency's ability to move forward.

The report concluded with a look at government-wide strategic human capital management—a high-risk area since 2001. In a prior report, the Government Accountability Office (GAO) recommended OPM work to mitigate skills gaps, which can lead to high costs and lost efficiency. The IG noted that OPM continues to implement GAO recommendations to fix the issues, including a predictive model that tracks emerging skills gaps and addresses them before they become a problem.

—BY SETH ICKES, GRASSROOTS ASSISTANT

MYTH VS. REALITY

MYTH: Federal employees are substantially overpaid compared to their private-sector counterparts.

REALITY: The Federal Salary Council, which analyzes data from the Bureau of Labor Statistics, says the most recent gap in pay between federal employees and their private-sector colleagues is currently 23.11 percent, with private-sector employees earning more for substantially similar work. This gap will be further exacerbated by the meager 1 percent pay raise set for federal employees in 2021, if they receive one at all, and multiple years of pay freezes endured by federal workers over the past decade.

The 117th Congress: Fresh Committee Assignments, Leadership and Legislation

Bills that were not enacted into law expired at the conclusion of the second session of the 116th Congress and must be reintroduced in the 117th Congress if they are to be considered again. As such, the NARFE Bill Tracker does not appear in this issue of the magazine and won't reappear until there's legislation worth noting. NARFE supports the following: bills to reform or repeal the Windfall Elimination Provision and Government Pension Offset, legislation to more accurately measure cost-of-living adjustments for federal retirees, and numerous other bills that protect the earned pay and benefits of federal employees and retirees. NARFE anticipates that bills similar to those from the 116th Congress that addressed these issues will be introduced in the 117th Congress. Stay tuned.

But legislation isn't the only order of business for Congress. Election Day results determine which party controls the majority in each chamber, committee vacancies and the number of incoming freshmen. The committee assignment

process is highly anticipated, especially for freshman legislators, as it likely indicates their priorities and may raise their profiles.

ELECTION DAY RESULTS DETERMINE WHICH PARTY CONTROLS THE MAJORITY IN EACH CHAMBER, COMMITTEE VACANCIES AND THE NUMBER OF INCOMING FRESHMEN.

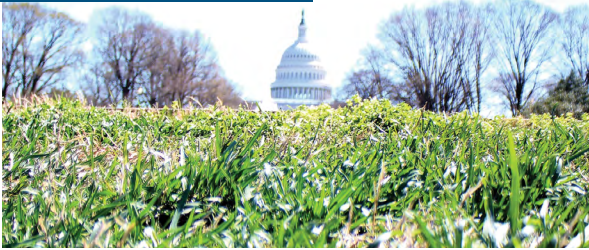
Among the factors that determine committee assignment are seniority, experience, background, ideology, election margin, leadership support and considerations for geographical balance. It's also important to note that each party deploys its own rules for the committee nomination process, often opening up the process to allow

multiple members to run for leadership positions.

The committee assignment process begins with the formation of party steering committees that create lists of recommended assignments. There are four steering committees in total, one for each party in the House and Senate. Once the steering committees submit their recommendations, the final lists are approved after two votes—one by the party caucus and another on the floor by the entire chamber. However, these votes are largely a formality since the steering committee's suggestions are often approved.

Among these committees are ones that oversee legislation that affects the federal community. In the House, NARFE focuses on the Ways and Means, Oversight and Reform, Budget, and Appropriations Committees. In the upper chamber, NARFE engages with the Finance, Homeland Security and Governmental Affairs, Appropriations, and Budget Committees.

—BY SETH ICKES, GRASSROOTS ASSISTANT



NARFE GRASSROOTS ADVOCACY

LEARN MORE about how you can take action to protect your earned pay and benefits by reviewing NARFE Grassroots materials at www.narfe.org/legislation.

A New Year, A New Congress

NARFE welcomes freshman and reelected lawmakers back to Washington for the swearing in of the 117th Congress. At the time of writing this article, some congressional seats are too close to call. However, we can expect that several freshman members will be joining the rosters of both chambers in the new Congress; they've spent the past two months hiring staff and establishing offices in their home states and on Capitol Hill.

Headquarters' advocacy team has been busy preparing welcome packets for new lawmakers that cover NARFE's mission and history, its legislative priorities, and an array of data that demonstrates the size and influence of the federal community in every state and congressional district. The packets will be delivered (likely virtually) by NARFE congressional district leaders and senatorial leaders who serve as liaisons between the lawmakers' offices and NARFE members in those districts and states. NARFE leaders and members met many of these new lawmakers while they were candidates. But the welcome packets are a critical next step in establishing relationships, acquainting freshmen lawmakers with the federal community, and explaining the importance of legislative initiatives protecting the earned

pay and benefits of federal employees and retirees.

WHAT TO EXPECT AS THE NEW CONGRESS GETS STARTED

While all eyes are on the chambers each time the House and Senate begin a new session of Congress, the first day is largely ceremonial, from taking the oath of office to notifying the president

NARFE THANKS YOU FOR YOUR ADVOCACY AND LOOKS FORWARD TO OUR COLLABORATIVE WORK IN THE 117TH CONGRESS.

that Congress is ready to begin work. Two notable activities are the election and swearing in of the Speaker of the House and the Senate President Pro Tempore. The speaker is the most powerful position in the House, setting the agenda and largely controlling what legislation reaches the House floor, while the President Pro Tempore has important official duties mandated by the Constitution but largely leaves the running of the Senate to the majority leader. Since 2020 was a presidential election year, the Senate must also adopt a resolution to meet in joint session

with the House to officially count the electoral votes for president and vice president, continue the Joint Congressional Committee on Inaugural Ceremonies, and authorize the use of the Capitol for inaugural activities.

As congressional action gets underway, NARFE Headquarters' staff, federations and chapters are preparing for robust advocacy engagement in 2021. While many legislative initiatives are ahead of us, grassroots efforts to build and sustain relationships with all members of Congress are the key to success. There will be ample opportunities to do so with direct advocacy through letters and emails, one-on-one meetings with members of Congress, local meet-and-greet events during congressional recesses when lawmakers return home from Washington, and more. Through it all, NARFE's advocacy staff will be available to help, present legislative updates and conduct grassroots advocacy training. While we hope to get back to in-person meetings as soon as possible, these presentations will continue to be held virtually as long as we remain under COVID-19 pandemic restrictions.

NARFE thanks you for your advocacy and looks forward to our collaborative work in the 117th Congress.

—BY MARSHA PADILLA-GOAD, GRASSROOTS PROGRAM MANAGER

What Happens During a Presidential Transition?

With the presidential election behind us, the focus turns to the hard work of the presidential transition. While you may think the transition begins after the election, it's actually a much longer process that starts well before a winner is decided, and it continues well into the ensuing presidency.

When a new president takes over, he or she becomes the leader of a federal workforce with more than 2 million federal civilian employees and a budget north of \$4 trillion, according to the Government Accountability Office. This is no small task, and it shouldn't be taken lightly by transition teams or the public. Let's take a look at what the presidential transition process entails.

There are typically three main phases of a presidential transition, according to the Partnership for Public Service: the preelection planning phase; the post-election transition phase; and the post-inauguration hand-over phase. Each of these phases is critical to ensuring the smooth transition of power, and each requires a great deal of planning and coordination.

The preelection planning phase starts in the spring of the election year, months before the general election. During this phase, campaigns choose a transition chair and form a core staff. The transition team sets goals for the transition, budgets resources, and forms relationships with Congress, the current administration, the General Services Administration

(GSA), the Office of Government Ethics, the Federal Bureau of Investigation and the Office of Personnel Management. Per the Congressional Research Service, eligible campaigns are given office space, equipment and staff compensation through GSA.

The post-election, two-and-a-half-month period is filled with activity, as the transition transforms from possibility to reality. Staffing levels increase as the president-elect prepares to take over, and it's during this phase that the president-elect and the transition team make staffing decisions for the White House and agency leadership. They also start compiling the administration's policy and management agenda, and set

SEE TRANSITION ON P. 10

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LEGISLATIVE ACTION CENTER – A one-stop site to send a letter to Congress, and more, at www.narfe.org.

Updates to Federal Pay Gap and Locality Pay Areas

As reported by Government Executive, the Federal Salary Council (FSC) announced results of the Bureau of Labor Statistics' (BLS) annual study of federal and private-sector workers' salaries in a closed-door virtual meeting on October 21.

The study found a 3.6 percentage point decrease in the pay gap, with federal workers now earning 23.11 percent less on average than private-sector workers. Pay disparity between public- and private-sector workers has been steadily declining; in 2019, the pay gap was 26.71 percent, and in 2018, it was 31.86 percent. The council announced no new locality salary adjustments for federal workers in 2022. It did, however, recommend adding Carroll County, IL, to the Davenport-Moline, Iowa-Illinois locality pay area.

The council also considered changes put forward by the Office of Management and Budget (OMB) that would allow the removal of counties from the locality pay program. These changes would alter the current standards used to evaluate an area's eligibility for locality pay status, potentially resulting in numerous counties around the country being taken off the list of locality pay areas if they no longer meet the criteria.

However, the changes wouldn't hang current federal employees out to dry. Current federal employees within a removed area would be added to the Office of

Personnel Management's (OPM) SafePay program, which would prevent a pay cut. New employees in a removed area, however, would not receive a locality pay adjustment, raising concerns from some council members that the change could harm recruitment efforts. The council was divided over the issue and will submit individual recommendations on how to implement OMB's changes in the council's annual report to the President's Pay Agent.

In October, the FSC published a final rule adding Des Moines, IA, to the list of federal locality pay areas nationwide in 2021, as well as adding Imperial County, CA, to the Los Angeles/Long Beach locality pay zone. According to the rule, the additions will cover about 3,100 and 1,860 General Schedule employees, respectively. The addition of Des Moines will bring the total number of locality pay areas across the country up to 54. As of press time, the president had yet to issue an executive order approving the areas, the last step in the process, which initially began in the summer of 2020.

Efforts to close the pay gap between the public and private sectors began with the 1990 Federal Employees Pay Comparability Act (FEPCA). BLS conducts locality pay surveys in 47 geographic areas, taking survey data representing nonfederal salaries and comparing them to GS pay rates for equivalent levels of work. The FSC, which is made

up of federal employee union representatives and administration officials, was established to provide recommendations to FEPCA's locality pay program. The council makes recommendations based on the results of BLS' study and sends them for approval to the President's Pay Agent, which is composed of the secretary of labor and the directors of OPM and OMB. ■

—BY SETH ICKES, GRASSROOTS ASSISTANT

TRANSITION FROM P. 9

goals for fulfilling campaign promises. During this period, after GSA ascertains there is a winner, review teams deploy to the various agencies to assess the current state of affairs, briefing books are obtained from agencies, and additional funds and space become available for the team.

Then comes Inauguration Day on January 20, and power is officially transferred to the new president. A lot of action takes place during the first 200 days of a new presidency. In this narrow period, the president has to create a base for major policy initiatives. The new administration must also make roughly 4,000 political appointments, nearly 1,200 of which require Senate confirmation. This is also the time when the transition team begins to close its doors and preserve documents to provide lessons for future incoming administrations.

