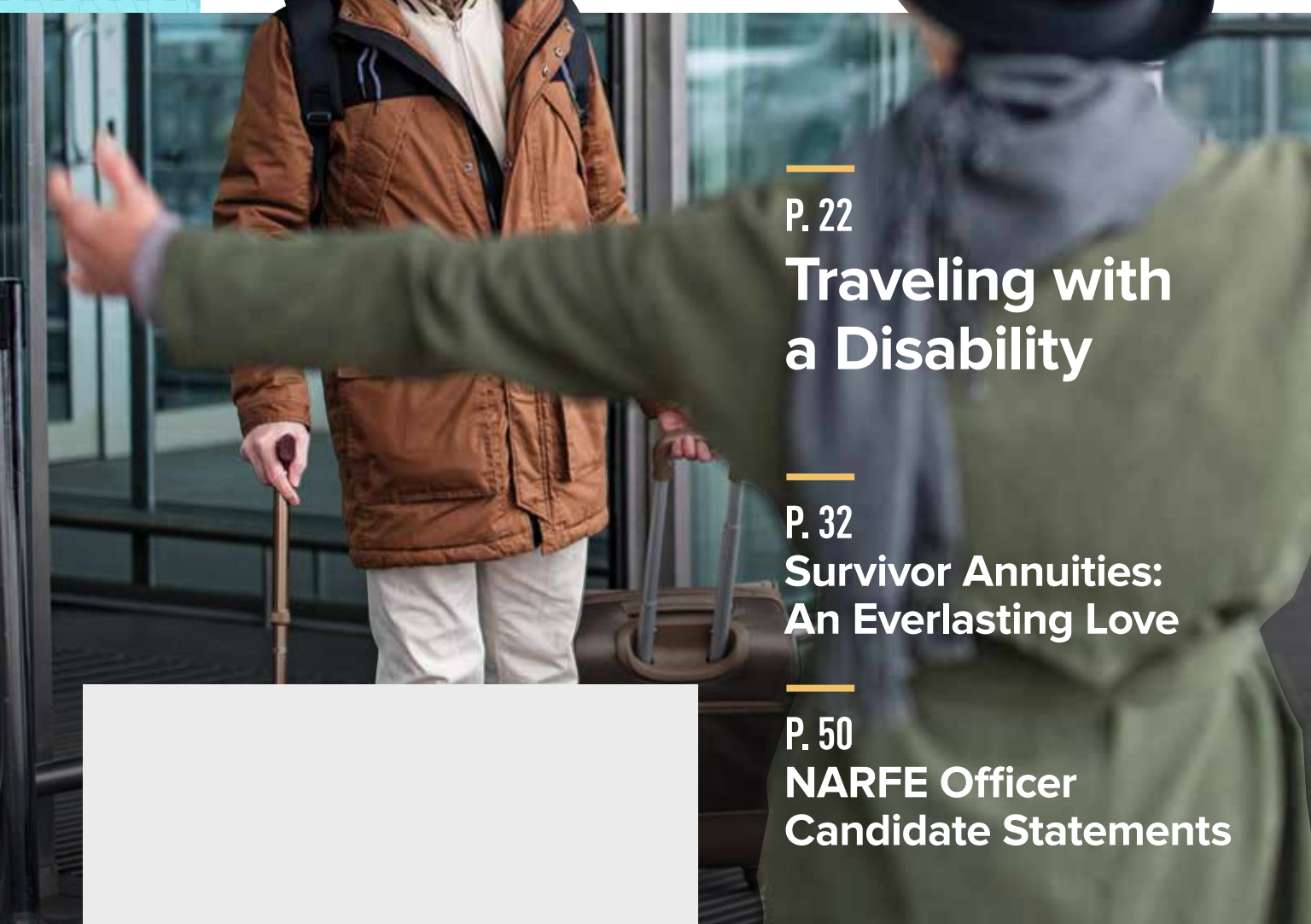
NARFE MAGAZINE

A NARFE PUBLICATION
FOR FEDERAL EMPLOYEES
AND RETIREES

JUNE-JULY 2024
VOLUME 100 ★ NUMBER 5



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Traveling with a Disability

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Illustration by TGD

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To support legislation and regulations beneficial to federal civilian employees and annuitants and potential annuitants under any federal civilian retirement system and to oppose those detrimental to their interests.

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.

Inviting All Active Feds to Join FEDHub

As you know, FEDHub is NARFE's ever-growing online community, a meeting place, and a forum where active and retired federal employees can discuss any topic.

Earlier this year, I received a message from NARFE member Elizabeth McDargh stating, "I really enjoy my NARFE chapter meetings and magazine, and yet I feel lonely as an actively employed federal employee. Could NARFE national add a new group for actively employed members?"

In response to her request, NARFE launched the newest FEDHub community, designed to serve the thousands of members currently serving in the federal workforce: **Active Feds Hub**. NARFE is proud to count thousands of current federal employees as members, and we look forward to having all of them join this community. Our local chapters are eager to connect with actively serving feds, so this community is a great way to get the word out.

Whether you are an active employee, an annuitant, or a surviving spouse, FEDHub offers many topics for you to explore. Sign in today at fedhub.narfe.org/home, make connections, and join the conversations!

FEDCON24 KEYNOTE SPEAKER ANNOUNCED

Preparation continues at NARFE headquarters as we prepare for the 2024 national conference in St. Louis. I'm excited to announce that the keynote speaker we have selected to kick off FEDcon24 is author and speaker Alex Sheen.

Alex Sheen is the founder of **because I said I would**, a social movement and nonprofit dedicated to bettering humanity through promises made and kept. The goal is for Alex to speak to FEDcon24 attendees as volunteer leaders of NARFE to provide useful information and inspiration in their roles and motivate us all to make and keep promises to act.

I believe this will be a perfect kick-off to a conference that has an increased focus on providing leaders with training, resources, and information on how to contribute to the success of their local chapters and federations and the organization's mission. The goal is to encourage attendees to leave the conference with their own promise to contribute to the success of NARFE (whether via membership recruitment, advocacy, or otherwise).

NARFE ELECTIONS

In this issue of NARFE magazine on pages 50-61, you can read the candidate statements of those individuals who are seeking your vote to elect them to either a national or regional position on the National Executive Board. The statements provide you with a preview of each candidate, their understanding of NARFE and the duties of the office for which they seek your vote.

These statements are also posted on the NARFE website at www.narfe.org. Please become an educated elector and vote for the person who best meets your criteria for a NARFE officer.



WILLIAM SHACKELFORD
NARFE NATIONAL PRESIDENT
natpres@narfe.org



MISS A WEBINAR?

CATCH UP on past on NARFE Federal Benefits Institute presentations in NARFE's webinar archive, where you'll find videos, slides and transcripts of question-and-answer sessions for webinars dating back to January 2019. View them at www.narfe.org/webinar-archive.

Share the Number of Feds in Your State With Lawmakers

An important part of grassroots advocacy is ensuring that a member of Congress is aware of the number of federal employees, retireees and annuitants who reside in the district. This enables your representatives or senator to better understand how pressing issues impact their constituents, as well as educate them about the size and influence of the federal and postal communities. Share this information and other issues and fact sheets whenever you meet with legislators and their staff. To find out the population of federal employees and retirees for your state, visit www.narfe.org/states.



ORIGINS OF JUNETEENTH

On June 19, 1865, 250,000 still-enslaved Texans learned from Union soldiers that they were free—months after the Civil War's end, and more than two years after President Abraham Lincoln issued the Emancipation Proclamation. Read about how Juneteenth became a federal holiday at www.narfe.org/juneteenth.



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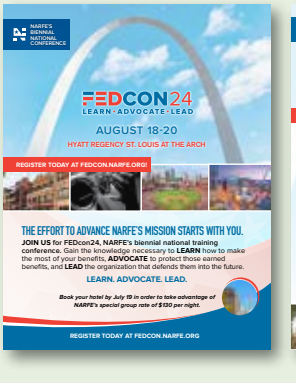
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A NARFE chapter is your local connection to NARFE. With nearly 800 chapters, there's a good chance you'll find one close to home, wherever you are. To locate a chapter near you, visit www.narfe.org/chapters.

GET THE WORD OUT ABOUT FEDCON24

Two new flyers are available for NARFE members to order. Log into the narfe website and go to the online form at https://www.narfe.org/officer-resources/f-18-requisition/. The 1-sided flyer is great for posting on bulletin boards and the 2-sided flyer can be handed out at events and chapter meetings.







Government Funding for Fiscal Year 2024 Finalized

Almost halfway through the fiscal year, Congress finalized the remaining 2024 appropriations bills at the end of March, just after its March 22 deadline. Passage of the final appropriations bills followed four continuing resolutions that extended prior year funding into the 2024 fiscal year to avoid shutdowns.

The last set of bills eventually passed early March 23, resulting in an hour-long lapse in appropriations over the weekend that, fortunately, had a nominal impact on the real world. As for the complete funding package details, the $1.2 trillion combined packages contain funding for agency operations and annual funding for government programs.

Congress passed funding in two segments. The first six bills—covering Military Construction and Veterans' Affairs, Agriculture, Commerce-Justice-Science, Energy & Water, Interior, and Transportation-Housing and Urban Development—were signed into law on March 9 after passing the House by a vote of 339-85, and the Senate by a vote of 75-22. The second set—covering funding for Defense, Financial Services and General Government, Homeland Security, Labor- HHS, Legislative Branch, and State and Foreign Operations—was signed into law on March 23, after passing the House by a vote of 286-134, and the Senate by a vote of 74-24.

Breaking the last package, the first department included the Department of Defense, which came in at $824.3 billion, then $19.6 billion for Customs and Border operations, and $90 billion for Homeland Security. Some notable increases in this bill include a 5.2% pay raise for US troops and civilian DoD employees, retroactive to January 1, 2024; $55 million in new Election Security Grant funding for the States; a $1 billion increase in funding for the Department of Health and Human Services child care and early learning programs; a 7.8% funding increase for U.S. Capitol Police; and funding for 12,000 additional Special Immigrant Visas for Afghans who aided the United States during war.

JUNE/JULY ACTION ALERT: PROTECT MERIT-BASED CIVIL SERVICE SYSTEM Visit NARFE's Legislative Action Center at www.narfe.org to message your lawmakers urging them to cosponsor the Saving Civil Service Act, H.R. 1002/ S. 399. This act would prevent the return of Schedule F, ensuring the public's expectations of an efficient, fair system protected against undue political interference in the execution of laws. Merit-based civil service rules are integral to preserving professionalism, institutional knowledge, and expertise within the federal government.

MYTH VS. REALITY

MYTH: Cosponsors for a bill are only a symbolic gesture of support that has little influence on a bill's chance of advancement through the legislative process.

REALITY: In reality, achieving a critical mass of cosponsors can greatly improve a bill's chances of advancing through the legislative process. In the House of Representatives, garnering 290 or more cosponsors is not just symbolic; it meets the threshold for invoking the House Consensus Calendar Rule. This rule is designed to give legislation demonstrating broad, bipartisan support a better chance of being brought to the floor for a vote—or at least force committee consideration. Reaching this cosponsorship milestone is a strategic objective that can significantly influence a bill's progress.

Despite the longer-than-expected time it took for this spending package to come to fruition, it was thanks to a largely bipartisan effort that funding was finalized. Each side of the aisle secured wins for their respective parties, which individual members celebrated.

"House Republicans have achieved significant conservative policy wins, rejected extreme Democrat proposals, and imposed substantial cuts to wasteful agencies and programs while strengthening border security and national defense," said House Speaker Mike Johnson about the increase in ICE detention bed numbers, additional border agents, funding cuts to NGOs, and increased funding for border control technology.

For Democrats, Senator Patty Murray, D-WA, claims that the spending bill "delivers on the investments that matter most in people's daily lives," specifically praising the additional funding for Head Start, assistance programs for low-income families to heat and cool their homes, and the billions of dollars allocated for mental health, Alzheimer's, cancer, and opioid research.

—**BY NICOLE BLACKSTONE**, *FEDERAL BENEFITS INSTITUTE PROGRAM MANAGER*

The Drive for Markup of the Social Security Fairness Act, H.R. 82

Representatives Garret Graves, R-LA, and Abigail Spanberger, D-VA, the lead sponsors of the Social Security Fairness Act, H.R. 82, have formally requested the House Ways and Means Committee "markup" (a meeting to advance a bill) the legislation. This is a crucial next step toward repealing the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), which have unjustly reduced the Social Security benefits of millions of public servants for decades.

The significance of the markup process cannot be overstated. As a procedural move, it allows for detailed examination, debate, and amendment of the bill, setting the stage for potential advancement to the House floor.

With the support of over 300 bipartisan cosponsors, H.R. 82 has emerged as a prominent legislative proposal within the 118th Congress. This level of backing highlights a collective recognition of the need to reform provisions that have disproportionately affected public servants, including educators, federal employees, and first responders. The WEP and GPO have resulted in detrimental benefit reductions, undermining the financial security of many retirees.

The House Ways and Means Subcommittee on Social Security field hearing conducted on November 20, 2023, in Louisiana further underscored the necessity for legislative action. Testimonies from affected individuals and more than 800 written submissions to the committee, many of which came from NARFE members, illuminated the real-world consequences of WEP and GPO, reinforcing the call for equity and fairness in the Social Security system.

The commitment to achieving a fairer Social Security system remains an utmost priority of NARFE, as does representing our members' interests and concerns with the policy matters that affect them. The

SEE H.R. 82 ON P. 10



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/advocacy.

The Role of Member-Driven Advocacy in NARFE's Policy Positions

Grassroots advocacy begins with our members, who help shape our policy positions so that our advocacy efforts and strategies are best aligned with the concerns of the federal community. They also help direct NARFE's advocacy in the right places regarding our various issues and how we advance those priorities through each congressional term, guiding our legislative efforts in Congress with precision and purpose.

The advocacy positions adopted during the current 118th Congress (2023-2024) guide what policies NARFE supports or opposes. They are developed through member input and committee consideration and approved by the member-elected National Executive Board (NEB).

The positions also guide the development of our priorities–how we allocate our time and resources through proactive efforts. This Congress, NARFE has focused on opposing cuts to federal benefits and pushing for the Social Security Fairness Act aimed at repealing the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) provisions that diminish Social Security benefits for millions of federal retirees. NARFE also supports the complete cost-of-living adjustments (COLAs) for Federal Employee Retirement System (FERS) employees, opposes attempts to undermine a merit-based civil service system, maintains the integrity and affordability of health benefits programs, and more.

TRANSITIONING FROM THE 118TH TO THE 119TH CONGRESS (2025-2026), THE ACTIVE PARTICIPATION OF NARFE MEMBERS IN DIRECTING FUTURE POSITIONS CONTINUES TO BE INSTRUMENTAL.

Our developed positions and priorities underscore our commitment to the well-being and fairness of all federal employees and retirees.

Transitioning from the 118th to the 119th Congress (2025-2026), the active participation of NARFE members in directing future positions continues to be instrumental. Members played a direct role in doing so for the coming legislative session by submitting their proposals by the June 1 deadline and receiving recommendations from fellow members through FEDHub, our interactive community platform where members can exchange ideas, engage in constructive dialogue, and stay informed on NARFE initiatives.

The enthusiasm and insight provided by our members through their submissions have been remarkable. This process of gathering, discussing, and refining proposals not only strengthens our advocacy positions but also ensures that the voice of the federal community is heard loud and clear. NARFE's Advocacy Committee begins reviewing these submissions before the NEB finalizes the adoption of positions for the 119th Congress.

In all our advocacy—from grassroots actions to high-level strategic efforts—our goal remains steadfast: to advocate for our members, ensuring that their concerns and needs are at the forefront of our legislative priorities. The advocacy initiatives we encourage our members to take reflect this commitment. We champion policies that bolster the federal community and resist those that threaten our members' rights and benefits.

