



The Trusted  
Source of  
Knowledge for  
the Federal  
Community

**NAR**   
FEDERAL BENEFITS EXPERTS

# NARFE Is Your Legislative Voice



NARFE's advocacy program is advanced in Congress and the Executive Branch by a respected, dedicated and effective team of lobbyists backed by a strong grassroots network of advocates from every state, territory and congressional district.

As a NARFE member, your voice strengthens the message we take to Capitol Hill and federal agencies and fortifies our national outreach.

# NARFE Is Your Information Resource

When you have questions, NARFE has the answers.

NARFE provides the federal community with the clear, reliable, and accessible guidance it needs to make critical decisions and gain confidence in a secure future.

NARFE's webinars, training conferences, magazine, online benefit resource library and dedicated federal benefits specialists all offer in-depth expertise on key issues.

**NARFE delivers unrivaled guidance, timely resources, and powerful advocacy.**



## Complex Benefits ... Easy Answers

Dwindling budgets have forced many agencies to consolidate and share human resources management — leaving Feds with lots of questions, and timely and reliable answers are harder and harder to find.

NARFE members know they have a trusted and reliable source for answers to even the most complex questions.

- NARFE's staff of federal benefits experts are just a phone call or email away for a one-on-one discussion to address your specific concerns.
- *NARFE Magazine* provides complete, easy-to-understand coverage of any changes to benefits or policies that affect your benefits.
- The NARFE Federal Benefits Institute offers live and recorded events and resources to help you take charge of your federal benefits and ensure a more secure future.



**NARFE FEDERAL BENEFITS INSTITUTE**

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### Providing Answers for the Federal Community

- Prepping for Retirement and Post-Retirement
- Selecting the right FEHB Plan for You
- Understanding the Coordination Between FEHB and Medicare
- Managing Your Thrift Savings Plan
- Demystifying Social Security and Medicare
- And much more

[NARFE.org/Institute](https://www.narfe.org/institute)

# NARFE Member Benefits

**Protection of your earned benefits. Vital information. Critical questions answered.**

- Powerful representation and advocacy before Congress, the Office of Personnel Management and the White House
- *NARFE Magazine* and *NewsLine*, the NARFE e-newsletter, with the latest news and information on critical legislation and benefit issues
- Join the conversation on FEDHub, NARFE's online community, where members share ideas, information and solutions—it's the go-to place where active and retired Feds connect
- Personalized answers to complex benefits questions from our federal benefits specialists
- Access to professionally presented webinars and learning opportunities on federal benefits from the NARFE Federal Benefits Institute
- Members-only website access to the latest federal news and interactive Legislative Action Center
- Legislative Alerts on congressional action that directly affects the federal community
- NARFE Perks – Members-only discounts, deals and special rates on an ever-growing list of services, including travel, insurance, senior housing, moving, telecom and more



## Who Can Join NARFE?

Membership is open to civilians who are or will be eligible to receive an annuity or survivor annuity from the federal retirement programs of any agency of the United States government including:

- Federal employees
- Retirees
- Spouses and surviving spouses of those eligible to join NARFE
- Former employees
- A former spouse who is legally entitled to a federal survivor annuity.

# NARFE Chapters— Your Local Connection

NARFE Chapters are found in every state, Puerto Rico, the Virgin Islands, Panama and Guam. These local representatives of NARFE offer a host of benefits and opportunities for their members. Join a local chapter to:

**Be Heard.** NARFE chapters provide critical grassroots support for NARFE's national legislative agenda. Chapter members let their legislators know what's on their minds and open doors for NARFE's legislative team in Washington, D.C.

**Stay Informed.** Chapters expand on communications with information about local and state issues affecting the federal community. Every NARFE chapter is unique, offering activities that meet the interests of its members.

**Find Community.** NARFE chapters unite federal employees, retirees, their spouses and surviving spouses; they provide an opportunity to connect with fellow Feds, get involved in leadership and governance and develop close and lasting friendships.



**Get the most from your NARFE membership!**

**Visit [NARFE.org](https://www.narfe.org) often.**

Keep up with ever-changing federal community news, including:

- Legislative updates
- Answers to frequently asked questions
- Current news related to Feds

# Powerful Advocacy to Defend and Protect Your Earned Pay and Benefits

The federal community has faced assaults for many years—and continues to be the target of choice when Congress looks for funding, savings or a scapegoat. Acting as your advocate, NARFE is leading the fight to protect your earned benefits.

**NARFE looks out for your best interests.**

Our influence with congressional leaders is backed by hundreds of thousands of NARFE members. Whether we are testifying before Congress on nationally elevated news or meeting one-on-one with officials to promote the future well-being of federal workers, NARFE represents you and the millions of federal employees and retirees who count on us to keep their future safe and secure.

**NARFE Fights for YOUR Benefits.**



## Your Benefits Are at Risk

**NARFE's advocacy has led the way in defeating legislative proposals made over the past decade targeting federal retirement and health benefits for cuts.**

- Proposals have included eliminating or reducing cost-of-living adjustments (COLAs) for federal annuitants and limiting government contributions toward Federal Employees Health Benefit plan premiums.
- Despite continuing threats, NARFE has successfully prevented ANY cuts to the earned benefits of existing federal employees and retirees since 1996, when agreements directed delayed payment of COLAs to federal annuities between 1994 and 1996.

**NARFE's advocacy protected the earned healthcare benefits of retired postal service employees and prevented unintended premium increases for all Federal Employee Health Benefit (FEHB) program participants by lobbying Congress to change leading postal reform legislation.**

- NARFE's efforts led Congress to amend postal reform legislation to no longer mandate all current Postal Service retirees enroll in Medicare Part B or lose their federal retiree health benefits. This would have forced retirees to incur additional costs for the continued receipt of benefits, changing benefits after retirement and setting a dangerous precedent for all federal retirees.
- NARFE also flagged a change in FEHB's structure that would have increased premiums for all participants. NARFE called for an actuarial analysis of the proposed structure, which led Congress to address NARFE's concerns and amend the legislation to prevent premium increases.

**NARFE has led the charge on the repeal of the windfall elimination provision (WEP) and the government pension offset (GPO).**

Recent efforts have produced more progress than ever, as NARFE's advocacy helped secure 305 cosponsors in the House of Representatives for the Social Security Fairness Act, to repeal both provisions, in the 117th Congress. This led to the first congressional committee action to advance the legislation ever.

**NARFE is also leading the way on improving COLAs to Federal Employees Retirement System (FERS) annuities, ensuring they equal the measured change in consumer prices (as opposed to being reduced by 1 percentage point).**

NARFE efforts have ensured introduction of the Equal COLA Act in the House and Senate, increasing support for the bill each Congress.



## Join NARFE Today for a Better Tomorrow

### THREE EASY WAYS TO JOIN

- 1 Complete and mail the enclosed membership application
- 2 Online at [NARFE.org/join](https://www.narfe.org/join)
- 3 Call toll-free **800-456-8410**

As the only organization solely dedicated to the general welfare of all federal workers and retirees, NARFE delivers valuable guidance, timely resources and powerful advocacy. For more than a century, NARFE has been a trusted source of knowledge for the federal community, Capitol Hill, the executive branch and the media.

### National Active and Retired Federal Employees Association



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