—BY ROSS APTER, POLITICAL ASSOCIATE

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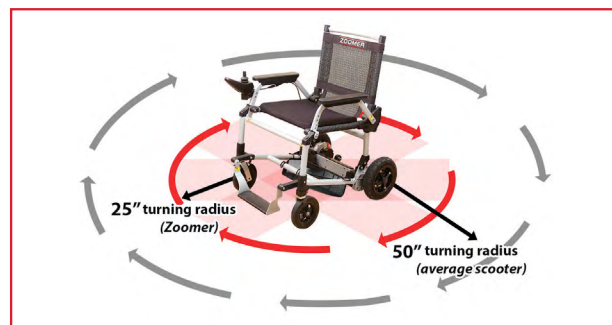
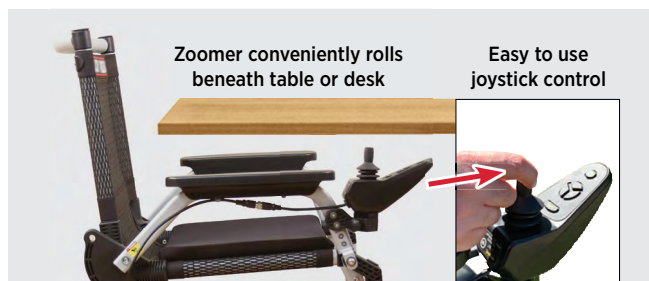
Sincerely, A. Macon, Williamsburg, VA

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⚡ Resound LiNX Quattro 5	\$5,560	\$2,740	-\$2,500	\$240
⚡ Starkey® Livio™ 1600	\$5,480	\$2,950	-\$2,500	\$450
Widex Evoke™ 330	\$5,570	\$3,450	-\$2,500	\$950
Oticon Opn® S1	\$6,590	\$4,300	-\$2,500	\$1,800

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‡ Smartphone compatible hearing aids connect directly to iPhone®, iPad®, and iPod® Touch devices. Connectivity also available to many Android® phones with use of an accessory. All content ©2020 TruHearing, Inc. All Rights Reserved. TruHearing® is a registered trademark of TruHearing, Inc. All other trademarks, product names, and company names are the property of their respective owners. Listed benefit amount may differ from customer's actual benefit. Actual customer payment will vary. Three follow-up visits must be used within one year after the date of initial purchase. Hearing aid repairs, and replacements subject to provider and manufacturer fees. For questions regarding fees, contact TruHearing customer service. FEP_NARFE_AD_0120

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Q & A

EMPLOYEES



THE FOLLOWING QUESTIONS & ANSWERS

were compiled by NARFE's Federal Benefits Institute experts. NARFE does not provide legal, financial planning or tax advice or assistance.

DEFERRED PAYROLL TAX WITHHOLDING

Q I am a Federal Employees Retirement System (FERS) employee who had my Social Security taxes withheld from my paycheck. What do I need to do in January? Do I have to pay this money back?

A In early August, President Trump directed the Secretary of the Treasury to “use his authority to defer certain payroll tax obligations” during the last four months of 2020. The 6.2 percent employee portion of Old Age, Survivors, and Disability Insurance (OASDI) taxes (aka Social Security taxes) was deferred to wages paid starting September 1, 2020, through December 31, 2020, for employees earning less than \$4,000 per biweekly pay period (or less than \$8,666.66 per monthly pay period, or \$104,000 per year).

Here's what we know as of press time, assuming Congress does not take action to forgive the tax deferral. The deferred taxes will be automatically withheld from

paychecks starting in January. Federal payroll providers are still working on the details on how that will happen, since employees' situations are varied. What's unclear to NARFE at this point is what happens if you separate from service before repaying the amount. We will continue to update members as we learn more.

CONTINUING COVERAGE

Q I started my federal service in March 2004 under FERS, and I've maintained FEHB coverage since that date. I am thinking of voluntarily leaving at age 60 under the Minimum Retirement Age (MRA)+10 provision and postponing receiving my annuity until I reach age 62. Could I use COBRA from age 60 to age 62 and then have my health insurance

included when I start my retirement benefit?

A At age 60 with 16 years of service, you are eligible for an immediate retirement under the MRA+10 provision of FERS. You would be eligible to maintain your health insurance if you filed for your retirement at the time you separate from federal service, as it appears that you meet the two conditions required to maintain coverage:

1. Five years of continuous enrollment in the Federal Employees Health Benefits (FEHB) program (or coverage as a family member), and
2. Entitlement to retire on an immediate annuity under a retirement system for civilian employees (including retirements under FERS MRA+10).

The dilemma seems to be that if you file for your retirement at age 60 with less than 20 years of service, your FERS retirement benefit will be reduced by 5

percent for every year that you are under age 62 (1/12 of 5 percent per month), which is presumably why you are going to postpone the application until age 62. However, since you need health insurance coverage from ages 60 to 62, you will need to apply for the government's version of COBRA, which is called Temporary Continuation of Coverage (TCC), with your agency within 60 days from the date you leave federal service. After the 31-day extension of your group coverage ends, you will pay the full premium (the enrollee and government contribution) plus a 2 percent administrative fee.

COMPUTING FERS BENEFITS

Q I am a FERS employee considering buying back my military time. Is there a limit on the number of years of federal service that can be used to compute my FERS retirement? I have 25 now and plan on staying for several more. I may end up with more than 30 years and wanted to know if I'd be limited to a set number.

A FERS does not limit the number of years that can be used to compute your FERS basic retirement benefit. Under the Civil Service Retirement System (CSRS), however, the basic annuity of any employee may not exceed 80 percent of the employee's high-3 average pay. Normally, total service of 41 years 11 months (excluding unused sick leave credit) produces the maximum

CSRS annuity. Under FERS, there is no maximum annuity.

FEHB AND MEDICARE

Q I am retiring on December 31, 2021, at age 63 with 14 years of federal service. I am married to a federal employee who is under the FERS system and still working. What should we do about health insurance and Medicare?

A Depending on how much longer your spouse is going to continue working, it might make sense to have your spouse carry Self Plus One enrollment for both of you (or Self and Family, if you have dependent children on the plan). This is because under the premium conversion rules, employees pay for health insurance using pretax dollars, which can provide significant savings, while retirees pay with after-tax dollars. In addition, when either of you are eligible for Medicare, you may qualify for a special enrollment period (SEP) that will follow your spouse's retirement for up to eight months. You will need the following forms from the Social Security Administration (SSA) to enroll in Medicare Part B during the SEP:

- CMS 40B – "Application for Enrollment in Medicare – Part B."
- CMS L564 – "Request for Employment Information."

You should fill out and sign CMS 40B, and ask your employer to complete the CMS L564. These forms show SSA

that you have been continuously covered by current employment health insurance. Be sure to carefully coordinate the change in coverage so that you will meet the five years of continuous FEHB coverage required to continue participation in the program in retirement. If you cancel your FEHB coverage to enroll in your federal spouse's FEHB plan, it counts as a qualifying life event (QLE) for your spouse to enroll in FEHB. Do not use Open Season to do this, as the effective dates for coverage begin in January.

RETIREES

FIRST FERS COLA

Q I recently retired on December 31, 2020, at age 58 with 30 years of service under FERS. When will I see my first cost-of-living adjustment (COLA) as a retiree?

A Under FERS rules, unless you meet one of the exceptions listed below, you will not receive your first COLA until January 1 after the year you reach age 62. For example, if you reach age 62 in March 2023, your first full COLA will be payable on January 1, 2024 (which is the payment for December 2023). FERS COLAs do not apply to annuitants who are under age 62 except:

- Disability annuitants, including military reserve technicians who are medically disqualified for military service or the rank required to

hold their positions. However, disability annuitants who are receiving 60 percent of their high-3 average salary do not receive COLAs.

- Military reserve technicians whose separation from technician service resulted from the loss of military membership or rank on account of disability after attaining age 50 and completing 25 years of service.
- Employees who retired under the special provisions for law enforcement officers, firefighters or air traffic controllers.
- Spouse, former spouse and insurable interest survivor annuitants.

Note that under CSRS rules, retirees may receive a COLA at any age.

AVOIDING OFFSETS

Q I retired on January 1 as a CSRS Offset employee with 26 years of service. I have 29 years of substantial Social Security earnings, with 10 years under Offset and 19 years of working outside the federal government. Would an additional year of Social Security-covered earnings negate any offset?

A To provide a clear answer to your question, it is important to distinguish between CSRS Offset, the Windfall Elimination Provision and the Government Pension Offset. This is how the three provisions would apply to your situation, based on the information that you provided.

CSRS Offset: This is the retirement plan that you were covered under for the last 10

years of your federal career. Your CSRS retirement contributions (7 percent) were reduced (offset) by the FICA tax (6.2 percent) so that during those 10 years, you only contributed 0.8 percent to CSRS. In addition, now that you are retired, your CSRS retirement will be reduced (offset) by the Social Security benefit attributable to your CSRS Offset service or by an amount equal to your “Offset Service” (10 years) divided by 40 (this number is constant and represents a full career of 40 years), and then multiplied by the Social Security benefit that you are entitled to at age 62 or at retirement (if after age 62). You are not exempt from this offset.

Windfall Elimination Provision (WEP):

If you worked for an employer who doesn’t withhold Social Security taxes, such as working under CSRS, any pension you get from that work can reduce your Social Security benefits. There are exceptions to the WEP, and one of them is having 30 or more years of substantial earnings under Social Security. For 2020, for example, a year of substantial earnings would be \$25,575 or more. You stated that you have 29 years of substantial earnings, so with one more year, you would be exempt from the WEP. If you have more than 20 years of substantial earnings, you are partially exempt from the WEP.

Government Pension Offset (GPO):

If you receive a retirement or disability pension from a federal, state or local government based on your own work for which you didn’t pay Social Security taxes, such as CSRS, Social Security may

reduce your Social Security spouses or widows/widowers benefits. Generally, your Social Security benefits as a spouse, widow or widower won’t be reduced if your government pension (including CSRS Offset) is from a job during which you paid Social Security taxes and you paid Social Security taxes on your earnings during the last 60 months of government service. Under certain conditions, fewer than 60 months are required for people whose last day of employment falls after June 30, 2004, and before March 2, 2009.

REDUCING FEGLI AFTER RETIREMENT

Q I carried my Federal Employees’ Group Life Insurance (FEGLI) into retirement and elected no reduction of the Basic and Option B coverage. I would like to reduce this coverage as it is getting more expensive as I get older. Is there a way to do this after retirement?

A You can generally reduce or cancel your FEGLI life insurance at any time. For Basic FEGLI, if you elect 50 percent reduction or no reduction, you may cancel this election at any time. There are exceptions to this for those who have elected a partial living benefit or who have assigned their life insurance.

Assignment is the transfer of ownership of life insurance to another individual, corporation or trustee. You are still the insured person, but you no longer own the insurance. Assignment is voluntary and irrevocable.

A living benefit can be elected and paid to you while you are

still living, rather than paid to a beneficiary or survivor. You can elect a living benefit if you are diagnosed as terminally ill with a life expectancy of nine months or less, and you have not assigned your insurance.

Before you reach age 65, you may change multiples of Option B and C from full reduction to no reduction or vice versa. If you are age 65 or older, you may only change from no reduction to full reduction.