We thank every member who has contributed to this vital process. As we move forward, we do so with the confidence that our collective efforts will continue to shape a more equitable and supportive landscape for the federal community.

—**BY IVANA SARA**, *GRASSROOTS PROGRAM MANAGER*

Biden Budget Includes Below-Market Pay Raise for Feds

The Biden Administration released its fiscal year 2025 budget proposal on March 11, including a 2% pay increase for federal civilian employees. That figure is below last year's average increase in private-sector pay and the proposed pay raise for the military–4.5%. The Biden administration cited the "fiscal constraints" agencies are expected to face—imposed by last year's budget deal with Congress—as the justification for lessened raises for next year.

The budget request also seeks $3.5 million in additional funding to modernize technology within the Office of Personnel Management's (OPM) Retirement Services (RS) division. These funds are intended to continue the roll out of the RS online retirement application (ORA) and a new retirement calculation service. This year, OPM has piloted the new online retirement application at several small agencies, and these funds will be used to expand upon the pilot.

NARFE has continued to press OPM to raise its customer service levels to new and existing retirees and urged the congressional committees with oversight and funding authority for OPM to press for improvement—which they have. Steady progress, year after year, will likely be needed to modernize OPM's system to present-day standards. But it's heartening to see the ball moving in the right direction.

In addition to the federal pay raise, the budget prioritizes other federal workforce-related requests. The requests include improvements to the federal hiring process, partially through scaling up shared certificate use and pooled hiring. It also emphasizes the importance of early-career federal hiring since less than 7% of the current federal workforce is below the age of 30, expanding access to paid internships and promoting early-career job opportunities. The budget's focus on hiring is also aimed at increasing the number of employees from underrepresented groups, such as people of color, women, and people who disabilities.

—**BY JOHN HATTON**, *STAFF VICE PRESIDENT, POLICY AND PROGRAMS*

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

H.R. 82 FROM P.7

advocacy efforts of NARFE in Washington, D.C., in tandem with our members' grassroots and grasstops level advocacy across the nation, have been instrumental in bringing attention to the challenges posed by WEP and GPO and achieving this legislative process.

The request by its lead sponsors for a markup of the Social Security Fairness Act represents a critical moment in our ongoing efforts to advocate for a just and equitable Social Security system. It reflects a commitment to addressing the needs of federal employees and retirees and ensuring that our social safety net adequately reflects the contributions of those who rightfully earned these benefits through years of public service.

As we continue to support H.R. 82 and other initiatives to protect the rights and benefits of the federal community, the engagement and advocacy of NARFE members are more critical than ever. Together, we are working toward a future where legislative measures reflect the principles of fairness and recognition and where every American can look forward to a secure and dignified retirement. ■

—**BY IVANA SARA**, *GRASSROOTS PROGRAM MANAGER*

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NARFE BILL TRACKER

THE NARFE BILL TRACKER IS YOUR MONTHLY GUIDE TO LEGISLATION NARFE IS FOLLOWING. CHECK BACK EACH ISSUE FOR UPDATES.

ISSUE	BILL NUMBER / NAME / SPONSOR	WHAT BILL WOULD DO	LATEST ACTION(S)
FEDERAL PERSONNEL POLICY	**H.R.159/S.59:** Chance to Compete Act of 2023 / Rep. Virginia Foxx, R-NC / Sen. Kyrsten Sinema, I-AZ  Cosponsors: H.R. 159: 3 (D) 2 (R) S. 59: 1 (D) 2 (R) 0 (I)	Implements merit-based reforms to the civil service hiring system that replace degree-based hiring with skills- and competency-based hiring.	Passed the House under suspension of the rules 1/24/2023 Referred to the Senate Committee on Homeland Security and Governmental Affairs 1/24/2023
	H.R. 1002/S. 399: Saving the Civil Service Act / Rep. Gerry Connolly, D-VA / Sen. Tim Kaine, D-VA  Cosponsors: H.R. 1002: 27 (D) 4 (R) S. 399: 16 (D) 0 (R) 1 (I)	Prevents any position in the federal competitive service, created after September 30, 2020, from being reclassified into the excepted service, outside the protection of merit system rules without the express consent of Congress. The bill also requires the consent of an employee to be reclassified, mandates reporting of conversions to the Office of Personnel Management, and places caps on the number of employees converted to the excepted service via Schedule C.	Referred to the House Committee on Oversight and Accountability 2/15/2023 Referred to the Senate Committee on Homeland Security and Governmental Affairs 2/14/2023
	H.R. 1487: The Strengthening the Office of Personnel Management Reform Act / Rep. Gerry Connolly, D-VA  Cosponsors: H.R. 1487: 1 (D) 0 (R)	Codifies several recommendations for OPM by the National Academy of Public Administration (NAPA), such as clarifying that OPM stands at the center of federal civilian human resource management and ensuring the director of OPM possesses human capital and leadership expertise.	Referred to the House Committee on Oversight and Accountability 3/9/2023
	H.R. 3115/S. 1496: Public Service Reform Act / Rep. Chip Roy, R-TX / Sen. Rick Scott, R-FL  Cosponsors: H.R. 3115: 0 (D) 15 (R) S. 1496: 0 (D) 1 (R) 0 (I)	Would make all federal employees at-will and enable workers to be removed for good cause, bad cause or no cause at all. The legislation would also abolish the Merit System Protections Board and limit removal appeals to claims of whistleblower retaliation and Equal Employment Opportunity Commission complaints before the US Court of Appeals.	Referred to the House Committee on Oversight and Accountability 5/5/2023 Referred to the Senate Committee on Homeland Security and Governmental Affairs 5/9/2023
	H.R. 7236: Reducing the Effects of the Cyberattack on OPM Victims Emergency Response Act, or the RECOVER Act / Delegate Eleanor Holmes Norton, D-DC-at Large and Rep. Dutch Ruppersberger, D-MD  Cosponsors: H.R. 7236: 1 (D) 0 (R)	Provides free lifetime identity protection coverage to current, former and prospective federal employees and contractors whose personal information was compromised by Office of Personnel Management (OPM) data breaches in 2015.	Referred to the House Committee on Oversight and Accountability 2/5/24
	H.R. 5779: Fiscal Commission Act of 2023 / Rep. Bill Huizenga, R-MI **S. 3262:** The Fiscal Stability Act / Sen. Joe Manchin, D-WV  Cosponsors: H.R. 5779: 12 (D) 12 (R) S. 3262: 3 (D) 5 (R) 1 (I)	To establish a commission on fiscal stability and reform.	Ordered to be reported in the nature of a substitute by the yeas and nays 22-12 1/18/24 Referred to Senate Committee on Rules and Administration 1/8/24

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ISSUE	BILL NUMBER / NAME / SPONSOR	WHAT BILL WOULD DO	LATEST ACTION(S)
SOCIAL SECURITY	**H.R. 82/S. 597:** The Social Security Fairness Act / Rep. Garret Graves, R-LA / Sen. Sherrod Brown, D-OH Cosponsors: H.R. 82: 204 (D) 106 (R) S. 597: 41 (D) 9 (R) 3 (I)	Repeals both the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP).	The House Committee on Ways and Means held Field Hearing on 11/21/2023 Referred to the Senate Committee on Finance 3/1/2023
	H.R. 4260: The Public Servants Protection and Fairness Act / Rep. Richard Neal, D-MA Cosponsors: H.R. 4260: 102 (D) 0 (R)	Reforms the Windfall Elimination Provision (WEP) by providing a monthly rebate of $150 to current beneficiaries (age 62 or older before 2025) and creating a new formula to calculate benefits for future WEP-affected individuals (turning 62 in or after 2025).	Referred to the House Committee on Ways and Means 6/21/2023
	H.R. 4583/S. 2280: Social Security 2100 Act / Rep. John Larson, D-CT / Sen. Richard Blumenthal, D-CT Cosponsors: H.R. 4583: 183 (D) 0 (R) S. 2280: 4 (D) 0 (R) 0 (I)	Expands and strengthens Social Security benefits, improves solvency of the Social Security trust funds, repeals the Windfall Elimination Provisions and Government Pension Offset, and provides numerous other Social Security related improvements.	Referred to the Committee on Energy and Commerce, and Subcommittee on Health 7/14/23 Referred to the Senate Committee on Finance 7/12/2023
	H.R. 5342: Equal Treatment of Public Servants Act of 2023 / Rep. Jodey Arrington, R-TX Cosponsors: H.R. 5342: 1 (D) 30 (R)	Reforms the WEP by providing a monthly payment of $100 to current WEP-affected beneficiaries and $50 for an affected spouse or child. Creates a new formula to calculate benefits for future WEP-affected individuals (turning 62 in or after 2025).	Referred to the House Committee on Ways and Means 9/5/2023
FEDERAL ANNUITIES	**H.R. 716:** The Fair COLA for Seniors Act / Rep. John Garamendi, D-CA Cosponsors: H.R. 716: 37 (D) 0 (R)	Requires Social Security and federal retirement programs to use the Consumer Price Index for the Elderly (CPI-E) to calculate cost-of-living adjustments (COLAs) to retirement benefits.	Referred to the Committee on Veteran's Affairs, and the Subcommittee on Disability Assistance and Memorial Affairs 2/28/23
	H.R. 866 / S. 3194: The Equal COLA Act / Rep. Gerry Connolly, D-VA / Sen. Alex Padilla, D-CA Cosponsors: H.R. 866: 47 (D) 3 (R) S. 3194: 6 (D) 0 (R) 2 (I)	Provides Federal Employees Retirement System (FERS) retirees with the same annual cost-of-living adjustment (COLA) as Civil Service Retirement System (CSRS) retirees.	Referred to the Senate Committee on Homeland Security and Governmental Affairs 11/1/23

NARFE's Position: Support Oppose No position

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ISSUE	BILL NUMBER / NAME / SPONSOR	WHAT BILL WOULD DO	LATEST ACTION(S)
FEDERAL COMPENSATION	**H.R. 536/ S. 124:** The Federal Adjustment of Income Rates (FAIR) Act / Rep. Gerry Connolly, D-VA / Sen. Brian Schatz, D-HI Cosponsors: H.R. 536: 77 (D) 1 (R) S. 124: 19 (D) 0 (R) 1 (I)	Provides federal employees with an 8.7% average pay raise in 2024.	Referred to the House Committee on Oversight and Accountability 1/26/2023 Referred to the Senate Committee on Homeland Security and Governmental Affairs 1/26/2023
	H.R. 856/ S. 274: Comprehensive Paid Leave for Federal Employees Act / Rep. Don Beyer, D-VA / Sen Brian Schatz, D-HI Cosponsors: H.R. 856: 40 (D) 3 (R) S.274: 10 (D) 0 (R) 1 (I)	Extends paid leave to federal and postal employees for all conditions covered by the Family and Medical Leave Act (FMLA).	Referred to the House Committee on Oversight and Accountability, Veteran's Affairs and House Administration 2/7/2023 Referred to the Senate Committee on Homeland Security and Governmental Affairs 2/7/2023
	H.R. 1301/ S. 640: Federal Employees Civil Relief Act / Rep. Derek Kilmer, D-WA / Sen. Brian Schatz, D-HI Cosponsors: H.R. 1301: 3 (D) 0 (R) S. 640 15 (D) 0 (R) 1 (I)	Protects federal workers and contractors from a variety of civil financial penalties during a lapse in appropriations or a breach of the debt ceiling.	Referred to the House Committees on Oversight and Accountability, Financial Services, Ways and Means, Judiciary, Education and Workforce, and House Administration 3/1/2023 Referred to the Senate Committee on Finance 3/2/2023
	H.R. 5883 / S. 3029: Honoring Civil Servants Killed in the Line of Duty Act of 2023 / Rep. Gerald Connolly, D-VA / Sen. Kyrsten Sinema, I-AZ Cosponsors: H.R. 5883: 1 (D) 2 (R) S. 3029: 1 (D) 2 (R) 0 (I)	Aims to significantly increase death gratuities and funeral allowances for federal employees who tragically lose their lives while serving the nation. This bill would ensure that the families of dedicated civil servants receive greater financial support during their time of loss.	Referred to the House Committee on Veteran's Affairs, and the Subcommittee on Health 11/9/23 Referred to Senate Committee on Homeland Security and Government Affairs 10/4/23
	H.R. 5995: The Federal Retirement Fairness Act / Rep. Derek Kilmer (D-WA) Cosponsors: H.R. 5995: 65 (D) 22 (R)	Allow federal employees who started their careers as temporary workers, but transitioned to permanent work, to buy credit towards retirement for their temporary work. The FRFA enables these workers to make catch-up contributions, ensuring they receive full retirement credit for their service.	Referred to House Committee on Oversight and Accountability 10/25/23
	H.R. 7127: Federal Adjustment of Income Rates (FAIR) Act / Rep. Gerry Connolly (D-VA) / Sen. Brian Schatz (D-HI) Cosponsors: H.R. 7127: 80 (D) 0 (R)	Provides federal employees with a 7.4% average pay raise in 2025	Referred to House Committee on Oversight and Accountability

NARFE's Position: Support Oppose No position



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EMPLOYMENT

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.

TRICARE AND FEHBP

Q I'm planning to retire from federal service in 2025. Although I have been using TRICARE health insurance through my spouse's military retirement for years, it's my understanding that I could sign up for health insurance under the Federal Employees Health Benefits (FEHB) program during the next open season and be allowed to maintain the coverage into my retirement in 2025. Is that true?

A To continue FEHB into retirement, employees need to be covered under FEHB for five years immediately prior to retirement (coverage under a spouse's FEHB plan counts, and coverage under TRICARE can be used to meet the five-year test if you are covered by FEHB on the last day of employment). If you use the open season before retirement to enroll in an FEHB plan, be sure that your FEHB enrollment has taken effect by your retirement date. Since the last day of the month is usually the best date for most FERS employees to retire, January 31 might be a good day to retire if you were planning to retire shortly after the FEHB coverage commenced. For most federal employees, the 2024 open season changes will take effect on January 12, 2025.

After retirement, you may suspend your FEHB coverage and continue using TRICARE as your medical insurance. Contact OPM for assistance with this. You will complete Retirement and Insurance Form RI 79-9, "Health Benefits Cancellation/Suspension Confirmation." FEHB coverage may be suspended indefinitely. You can cancel the suspension during a future open season. A surviving spouse may cancel the suspended coverage if you were enrolled in Self Plus One or Self and Family FEHB at the time of suspension and provide a full or partial survivor benefit for your spouse at the time of your retirement.

VOLUNTARY EARLY RETIREMENT

Q Am I eligible for voluntary early retirement? Where can I get more information about it?

A VERA or Voluntary Early Retirement Authority is only available if your agency undergoes a major reorganization, reduction in force, or transfer of function, and a significant percentage of the employees will be separated or will be subject to a reduction in pay. The head of your agency can ask the U.S. Office of Personnel Management (OPM) to permit early optional retirement for eligible employees. If your agency gets approval to permit early optional retirements, eligible employees will be notified of the opportunity to retire voluntarily. Information about VERA can be found at https://www.opm.gov/policy-

data-oversight/workforce-restructuring/voluntary-early-retirement-authority/

REDEPOSIT PAID IN FULL

Q I got a refund of my civil service retirement contributions upon leaving federal service many years ago. However, I was rehired in 2022 and have paid back the refunded contributions with interest. Is the amount I paid back tax deductible?

A The cost of your Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) retirement is the total of your contributions to the retirement plan. When you retire, this amount will be shown on your OPM annuity statement.