There is no form for retirees; you must send a signed letter to the Office of Personnel Management's (OPM) Retirement

Office stating clearly the reduction or cancellation you want to make. Be sure to include your signature, annuity number (CSA/CSF) or Social Security number, and your phone number. Send the letter to: OPM Retirement Operations Center, P.O. Box 45, Boyers, PA 16017-0045.

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

NARFE AT YOUR SERVICE

At NARFE Headquarters, experts are available to answer questions and assist in helping with a variety of benefit matters.

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2021 Medicare Part B Premiums Announced

In 2021, the total cost of the monthly Medicare Part B standard premium is increasing from \$144.60 to \$148.50. This is a 2.7 percent increase from 2020 to 2021, while most Social Security recipients and federal retirees are only receiving a 1.3 percent increase in income based on the 2021 cost-of-living adjustment (COLA). In addition, the 2021 deductible for Medicare Part B is increasing 2.5 percent from \$198 to \$203.

A small percentage of enrollees with higher income will see a larger increase to

their monthly Medicare Part B premium. Below is the chart that reflects the 2021 monthly rates for Medicare Part B, based on the modified adjusted gross income (MAGI) reported to the IRS on your 2019 tax return.

Generally, your MAGI is the total of your household's adjusted gross income plus any tax-exempt interest income you may have.

The items that contribute to your MAGI include any money earned through wages, pensions, dividends, capital gains, Social Security benefits, and distributions

from tax-deferred retirement plans, such as traditional IRAs and the Thrift Savings Plan (TSP). Distributions from Roth IRAs and Roth 401(k)s, life insurance, reverse mortgages and health savings accounts do not factor into the MAGI calculation.

For more details, visit www.medicare.gov/your-medicare-costs/part-b-costs. ■

—JAMES MARSHALL IS THE PRINCIPAL AT FEDERAL RETIREMENT PLANNING, LLC (WWW.FEDERALRETIREMENTINFO.COM) AND A FEDERAL BENEFITS EXPERT WITHIN NARFE'S FEDERAL BENEFITS INSTITUTE.

2021 Medicare Part B premiums are based on your modified adjusted gross income (MAGI) and federal tax filing status for 2019			Your 2021 monthly Medicare premium
Single filing status	Married filing jointly status	Married filing separately status	
\$88,000 or less	\$176,000 or less	\$88,000 or less	\$148.50
above \$88,000 up to \$111,000	above \$176,000 up to \$222,000	Not applicable	\$207.90
above \$111,000 up to \$138,000	above \$222,000 up to \$276,000	Not applicable	\$297.00
above \$138,000 up to \$165,000	above \$276,000 up to \$330,000	Not applicable	\$386.10
above \$165,000 and less than \$500,000	above \$330,000 and less than \$750,000	above \$88,000 and less than \$412,000	\$475.20
\$500,000 or above	\$750,000 and above	\$412,000 and above	\$504.90

NOTE: All premiums listed in this article are per person/per month.

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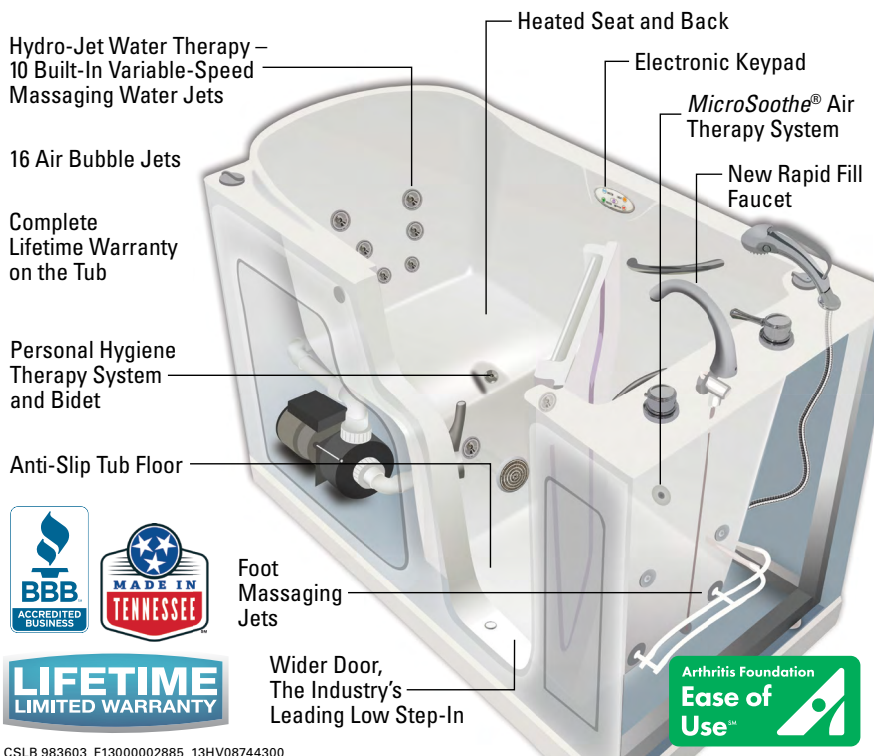
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100 Years

A look back at the civil service




of NARFE

at the organization's inception

By Everett A. Chasen





One hundred years ago, in 1921, Warren G. Harding replaced Woodrow Wilson as president of the United States. An unidentified soldier from World War I was buried in the plaza of the Memorial Amphitheater at Arlington National Cemetery. The first baseball game was broadcast on the radio. And in Washington, DC, 14 retired federal government workers met to form an association to protect the hard-earned retirement benefits of federal civilian employees, retirees and their survivors—the organization that would become NARFE.

Just one year earlier, the government's Civil Service Retirement System (CSRS) was created. The system provided the first universal pension plan for U.S. civil servants. Previously, some retired federal employees received pensions through acts of Congress, but most were left without any annuity.

Under CSRS, employees qualified for a pension after reaching age 70 and completing 15 years of service. Mechanics, letter carriers and postal clerks were eligible at age 65, and railway clerks qualified at 62. The age at which employees qualified was also their mandatory retirement age, although they could be retained for two more years if their department head and the head of the Civil Service Commission (CSC)—now separated into the Office of Personnel Management (OPM) and the Merit Systems Protection Board (MSPB)—approved.

THE SYSTEM PROVIDED THE FIRST UNIVERSAL PENSION PLAN FOR U.S. CIVIL SERVANTS. PREVIOUSLY, SOME RETIRED FEDERAL EMPLOYEES RECEIVED PENSIONS THROUGH ACTS OF CONGRESS, BUT MOST WERE LEFT WITHOUT ANY ANNUITY.

Eligible employees contributed 2.5 percent of their salaries toward their pensions. Pension benefits were determined by years of service. Class A employees who had served for 30 or more years received 60 percent of their average annual salary over their last 10 years of service. The benefits were scaled down through Class F employees, who had worked for the government for between 15 and 18 years and received 30 percent of their average annual salary over their last 10 years.

NARFE (then called the Association of Retired Federal Employees) was formed to protect these new benefits and to advocate for better benefits for retired civil servants because many found that their pensions did not adequately cover their living expenses. Today, NARFE still fights on retirees' behalf, and on behalf of all who work for federal agencies.

PIVOTING AFTER THE GREAT WAR

The 1920s was a time of tremendous change. World War I had recently ended, and the war had required a huge expansion in the size and scope of federal government activities, even outside of the military. The number of people appointed to government positions during the war doubled in 1917.

The end of the war in November 1918 temporarily brought government expansion to a halt. Many who were hired to support the war effort were no longer needed, and one of the reasons older employees were offered a pension in 1920 was to remove them from the rolls. Where new government jobs were available, veterans returning from overseas wanted and needed them.

Veterans were given hiring preference before the end of World War I, but only if they were disabled. The Census Act of 1919 gave hiring preference to all honorably discharged veterans and their widows—the first time such preference was extended to nondisabled vets. Later that year, wives of veterans who were unable to work for the government because of disabilities the vets incurred during their service were also given preference.

Previously, all people granted veterans' preference had five points added to their earned examination ratings (at the time, nearly all federal positions, other than appointed ones, required taking and passing a specialized exam). In 1923, disabled veterans received a 10-point addition, and in 1929, widows and wives of disabled veterans were granted the same 10-point increase.

FEDERAL EMPLOYMENT FOR WOMEN AND MINORITIES

As it did for veterans, the situation for women employed by the federal government also improved in the 1920s—if only slightly. In 1920, women were permitted for the first time to take civil service examinations for any position they wanted—although hiring officials could decide whether or not to select them. Most female employees during this time were typists, card indexers, switchboard operators and stenographers. In 1921, CSC noted “there has been a decided increase from year to year ... in the number of women receiving appointment.”

CSC also reported that a larger percentage of women passed examinations than men and that “women are receiving not merely a larger proportion



“WOMEN ARE RECEIVING NOT MERELY A LARGER PROPORTION OF ALL APPOINTMENTS BUT ALSO OF APPOINTMENTS OF POSITIONS OF HIGHER SALARIES AND IMPORTANCE.”

of all appointments but also of appointments of positions of higher salaries and importance,” although they provided no statistics to back that up. In 1920, Helen Hamilton Gardener (the pen name of author Alice Chenoweth) was appointed a CSC commissioner, the first woman to occupy such a senior position. Gardener was a writer and a leader of the women’s suffrage movement; she served at CSC until her death in 1925.

For minorities, especially African Americans, finding higher-level jobs became more difficult. At the end of WWI, approximately 45,000 African Americans worked for the federal government, 4.9 percent of the total workforce. Ten years later, the number had increased only to 51,882—but because of the drawdown in government jobs after the war, that represented 9.6 percent of the workforce.

Before Woodrow Wilson became president in 1913, a number of African Americans served in high-level civil service positions. They were port and custom collectors, paymasters, postmasters and even diplomats. The year he became president, Wilson and some southern senators launched an unofficial campaign to bar blacks from responsible positions and restrict them, whenever possible, to custodial and janitorial jobs. The auditor of the U.S. Navy, an African American, was asked to resign his position, as were a number of postmasters.

Agencies including the Department of the Navy, the Treasury, the Post Office, and the Bureau of Engraving and Printing became highly segregated. Some minority employees were placed behind screens where they could not be seen; lunch rooms had segregated sections; and some federal office buildings had “white” and “colored” lavatories.

In part to keep African Americans from high-graded clerical positions, all applicants for federal jobs were required to submit photographs, and a “rule of three” was instituted that permitted appointing officers the discretion to select one of the three highest eligible candidates on the certificate, which made it easy to reject qualified applicants.

Things did not change until the 1930s, when President Franklin D. Roosevelt and his administration began efforts to provide African Americans with better jobs. Writers John A. Davis and Cornelius L. Golightly noted that during the 1920s, “it was ironical but true that (African American) prospective workers who had become more highly trained because of increased education in colleges and technical schools found it more difficult to get worthwhile civil service jobs than at the turn of the (20th) century.”

COMPENSATING AND CLASSIFYING FEDERAL EMPLOYEES

In the first two months after the Civil Service Retirement Act took effect in 1921, more than 5,000 workers retired, some of whom were more than 90 years old. Thanks in large part to the work of NARFE’s founders, a 1926 law raised the amount of the annuities retirees received but also increased the amount deducted from the wages of current employees, from 2.5 percent to 3.5 percent of their salaries. In 1930, the government began to compute annuities in a way proportional to the amounts deducted from employees’ salaries and reduced the period of service required to receive an annuity from 15 to five years.

Under the Classification Act of 1923, positions were classified for the first time according to their duties and responsibilities, and corresponding salaries were assigned to those positions. Five occupational groupings were established: professional; subprofessional; clerical, administrative and fiscal; custodial; and clerical-mechanical.

Within each grouping, grades were established according to the relative difficulty of the positions involved, and steps were assigned to each grade to provide wage increases as rewards for efficiency and seniority—just as they are at many agencies today.

Before this, heads of departments assigned whatever duties they wanted to any employee, so that pay was not apportioned according to duties and responsibilities. Just about everyone, besides

department heads, was considered a clerk for compensation purposes. By 1920, there were 105 different job titles used for the position of “senior file and record clerk” including “skilled laborer,” “Italian verifier” and “boss painter.”

Salaries for jobs with identical duties ranged from \$720 a year to \$2,400. Although the Classification Act of 1923 initially applied only to workers in Washington, DC, agencies in 1925 received instructions to adjust the salaries of people working in the field to correspond “so far as it may be practicable” with the act.

GROWTH OF THE GOVERNMENT

“The 1920s was a decade of increasing government activity in expenditures, in regulation and in attitude, as the federal government was increasingly willing to expand its role in the economic lives of its citizens,” writes economics professor Randall G. Holcombe in the article “The Growth of the Federal Government in the 1920s.” “The foundations for the New Deal (the significant expansion of government services that took place in the 1930s) were established by the increasing scope of federal

“THE 1920S WAS A DECADE OF INCREASING GOVERNMENT ACTIVITY IN EXPENDITURES, IN REGULATION AND IN ATTITUDE, AS THE FEDERAL GOVERNMENT WAS INCREASINGLY WILLING TO EXPAND ITS ROLE IN THE ECONOMIC LIVES OF ITS CITIZENS.”

government activity during the 1920s.” On average, there were 553,000 federal employees during the decade, compared to more than 2 million today.

Government expenditures expanded rapidly between 1925 and 1930. According to Holcombe, the direct expenses of the legislative, judicial and executive branches of government remained stable through the first half of the 1920s but increased by 35 percent in the second half.

Some agencies increased significantly in size, such as the U.S. Coast Guard, which was responsible for catching liquor smuggling vessels, called rum runners, to enforce prohibition on American

waters. (On Jan. 16, 1920, the Liquor Prohibition Amendment, which prohibited the manufacture, sale, transportation, importation or exportation of intoxicating liquors went into effect. The amendment was repealed in 1933.)

The Coast Guard was given 25 old U.S. Navy destroyers to chase after rum runners, with only marginal success. Hundreds of Navy veterans were hired to operate and maintain these ships, which were far more sophisticated than any the Coast Guard had ever had—but too slow to catch the small cutters smugglers used. Many U.S. Treasury employees were hired to stop Americans from making and selling liquor themselves—that effort, too, was only marginally successful.

Law enforcement expenditures grew at a 17.5 percent annual rate during the decade, largely due to the costs of enforcing prohibition, but also because employees were needed to enforce new quotas on immigrants arriving in the United States, resulting from legislation passed in 1924.

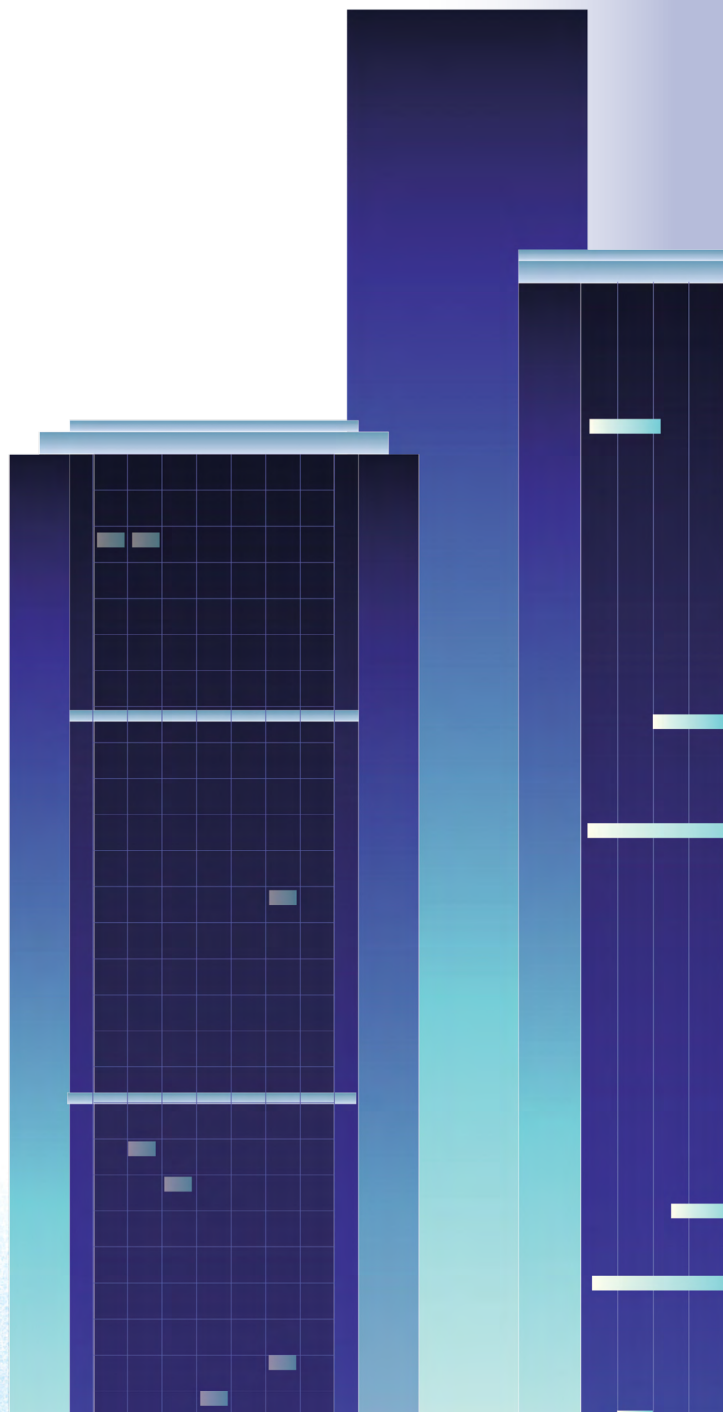
Another agency that rapidly hired new employees was the Veterans Bureau (now the Department of Veterans Affairs.) Before the end of World War I, three separate agencies administered benefits for veterans. In 1921, Congress combined all programs for veterans into the bureau, transferred existing hospitals from the Public Health Service to the agency, and authorized an ambitious hospital construction program to care for injured and ill veterans of the war, some of whom had been exposed to mustard gas and other chemicals and required long-term, specialized care. During the decade, the bureau opened hospitals for veterans with acute and chronic illnesses, tuberculosis and psychiatric problems as a result of their service. The bureau became the Veterans Administration in 1930.

Other agencies that rapidly expanded during the 1920s included the Forest Service, which made significant improvements to national parks during the decade, and the Postal Service, which established many new city delivery offices and expanded the rural free delivery system. In 1920, letter carriers' salaries increased from \$1,400 a year to \$1,800, and they increased again in 1924 to \$2,000.

"Government was expanding its programs, its powers and its budget during the 1920s," concludes Holcombe. "For (Calvin) Coolidge being pro-business did not mean being anti-government. Coolidge supported the expansion of government in almost every area."

NARFE was there to support federal employees and retirees for nearly all of the decade. One hundred years later, the organization continues fighting for the hardworking men and women throughout the nation who dedicate their working lives to public service. ■

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



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TELEMEDICINE: THE DOCTOR WILL SEE YOU ... ONLINE

By David Tobenkin

In September, Tracy Yaffe saw her general practitioner for a sudden swelling on her neck, and then, in early October, a specialist for an ongoing condition related to the functioning of her thyroid gland. On both occasions, she did so via Zoom, an online video conferencing platform that allowed the two doctors to examine her and discuss her conditions without Yaffe visiting their physical offices.

“In both cases, there was no need to be in the doctor’s office, which allowed me to avoid COVID-19 risk,” Yaffe says. “Both appointments were more quickly scheduled than in-person ones have been in the past, there was no potential exposure to other people’s colds, flu or COVID-19—and I felt I had the doctor’s attention for the whole length of the Zoom call. The general practitioner sent me to a testing facility for a sonogram that was a lucky negative, and the specialist was able to review my lab work and talk to me about any needed modifications to my thyroid treatment plan. I would like to continue with telehealth even after the COVID-19 pandemic is resolved.”

The challenges of health care in a pandemic world have accelerated the ability for patients to receive medical and other health care by computer or phone, called telemedicine (when involving doctors) or telehealth (more generally). (Note that while the terms have different definitions, they are sometimes used interchangeably, even by those in the health industry.)

“Before the public health emergency caused by COVID-19, we were caring for 300 to 500 patients remotely per day,” says Steve R. Ommen, M.D., a cardiologist at the Mayo Clinic medical center and medical director of the Mayo Clinic Center for Connected Care, which provides infrastructure and tools to practice medicine in innovative ways, including through telemedicine. “In March, our system and most others stopped seeing patients face-to-face unless there was an emergency. That led to an enormous increase in telework over three

weeks. At our peak, we were caring for 10,000 patients per day.”

But even after the current COVID-19 crisis recedes, the time and cost-savings advantages of telemedicine and telehealth—which many health insurers, health care practitioners, and patients like—mean it is probably here to stay and may become more prevalent with time.

The expansion of telemedicine and telehealth raises the issues of when to use this form of distance care and how best to use it. This story consulted physicians, health insurers, academics, researchers, and NARFE members with telemedicine and telehealth experiences to find answers. NARFE will sponsor a webinar on telemedicine to further explore this subject on February 11, 2021.

THE REACH OF TELEMEDICINE AND TELEHEALTH

Telemedicine and telehealth come in more varieties than one might think. They include:

- Doctors and health care facilities with greater resources or expertise assisting, via internet or phone, other doctors and facilities with less expertise in certain care or in smaller and less sophisticated care facilities such as those in rural and remote regions.
- General practitioners, specialty physicians and nurses remotely examining individuals in their own homes and providing basic treatments and medications, or arranging further care, as well as nurses and medical technicians remotely monitoring patients.

- Web-based direct-to-consumer medical platforms like Teladoc and Amwell that provide online patient access to doctors and nurses on call.

Interestingly, the basic technologies being used now for remote health care have existed for decades, says Lawrence “Rusty” Hofmann, M.D., an interventional radiologist and medical director of digital health care integration at Stanford Health Care, an affiliate of Stanford University. What is new, Hofmann says, is that:

- More consumers have access to devices in their homes that can provide high-quality video connections with medical and health care professionals, such as smart phones, tablets and computers, and to broadband internet or cellular service that can support video calls.
- COVID-19 has increased safety concerns about in-person visits, in some cases limiting patients to essential visits, particularly for populations most at risk for COVID-19, like the elderly and those with preexisting health conditions.
- The federal government and many state legislatures have increased the range of conditions and services that will be compensated via telemedicine, the ability of physicians to be paid the same rate for telemedicine visits as in-person visits, and their ability to provide medical service across state lines. Some of these reforms are emergency measures that may expire and could lead to retrenchments in the availability of telemedicine unless they are extended.