If you repaid contributions that you had withdrawn from the retirement plan earlier or paid into the plan to receive full credit for service not subject to retirement deductions, the entire repayment, including any interest, is a part of your cost. According to IRS Publication 721, "Tax Guide to U.S. Civil Service Retirement Benefits," you can't claim an interest deduction for interest payments. This is true whether it's deducted automatically from your federal salary or paid directly to OPM by paying a redeposit of previously refunded contributions. You can't treat these payments as voluntary contributions; they are considered regular employee contributions. You will recover the cost of your retirement tax-free after you retire. Your monthly annuity payments comprise of two parts: the tax-free part, which is a return of your cost, and the taxable part, which is the amount of each payment that is more than the part that represents your cost. The tax-free part is a fixed dollar amount. It remains the same, even if your annuity is increased.

CHOOSING AN EXACT DATE FOR RETIREMENT

Q When should I choose my exact date of retirement from federal service?

A Since most large agencies recommend submitting your retirement application package two to three months or more before you retire, you must choose your date of final separation before submitting your application for retirement. Contact a retirement specialist in your human resources office or the shared service center of your agency to learn more about the retirement process. For voluntary, immediate retirements, your benefit starts to accrue on the first day of the month following your date of separation.

For example, if you decide to retire at age 59 with 30 years of service and select any date in September as your retirement date, your first retirement benefit will be paid on November 1 and will represent the October retirement benefit.

Under CSRS or CSRS Offset, there is an exception that allows your date of separation to be on the first, second, or third day of the month, and your retirement will commence on the following day.

For example, January 3, 2025, is a Friday and in the middle of a leave period. If an employee covered under CSRS or CSRS Offset chooses January 3, 2025, as their retirement date, their first retirement payment would be paid on February 1, representing 27/30ths of the January payment. Due to delays in retirement processing, your first check may not come on time, but eventually, it will be paid retroactively to the correct date.

It makes sense to begin planning the exact retirement date before submitting the retirement

COUNTDOWN TO COLA

The Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) increased 0.7% in March 2024. To calculate the 2025 cost-of-living adjustment (COLA), the 2024 third-quarter indices will be averaged and compared with the 2024 third-quarter average of 301.236. The percentage increase determines the COLA. March's index, 306.502, is up 1.7% 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 301.236
OCTOBER 2023	302.071	-0.06	0.28
NOVEMBER	301.224	-0.28	-0.004
DECEMBER	300.728	-0.16	-0.17
JANUARY 2024	302.201	0.49	0.32
FEBRUARY	304.284	0.7	1.0
MARCH	306.502	0.7	1.7

For FECA COLA updates, visit **narfe.org** and search for FECA.

application. This provides an opportunity to determine how many years, months, and days of total service you will have on the date of separation, including credit for your potential balance of sick leave hours that will be included in the computation.

The CSRS and FERS retirement benefit is computed on the whole years and months of total service, including credit for unused sick leave hours that are converted to months/days of service credit for computing the CSRS or FERS benefit, and any leftover days are dropped off. By planning in advance, you may be able to use any "leftover" days if you need to take sick leave before your retirement.

The best date for your retirement relies on many variables. Are you trying to maximize your lump sum payout of unused annual leave? Then, the end of the leave year may be your best time to retire. Do you want to retire in the summer? Maybe May 31 or June 30 would be a great date. Did you wake up and decide that it is time to retire? If you did, then it is time to start planning!

This webinar, "It's Not Magic: Target Your Best Retirement Date," has been archived (March 2022) in the NARFE Federal Benefits Institute webinar library and is available to NARFE members.

RETIREMENT

RETURNING TO FEDERAL SERVICE

Q I retired under FERS a few years ago at age 57 with 30 years of service, but I'm considering returning to federal service. The agency told me that I qualify for a "dual compensation waiver" and they would not reduce my salary by my retirement benefit if I were re-employed. How would this affect my federal retirement and insurance benefits?

A Annuitants who are reemployed with a salary offset (dual compensation) waiver are not eligible for additional retirement coverage (other than Social Security coverage). Reemployed annuitants may earn both annual and sick leave during their reemployment. Generally, if the reemployment is for more than one year, health and life insurance benefits coverage is available, regardless of whether the individual has coverage as an annuitant.

You may have the opportunity to transfer your FEHB enrollment to your employing agency so you might benefit from paying your premiums on a pre-tax basis, known as premium conversion. This could also hold true for any coverage you might currently have under FEDVIP (Federal Employees Dental and Vision Insurance Program).

If you have a higher salary as a reemployed annuitant than the salary that was the basis of your Federal Employees Group Life Insurance (FEGLI) coverage in your retirement, you may want to transfer your life insurance coverage to your employment as well. You can transfer the insurance back to your retirement benefit when you separate from reemployment.

If you receive a regular voluntary retirement under FERS, your annuity will continue unaffected by your new federal job. Reemployed annuitants under a salary offset waiver do not have a reduction in force (RIF) protection. These individuals are at-will employees who can be terminated without RIF protections whenever their employing agency chooses to terminate the employment.

As previously mentioned in the April issue of *NARFE Magazine* Q&A, if you are receiving the FERS retiree annuity supplement from OPM, the full salary you receive must be reported to OPM and applied to the earnings test that potentially reduces or terminates your FERS supplement in the following year. However, when you reach the age of 62, the FERS Annuity Supplement will end, regardless of your reemployed annuitant status.

For more information about the pros and cons of returning to federal service as a reemployed annuitant, watch the previously recorded webinar "Act II—How Federal Reemployment Affects Your Benefits," archived in the NARFE Federal Benefits Institute.

DENTAL/VISION INSURANCE COVERAGE

Q I am a federal retiree. I have never had FEDVIP coverage. My non-federal spouse has dental and vision insurance through her employer, and that insurance covers both her and me. When she retires next spring, both of us will lose that insurance coverage through her non-federal employer. Will I be able to sign up for FEDVIP coverage at that time for both her and me, or will I have to wait for an open season to enroll?

A If you are in receipt of an annuity that was payable immediately upon your separation from federal service, you can enroll in FEDVIP as an annuitant even though you were never previously enrolled. The loss of the dental and vision insurance under your wife's employer plan will be a qualifying life event (QLE) that allows you to enroll (both you and your spouse) under a FEDVIP dental and/or

vision plan.

You can submit the QLE anytime from 31 days before to 60 days after the event date (loss of coverage). When you submit the QLE, the effective date of FEDVIP coverage will be the first of the month after BENEFEDS receives your request. If you miss this QLE opportunity, you must wait for a future open season to enroll.

Instructions for enrolling in FEDVIP can be found at www.benefeds.com. You may contact BENEFEDS at **1-877-888-FEDS (1-877-888-3337)** or TTY: **1-877-889-5680** or International: **+1-571-730-5942**.

CSRS SPOUSAL SURVIVOR BENEFIT AND SOCIAL SECURITY

Q I'm a retired CSRS employee and my spouse receives Social Security based on her own work record. When I retired, I elected a full survivor benefit for my spouse. If I predecease my spouse, will my spouse's Social Security be affected when she begins to receive her CSRS spousal survivor benefit?

A The Social Security benefits your spouse earned based on her work record will not be affected by the CSRS survivor benefit she might receive from OPM upon your death. If she predeceases you, the Government Pension Offset will reduce your entitlement to survivors' benefits based on your wife's Social Security record by two-thirds of your CSRS retirement benefit.

You can learn more about how your government pension from work not covered by Social Security (e.g. CSRS) may affect your entitlement to Social Security at https://www.ssa.gov/benefits/retirement/planner/fedgovees.html.

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.

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Calling All Postal Annuitants and Family Members!

The new Postal Service Health Benefits (PSHB) program may offer a unique opportunity! U.S. Postal Service annuitants and family members who were entitled to Medicare Part A but not enrolled in Medicare Part B as of Jan 1, 2024, are eligible to participate in the PSHB Special Enrollment Period (SEP) for Medicare Part B that started April 1, 2024, and will end on September 30, 2024.

WHAT IS SEP?

The Postal Service Reform Act of 2022 (PSRA) has allowed an opportunity for retirees who did not previously enroll in Part B, a **penalty-free SEP**. Most people enroll in Medicare at age 65 or retirement, if later. Those who delay enrollment until later may participate in an annual General Enrollment Period (GEP) from January 1 through March 31.

If more than 12 months have passed since the end of the Initial Enrollment Period (IEP) or the date of retirement, if later, enrollees may pay a lifetime penalty of 10% of the standard Part B premium ($174.70 in 2024) for each full year enrollment was delayed.

If you waited 60 months to sign up for Part B, you'll have to pay a 50% permanent late enrollment penalty of $87.35/month ($174.70 x 10% x 5 years) plus the Part B premium. Higher-income retirees would have an Income Related Monthly Adjustment Amount (IRMAA) plus the late enrollment penalty. To view the 2024 IRMAA rates, visit https://www.medicare.gov/basics/costs/medicare-costs. During the SEP in 2024 for postal annuitants, the government will absorb the late enrollment penalty.

WHY ENROLL IN MEDICARE PART B?

Enrolling in Medicare Part B reduces out-of-pocket healthcare costs. It is mainly eliminated in many plans that provide a cost-sharing (deductible, copays, and coinsurance) waiver when Medicare is the primary payer. Many plans that work best with Medicare are not the most expensive plan option, which gives more savings to offset the cost of adding Part B. Medicare caters to the needs of older adults, so by electing Medicare Part B with a PSHB plan that provides good Medicare coordination, you eliminate expensive copays for the cost of orthopedic and prosthetic devices, durable medical equipment, home healthcare, and most medically necessary care. It is essential to consider your healthcare needs after age 65.

When Medicare is the primary payer, you may use any Medicare participating provider. In 2021, 98% of clinicians were Medicare participating providers, meaning they accepted Medicare's fee schedule amount as payment in full. If you use an HMO or a plan without out-of-network coverage, you would only be responsible for the remaining 20% after the Medicare Part B payment of 80% of the approved amount. This allows you healthcare provider flexibility. Like Federal Employees Health Benefits (FEHB), many fee-for-service PSHB plans are expected to provide in and out-of-network coverage and waive your cost-sharing when using out-of-network providers.

The savings you gain by combining Medicare A and B with a compatible PSHB plan may offset the cost of the newly acquired Medicare Part B premium. Review the materials you receive from the Office of Personnel Management (OPM) carefully to decide which plan best meets your health and financial needs. PSHB plan options and premium information will be available in October 2024.

NEXT STEPS AND CONSIDERATIONS:

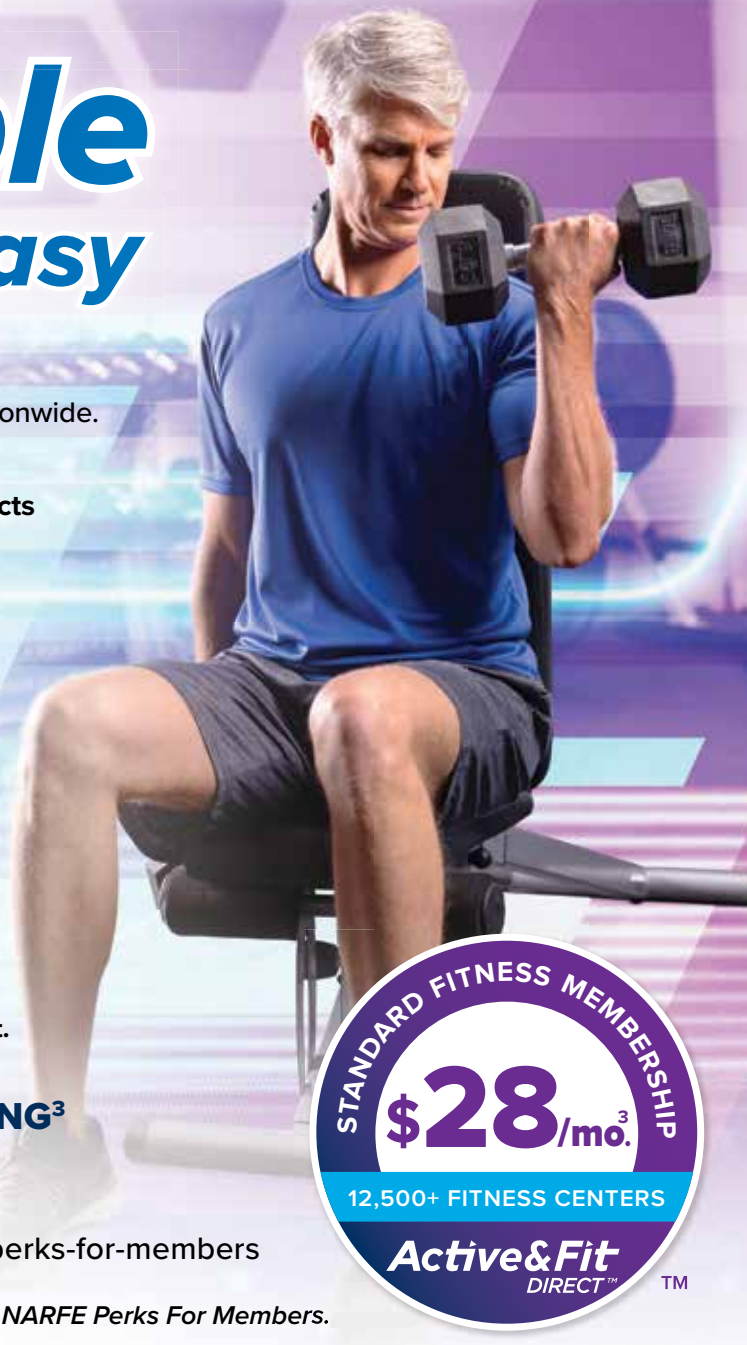
- Don't miss this once-in-a-lifetime opportunity to avoid Part B late enrollment penalty. Once enrollment is received, your Medicare Part B coverage will be initiated, effective Jan. 1, 2025.
- USPS annuitants and employees must enroll in the PSHB program during the 2024 Open Season (November 11, 2024 - December 9, 2024). If you do not enroll, you will be auto-enrolled in a plan under the PSHB program.
- As of January 1, 2025, annuitants who are enrolled in Medicare Part B must remain in Medicare Part B to continue coverage under the PSHB.
- Spousal and family member PSHB coverage is generally based on the primary subscriber's eligibility. If the primary subscriber is not required to join Medicare Part B, neither will dependent family members. Likewise, if you qualify for the SEP, so will your covered family members.
- For more updates visit https://www.keepingposted.org and www.OPM.gov.
- Email—retirementbenefits@usps.gov or PostalRetireeHealthBenefits@opm.gov ■

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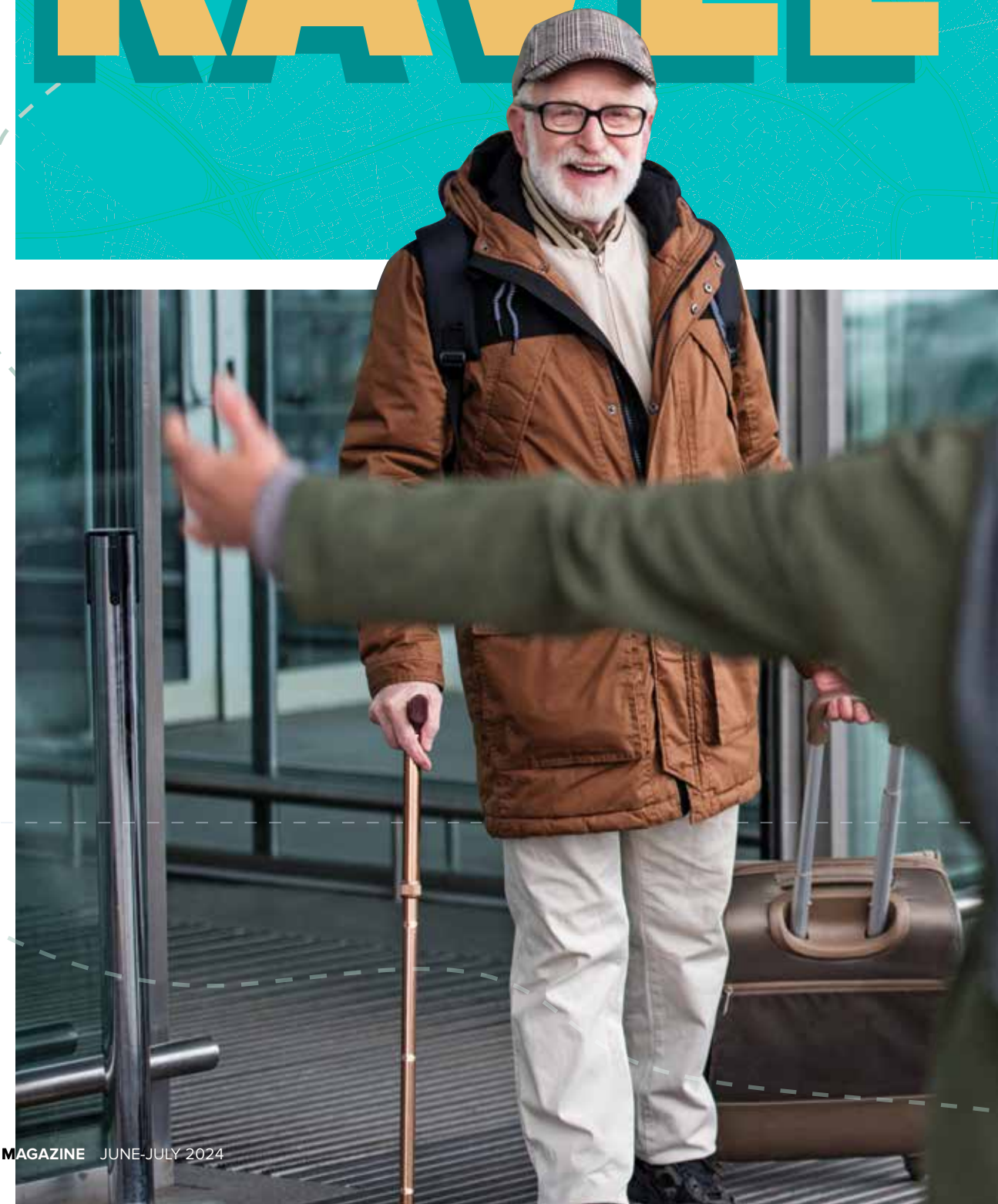
[1] Add a spouse/domestic partner to a primary membership for additional monthly fees. Spouses/domestic partners must be 18 years or older. Fees may vary based on fitness center selection.