Medicare and many Federal Employees Health Benefits (FEHB) plans have aggressively embraced the technology.

The Centers for Medicare & Medicaid Services (CMS), the federal agency that manages Medicare, has increased the range of telemedicine options that Medicare will compensate in response to the pandemic.

Even prior to the pandemic, many FEHB plans were providing some telemedicine and telehealth options. Some plans have expanded their offerings in response to the pandemic.

All Aetna Federal Employee Plan members, for example, have access to Teladoc, a digital lower-cost alternative to urgent care or the emergency room, notes Candice Sanchez, executive director for Aetna’s Federal Employee Health Benefits Plans. “Teladoc lets you access board-certified doctors by web, phone or mobile app in under 10 minutes who can prescribe medical treatment for a wide range of conditions including colds, the flu, pink eye, allergies, bronchitis, sore throats, skin rash,

and stress or anxiety,” Sanchez says. The plan also allows providers to offer telemedicine services for a variety of conditions and services.

Blue Cross Blue Shield also offers telemedicine services. “We work with a vendor partner to provide telehealth services to all Service Benefit Plan members,” says Bill Breskin, senior vice president, government programs, for the Blue Cross Blue Shield Association. “Members have access to four different types of care through the vendor, including general health (i.e., treatment for minor acute conditions), behavioral health, dermatology and nutritional counseling. In 2020, we also provided telemedicine benefits for members to see their primary care and specialist providers virtually. We are making this benefit a regular benefits feature in Standard Option, Basic Option and FEP Blue Focus in the 2021 plan year.”



Telehealth services should be used when members need immediate care for nonemergency conditions such as cold and flu symptoms, and can also be used for ongoing support from a therapist for stress, anxiety, depression, substance use disorder and nutritional counseling.”

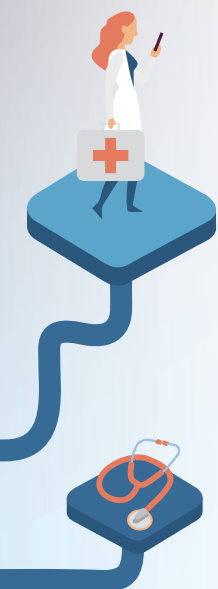
Breskin notes, “Telehealth services should be used when members need immediate care for nonemergency conditions such as cold and flu symptoms, and can also be used for ongoing support from a therapist for stress, anxiety, depression, substance use disorder and nutritional counseling.”

The U.S. Department of Veterans Affairs also has a robust telehealth program to ensure that veterans in remote and rural locations can receive care and medications they need. Visit <https://telehealth.va.gov> for more information.

How far will telemedicine reach? There are limits, Ommen says. Anything that requires a physician to lay hands on a patient is a poor candidate for telemedicine, Ommen says. Other poor candidates are treatments or recoveries requiring hospital-level care. Many examinations may require associated lab work to be conducted. While some samples, such as urine samples, can be dropped off at testing facility, other sampling or testing requires some level of nurse or technician assistance, or is so extensive that telemedicine is impractical.

SATISFACTION WITH TELEMEDICINE

Research suggests a generally positive reception to telemedicine—with some caveats. A September 2020 J.D. Power U.S. Telehealth Satisfaction Study found



10 TIPS FOR A SUCCESSFUL VIRTUAL DOCTOR'S VISIT

By Mabel Yu

Many of us may have never conducted a virtual health appointment before the coronavirus pandemic hit. But in 2020, telemedicine took off as doctors and patients sought to manage care and treatment while staying physically distant and preventing potential infectious exposure. According to research and consulting firm Frost & Sullivan, telehealth in the U.S. increased by 64.3 percent last year. By 2025, the firm projects that telehealth will have grown sevenfold.

Whether you've already experienced a few telemedicine appointments or you're waiting to embark on your first one, here are some tips for having an effective video visit.

1 Do your homework. Health professionals are using a variety of platforms to conduct their online appointments. Check with your doctor's office to see if there is any technology set up that needs to happen before your visit, such as downloading an app or creating an account in a program or website. Also, make sure to have the office's direct contact information on hand in case any day-of issues arise. Remember to check with the physician's office or your insurance provider to see if telemedicine is covered and how much your copay will be.

2 Optimize your device. Decide which device is best for your visit (e.g., computer, mobile phone, tablet) and plug it in to ensure that it has adequate power. If possible, use a wired internet connection instead of Wi-Fi, as it is less susceptible to glitches and interruptions. Close extraneous programs so that they don't take up the bandwidth that your video streaming will need.

3 Test your technology. See if it's possible to feel your way around the platform on which you will be interacting with your doctor. That way, you can become familiar with some of the tools the platform offers (e.g., mute button, screen sharing, full screen view) in case you need to use them during the appointment. In general, make sure that your device's volume is at the right level for you to hear well, the camera is unblocked and is positioned at eye level, and the microphone picks up your voice clearly.

4 Complete paperwork ahead of time. Your physician's office may ask you to complete the typical appointment paperwork before your telemedicine visit. This may include listing medications, detailing your symptoms, signing consent forms, and filling out insurance and payment information.

5 Have your latest medical records nearby. If you received care from a different doctor or from an urgent care facility, your physician may want to review any diagnoses, treatments, labs or tests you have taken. Having copies on hand can help you share them easily and have them reviewed quickly.

6 Consider your environment. Many of us working or conducting online gatherings from home have experienced interruptions by spouses, children or curious pets. Try to minimize those interruptions as much as you are able. Choose a well-lit area and cut out ambient noise (e.g., turn off TVs, don't run nearby dishwashers or dryers). Also ensure that your background is appropriate.

7 Check your vitals. During a typical in-person visit, a nurse often takes the patient's weight, blood pressure, and heart rate. Obviously, that doesn't work for virtual visits. However, many of us have some basic medical devices at home. If you have a thermometer, blood pressure monitor, glucometer for measuring sugar levels, heart monitor, or even a bathroom scale, take readings prior to your telehealth visit from each of these devices, if possible, and share them with your doctor.

8 Don't multitask. Refrain from texting, checking social media, snacking or tidying up the house during your appointment. Curb the temptation to multitask by closing email, pausing notifications and clearing the area of distracting papers. Respect your doctor's time and act as you would if the appointment were in-person.

9 Ask questions and take notes. Prior to the appointment, jot down your symptoms, concerns, questions and current medications. Share them during the visit, and record the instructions or treatment plan that your physician provides. It's a good idea to repeat back your notes and/or ask the doctor for a write-up to ensure that you have accurate information.

10 Determine your follow-up plan. Toward the end of your visit, discuss what's next. Do you need to schedule another appointment, see a specialist or book further testing? Or should you simply continue monitoring your symptoms? Are there specific changes you need to look out for? If you are given a new prescription, review how much, how often and for how long to take the medication.

NASA'S ROLE IN DEVELOPING TELEMEDICINE

Federal agencies have played a key role in pioneering and expanding telemedicine in the United States. During nearly the entire history of the U.S. human spaceflight program, for example, NASA developed and deployed telemedicine to not only monitor astronauts, but also, by repurposing telemedicine technology, to provide the service to remote locations on Earth, such as Native American reservations, notes Charles Doarn, a professor and director of the MPH Program at the University of Cincinnati and a consultant to the NASA chief health and medical officer for more than 30 years. "The investments the federal government has made in telemedicine and telehealth over the past 40 to 50 years have led to the ability of the industry to provide these services to the public to the degree they are now," Doarn says. He adds that the communications challenges of any future NASA human-tended mission to Mars could further push the frontiers of telemedicine, telehealth and smart medical systems.

— David Tobenkin



that patient satisfaction with telehealth services during the COVID-19 pandemic has been relatively high, but several barriers to access still exist for many, including those most at risk.

The overall customer satisfaction score for telehealth, as reported by 4,302 telehealth users in July 2020, was among the highest of all health care, insurance and financial services industry studies conducted by consumer research firm J.D. Power, notes James Beem, managing director of Global Healthcare Intelligence for J.D. Power. The survey, however, found that numerous barriers to good telehealth service remain, with more than half (52 percent) of telehealth users stating they encountered at least one barrier that made it difficult to use telehealth. The most common hurdles were limited services (24 percent), confusing technology requirements (17 percent), and lack of awareness of cost (15 percent). Additionally, 35 percent of telehealth users indicate they experienced a problem during a visit, with tech audio issues representing the most common problem. Beem said a large driver of relative satisfaction in the current environment has been how successful some providers have been at scaling up equipment and training to doctors and staff to accommodate the vastly increased user base during the pandemic.

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The security of telemedicine is also a concern for some. Generally, however, health care practitioners are under extensive federal and state requirements to

ensure patient health record privacy. Users may wish to confirm with practitioners how they comply with HIPAA health data privacy requirements and whether they integrate encryption and other digital privacy safeguards into their interactions with patients.

NARFE Magazine conducted its own survey on the topic. Survey respondents, too, voiced a wide range of opinions on the effectiveness and desirability of virtual health appointments:

- Many, like Yaffe, praised the service they received as a worthy replacement for in-person care and as a large time-saver.
- Some were more guarded, suggesting the practice had its place for checkups, monitoring, and simple health conditions but was inappropriate for new, more serious and/or complex conditions.
- Some reported experiencing technical glitches or limits to the degree of care that could be provided, saying that video connection or internet problems forced them to switch to less robust telephone calls or having physicians suggest in-person care for conditions they could not see clearly.

Stanford's Hofmann says, "Doctors who have practiced three to five years have a superhero power to be able to look at someone, including via video, and have a good sense of whether this person is very sick and needs go to a hospital or, on the other hand, is basically feeling ill but can stay at home. There are also simple examinations that the doctor and patients do jointly, but performed remotely: For example, if a doctor thinks a patient might have a fracture, you can instruct them to take their index finger and push on the spot over the bone. If there is significant pin-point pain, that is likely a fracture, and they need to get an X-ray." He believes that more can be done via video than one might think. ■

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

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NARFE'S ADVOCACY *POSITIONS* FOR THE 117th CONGRESS (2021-2022)

NARFE's Advocacy *Positions* for the 117th Congress provides an extensive and specific enumeration of NARFE's positions on legislative and administrative *policies*. In pursuing these, NARFE will defend the earned pay and benefits of federal and postal civilian employees and retirees. NARFE advocacy primarily focuses on the following priorities:

- *Defend and advance the earned pay and benefits of America's current and retired civil servants.*
- Protect the viability, stability and standards of service of established federal government functions.

Positions followed by a star ★ require legislation. New language appears in *italics*.