[2] Costs for premium exercise studios exceed $28/mo. and an enrollment fee will apply for each premium location selected, plus applicable taxes. Fees vary based on premium fitness studios selected.

[3] Monthly fees are subject to applicable taxes. $28 enrollment fee waived for standard gyms only 3/1/24 12:01 a.m. - 6/30/24 11:59 p.m. PT.

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TRAVEL



ING With a DISABILITY



Many government employees and retirees have mobility issues and still love to travel. Here's how to do it safely and successfully.

BY EVERETT A. CHASEN

As many as one in four adults in the United States have some type of disability, according to the U.S. Centers for Disease Control. These 61 million people want or need to travel for medical care, vacations, family visits, business travel, or other reasons. Travel is a key part of experiencing life to the fullest, but there is no denying the difficulties people with disabilities face in traveling. To help NARFE readers overcome these issues, we've asked for suggestions from three frequent voyagers.

They include Paula Pedene, a U.S. Navy veteran and Veterans Affairs (VA) retiree with retinitis pigmentosa, a genetic disorder of the eyes that causes loss of vision, especially trouble seeing at night and decreased peripheral vision; Jim Mayer, an Army veteran and retired VA employee who lost both legs below the knee in 1969 when he stepped on a land mine in Vietnam; and Jani Nayar, executive director of the Society for Accessible Travel and Hospitality (SATH).

TIPS FROM 3 TRAVELERS

Pedene is the author of *A Sacred Duty: How a Whistleblower Took on the VA and Won*. Her book focuses on the importance of ethics and morals, and how the Navy's mantra of honor, courage and commitment led her to take a stand when she saw mismanagement at the Phoenix VA medical center where she worked.

Her first tip for travelers with disabilities is **don't be afraid to ask for help**.

"I carry a white support cane and that tells people I have a problem—but you still have to ask," she said.

There are a couple of ways Pedene uses her cane. You can get canes with roller balls on the end,



which she has done because when you're walking with the cane on the ground it's much easier to move over cracks and sidewalks.

"But when I go to an airport or to an area I don't know, I don't keep it on the ground," she said. "I pick it up and tap, using the tapping method. Often, people hear the tap, which makes them turn and see what's causing that noise, and then they see that here's a person who has a visual impairment."

Mayer, who uses two prosthetic legs and has spent much of his post-military life helping other disabled veterans, got the nickname "The Milkshake Man" for bringing shakes to men and women who lost limbs in combat during their recoveries at Walter Reed National Military Medical Center in Washington, DC. He also organized regular Friday night dinners for wounded Iraq War veterans and their families at DC-area restaurants, which continue today.

He stresses the importance of **planning ahead** and checking to ensure others are following up on the arrangements you've made.

"The whole thing to me is to plan ahead and double check," Mayer said. "Make sure any carrier you have an online account with has your disability in your profile."

Accessible Travel Experts

- Travel for All (travel-for-all.com)
- Seable Holidays (seable.co.uk)
- Easy Access Travel (easyaccesstravel.com)
- Planet Abled (planetabled.com)
- Wheel the World (wheeltheworld.com)
- Tapooz Travel (tapooztravel.com)

All six companies come recommended by Condé Nast Traveler as top tour companies for accessible travel.

"I carry a white support cane and that tells people I have a problem—but you still have to ask."

– Paula Pedene, a U.S. Navy veteran and Veterans Affairs (VA) retiree with retinitis pigmentosa, a genetic disorder of the eyes that causes loss of vision. Don't be afraid to ask for help is her first tip for travelers.

He recalls his first trip after becoming disabled, on 30-day convalescent leave from an Army hospital.

"I'd never flown before in a wheelchair," he said. "So, I put a big sign on mine that said, 'property of Specialist James M. Mayer,' and about halfway through the flight I asked the flight attendant if my wheelchair actually got on the airplane."

"Let me check," she said, "and she came back and told me, 'No, you don't have a wheelchair on this flight.' Well, I'm in trouble. I had crutches, but I really had difficulty walking with them. Almost everyone I knew, and my family, were waiting for me on the tarmac, and it took me about 15 minutes to get down the ramp. Then they put me in a floppy wheelchair, sent me to my house, and in two days, my wheelchair arrived. Ever since then, I triple-check everything!"

Nayar is the executive director of the Society for Accessible Travel and Hospitality (SATH), an organization whose mission is to raise awareness of the needs of all travelers with disabilities, remove physical and attitudinal barriers to free access, and expand travel opportunities in the U.S. and abroad, suggests **verifying the information you are told.**

She remembers a hotel in Miami with accessible rooms with roll in showers (showers designed for people to directly roll-in to using a shower wheelchair). She recommended the hotel to travelers because "they could stay on every floor," including high floors with great views.

"Then one of the people we referred called and threatened to sue SATH, because when he visited



there were no roll in showers," she said. "So, we sent someone to check, and found that an idiotic engineer thought those showers had created leaks in bathrooms, and they decided to redo them all—but of course, the roll in shower wasn't the problem."

As a result, SATH no longer puts information on individual hotels on its website (www.sath.org).

"We do not specifically say go to this hotel or that hotel," Nayar said. "Instead, we give people instructions on verifying if the hotels are adapted for people with disabilities."

SATH's instructions include specifically telling reservations staff what you need. Just saying that you use a wheelchair doesn't tell them anything.

"Always call the hotel, never the 800 number, because you might be booking a hotel in Key West, and the person answering the call is sitting in Ohio, has never been to Florida, and doesn't have a clue what's happening there," she said. "If you ask, 'Do you have a roll-in shower?', that person may not even know what you are talking about. Their tendency will be to say 'yes' to everything, just to get you off the line."

Instead, call the hotel directly, Nayar says. The people answering the phone work at the hotel so they will know for sure what's going on.

"It's not a cookie-cutter thing," she continues. "Each person's ability is different. Going up one or two steps may not be a problem for some, but others need to be carried. Nowadays, some websites will give you information on bed height and the height of the toilet seat, and that's important. If the height of the bed is too low or too high, some people cannot transfer from their wheelchair to the bed by themselves. Can you imagine if they need to get up at night to go to the bathroom? They'd have to call somebody for help."

If the bathroom door is not wide enough, the hotel room is not for a person with a wheelchair.

People with vision problems like Pedene's don't necessarily need an accessible room. Still, they may need a vibrating clock and other information in a different format so that even if they can't see it, they can hear it. Deaf people need visual alerts to tell who's knocking at the door.

"God forbid there is a fire, or some emergency, and you have to evacuate the room—and the hotel staff forgets you and you haven't got the right equipment to wake you up," said Nayar said. "You would still be in the room."

She knew a deaf person who was in a hotel when a bomb threat was called in.

"Everybody got out and forgot about him, and he slept through the evacuation," Nayar said.

Luckily, it was a hoax.

"You have to make sure the front desk knows which room you are in, and what your disability is," she added.

When making reservations, Mayer always asks hotels where the emergency exit is and how he can evacuate the building in case a crisis occurs.

"There are always signs saying, 'In case of emergency, use the stairs,'" he said. "I'm not going to be able to just roll my wheelchair down the steps. You are your own best advocate. You know exactly what you need."

Finally, **expert advice is available**. Nayar stressed the value of using travel agents who know about disabled travel to help you plan.

"But don't just call up any travel agent," she said. "Ask for references. And remember that travel agents are not allowed to charge you anything more because you have a disability."

Neither, she adds, can airlines or hotels.

Some tour companies focus on accessible travel options for customers with various requirements. *Conde Nast Traveler* recently recommended six such companies: Travel for All (travel-for-all.com); Seable Holidays (seable.co.uk), which

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specializes in trips for visually impaired travelers; Easy Access Travel (easyaccesstravel.com); Planet Abled (planetabled.com); Wheel the World (wheeltheworld.com), whose CEO was paralyzed from the chest down after surviving an accident at 18; and Tapooz Travel (tapooztravel.com).

Tours range from trips to remote Cambodian temples to visits to Peru's Machu Picchu for people who use wheelchairs, as well as hiking, skydiving, kayaking, scuba diving and surfing-themed trips.

WHERE TO GO ON VACATION

Pedene, Mayer and Nayar all said the Americans with Disabilities Act (ADA), a 1990 law that protects people with disabilities in many areas of public life, has significantly improved people's ability to travel throughout the U.S.

"Things are changing tremendously, and for the better, because of the ADA," Nayar said. "In addition, knowing that people with disabilities do travel and spend money, facility operators around the world have made a greater effort to accommodate them."

Pedene says Washington, D.C. is a particularly accommodating place to visit.

"The cities that work on accessibility issues really help us. For example, stairs can be a challenge, but if there's a ramp, I can often use it. I have no depth perception and when you have that problem, it's hard to see where steps begin and end. So, cities like D.C. that work on accessibility issues generally help both wheelchair users and people with visual impairments."

On vacation, Pedene likes to visit beaches.

"Sitting by a beach where there's lots of light is wonderful for me," she said.

For Mayer, "anywhere but Seattle is fine."

"Don't get me wrong," he said. "I lived in Seattle for three months after an unexpected surgery, and it's a wonderful town. But downtown, there's nothing but hills."

The local Paralyzed Veterans of America chapter handed Mayer a printed set of instructions on how to avoid the hills by going into one hotel entrance, going up a floor in an elevator, coming out to the next street, and crossing that street to another building and going on from there.

"It took me maybe 25 minutes to go three blocks, but at least I didn't have to deal with the hills," Mayer said. "ADA really changed the landscape for disabled people. Buildings are much more accessible unless they're designated as historic. There's plenty of wheelchair access and signage, the whole nine yards. In any U.S. big city, you're in good shape."

The State Department maintains a website (travel.state.gov/destination) that provides

"It's not a cookie-cutter thing. Each person's ability is different. Going up one or two steps may not be a problem for some, but others need to be carried."

– Jani Nayar, executive director of the Society for Accessible Travel and Hospitality organization.

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information on laws and other special circumstances in foreign countries for American travelers with disabilities and general information on ways the department can assist travelers abroad, Mayer added.

For those looking for specific recommendations, a business coalition called The Valuable 500 recently released a list of the 10 most accessible cities in the world. Cities were rated based on transport links, proximity of accommodations to attractions, shops, and restaurants, and the availability of accessibility information.

Three of those cities were in the United States. Las Vegas offers many hotel rooms for people with disabilities. New York scored highest in providing adequate information to help individuals plan trips and avoid disappointment. Orlando's theme parks like Disney World provide physical disability-friendly accommodations and ways to avoid lines.

Overseas destinations included Singapore; Shanghai, China; Tokyo, Japan; Amsterdam, the Netherlands; Paris, France; London, England; and Sydney, Australia.

AIRPORT AWARENESS

Besides tapping her white cane in terminals to ensure others are aware of her presence, Pedene finds ride services like Uber and Lyft to be particularly useful at airports.

"Uber has been a big help to me when we come out of an airport and there are lines for taxis," she said. "Trying to find and hail a taxi was very challenging."

Uber's drivers ask for your name before you get in, and as the passenger, you can confirm the driver's name because it is displayed on the app.

"These audio cues really help people with visual impairments, and I'm also able to see their license plate," Pedene adds. "Services like this that you use in an app are very helpful. It's one of the benefits of having an iPhone, a device that does a wonderful job in adapting to people with disabilities."

Mayer is concerned about the way modern aircraft are configured.

"The way airplanes are designed now, everything is crowded, and their aisle spaces are smaller so they can get more seats in," he said. "Well, that means being put in a very small transfer chair and pushed by the flight attendant is the only way you'll get in if you can't walk."

Nayar notes you do not have to give up your wheelchair until you reach the gate for your flight, and flight crews should be able to stow all types of chairs onboard.

"But you have to prepare your wheelchair for travel yourself, especially if it's electric and you have joysticks and other parts that can be taken out like leg rests," she said. "Flight attendants won't do that for you."

She advises to call the airline about 48 hours before your flight and check what notes they have on you in your reservation, just so you know all the things you need have been accommodated.

"Instead of finding out when you get to the airport," Nayar said. "Then you have time to rectify any problem that comes up."

NARFE's biennial training conference FEDCon24 takes place August 18 through August 20 at the Hyatt Regency St. Louis at The Arch. The Hyatt has ADA-accessible rooms with roll-in showers. It is the closest hotel to the iconic Gateway Arch and provides an optimal location to enjoy FEDCon24 and all of the fun and entertainment downtown St. Louis offers!



—**EVERETT A. CHASEN** *IS A WRITER AND COMMUNICATIONS CONSULTANT IN THE WASHINGTON, D.C., AREA. HE RETIRED FROM THE FEDERAL GOVERNMENT AFTER 35 YEARS OF SERVICE.*

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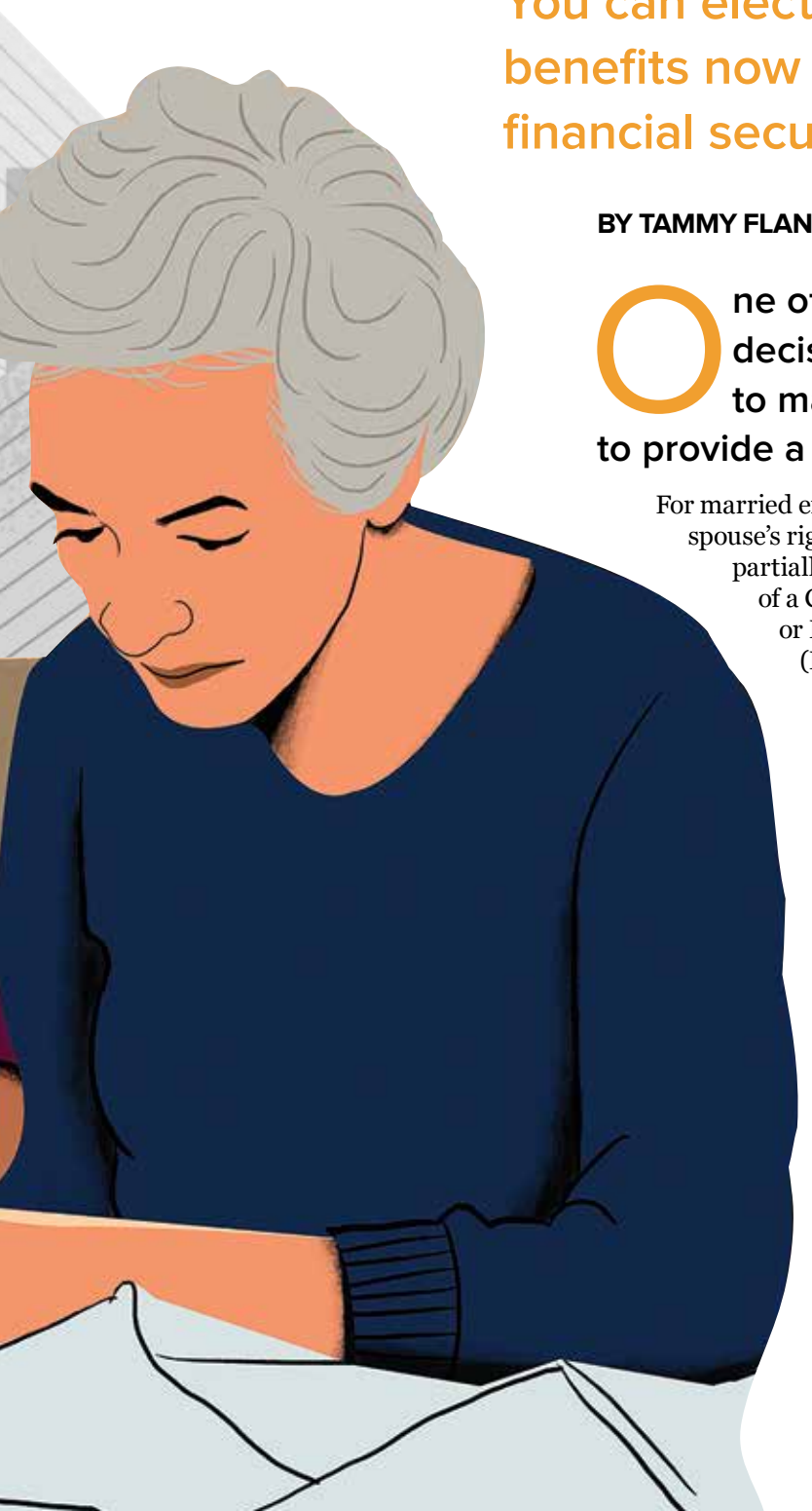
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Survivor Annuities: *An Everlasting Love*

You can elect reduced retirement benefits now to protect a loved one's financial security after you die

BY TAMMY FLANAGAN



One of the most important decisions federal employees need to make upon retiring is whether to provide a survivor annuity.

For married employees, this can affect a surviving spouse's right to continue health benefits. It can also partially replace the retiree's income upon the loss of a Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) retirement benefit due to death of the annuitant.

But whether you are married, single, widowed or divorced, you still have an important decision to make: what type of annuity you want to receive.

Regardless of whether you retire under CSRS or FERS, you can elect to receive a reduced annuity to provide a survivor annuity for your spouse, former spouse, or someone with a financial need for your life expectancy. Of course, you may also elect an unreduced annuity payable only during your lifetime.

But the survivor annuity provides a lifetime income stream to your loved one that replaces some of the income they will lose when your CSRS or FERS annuity ends upon your death. It's important to note that the reduction to provide a survivor annuity also reduces your income subject to tax, since the cost of the election

UNDERSTANDING TERMS

Annuity: "Annuity" is generally an insurance term defining a financial product that provides a guaranteed income stream for a set period or the rest of a person's life. CSRS or FERS benefits are often called annuities since they provide "lifetime payments" of the retirement benefit.

Pension: "Pension" means a regular payment made during a person's retirement from an investment fund to which that person or their employer has contributed during their working life. Some people may refer to the CSRS or FERS retirement benefit as a pension benefit.

Insurable Interest: "Insurable interest" is an investment that protects anything subject to a financial loss. The "Insurable Interest" election for a CSRS or FERS survivor annuity is when a person, such as a close relative or your significant other, may reasonably expect to derive financial benefit from your continued life. If you choose this type of annuity, you must submit medical evidence that you are in good health; your annuity will be reduced between 10% and 40% based on the age difference between you and the person named. This election can only be made at the time of retirement. If you elect the insurable interest for your current spouse because a court order awards the regular survivor annuity to a former spouse, the insurable interest election for your current spouse can be converted to a current spouse annuity if the former spouse loses entitlement.



is not a withholding but a reduction to your gross annuity benefit.

Upon retirement, federal employees or former employees make their annuity election on one of the following retirement applications:

- SF 2801: CSRS Application for Immediate Retirement https://www.opm.gov/forms/pdf_fill/sf2801.pdf
- SF 3107: FERS Application for Immediate Retirement https://www.opm.gov/forms/pdf_fill/sf3107.pdf
- RI 92-19 FERS Application for Deferred or Postponed Retirement https://www.opm.gov/forms/pdf_fill/ri92-19.pdf
- OPM Form 1496a CSRS Application for Deferred Retirement https://www.opm.gov/forms/pdf_fill/opm1496a.pdf

If you are married, it is important to discuss the options for survivor benefits with your spouse and be sure that they understand the pros and cons of the election you will make.

A word of advice: One of the most important things annuitants should do is to keep their address and banking information up to date. I remember when a survivor annuitant told me that her late husband was so cheap he only left her a six-month survivor benefit when he passed away. He retired under CSRS, and I knew there was no such thing as a "six-month" survivor annuity election, so I suggested that she should contact the Office of Personnel Management (OPM) to find out why her survivor annuity had been terminated. What she found out came as a great surprise to her! She was told because she had moved and changed banks shortly after her husband passed away, OPM was holding her payments until she updated her address and bank information. Her husband passed away more than five years earlier! She soon received the years of unpaid survivor benefits once she provided the updated information.

Consider the following examples to learn how important it is to have all the information for your situation before making this important election at retirement.

EXAMPLE NO. 1: JOHN AND MARY

John is about to retire after 40 years of federal service and is covered under FERS. His wife, Mary, retired after 37 years of federal service under CSRS in 2012. She and their 21-year-old daughter are covered under John's "self and family" Federal Employees Health Benefit (FEHB) enrollment. Does he

need to elect a survivor benefit for her to continue FEHB if he should die first?

If he does not elect a survivor annuity, John's wife will lose entitlement to FEHB through his retirement if he predeceases her. Additionally, their daughter would lose FEHB coverage at age 22 instead of 26 if no one is entitled to receive a survivor annuity. Children's survivor benefits are only payable until 22 if the child is a full-time student. Children incapable of self-support due to a disabling condition prior to age 18 may continue to receive survivor benefits.

However, if his wife was continuously covered by FEHB for the last five years of her career prior to her retirement (it doesn't matter who was paying the premiums) and if she retired with an immediate retirement (one that began within 30 days of her separation), then she may transfer the FEHB coverage to her retirement upon her husband's passing as a Qualifying Life Event (QLE) using OPM Form 2809 or by contacting OPM.

In this example, John does not have to provide his wife with a survivor annuity for her to maintain FEHB coverage for herself and their 21-year-old daughter. However, it is important for both John and his spouse to consider the loss of income if his annuity were to suddenly end. Under FERS, he may provide his spouse with 50% of his unreduced retirement benefit by electing the maximum spousal survivor annuity. Although this reduces his FERS benefit by 10% while John and his wife are both living, should his wife predecease him, he may elect to have his retirement restored to the unreduced value. If he does not provide his spouse with the maximum survivor annuity, she will need to provide her notarized consent to accept a partial or no survivor annuity when John completes his election.

EXAMPLE NO. 2: THOMAS AND TERRI

Terri's husband is 10 years older than she is and has several pre-existing health issues. When she retires, Terri is considering the election of an annuity payable during her lifetime since she is likely to outlive her husband due to the age difference and his life-threatening illnesses. Thomas, her husband, was self-employed and had a minimal balance in his IRA. He also has no lifetime pension benefits other than his Social Security. Terri is not sure if she should provide a survivor annuity for Thomas when she retires.

Although the age difference and health issues are a consideration in the possibility that Thomas may someday predecease Terri, this is certainly not the only reason for Terri to decide not to elect a spousal survivor annuity for Thomas. The more important question to ask is: "If Terri's FERS retirement were to end suddenly, would this create a financial hardship for Thomas?" After all, Terri could predecease her husband despite the age and health differences.

The benefit of leaving life insurance instead of or in addition to a survivor benefit is the freedom to change the beneficiary and cancel the coverage if no longer needed. The insurance proceeds are tax-free.

Remember that when both spouses are entitled to Social Security benefits, one of those benefits will end when one spouse dies. This would be a loss of not only Terri's FERS retirement benefit, but also the loss of the lower Social Security benefit. Of course, Thomas could not afford to lose Terri's FEHB coverage if she predeceases him, as he has no entitlement to continue FEHB without receiving at least a partial spousal survivor annuity. Terri should consider electing the maximum survivor annuity for Thomas or at least a partial survivor annuity so that Thomas can maintain FEHB coverage if she dies first. Terri may also wish to maintain some life insurance coverage if there is a mortgage on their home or other debt that Thomas would be responsible for if Terri predeceases him.

EXAMPLE NO. 3: MILTON AND LARRY

Milton purchased a $1 million term life insurance policy so that his partner, Larry, could use the proceeds to replace his $36,000 annual FERS retirement benefit if he predeceases him. Since they aren't married, Larry has his own health insurance coverage. Will the life insurance proceeds adequately replace Milton's FERS benefit?

First of all, Milton will not be able to elect the maximum or partial spousal survivor annuity since he isn't married to his partner. He could, however, elect to provide an insurable interest survivor annuity that will pay Larry 55% of his reduced benefit if he dies first. The reduction to Milton's



retirement would be 10% because they are within five years of each other in age.

If his partner were more than five years younger, the reduction could be from 15% to 40%, depending on the age difference. Milton must also prove insurability (good health) to make the insurable interest election at retirement. Whether you are married or single at retirement, you may elect an "Insurable Interest" survivor benefit election. This election is not often used since the retiring employee must be in good health and the reduction to the CSRS or FERS benefit greatly increases if the person named as the survivor annuitant is more than five years younger.

The benefit to leaving life insurance instead of or in addition to a survivor benefit is that Milton is free to change the beneficiary and can cancel the coverage if no longer needed, and the insurance proceeds are tax-free. Milton's partner, Larry, may one day inherit the proceeds of the policy and is free to spend the money as desired.

The downside to using life insurance in place of a survivor annuity includes the following cautions:

- There is no protection for the beneficiary of life insurance, especially if it is the spouse. Spousal protection under CSRS or FERS requires spousal consent to elect less than the maximum spousal survivor annuity. Once elected, the spousal survivor annuity cannot be changed or canceled unless the marriage ends through death or divorce.
- If the insurance policy is renewable term coverage, the cost will be substantially higher to renew the coverage at the end of the term. It may not be financially feasible to renew the entire amount of coverage. Should the policy be canceled, this could leave the beneficiary with substantially less money, or none.
- The tax-free payment of a term life insurance policy does not increase whether the proceeds are paid early in the term or near the end—it is a fixed death benefit payout. Survivor annuity benefits under CSRS and FERS receive annual cost-of-living adjustments to maintain their value over time.
- If the $1,000,000 of tax-free insurance proceeds could be invested at a rate of return averaging 6% per year, this investment would potentially produce an annual income of $30,000 to $40,000. There is no guarantee, however, as the rate of return will depend on how the proceeds are invested and how they perform. Survivor annuities are paid for the life of the surviving spouse or former spouse with a court order or insurable interest.
- The policy owner could cancel the coverage or change the beneficiary at any time without the knowledge or consent of the beneficiary. Survivor annuity benefits cannot be changed or canceled unless the marriage ends through death or divorce. An insurable interest election can only be changed if the person you named dies or when the person you named is your current spouse and your former spouse loses entitlement to the spousal benefit. If you marry the insurable interest beneficiary, you may elect to provide a regular survivor annuity for that person. If you marry someone other than the insurable interest beneficiary and elect a survivor annuity for that person, you may cancel the insurable interest election.
- If the insurance is Federal Employee Group Life Insurance (FEGLI), Option B, the premium will substantially increase every five years to age 80.

CURRENT AND FORMER SPOUSES

Your election determines whether your CSRS or FERS annuity will only be payable during your lifetime or whether you elected a reduced annuity to provide a survivor annuity to someone else.

If you were married on the date of retirement and did not make

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Death is a difficult topic, but it's important to prepare your family and make sure they know where to find all the important numbers and documents they may need. "Be Prepared for Life's Events" is a comprehensive guide and checklist designed by NARFE to help you organize your personal and financial information in one location so your survivors will have everything they need to handle your affairs in the event of your untimely demise.

You can find this valuable resource at www.narfe.org/f-100.

an election, your retirement would have been reduced by default to provide the maximum spousal survivor annuity. In addition, if you were married at retirement and elected a partial or no survivor benefit for your spouse, the law requires that your spouse consent to this election.

If a court order/divorce decree finalized on or after May 7, 1985, gives (awards or requires you to provide) a survivor annuity to a former spouse, OPM must honor this order. In this situation, you must have been married to your former spouse for at least nine months and must have had at least 18 months of service subject to retirement deductions. If you were married at retirement and there is an existing court order giving survivor benefits to your former spouse, you must make your election concerning survivor annuity for your current spouse as if there were no court-ordered former spouse benefits. In this way, your current spouse retains the right to the survivor annuity in case your former spouse loses entitlement due to death, remarriage before age 55, or the specific terms of the court order.

DECIDING AS A COUPLE

It is important to consider the income you have while you and the person you are providing for are both alive and then also consider the income the survivor will have, whether the survivor is you, your spouse or another financially dependent individual.

A good exercise for couples who are considering the options for electing a survivor annuity is to make a list of the income you will have in retirement while you both are alive and then consider how that income will be reduced when one of you dies. This may include government, military or private sector retirement benefits, Social Security benefits, and income from retirement savings or annuities.

- Will the surviving spouse need to reduce their lifestyle or move to a smaller home, or will they be forced to move in with one of the children or take on a roommate to make ends meet?
- Do you have a former spouse with a court order providing a survivor benefit election?
- Is continuation of health benefits for your spouse an important consideration for the survivor benefit election?
- Who is the spender and who is the saver?
- What expenses will change when either spouse dies?
- Have you factored the cost of long-term care into your retirement plan?
- How much life insurance will be payable, and is this term or whole life insurance?

Remember that electing a survivor annuity is not the same as naming a beneficiary for CSRS or FERS, which is done by completing a Designation of Beneficiary Form, SF 3102. It can be found at https://www.opm.gov/forms/pdf_fill/sf3102.pdf. ■

—**TAMMY FLANAGAN** *IS THE PRINCIPAL OF TAMMY FLANAGAN LLC (RETIREFEDERAL.COM). SHE IS A FEATURED PRESENTER ON NARFE'S FEDERAL BENEFITS INSTITUTE WEBINARS.*

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NARFE National President
William "Bill" Shackelford

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- 2nd Vice President

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- Service Officer

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- 2013 thru 2014 - Co-Chair of "Future Of NARFE" Committee
- 2014 National Convention – Chair of Bylaws Committee
- 2016 thru 2017 – Executive Director Search Committee
- 2021 Strategic Planning Team

KEY INITIATIVES

ADVOCACY
- Remain steadfast in advocacy efforts.
- Protect benefits of federal employees and retirees.
- Ensure that our voices are heard.
- Safeguard interests at every level.