RETIREMENT

FEDERAL RETIREMENT BENEFITS

NARFE SUPPORTS:

- ✓ Cost-of-living adjustments (COLAs) for all federally administered retirement programs on a regular annual schedule, computed on the same basis and paid at the same time, regardless of age and/or income level.
- ✓ *COLAs determined by a Consumer Price Index (CPI) based on the objective analyses of Bureau of Labor Statistics (BLS) professionals.*
- ✓ Changing the CPI-W (Consumer Price Index for Urban Wage Earners and Clerical Workers) to the CPI-E (Consumer Price Index for the Elderly) as the standard for determining the annual COLA. ★
- ✓ *Providing Federal Employees Retirement System (FERS) annuitants with an annual COLA equal to the relevant CPI increase.* ★
- ✓ *Extending equitable treatment to federal retirement annuities in legislation increasing Social Security benefits.* ★
- ✓ Legislation to provide equitable tax treatment of federal government retirement benefits comparable with Social Security. ★
- ✓ Legislation to repeal the increase in pension contributions of new federal employees, enacted in February 2012 and December 2013. ★
- ✓ *Legislation to temporarily suspend required minimum distributions (RMDs) from qualified retirement plans, such as the Thrift Savings Plan (TSP), during significant national economic downturns.* ★
- ✓ *Ensuring the Federal Retirement Thrift Investment Board (FRTIB) discharges its responsibilities solely in the best interests of participants and beneficiaries of the TSP.*
- ✓ Legislation to conform the TSP regulations to Internal Revenue Service (IRS) regulations on other qualified retirement savings plans, *such as 401(k) plans.* ★
- ✓ Legislation or regulations that require financial advisers to provide advice regarding retirement investments that is in their clients' best interests, not their own.
- ✓ Legislation to provide retiring federal employees the option of electing and paying the actuarial cost of additional survivor annuity amounts in 5 percent increments, up to 75 percent of an unreduced annuity. ★
- ✓ Legislation that would allow the recalculation of retirement annuities for federal employees who have retired since 1994 and who worked



117th CONGRESS

in Hawaii, Alaska or the U.S. Territories and who pay the contributions to the Civil Service Retirement and Disability Fund (CSRDF), and income taxes that they would have paid had locality pay been available to them prior to their retirement. ★

- ✓ Full public disclosure of the fiscal stability and financial obligations of the CSRDF.

NARFE OPPOSES:

- ✓ Across-the-board *reductions in COLAs* not required in all federally administered retirement programs.
- ✓ *Using the Chained CPI to determine annual COLAs.*
- ✓ Any action that erodes the solvency of the CSRDF.
- ✓ *Increasing federal employee contributions towards retirement without any corresponding benefit increase.*

SOCIAL SECURITY

NARFE is guided by the following six Social Security principles to provide:

1. A benefit people can depend on;
2. Financial security for the disabled, survivors and dependents (i.e., social insurance);
3. Universal and fair coverage;
4. Deliberate redistribution of benefits to lower income beneficiaries;
5. Efficient administration of the program (less than 1 percent overhead costs); and
6. Full cost-of-living adjustments (COLAs).

NARFE SUPPORTS:

- ✓ Repeal or reform of the Social Security Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP). ★
- ✓ Legislation that would require the Social Security Administration to report annually the amount of WEP penalty to affected individuals. ★
- ✓ *Legislation regarding Social Security that improves the solvency of the trust fund and increases benefits for all beneficiaries.* ★
- ✓ Raising the cap on Social Security payroll taxes to improve the solvency of the Trust Fund. ★

- ✓ Indexing the income threshold *for taxation of Social Security benefits.* ★

NARFE OPPOSES:

- ✓ Investment of the Social Security reserves in investments other than Treasury securities.
- ✓ Replacing any portion of Social Security benefits with private individual accounts.

FEDERAL PAY AND WORKFORCE POLICIES

NARFE SUPPORTS:

- ✓ *A merit-based civil service secured through competitive hiring processes and due process protections.*
- ✓ Full implementation of federal employee pay parity as reflected in the Federal Employees Pay Comparability Act of 1990 (P.L. 101-509).
- ✓ Legislation that would afford federal employees serving in combat zones the same tax treatment as their military counterparts. ★
- ✓ *Extending paid parental leave benefits to all federal employees.* ★

NARFE OPPOSES:

- ✓ Proposals that would privatize inherently governmental functions.
- ✓ Legislation to arbitrarily decrease Federal Employees' Compensation Act (FECA) benefits.
- ✓ Policies on contracting out of federal jobs that put employees at a disadvantage in the competitive process.
- ✓ Contracting out the processing and maintenance of federal personnel records.

HEALTH CARE

FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM

The Federal Employees Health Benefits (FEHB) program is the nation's most efficiently administered and cost-effective employer-sponsored health insurance plan, providing



coverage to employees, retirees and their spouses and dependents. As such, NARFE will continue to actively participate in discussions with the Office of Personnel Management (OPM) regarding premiums, coverage, terms, conditions and marketing of FEHB program plans.

TO MAINTAIN AFFORDABILITY AND THE INTEGRITY OF THE PROGRAM, NARFE SUPPORTS:

- ✓ Providing incentives for enrollment in Medicare Parts A and B for those eligible, including improved coordination of benefits that would reduce out-of-pocket health care costs, and reimbursement for Part B premiums, providing premium relief for those enrolled in Part B.
- ✓ Legislation to amend Section 125 of the tax code to allow federal retirees and survivors to pay:
 1. Their share of FEHB and other employer-sponsored health insurance premiums with pretax annuities; ★ and
 2. Health care costs not covered by traditional health insurance and child and adult dependent care with pretax annuities deposited by annuitants in Flexible Spending Accounts (FSAs). ★
- ✓ *Legislation and efforts by OPM and FEHB plans to contain FEHB costs, including initiatives to rein in prescription drug expenses, such as ensuring access by FEHB plans to any prescription drug pricing negotiated by the Department of Health and Human Services for the Medicare program. ★*

TO PROTECT THE PROGRAM, NARFE OPPOSES:

- ✓ Reductions in government contributions toward FEHB premiums.
- ✓ Adding conditions, such as a requirement to enroll in Medicare Part B, to the continued receipt of FEHB benefits for current retirees and their spouses.
- ✓ Forcing participants into Health Savings Accounts, Medicare Savings Accounts, Medical Savings Accounts, “customer-driven,” “consumer-driven” or “patient-directed” plans in the FEHB.
- ✓ Broadening participation in FEHB, unless separate risk pools are created.

- ✓ Requiring federal agencies to prefund the government/employer’s share of post-retirement FEHB premiums for their current employees.
- ✓ Risk segmentation of FEHB participants based on age or Medicare enrollment.

MEDICARE

NARFE SUPPORTS:

- ✓ Protecting Medicare’s guarantee of basic health security for older Americans at affordable and predictable prices.
- ✓ Applying the effect of the hold harmless provision to all Medicare beneficiaries permanently. ★
- ✓ Preserving the current Medicare fee-for-service program, including the ability to select the physician of your choice.
- ✓ Repeal of means-testing of Medicare premiums. ★
- ✓ Reducing the penalty imposed on those who do not enroll in Medicare Part B at the time they become eligible. ★
- ✓ Enhancing Medicare prescription drug coverage, including authority for the federal government to negotiate drug prices for the entire program; simplify and stabilize coverage; and provide equal coverage throughout the United States and its territories. ★

NARFE OPPOSES:

- ✓ Means-testing cost-sharing requirements.
- ✓ Increasing the Medicare eligibility age.
- ✓ Proposals that would give private Medicare plans an unfair competitive advantage over the current Medicare fee-for-service program and undermine the present program’s ability to share health care costs over a wide community of coverage.
- ✓ Proposals that limit the government’s share of Medicare premiums through a formula that does not accurately reflect the costs of providing health care to beneficiaries.

LONG-TERM CARE

NARFE SUPPORTS:

- ✓ The integrity and affordability of the Federal Long Term Care Insurance Program (FLTCIP).



117th CONGRESS

- ✓ Proposals to develop and coordinate a comprehensive long-term care policy that would include public and private initiatives that address financing, choices and quality service. ★
- ✓ Tax relief for the purchase of long-term care insurance, family caregiving and other long-term care expenses. ★
- ✓ Proposals that would help individuals who cannot afford long-term care insurance or have a need for long-term care to receive such services without impoverishing themselves or their spouses. ★
- ✓ Nursing home reform, including efforts to ensure that long-term care facilities are adequately staffed with experienced professionals in the medical disciplines of gerontology and nursing, and that such individuals continue to receive training and are adequately compensated. ★
- ✓ The guarantee of long-term care benefits for individuals presently eligible for Medicaid, adequate state and federal contributions to Medicaid to finance program needs, and standards of care and safety that all providers must follow in order to receive reimbursement.

NARFE OPPOSES:

- ✓ *Strict asset rules that prevent severely disabled persons from qualifying and receiving Medicaid long-term care benefits.* ★

U.S. POSTAL SERVICE REFORM

NARFE SUPPORTS:

- ✓ Legislation to maintain the service standards in place as of July 2012, including preservation of six delivery days per week by the U.S. Postal Service (USPS) nationwide, and to-the-door delivery at its 2012 levels. ★
- ✓ Legislation to keep small post offices open throughout the United States. ★
- ✓ Legislation to relieve the U.S. Postal Service of its overly burdensome requirement to prefund its future retiree health care obligations that are estimated to accrue over the next 75 years. ★
- ✓ Legislation to allow the Office of Personnel Management to make payments for any refund due to the USPS from the CSRDF, on the

condition that such payments would not result in the reduction of federal annuities paid to retirees and survivors. ★

NARFE OPPOSES:

- ✓ Adding conditions, such as a requirement to enroll in Medicare Part B, to the continued receipt of FEHB benefits for current postal retirees and their spouses.

OTHER PROVISIONS

NARFE SUPPORTS:

- ✓ *Equitable relief for federal employees and retirees in any legislation providing widespread emergency relief or economic stimulus.* ★
- ✓ Legislation permitting drugs made in the United States or other industrialized countries, and exported to third-party industrialized countries, to be reimported, or imported, to the United States, and preventing pharmaceutical manufacturers from limiting the sale of drugs to other countries for the purpose of discouraging reimportation. ★
- ✓ Legislation that would provide comprehensive patient protections to consumers enrolled in health plans regulated by federal and state law, and would also allow such individuals to sue their plans for wrongful denials of care. ★
- ✓ The reauthorization of, and adequate annual appropriations for, the Older Americans Act to ensure the continuation and enhancement of community services for senior citizens of all income levels. ★
- ✓ Legislation that would grant statehood to the District of Columbia. ★
- ✓ Legislation and other changes necessary to extend to the delegate from the District of Columbia the same right to vote on the floor of the U.S. House of Representatives as is afforded to all other members of Congress. ★
- ✓ Campaign finance reform legislation that would increase the effect of small-dollar individual contributions on political campaigns and grassroots-based political action committees relative to high-dollar individual contributions. ★



Know What You Own and Why You Own It

Peter Lynch, former star manager of the Fidelity Magellan Fund, once said, “Know what you own and know why you own it.” His advice is just as important whether you invest in individual stocks and bonds or you invest in stocks and bonds through investment funds, such as those offered in the Thrift Savings Plan (TSP).

While it’s no secret the TSP offers participants the choice of five individual funds and ten lifecycle funds, it takes a little more work to learn the companies each fund owns or why the funds own those holdings.

Fortunately, it’s not difficult to find the answers if you know where to look. The C, S, I and F Funds all target widely published market indexes. (The G fund is comprised of nonmarketable U.S. Treasury securities specially issued to the TSP.)

Indexes have existed for more than 100 years. Charles Dow, cofounder of the Dow Jones & Company, published the first index in 1884. At the time, the index, which consisted of 11 stocks (9 of which were railroad companies), was Charles Dow’s way of tracking the performance of the companies he believed were the fabric of the American economy at the time.