MEMBERSHIP GROWTH
- Strengthens our collective voice.
- Ensures NARFE continues as a valuable resource.
- Addressing members' evolving needs.

NON-DUES REVENUE INCREASE
- Implement innovative strategies.
- Expand member services.
- Enhance support provided to members.

PROMOTE FISCAL RESPONSIBILITY
- Maintain strong focus on fiscal responsibility.
- Ensure resources are managed effectively and transparently.
- Support long-term sustainability of NARFE.

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FEDCON24 BREAKOUT SESSION PREVIEW

Attendees will choose from at least six options during each breakout session timeslot, with session tracks for Advocacy, Active Federal Employee, Federal Benefits, NARFE Leadership, and Lifestyle. Examples of sessions within featured tracks are listed below:

ADVOCACY TRACK

Learn the latest updates on NARFE's advocacy efforts, and how you can get more involved at the grassroots level and with NARFE-PAC.

Advocacy Update: What's the Latest and What's Ahead

Evolving Advocacy: NARFE's Grassroots Toolbox for Today and Tomorrow

Leading NARFE-PAC in 2024 and Beyond

NARFE LEADERSHIP TRACK

Identify and develop skills through training focused on bettering both NARFE chapters and members in these leadership track sessions. Session topics are tentative until confirmed, and additional topics may be added.

Membership Recruitment

Leadership Succession Planning

Chapter Officer 101

Best Practices for Chapter/Federation Communication

Utilizing the AMS as a Chapter/Federation Officer

FEDERAL BENEFITS TRACK

Listen to NARFE's top federal benefits experts, Tammy Flanagan and Mark Keen, as they provide guidance on critical federal benefits topics.

Don't Fall for These Common Retirement Myths

Getting Your Affairs in Order: Estate Planning for Feds

Maximizing the After-Tax Value of Retirement Savings

Medicare & FEHB/PSHB

ACTIVE FEDERAL EMPLOYEE TRACK

Explore how to take advantage of your federal career before retirement through this track of active employee-catered sessions.

The Final Steps: Transition From Employee to Annuitant

Financial Planning for Feds

LIFESTYLE TRACK

Focus on your personal life with a purpose as you listen to experts navigate some of the concerns and interests that arise as you progress through the stages of life in this lifestyle centered track.







FEDCON24 SPEAKER SPOTLIGHT



KEYNOTE SPEAKER: ALEX SHEEN

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Alex Sheen is the founder of **because I said I would**, a global social movement and nonprofit dedicated to bettering humanity through promises made and kept, created in memory of his father, whose word was his bond. He will draw on inspiring, real-life examples and messages to not only encourage attendees to make—and keep—promises to take action, but also motivate others to volunteer in support of NARFE and its missions.

ACTIVE FEDERAL EMPLOYEE TRACK SPEAKERS



TREVA DARICE SMITH

President of Career Development and Business Etiquette Consulting, LLC



MIKA J. CROSS

Workplace Transformation Strategist



SHERYL VOGT

President of Vogt Consulting, Inc. and a Senior Fellow at the George Washington University



AMITA SHERWOOD

A Certified Lean Six Sigma Master Black Belt with over 22 years of performance improvement and organizational effectiveness experience

FEDERAL BENEFITS TRACK SPEAKERS



MARK KEEN, CFP®

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Exploring a TSP Beneficiary's Distribution Options

Ever wonder what options a Thrift Savings Plan (TSP) beneficiary has when inheriting a TSP? Is it true that a non-spouse beneficiary must take a lump-sum distribution? It is. However, what they may do with that distribution depends on the type of TSP participant they inherit from, which is true even for a spouse beneficiary.

Before exploring a TSP beneficiary's distribution options, it's critical to understand that there are two types of TSP participants—a TSP participant and a TSP beneficiary participant—and that beneficiary's distribution options depend on the type of participant they are inheriting from.

A TSP participant is the original TSP account owner and the person who contributed to the TSP account due to their employment with the federal government or the uniformed services. On the other hand, a TSP beneficiary participant is technically a beneficiary maintaining an inherited TSP account and can only be the surviving spouse of a TSP participant. Although similar in name, there are significant differences in the rules they and their beneficiaries must follow.

For example, the rules for when required minimum distributions (RMD) must start and how they are calculated differ for participants and beneficiary participants. However, perhaps the most significant difference concerns their beneficiaries' distribution options when inheriting a TSP account.

When inheriting from a TSP participant, the beneficiary's distribution options depend on whether they are a spouse or non-spouse beneficiary. However, when dealing with a TSP beneficiary participant, it doesn't matter whether a beneficiary is a spouse or non-spouse, as they both must take a lump sum distribution, which we will discuss in detail in next month's column.

WHEN INHERITING FROM A TSP PARTICIPANT, THE BENEFICIARY'S DISTRIBUTION OPTIONS DEPEND ON WHETHER THEY ARE A SPOUSE OR NON-SPOUSE BENEFICIARY.

When a spouse is the beneficiary of a TSP participant, and the account has at least $200 in it at the time of the participant's death, the TSP will transfer the deceased participant's TSP account to a TSP beneficiary participant account in the surviving spouse's name.

The money in the TSP beneficiary participant account will be invested exactly as it was in the deceased participant's account, except for any funds invested in the TSP's mutual fund window. In this case, the money will be moved from the mutual fund window and invested in the TSP funds according to the deceased participant's investment elections.

The transfer from the deceased participant's account to the surviving spouse's TSP beneficiary participant account is a non-taxable transaction. It allows the surviving spouse to continue the tax advantages of the deceased participant's TSP account.

A beneficiary participant may maintain a TSP beneficiary participant account for as long as he or she wishes, subject to RMD rules. Alternatively, as a beneficiary participant, the surviving spouse may transfer the TSP beneficiary participant account to their own TSP account (if they have one from their own federal or uniformed service) or transfer the TSP beneficiary participant account to an IRA of their own.

On the other hand, a TSP participant's non-spouse beneficiary is not allowed to maintain a TSP beneficiary participant account. Instead, the TSP will establish a temporary TSP account and await distribution instructions from the non-spouse beneficiary.

A TSP participant's non-spouse beneficiary must take a lump sum distribution. In this case, the non-spouse beneficiary can transfer the distribution directly to an inherited IRA or have it paid to them.

An Inherited IRA, which can be traditional or Roth, is an

BENEFITS RESOURCES

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

account opened by a beneficiary who inherits an IRA or an employer-sponsored retirement account. The transfer from the deceased participant's TSP account to an inherited IRA is a tax-free transfer and allows a non-spouse beneficiary to continue the tax advantages of the deceased participant's TSP account.

Money can't stay in the inherited IRA indefinitely, though. A designated beneficiary is generally required to liquidate the inherited IRA by the end of the 10th year following the year of the IRA or plan owner's death. However, certain eligible designated beneficiaries may qualify for exceptions to the ten-year rule.

It's important for a TSP participant's non-spouse beneficiary to know they only have 90 days to request payment from the temporary TSP account. Otherwise, the TSP will automatically initiate payment on the 90th day. Once a payment is made to the TSP participant's non-spouse beneficiary (either by request or automatically due to missing the 90-day deadline), it's final and cannot be put into an inherited IRA.

Stay tuned for an in-depth review of the rules applying to TSP beneficiary participant accounts next month. ■

MARK A. KEEN, *CFP®, PARTNER, KEEN & POCOCK. SECURITIES OFFERED THROUGH THE STRATEGIC FINANCIAL ALLIANCE, INC. (SFA), MEMBER FINRA/SIPC. ADVISORY SERVICES OFFERED THROUGH STRATEGIC BLUEPRINT LLC AND SFA. MARK KEEN IS A REGISTERED PRINCIPAL OF SFA AND AN INVESTMENT ADVISER REPRESENTATIVE OF SFA AND STRATEGIC BLUEPRINT, LLC. SFA AND STRATEGIC BLUEPRINT ARE AFFILIATED THROUGH COMMON OWNERSHIP BUT OTHERWISE UNAFFILIATED WITH KEEN & POCOCK. NEITHER STRATEGIC BLUEPRINT NOR SFA PROVIDE TAX OR LEGAL ADVICE.*

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The Importance of Watching Your Brain and Vascular Health

In recent studies examining brain and vascular health, it is evident to address the risks to protect against Alzheimer's and dementia. It was stated that up to about 80% of people with Alzheimer's also have significant vascular pathology in the brain.

According to these studies, public health programs can help promote effective prevention, which includes managing vascular health and raising awareness of what constitutes healthy cognitive functioning.

This means the heart and brain healthy habits include:

- Controlling blood pressure
- Managing diabetes
- Eating a healthy diet
- Managing a healthy weight

To share best practices in studying how blood pressure, diet, and brain health were controlled better, along with vascular conditions, the Alzheimer's Association Public Health Center of Excellence on Dementia Risk launched funding from the Centers for Disease Control in 2020 to help study these connections.

The Dementia Risk Reduction Summit in Atlanta 2023 was the first event to explore how the public can help in these studies. Community education explored within the public health prevention spectrum can improve the quality of life and care and reduce the financial impact of the disease. It can also allow an individual to assess treatments, maintain a longer level of independence, and participate in clinical trials that help advance research.

More than 6 million Americans live with Alzheimer's, and as many as half of them have not been diagnosed, according to 2023 Alzheimer's facts and figures. Evidence shows that Black and Latino Americans with dementia are less likely to be diagnosed than white Americans, even though they are more likely to have the disease.

MORE THAN 6 MILLION AMERICANS LIVE WITH ALZHEIMER'S, AND AS MANY AS HALF OF THEM HAVE NOT BEEN DIAGNOSED, ACCORDING TO 2023 ALZHEIMER'S FACTS AND FIGURES.

Here are 10 health habits to protect your brain health:

- Keep your mind challenged. Take positive actions daily to maintain a healthy brain.
- Stay in school. Challenge your brain by doing something curious and putting it to work.
- Engage in regular exercise to raise the heart rate while increasing the blood flow to the brain. This includes walking, dancing and gardening.
- Help prevent head injuries by wearing a helmet while cycling and seatbelts while traveling in vehicles.
- Stop smoking. It is never too late to stop.
- Control your blood pressure with healthy diets and physical activity.
- Manage diabetes by eating healthier, increasing physical activity and taking prescribed medications as needed.
- Keep a healthy weight by eating right, exercising, and sleeping well.
- Eat healthy foods and snacks for your meals to help reduce your cognitive decline.
- Get excellent sleep and stay off screens before bedtime.

NARFE chapter members are encouraged to stay physically active, eat healthy, monitor their vascular and heart health, and educate others about the need to do the same.

Thanks for your continued financial support of the NARFE Alzheimer's research program, the Walk to End Alzheimer's, and the Longest Day.

Let us also be advocates by sharing the information you learn with your family, friends, church members, doctors and anyone else.

For more information about Alzheimer's disease and dementia, contact the Alzheimer's Association at www.alz.org or call the 24-hour helpline at 800-272-3900. ■

OLIVIA A. WILLIAMS *IS CHAIR OF THE NARFE-ALZHEIMER'S NATIONAL COMMITTEE. EMAIL: OEASHF3@GMAIL.COM. THIS COLUMN APPEARS QUARTERLY.*

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Support Alzheimer's Research

NARFE members contributed for Alzheimer's research: $17 Million Fund $16,166,197.11*

**Total as of March 31, 2024. All contributions go directly to Alzheimer's research, with the exception of funds given to the Walk to End Alzheimer's or The Longest Day.*

If you have any questions, write to:
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Olivia Williams
PO Box 2175
Columbia, SC 29202

OR EMAIL: oeashf3@gmail.com

MAKE CHECK PAYABLE TO:
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Never Worry About Renewing Your Membership

Keeping your NARFE membership current is the best way to protect your federal retirement benefits and get the most out of them. NARFE is the only organization solely dedicated to protecting and preserving the benefits of all federal workers and annuitants.

There are two ways you can not only simplify annual renewal of your membership, but also ensure you will never receive another renewal invoice or reminder.

- **Sign up for autorenewal!** With our automatic renewal option, you provide us with a credit card that you would like to use for future membership renewal payments. We authorize that credit card via PayPal and save that pre-authorization. (We do not save your credit card.) Then, when your renewal is due, we automatically charge against that card pre-authorization for the amount due. You may revoke this authorization at any time by removing this card from the "Manage Auto Renewals" form in your member account.
- **Let OPM take care of paying your dues.** If you're retired and want to save $6 on your annual membership, you can sign up for dues withholding. One-twelfth of your total dues will be deducted automatically from your monthly annuity. You can cancel authorization at any time.

Remember, as a NARFE member, you have a dedicated professional legislative team working to protect and preserve your earned benefits on Capitol Hill and with the administration. You also have access to many valuable resources, such as:

- *NARFE Magazine* and *NewsLine*, our weekly e-newsletter, with the latest news and information about the issues that affect you.
- Access to FEDHub, NARFE's exclusive online community.
- Personalized answers to your federal benefits questions from our experts.
- NARFE Perks discounts on travel, legal and security services, and much more!

Take advantage of all NARFE has to offer, and let auto-renewal and dues withholding keep maintaining your membership hassle-free.

—**BY NORA MACDONALD**, *DIRECTOR, MEMBERSHIP ENGAGEMENT*

2024 CONFERENCES & EVENTS

Information as of March 18, 2024:

CONNECTICUT: conference October 10, Marriott Courtyard, 4 Sebethe Dr, Cromwell. Contact Federation President Rich Quintero, ricardoquintero@comcast.net, for more information.

GEORGIA: conference June 6, Courtyard by Marriott Conference Center, 589 Carl Vinson Parkway, Warner Robins. Visit www.ganarfe.org for information.

ILLINOIS: conference September 17-19, Thelma Keller Convention Center, 1202 N. Keller Drive, Effingham. Contact Convention Chair Linda Glasgow, glasgowljg43@aol.com, or visit www.narfe.net/site/IL/ for information.

IOWA: conference September 17-18, Meskwake Conference Center, Tama. Contact Federation President Dorman Otte, dormanotte@gmail.com, for information.

MONTANA: virtual conference June 3, https://us06web.zoom.us/ (Meeting ID: 635 841 4157, Passcode: fC33rB). Election of Federation officers will be conducted by mail April 1-May 13. Contact Federation President Leland "Wally" Walbruch, leland.walbruch@gmail.com or 406-334-3880, for information.

NEW HAMPSHIRE: conference October 30, Holiday Inn Concord Downtown Hotel, 172 No. Main St, Concord. Visit www.narfe.org/NH for information.

NARFE Hires Membership Marketing Specialist



NARFE recently hired Kyeba ("Kee-bah") Jackman as the new Membership Marketing Specialist.

Kyeba Jackman's journey at NARFE began in October 2023, when she joined as a temporary administrative support for the business development department. This initial role not only introduced her to the organization but also allowed her to observe NARFE's mission and its current challenges. Her dedication and performance led to her transition to a full-time role in the membership department in February 2024.

She graduated from Howard University with a bachelor's degree in marketing.

Most of Jackman's marketing experience was at the largest life insurance company in the English-speaking Caribbean. Her work entailed developing and implementing the company's marketing plan and writing all the content for promotional material.

She returned stateside in the mid-2010s to attend Georgetown University, earning a master's degree in integrated marketing solutions. This field combines marketing, advertising, public relations, and communications, focusing on strategic planning and a uniform message on all platforms.