The universe of indexes has come a long way since then. No longer is the sole purpose of an index to serve as a measuring stick to track the movement of prices and performance of a particular market or market

segment. Today, with nearly four million published indexes, the role of indexes has grown to include serving as a target for index funds, for which nearly \$5 trillion of investors’ money is managed.

**THERE ARE MANY
OPTIONS FOR INDEX
INVESTING, SUCH AS
AN ENTIRE MARKET
OR A SPECIFIC
SEGMENT OF A
MARKET.**

It’s not possible to invest directly in an index, so investment vehicles such as the TSP funds were created to invest in the same stocks and bonds as its target index. Rather than try to outperform the market, index investing simply attempts to capture the returns of the market itself.

There are many options for index investing, such as an entire market or a specific segment of a market. Take, for example, the U.S. stock market, which includes more than 4,000 publicly traded companies. While there’s an index (and index funds) to track the entire market, there are many more that segment the U.S. market based on a number of different factors, such as the size of companies, or specific sectors, such as technology.

The C Fund and the S Fund are examples of funds targeting indexes that track a particular segment of the U.S. market. The C Fund targets the Standard & Poor’s 500 Index, an index tracking large companies, while the S Fund targets the Dow Jones U.S. Completion TSM Index, an index tracking smaller-sized American companies.

The I Fund is the TSP’s international offering and targets the MSCI EAFE Index (Morgan Stanley Capital International Europe, Australasia, Far East), which is an index that tracks more than 900 stocks across 21 developed countries around the world, excluding the United States and Canada.

Indexes exist to track the performance of various bond markets as well. The F Fund targets one of the broadest bond indexes—the Bloomberg Barclays Aggregate U.S. Bond Index, which tracks more than 10,000 U.S. notes and bonds.

BENEFITS RESOURCES

NARFE OFFERS MEMBERS a wide range of information on federal benefits. Visit www.narfe.org/FederalBenefitsInstitute.

While index investing may not sound as sexy as investing in the popular stock you heard about at a cocktail party (or Zoom party), it's possible you own the company without knowing it. Take the so-called FAANG stocks, the acronym for Facebook, Apple, Amazon, Netflix and Google (officially Alphabet), which are hot topics around any water cooler or get-together. If you've been itching to invest in any of these companies, I have good news for you—the C Fund owns them all.

Facebook? Yes; it makes up about 2.4 percent of the S&P 500. Apple? You got it; it makes up about 6.5 percent of the S&P 500. Amazon, Netflix and Google? Yes, yes and yes. They account for 4.8

percent, 0.8 percent and 3.5 percent of the S&P 500, respectively. Put another way, for every \$100,000 invested in the C Fund, about \$18,000 is invested in these five companies alone.

I encourage you to take a deeper dive into what the TSP funds are invested in. If you do, you may be reminded of the '80s commercial that introduced the Prego tag line, "It's in there!" ■

MARK A. KEEN, CFP®, IS PARTNER, KEEN & POCKOCK, AND AN INVESTMENT ADVISER REPRESENTATIVE AND REGISTERED PRINCIPAL OF THE STRATEGIC FINANCIAL ALLIANCE, INC. (SFA). SECURITIES AND ADVISORY SERVICES ARE OFFERED THROUGH SFA.

New Year, New Administration, New NARFE Webinars

NARFE
FEDERAL BENEFITS EXPERTS

UPCOMING WEBINARS:

THURSDAY, JANUARY 14, 2 P.M. ET

- ▶ **Expecting the Unexpected: What We Learned From the Pandemic**

THURSDAY, JANUARY 25, 2 P.M. ET

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

THURSDAY, FEBRUARY 11, 2 P.M. ET

- ▶ **Understanding Telehealth**

NEW!



Online Q&A sessions follow each webinar. For details and to register, visit NARFE.org/Institute.



NARFE FEDERAL BENEFITS INSTITUTE

Questions? Members can call 800-456-8410 x2 or email NARFE's federal benefits specialists for one-on-one help fedbenefits@narfe.org.

Not a member? Join NARFE today at NARFE.org/Join.

THRIFT SAVINGS PLAN FUND RETURNS

		G FUND	F FUND	C FUND	S FUND	I FUND
2020	NOVEMBER	0.07%	0.99%	10.95%	18.26%	15.54%
	OCTOBER	0.06%	-0.42%	-2.66%	0.50%	-3.97%
	SEPTEMBER	0.06%	-0.03%	-3.80%	-3.04%	-2.60%
	YTD	0.89%	7.35%	13.93%	22.95%	3.37%
	1 YEAR	1.05%	7.27%	17.36%	25.59%	6.72%
	3 YEAR*	2.08%	5.49%	13.12%	12.78%	3.65%
	5 YEAR*	2.07%	4.47%	13.97%	13.54%	6.58%
	10 YEAR*	2.05%	3.94%	14.21%	13.34%	6.21%
		L INCOME	L 2025	L 2030	L 2035	L 2040
	NOVEMBER	3.00%	6.56%	8.10%	8.92%	9.74%
2020	OCTOBER	-0.58%	-1.30%	-1.61%	-1.76%	-1.91%
	SEPTEMBER	-0.66%	-1.58%	-1.92%	-2.11%	-2.30%
	YTD	4.04%	N/A	8.24%	N/A	9.51%
	1 YEAR	4.81%	N/A	10.22%	N/A	11.86%
	3 YEAR*	4.22%	N/A	7.36%	N/A	8.25%
	5 YEAR*	4.34%	N/A	8.23%	N/A	9.28%
	10 YEAR*	4.31%	N/A	8.58%	N/A	9.58%
		L 2045	L 2050	L 2055	L 2060	L 2065
	NOVEMBER	10.47%	11.19%	13.55%	13.55%	13.55%
	OCTOBER	-2.04%	-2.17%	-2.60%	-2.60%	-2.60%
	SEPTEMBER	-2.46%	-2.63%	-3.20%	-3.20%	-3.20%
2020	YTD	N/A	10.56%	N/A	N/A	N/A
	1 YEAR	N/A	13.24%	N/A	N/A	N/A
	3 YEAR*	N/A	8.98%	N/A	N/A	N/A
	5 YEAR*	N/A	10.18%	N/A	N/A	N/A
	10 YEAR*	N/A	N/A	N/A	N/A	N/A

*ANNUALIZED.

OPM RETIREMENT CLAIMS PROCESSING STATUS

		Claims Received	Inventory (Steady State is 13,000)	Monthly Average Processing Time in Days	FYTD Average Processing Time in Days
2019	OCTOBER	7,044	17,882	59	59
	NOVEMBER	7,822	18,390	62	61
	DECEMBER	5,205	16,908	66	62
	JANUARY	17,134	23,983	58	61
2020	FEBRUARY	9,273	23,629	54	59
	MARCH	6,566	21,264	61	60
	APRIL	6,740	19,889	68	61
	MAY	6,648	18,177	83	64
	JUNE	6,555	17,432	81	65
	JULY	6,819	17,631	95	68
	AUGUST	6,775	18,570	73	68
	SEPTEMBER	6,244	18,274	73	69
	OCTOBER	8,323	19,605	77	77

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

SIGNIFICANT VACCINE PROGRESS SPURS GROWTH

Multiple pharmaceutical companies announced significant progress in developing coronavirus vaccines, sparking investors' hope for an economic recovery. The Federal Reserve left its target interest rate unchanged, citing the hardship and uncertainty generated by the pandemic. Nevertheless, the prevailing optimism in the equity markets powered several indices to all-time highs. The C, S, and I Funds rose sharply, with the latter helped by a weaker U.S. dollar. The F Fund posted a gain as interest rates edged lower. All of the L Funds finished higher.

—BY MICHAEL JERUE, FINANCIAL ANALYST, THRIFT SAVINGS PLAN
RETURNS are net of the effect of accrued administrative expenses and investment expenses/costs. Source: TSP

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

COUNTDOWN TO COLA

The Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) decreased 0.10 percent in November 2020. To calculate the 2021 cost-of-living adjustment (COLA), the 2021 third-quarter indices will be averaged and compared with the 2020 third-quarter average of 253.412. The percentage increase determines the COLA. November's index, 253.826, is up 0.16 percent from the base.

The CPI represents purchases of food and beverages, housing, apparel, transportation, medical care, recreation, education and communication, and other goods and services.

MONTH	CPI-W	Monthly % Change	% Change from 253.412
OCTOBER 2020	254.076	0.03	0.26
NOVEMBER	253.826	-0.10	0.16
DECEMBER			
JANUARY 2021			
FEBRUARY			
MARCH			
APRIL			
MAY			
JUNE			
JULY			
AUGUST			
SEPTEMBER			

Donate to NARFE Programs



Support Alzheimer's Research

NARFE members contributed for Alzheimer's research: \$14 Million Fund \$13,632,000.98*

**Total as of October 31, 2020 100 percent of all contributed funds go to Alzheimer's research.*

If you have any questions, write to:
NATIONAL COMMITTEE CHAIR
Olivia Williams
22 Garden Springs Road
Columbia, SC 29209

EMAIL: oeashf3@gmail.com

WRITE YOUR CHAPTER NUMBER ON CHECK; MAKE IT PAYABLE TO:
NARFE-Alzheimer's Research
AND MAIL TO:
Alzheimer's Association
225 N. Michigan Ave., 17th Floor
Chicago, IL 60601-7633

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

Enclosed is my NARFE-Alzheimer's contribution: \$ _____
Every cent that is contributed is used for research.

☐ Mr. ☐ Mrs. ☐ Miss ☐ Ms.

Name: _____

Address: _____

City: _____

State: _____

ZIP: _____

Chapter Number: _____

Credit Card Information:

☐ MasterCard ☐ VISA
☐ Discover ☐ AMEX

Card Number: _____

Expiration Date: __ (mm)/__ (yy) **3-Digit Security Code:** __

Signature: _____ **Date:** __ / __ / __

Name: (please print) _____

Give to the NARFE-FEEA Fund

MAKE CHECK PAYABLE TO:
NARFE-FEEA Fund

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

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

☐ **YES!** I would like to help with my contribution.

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

Enclosed is my NARFE-FEEA Fund Contribution: \$ _____

Name: _____

Address: _____

City: _____

State: _____

ZIP: _____

Email: _____

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

NARFE Has Served Federal Employees and Retirees for a Century—Help Us Continue Serving for the Next Hundred Years

This year, NARFE commemorates its centennial, celebrating 100 years of representing and serving the federal workforce. Over the past century, NARFE has scored countless victories on behalf of federal employees and retirees, like thwarting attempts by Congress and various administrations to cut earned pay and benefits and preventing a disproportionate and unfair increase in Medicare premiums. It's my job to remind members of the ways the organization fights for you, yet as I write this, I find myself thinking of the words President Kennedy spoke during his inaugural speech 60 years ago: "Ask not what your country can do for you, ask what you can do for your country." NARFE needs your help now.

As NARFE President Ken Thomas reminded us during the virtual annual meeting back in October, "Without new members ... we can't continue to exist as an organization ... we need your help to grow NARFE into its next 100 years." Here at NARFE

Headquarters, we tirelessly send recruitment messages out to prospective members, but your recommendation of NARFE to a fellow government employee or retiree will carry far more weight than any email or letter they get from us. Thomas noted, "We

can have the best website, the strongest advertising, etc., but none of that compares to the power of your invitation to some NARFE experience or service that will be meaningful to them."

And he had a suggestion: "If every NARFE member went out and recruited one member tomorrow, we'd double in size." Please take this opportunity to reach out to friends and colleagues and invite them to join us in commemorating 100 years of public service. There's no better way to celebrate the NARFE Centennial than to help us expand our membership and continue our mission of ensuring a strong federal workforce and a secure retirement for you and your fellow Feds well into the future.

—BY DAVE BOWMAN, SENIOR DIRECTOR, MEMBERSHIP DEVELOPMENT

OPEN SEASON CLARIFICATION

In our December issue, we printed information from OPM stating that Blue Shield of California (Standard) would be terminating its plan at the end of 2020. While this remains true, there is a notable caveat to that: The Blue Cross Blue Shield Service Benefit Plan (the FEP PPO) in California is unchanged and will continue, while the Trio HMO pilot program in San Diego County for Feds was discontinued at the end of the year.

FEDERATION OFFICER NOMINATIONS

New Jersey: Submit by January 15. More information: www.narfe.org/site/NJ, Walter Kain, walter49@optonline.net

Ohio: Submit candidate form (OH-3) by January 25. More information: www.narfe.org/Oh, Diana Diller, (419) 302-4395, ddiller@watchtv.net

FEDERATION MEMBERSHIP MEETINGS

Pennsylvania: 9 a.m. March 15, Wyndham Garden York, York, PA.

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 NARFE 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.

1Q6

NARFE MEMBERSHIP APPLICATION

☐ YES. I want to join NARFE for the low annual dues of \$48.

☐ 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

\$48 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 # _____

THREE EASY WAYS TO JOIN

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

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.

(01/21)

Enter NARFE's 2021 Photo Contest

Capture the image that conveys your interpretation of the phrase "Greetings from the USA" and submit it to the 2021 NARFE Photo Contest. Winning photos will be featured in the 2022 NARFE Calendar. Submissions will be accepted from now through April 2, 2021.

Spread the word about the contest to friends and colleagues. If you are a NARFE federation or chapter leader, please provide a link to the guidelines, available at www.NARFE.org/photocontest, on your website and e-newsletter, and include the guidelines in your print newsletter.

All NARFE members in good standing, except for those who are

professional photographers, are eligible to enter, even if they've already had a photo appear in past calendars.

CONTEST GUIDELINES

- Photos must be horizontal and size 8 x 10 or 8-1/2 x 11.
- Each member is limited to five photo entries and must put the following information on a piece of paper taped to the back of each photo: photo title, member name, address, chapter number (if applicable), email address and phone number.
- No photos of children or pets, please. Photos sent by email will not be accepted. No Polaroids.
- Photos will not be returned.



- By entering the contest, you grant NARFE a nonexclusive license to use your photo in perpetuity in any medium, including editing, publishing, distributing and republishing it in any form. Entrants retain the copyright to their images. NARFE assumes no liability for any misuse of copyright.
- Photos for the 2022 calendar will be selected and winners notified by the end of June 2021.
- Send photos to NARFE Photo Contest, Attn: C. Marwitz, NARFE, 606 N. Washington St., Alexandria, VA 22314.

What has NARFE done for YOU lately? A ton.



NARFE defeated proposed cuts to the earned retirement and health benefits of current federal retirees, despite substantial threats in recent years.



NARFE pushed Congress to suspend required minimum distributions from retirement accounts amid the COVID-19 pandemic.



NARFE championed the much needed and long overdue **TSP Modernization Act**, which gives you more flexible withdrawal options and more control over your retirement savings.



Working closely with congressional allies, **NARFE prevented a pay freeze in 2019** and **secured a larger, market-based pay increase in 2020**, the largest in a decade.

NARFE
FEDERAL BENEFITS EXPERTS

Our track record on Capitol Hill speaks for itself.

DONATE NOW and you help to ensure that YOU and all federal workers and retirees keep the benefits you've worked so hard for.

Go to www.narfe.org/donatenow to donate online or fill out and mail the coupon below.

DONATE NOW

Enclosed is my NARFE donation: \$ _____

☐ Mr. ☐ Mrs. ☐ Miss ☐ Ms.

Name: _____

Address: _____

City: _____

State: _____

ZIP: _____

Chapter Number: _____

☐ **CHECK ENCLOSED** (payable to NARFE)

OR CREDIT CARD INFORMATION:

☐ MasterCard ☐ VISA ☐ Discover ☐ AMEX

Card Number: _____

Expiration Date: _____ (mm)/ _____ (yy)

3-Digit Security Code: _____ Date: _____

Signature: _____

Name: (please print) _____

PLEASE MAIL COUPON AND CHECK TO: NARFE DONATE NOW, Attn: Fundraising 606 N. Washington St., Alexandria, VA 22314
Donations to NARFE are not tax-deductible for federal income tax purposes.

DN204676

NARFE Names New Federal Benefits Institute Director

Erin Carter joined NARFE in October as the organization's Federal Benefits Institute director. In this role, Erin will work to carry out the strategic direction of the Federal Benefits Institute to advance NARFE as the federal benefits experts. She is also responsible for the creation and implementation of Institute products and services such as webinars, white papers and new product development.

She joined NARFE from the AMC Institute (AMCI) where she was the associate executive director for more than four years. At AMCI, Erin was responsible for the Accreditation Program, association financial management and providing

committee support, among many additional responsibilities. Previously, Erin worked for the Institute of Food Technologists (IFT) where she served as the senior program manager, working closely with IFT's 53 regional sections and subsections on governance, membership initiatives and volunteer engagement.

Erin has more than 25 years of experience in association and hospitality management, and she is a member of the American Society of Association Executives (ASAE). She has an associate degree from Northern Virginia Community College and studied Organizational Management at George Mason University. Erin can be reached at



ecarter@narfe.org. Please join us in welcoming her to NARFE. ■



Gear up for NARFE's Centennial

ShopNARFE is the official online store offering NARFE-branded merchandise, including apparel, drinkware, pins, officer badges and business cards. A portion of the proceeds from all purchases support the organization. New items include car magnets, license plate holders, face masks and cooler bags.

Shop now at **www.narfe.org/shopnarfe**.





USE YOUR NARFE PERKS AND YOUR MEMBERSHIP
WILL MORE THAN PAY FOR ITSELF!

PRODUCTS



LegalShield 410-419-7130 | www.legalshield.com/info/narfe

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Purchasing Power www.PurchasingPower.com/NARFE

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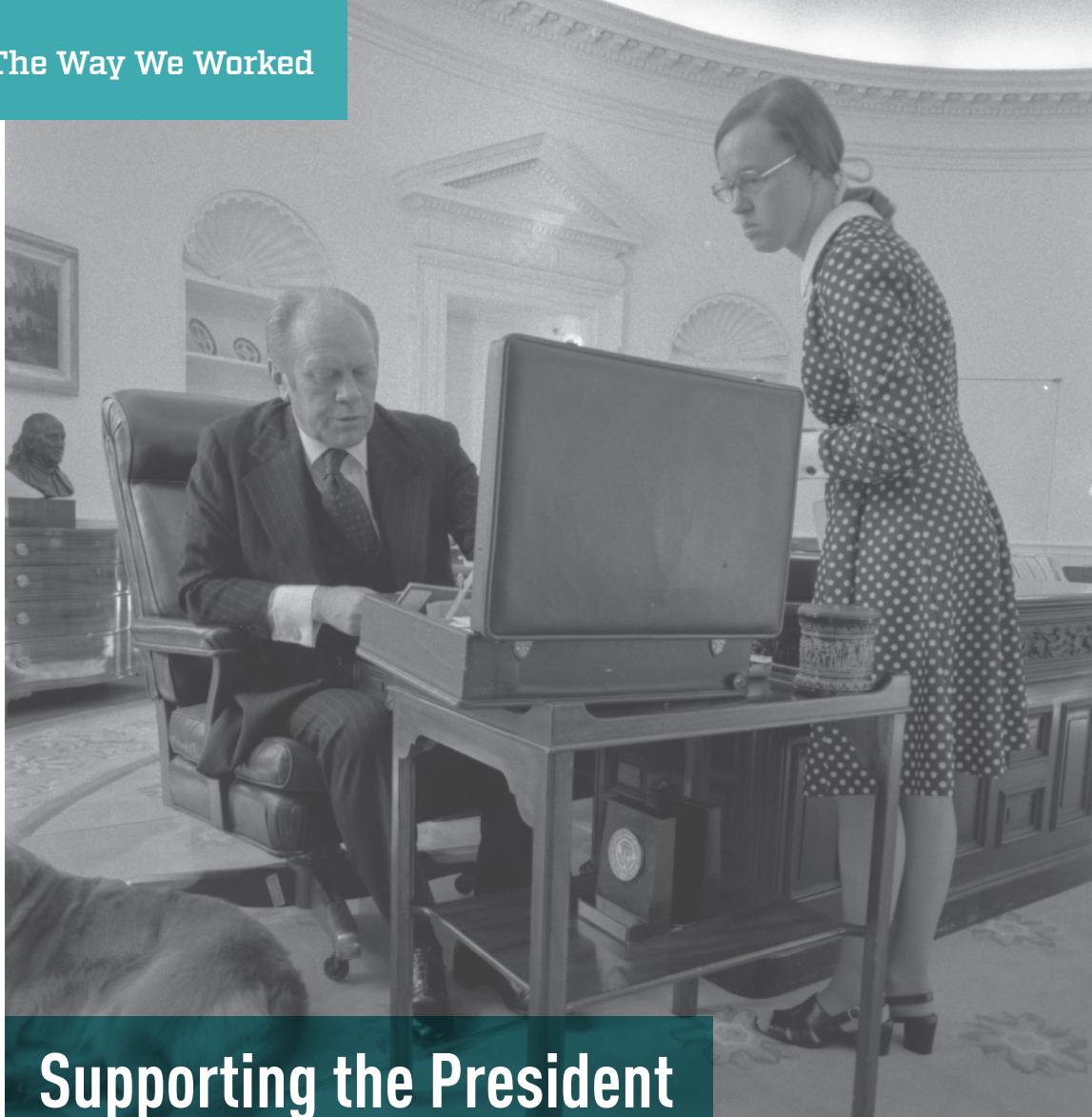
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President Gerald R. Ford and his personal secretary, Dorothy Downton, make final arrangements in the Oval Office prior to President Jimmy Carter's inauguration on January 20, 1977. Before joining Ford's congressional staff in 1967, Downton worked for the Federal Bureau of Investigation. She later served as personal secretary to Ford while he was vice president and then as president. The role of the president's secretary is one of the oldest in the history of the White House, going back to George Washington's presidency. Today, the president's personal secretary is an administrative assistant responsible for the president's appointments, correspondence and greeting official visitors.

PHOTO from the Gerald R. Ford Presidential Library, National Archives, courtesy of the National Archives History Office, in collaboration with the Society for History in the Federal Government (SHFG), bringing together government professionals, academics, consultants, students and citizens interested in understanding federal history work and the historical development of the federal government. To join, visit www.shfg.org.

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