In her new role, Jackman works closely with the senior manager of membership data, running renewal notice processes each month and maintaining the renewal email program with a focus on improvement. She also assists with developing and disseminating membership and

SEE JACKMAN ON P. 48

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JACKMAN FROM P.47

NARFE webinar marketing communications and manages member engagement and retention programs. This includes supporting first-year member onboarding and ongoing activities to keep members engaged and informed.

"I'm aware that all internal and external customers are extremally important; however, our members are the biggest priority," she added.

Through her marketing training and experience, Jackman says she recognizes the value of having a comprehensive data-driven understanding of the needs of NARFE membership. Since starting in her new role, she has gathered as much information as possible on membership to make this happen and will support all of the membership department's retention, reinstatement and recruiting initiatives.

Born and raised in Trinidad and Tobago, she now resides in Maryland. In her spare time, she enjoys being with friends and family. She's also a new volunteer organizer with The Armed Forces Cycling Classic.

—**BY MATTHEW SANDERSON**, *CONTENT MANAGER*

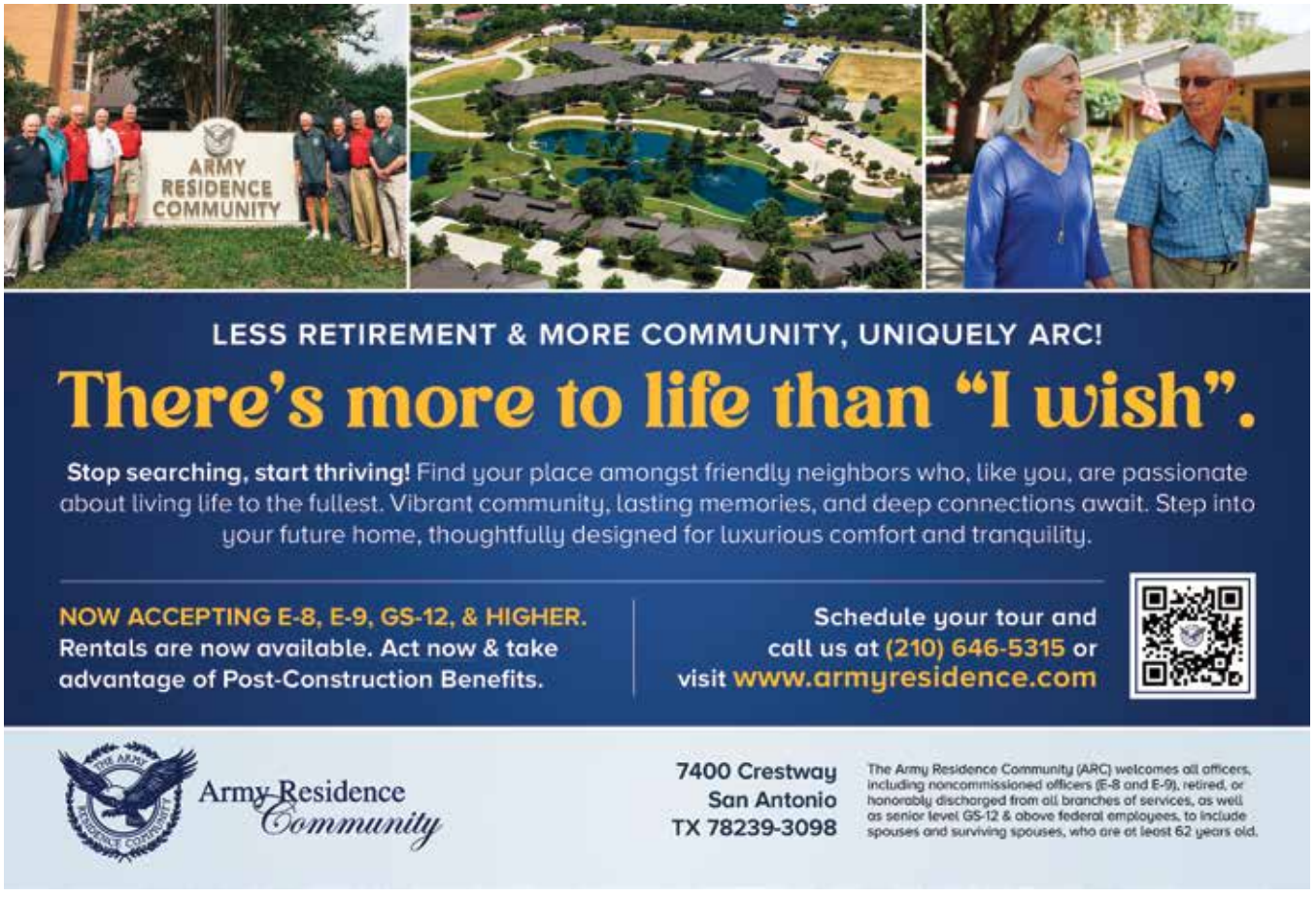
CORRECTIONS

The April 2024 article "CSRS vs. FERS: Which Came Out on Top?" provided incomplete information on the age at which Thrift Savings Plan (TSP) withdrawals can be made. Active employees of any age can make financial hardship withdrawals. These withdrawals incur an additional IRS early withdrawal penalty of 10% if you are under the age of 59½. The taxable portion of your withdrawal is also subject to federal income tax at your ordinary rate. For more information, visit https://www.tsp.gov/in-service-withdrawal-basics/in-service-withdrawal-types-and-terms/. There are no penalties for early withdrawals by retirees who separated in the year of their 55th birthday or later and for withdrawals by special category employees, such as law enforcement officers and firefighters, separating in the year of their 50th birthday or later. For more information, visit https://www.tsp.gov/withdrawals-in-retirement/.

In "Bill Tracker" for the April and May 2024 issues, the sections for H.R. 866 / S.3194 did not show a "thumbs up" for the NARFE position. There was also a misspelling for the same bill column titled "What Bill Would Do."

In the April 2024 article "State Tax Treatment of Federal Annuities," the entry for Oregon was incomplete. Income from a federal pension based on employment occurring before October 1, 1991, is not taxed, regardless of retirement date.

NARFE regrets these errors.



NARFE
FEDERAL BENEFITS EXPERTS

Active and Retired Federal Employees—Join NARFE (or Renew) 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. Membership expiring? Renew now!

NARFE MEMBER BENEFITS

- **Understand benefit changes** and key aspects to stay on top of with NARFE's monthly webinars, held on a variety of topics such as TSP's, health insurance options and long term care insurance updates
- **Direct access to Federal Benefits Institute experts** who can answer your most pressing questions and help you get answers you need from OPM
- **Topical and robust articles on new legislation,** and topics like car buying tips and finding your path in retirement, and the ever popular Q&A section addressing your most burning benefit questions in NARFE Magazine
- **Support from your peers with access to FEDHub**, the only national online community for the federal community, and local chapters, where you can meet feds in a neighborhood near you
- **Weekly news roundup** email called Newsline, with helpful tips and updates from NARFE on the work we are doing to support you
- **Discounts on popular national brands** with NARFE Perks
- **Powerful advocacy and alerts** to take action on important legislation pending in Congress and our advocacy team that protects your benefits every day!

NARFE MEMBERSHIP APPLICATION

1Q6

☐ **Yes. I want to join NARFE for the low annual dues of $48** ☐ **Renew my membership**

☐ Mr. ☐ Mrs. ☐ Miss ☐ Ms.

Full Name

Street Address Apt./Unit

City State ZIP

Phone

Email

Retirement date (or expected)

Membership ID if renewing (ID # can be found on cover of magazine)

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 or Money Order (Payable to NARFE)
☐ Charge my:
☐ MasterCard ☐ VISA ☐ Discover ☐ AMEX

Card No.

Expiration Date _____/_____ (MM/YY)

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.

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Are you a new member who wants to receive a FREE one-year chapter membership? Choose one:

☐ Chapter closest to home OR ☐ Chapter #_____

Renewing members can call **800-456-8410 x1** to inquire about your chapter dues amount or to join a NARFE chapter today.

THANK YOUR RECRUITER 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. Some NARFE member benefits are provided by third parties (NARFE Perks), and not NARFE.

(02/24)

THREE EASY WAYS TO JOIN/RENEW

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.

CANDIDATE STATEMENTS

NARFE members will elect national officers and regional vice presidents for two-year terms. NARFE members who announced their candidacy by the deadline submitted the following statements for publication in *NARFE Magazine*. They have not been edited in any way. Please note that as of press time, NARFE received no candidate submissions for Region IX. All candidate statements, including those received since March 8, are published at www.narfe.org/2024-narfe-national-election. The September issue of *NARFE Magazine* will include instructions for voting online or by mail.

Candidates for National President

See www.narfe.org/2024-narfe-national-election for any additional candidates.



JON WILLIAM DOWIE

My ability to represent you in Washington is enhanced by experience navigating the Corporate, Academic, Military and Contracting worlds. My current skills as a CPA, Certified Information Technology Professional, and Chartered Global Management Accountant (London) will permit me to make contributions to NARFE in many ways. I led an international firm (Operations in Ukraine and five subsidiaries in Israel) to listing on the American Stock exchange and grew a government firm from zero revenue to a firm with revenue and employees exceeding NARFE's. As the CFO for an Alexandria firm with over $100M in revenue, we sold a 5-story building on King Street with 50 underground parking spaces in 6 months, contrasting NARFE's unsuccessful attempt in 6 years in selling our building. Serving on the faculty of Clemson University and later as the Technical Director of the National CPA Group provided me a unique ability to contribute to consensuses of differing constituencies and to deal with regulatory agencies. As President of Sister Cities of St. Augustine, I delt with City politics in three countries. Having already served two terms as NARFE's National Secretary/Treasurer and backup for the President, I am ready to enter the chaos of Washington to represent your interests. **NARFE has to be successful as a business first to be successful as an advocate organization!**

Since leaving NARFE as Treasurer in 2018 the Organization has deteriorated. It has **spent millions of dollars on an AMS information system that is less reliable** and serves fewer than half our membership. We have maintained the structure of the Board (NEB) that is outdated and it has become self-serving rather than beneficial to membership. We have maintained a building infrastructure that far exceeds our needs.

During my tenure as National Secretary/Treasurer we had two Strategic Planning reports, we initiated webinars establishing a library, with non-dues revenue from webinars, and we were increasing retention and decreasing losses on a monthly basis.

If elected President within the first month in office, **I will make a restricted donation ($35,000),** to develop a cell phone application capable of giving access to our library of webinars, processing an application and payment for a membership in NARFE, and providing current information. All our National and Chapter members would have access to the application as well. All our Digital Assets are important and becoming as or more important than our printed assets.

NARFE needs new actions not old ideas. ★



GLENN FLOOD

Here is why I should be the next National President of NARFE: I am a consensus builder; problem solver and I will work tirelessly with you and for you.

I retired from the Federal Government in August 2006, after completing 32 years as senior press officer with the Office of the Secretary of Defense

Public Affairs operation. A major highlight of my work was serving as the chief spokesperson on Pentagon Building activities following the 9-11 terrorist attack.

For the past ten years I have served as president of the Greater Palm Springs, Calif., chapter of NARFE. Since 2018 I have been a member of the City of Palm Springs Human Rights Commission dealing with critical issues. In addition, I am a certified mediator with the Riverside County, Calif., Superior Court. This volunteer work involves facilitating useful communication towards settlement agreements.

NARFE is moving on a good track, but slowly. We need leadership with new and dynamic ideas to quickly increase membership, strengthen chapters and maintain a clear and determined focus when working with Congress to protect our earned benefits.

Let us not continue to move at a pace that will get us stuck in the mud. Cast your vote for Glenn Flood. ★



KATHRYN HENSLEY

KATHRYN HENSLEY FOR NARFE NATIONAL PRESIDENT
kathrynhensley@hotmail.com

After over 20 years of service at the chapter and federation levels, members of NARFE elected me six years ago to be the National Secretary/Treasurer. I cannot run to continue in the same national officer position. Therefore, I am announcing my candidacy to be the next NARFE president to continue to serve you for an additional two years. The vast experience I have gained working with all facets of NARFE operations, not only at headquarters and with the NEB, but with members in chapters and federations, provides me with skills and knowledge to lead the team that will move us forward.

The last few years have been filled with many changes and challenges. I am up to the challenge of helping bring NARFE into the 21st Century and continuing in our primary mission of protecting our earned pay and benefits. During the coming months, I hope to provide some further information for an interactive discussion with you. In this first statement, I am sharing a few highlights I see from where I sit.

- In developing a new database, we discovered critical records corruption. As a result, the Budget, Finance, and Investment Committee which I chair, recommended and the NEB approved in the last budget a much-needed technological update for which the CAB and Membership Advisory Committee have provided basic information and continue to propose workable changes.
- The five-year trial model adopted in 2016 for managing NARFE's organization highlighted where many operations/systems were weak and needed strengthening. We have discovered our records management system and organizational guidelines require major overhaul. A thorough management study of our structure/operations is badly needed and having a team of forward-looking management at the top for implementation is critical to NARFE's future.
- NARFE depends on dues from members to cover the expense to staff the headquarters office. A few years ago our members increased member dues. It was necessary to provide a steady stream of revenue for headquarters operations; however, we have fallen behind in creating steady and varied non-dues revenue resources that are needed to keep our organization stable. This is a priority for the NEB.

As I've noted, I will share with you my vision of what we must do to keep NARFE the premier organization for active and retired federal employees. I humbly ask for your support and vote to make this happen.★



WILLIAM "BILL" SHACKELFORD

It is with a deep sense of purpose that I announce my candidacy for a second term as NARFE National President. Serving as President has been a profound honor, and I am inspired by the progress we have made together during my first term. I am eager to advance the interests and well-being of all federal employees and retirees. I have listened to your concerns and taken appropriate action. I appreciate all NARFE members and their work over the years. We must continue to work together to address the challenges that OUR organization faces.

I am committed to building upon our successes and driving NARFE to even greater heights. If re-elected, I will continue to prioritize the following key initiatives:

Advocacy: Remaining steadfast in our advocacy efforts to protect the rights and benefits of federal employees and retirees, ensuring that their voices are heard, and their interests are safeguarded at every level.

Membership: Over the past year, we have achieved remarkable milestones. Our membership decline has been slowed and we have welcomed a substantial number of new members into our

community. This growth strengthens our collective voice and ensures that NARFE continues to thrive and serve as a valuable resource, addressing their evolving needs.

Non-Dues Revenue Increase: In addition to membership growth, non-dues revenue has experienced a significant upturn. This positive trend is a testament to the hard work and innovative strategies implemented by our team. Increased non-dues revenue enables us to further expand and enhance the services and support provided to members.

Promoting Fiscal Responsibility: Maintaining a strong focus on fiscal responsibility, ensuring that our resources are managed effectively and transparently to support the long-term sustainability of NARFE.

In closing, I am grateful for the opportunity to serve as your National President, and I am excited about the possibilities ahead for NARFE. With your continued support, I am confident that we will build an even brighter future for our organization and the federal community we are privileged to represent.

During my tenure as National President, I have been constantly reminded that together we can "secure the future" of NARFE. If re-elected, I will continue to bring the entirety of my institutional knowledge to NARFE. I respectfully ask for your vote and support by re-electing me as NARFE National President. Together, let us continue our journey of progress, advocacy, and service to federal employees and retirees. ★

Candidates for National Secretary/Treasurer

See www.narfe.org/2024-narfe-national-election for any additional candidates.



CINDY RENEE BLYTHE

When electing leaders, you need to look not just at positions they held, but to their demonstrated ability to complete job requirements and be flexible and prepared for the future. I offer years of successful experience both in/out of NARFE, and dedication to the vision of an expanded/inclusive FUTURE NARFE as your representative on NARFE's Board of Directors, (BOD), as the new National Secretary/Treasurer.

We need a BOD that has the experience and vision to guide NARFE in an increasingly hostile political environment. I have demonstrated history of confronting challenges and successfully implementing changes to overcome them. I have observed, and participated at the highest levels, how NARFE functions when confronted with today's political environment and based on my education, experience and vision, have offered many recommendations that have been adopted.

During my NARFE involvement, I collaborated with members with diverse backgrounds and views to develop consensus and recommendations that, when implemented, will keep NARFE open and defending our benefits and providing valuable advice for the foreseeable future.

As a Chapter/Federation President, Regional Vice-President and chair/member of several national committees, I worked hard to stem the loss of members, recruit and reinstate members by successfully using traditional and non-traditional methods. I am a listener, communicator and trainer. I have extensive experience with modern communication tools, having implemented/contributed and/or managed websites for the federal government, NARFE, and my own Facebook page.

The serious issue of decreasing membership means we have to reduce expenses where possible and practical. The way NARFE operates must change in order to be effective. NARFE needs a Secretary/Treasurer who can use modern technology to work with staff in completing projects. I have demonstrated my capabilities to keep the work moving even in extreme circumstances.

As National Secertary/Treasurer my experience as a:

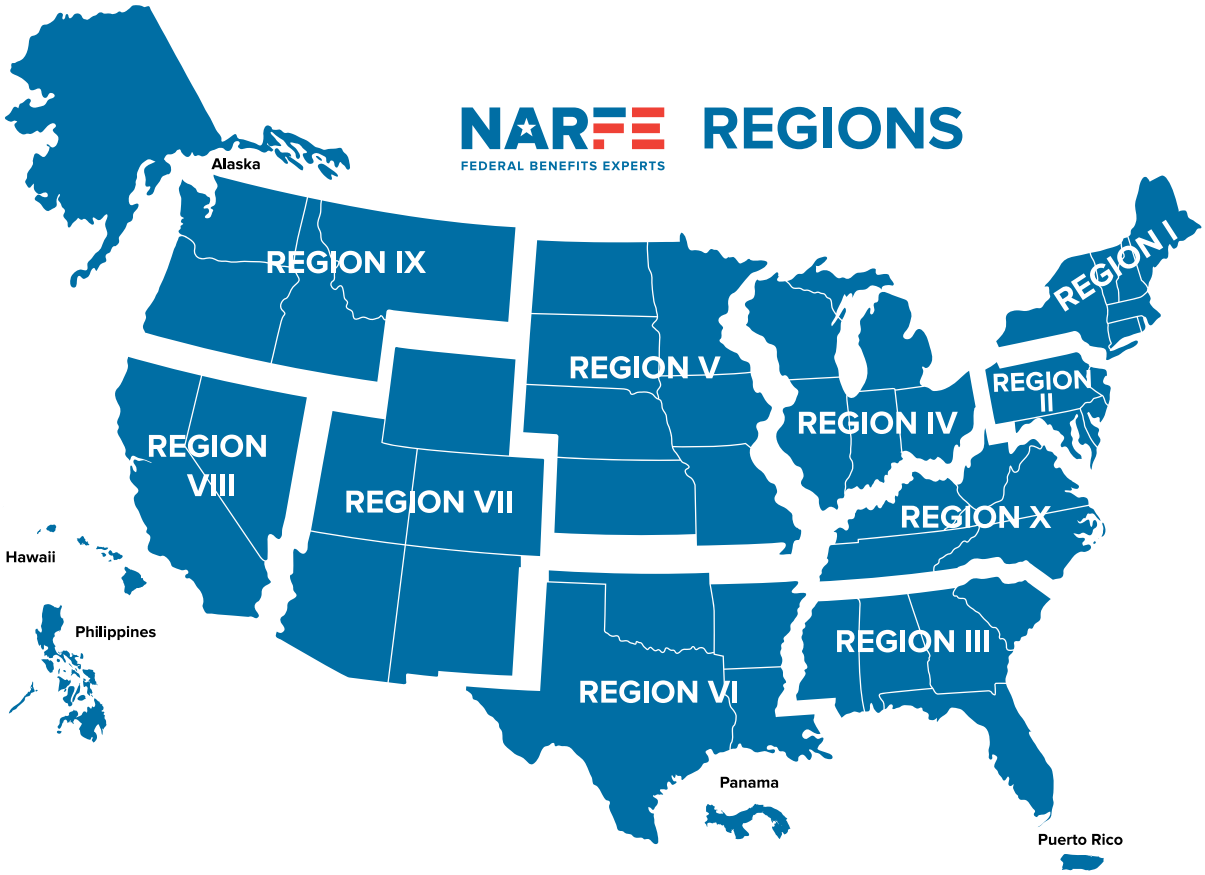
- Financial analyst allows me to monitor disbursements, plan for future expenses, review budget proposals and propose spending and planning recommendations.
- Computer programmer provides the capability to work with NARFE's contractors regarding technical level.
- Six Sigma Green Belt allows me to streamline the processes in HQ; removing nonvalue added steps that does not support NARFE's mission.
- Technical writer will be a positive asset with the project of updating the numerous manuals.

Thank you for your support these past six years as a member of the National Executive Board. I look forward to the challenges as I continue my service towards moving NARFE into our 2nd century.★



KENNETH J. SOSNE

I would like to help NARFE move forward in the most positive ways. Being a retired fiscal and grants director I feel that I have the operational experience to represent NARFE as the National Secretary and Treasurer. When I retired from HHS in 2019, I had more than 28 years of service with my last position as a Director of Grant Operations at the Administration for Children and Families and spent 3 years as a Loaned Executive at the Combined Federal Campaign. Two major accomplishments as I looked to transition to retirement were hiring close to 60 fiscal professionals across ten regions in the United States supporting major federal programs and more t than 2,000 entities serving the American people and helping the Combined Federal Campaign raise more than $15 million as the CFC moved to a new model of business operations. I had the opportunity to review and work with the non-profit compliance documents for more than 12,000 non-profits. As the NARFE Board looks to position us for a long-term sustainable future I feel it is imperative that the business issues get strong care. Taking care of the professional staff, building partnerships, and remaining in compliance fiscally is the only way we as the largest trade group supporting federal employees can make a difference. I have been working with the national team in advocacy, public relations, and membership. I have come to learn much about our organization and look to put this to good use supporting all. I hope that I can become a strong advocate and help NARFE continue to be the preeminent organization supporting federal employees both active and retired. Currently I am the advocacy and public relations chair (Executive Board) for Chapter 1690 Coastal Sussex Delaware. My wife also retired federal and myself continue to serve by raising money for the many non-profits in Delaware. I hope I am given the opportunity to serve NARFE, its members and build a solid long-term future.★



Candidates for Regional Vice President

Region I—Connecticut, Massachusetts, Maine, New Hampshire, New York, Rhode Island, Vermont

See www.narfe.org/2024-narfe-national-election for any additional candidates.



JEFF ANLIKER

I seek your support to elect me to my second term. As a NARFE member for more than 20 years, I have seen considerable change in our membership and business functions. We need to change how we do business if we are expected to reach our 125th anniversary. I have served as Chapter Treasurer, President, and PAC coordinator. For the Massachusetts Federation, I served as the VP of Advocacy, Congressional District Leader, Senatorial Leader, and Chair of the MA CDL/SL program. My national level experience: current Member of the National Executive Board, current member of the Strategic Planning Committee, Chair of the 2021-22 Ballot Oversight Committee; Member of the 2022 Advocacy Committee which developed NARFE'S Advocacy Positions for 2023-24; and Member of the 2018 Advocacy Advisory Committee.

My Goals include:

- Retain Current members, Reinstate former members and Recruiting new members, particularly current employees (my daughter and two grandchildren are NARFE members and are current employees who provide me insights).
- Encourage better and more effective communications between Headquarters, Federations and Chapters.
- Restructure the NARFE organization for improved efficiency.

I worked for the US Department of Agriculture (USDA) Natural Resources Conservation Service (NRCS) for nearly 40 years. My work assignments were in various locations including Washington DC with a multitude of activities including a multiyear detail to the National Association of State Departments of Agriculture. There I developed and recommended agricultural, natural resource, and environmental policy for state departments of agriculture, USDA, EPA, and Congress as it related to resource management planning in local watershed areas. In addition, I served as the NRCS Deputy Director for the Office of Public Affairs; Staff Member of the NRCS Office of Congressional Relations; and a special assignment to Vice President Gore's National Performance Review (NPR).

In the nonprofit arena, I was part-time Executive Director for: 1. the Federal Executive Association of Western Massachusetts (4 years) and 2. Southern New England Chapter of the Soil and Water Conservation Society (6 years).

An entrepreneur, I am the Founder, President, and CEO for Anliker Communications (2005-present) which provides management, communication, and marketing services; Anliker Financial Services LLC (2007-17) providing accounting and tax preparation services for individuals, small businesses, and nonprofit organizations with clients in more than 10 states; and Anliker Properties LLC (2011-19) to buy, improve, rent, and sell properties.

I earned a BS in Animal Science from Iowa State University in 1970. ★

Region II—Delaware, District of Columbia, Maryland, New Jersey, Pennsylvania

See www.narfe.org/2024-narfe-national-election for any additional candidates.



LARRY WALTON

Larry Walton is the NARFE Region 2 Vice President and lives in Berlin, Maryland. NARFE HQ Region 2 consists of five states Delaware, District of Columbia, Maryland, New Jersey, and Pennsylvania. Mr. Walton joined NARFE, first as an active employee, working for the DOD (Department of Defense) known as NSA (National Security Agency). As a federal employee he worked at the DOD for 42 years, including 3 years in the United States Army. As a Vietnam Veteran, 1967-68, Disabled American Veteran from the Vietnam War Era and a proud member of the Disabled American Veterans, Service Organization, he has served his country faithfully and honorably until his discharge from the military, and retirement from federal service as a civil servant.

During his tenure as a federal employee, he mostly worked in a classified environment in various fields, such as finance contracting and program management. While serving in NARFE during his early years he experience rising through the ranks at the Chapter level to become the Chapter President of Chapter 2274 Ocean City, MD. He has served at the Maryland Federation as its 1st Vice President, legislation Director, NARFE -PAC Coordinator, Equity Committee, Federal Legislative Committee, and Biennial Conference Chair 2019-2023.

His NARFE National level experience consist of current Regional II Vice President, National Executive Board 2023 – 2025, Bylaws Committee 2021-2022, Audit Committee 2023-2025. ★

Region III—Alabama, Florida, Georgia, Mississippi, Puerto Rico, South Carolina

See www.narfe.org/2024-narfe-national-election for any additional candidates.



STEPHEN DOUGLAS ABNEY

I was fortunate in my 37-year federal career to work in organizations with a clear mission. Serving at every level of Army Recruiting, I knew what success looked like – fill the training classes with highly qualified men and women.

My final assignment was as chief, public and congressional affairs with Joint Munitions Command, a global organization with a clear mission: buy, store, monitor, and distribute ammunition for our military.

Unfortunately, the NARFE mission has not been clear, and follow-through has been lacking. Here are some examples:

- After we added Active to our name, we continued to hold national conferences far from the cities that host the federal regions.
- When we rebranded to "Federal Benefits Experts," no one could say what role members, chapters, and state federations have in that.
- Although we encourage NARFE members to contact Congress, as a Congressional District Liaison (CDL), I could not send timely messages about upcoming Congressional votes to the national members in my Congressional district.
- NARFE announced a partnership with Federally Employed Women (FEW) and Blacks in Government (BIG). That's truly great, but no one has said what that means for federations and chapters.

What's often missing is a recognition that the state and local levels can act as a force multiplier; they can be leveraged as an asset in any campaign.

I am in my tenth year as president of Chapter 553 (Winter Haven) and my second term as one of five Florida district vice-presidents, which places me on the NARFE Florida Federation executive board. The district I represent covers Greater Tampa.

Outside NARFE, I have experience as an elected board member for one of the largest public-school districts in Iowa, as a PTA and booster president, and as a board member of two homeowner associations. I am in my sixth year as an elected board member and treasurer of a for-profit golf course.

Federal retirement has given me the means to give back. In my spare time, I volunteer as a GED math tutor, tax preparer, and National History Day judge. As a volunteer, I also prepare people to take the Florida exam to become a teacher.

If you elect me, I will represent you, your chapter, and your federation at the national level. ★



HUELYN T. HARPER

Huelyn (Lynn) Harper
Candidate for Region III Vice President

After my tenure as Georgia NARFE Federation President ended, the urge to remain engaged in NARFE activities continued. At the encouragement of friends, I ran for Region III Vice President; thanks to your support, I was elected as your 2023-2024 RVP. The challenges during my first term have been numerous, but I thrive on challenges; challenges get my adrenalin flowing. Therefore, I would like to serve another term as your Regional Vice President.

To use an analogy, NARFE is like the "Old Grey Mare, she ain't what she used to be." For years, NARFE has traveled down the same bumpy road without fully assessing the situation. Band-aids rather than major surgeries have been used to keep the organization afloat. It is time for NARFE to "take the road less traveled" and to step outside of its comfort zone in addressing issues. Addressing key issues, solving problems, and offering viable solutions are my forte.

I, along with my fellow RVPs, have devoted much time and effort into moving NARFE forward by addressing issues and offering solutions, with members being our number one priority. There have been naysayers; but progress has been made and is continuing to be made. The Membership Advisory Committee, of which I serve as Chairman, has worked tirelessly to address membership-related issues, such as revising the Membership Renewal Forms, providing comments on the revision of the Membership Application Form (F-135), addressing the need to process new member applications in a timely manner, and providing membership tools to federations, chapters, and to members to make their jobs easier. I have worked closely with NARFE's Director, Member Engagement in solving problems. Another highlight is the ongoing project with the Configuration Advisory Board to reduce the number of dues categories.

If reelected, I will be "All that I can be – a Leader, a Listener, and a Communicator." My goals are to push for a new NARFE governance structure; promote a Mentorship Program to develop chapter, federation, and national officers; promote the involvement of national only members; and to designate 2025 as "The Year of the Chapter." Chapters have been the lifeblood of NARFE. My participation in my local chapter was instrumental in my leadership development.

Thank you for your vote, your trust, and your support. Let us work together to build a stronger NARFE. ★

Region IV—Illinois, Indiana, Michigan, Ohio, Wisconsin

See www.narfe.org/2024-narfe-national-election for any additional candidates.



EDWARD J. KONYS

This year's national elections will be the most critical in NARFE's one-hundred-year history. After decades of unabated membership losses, the association is reaching the point where revenues will no longer be able to cover operating expenses. To survive, NARFE must thrive!

Survival requires reducing the yearly average loss of 22,000 current members who do not renew their membership. Chapters and federations must be at the forefront to stem these losses. They must nurture their members' long-term commitment to NARFE to ensure continued membership.

To grow, federations must take an active role in membership marketing. Federations are most knowledgeable where there are large populations of potential members. This would allow NARFE to change its marketing strategy from national to local marketing ads. We must get our name in front of current employees using their preferred means of social media communications. The recently released proposal by federation presidents for a "name brand recognition campaign" is an outstanding first step. If federal employees do not know NARFE exists and its mission, they will not join. With their local intel, federations are best suited for finding effective marketing channels to get NARFE's ads in front of them. While the headquarters' staff are proficient in membership marketing, they are limited by staff size. Federation participation would effectively expand NARFE's Communications & Marketing Department from 4 to 54.

I have the utmost confidence in the Region IV federation officers, whom I have previously worked with as Region 4 VP, that they can conduct the task of digital expansion. If elected, my job will be to ensure that the federations have all the aid and tools they need to fulfill this challenge.

The "thrive" mandate requires the incoming National Executive Board to implement a recovery plan within the first ninety days of the term. This plan must focus on current business operations; reducing the number of members who drop their membership annually by at least half; increasing reinstatements; and recruiting younger current federal and postal employees. The NEB also needs to review staffing to ensure NARFE has both the right number of employees and the necessary skills to conduct an invigorated membership marketing campaign.

I have served as Region IV VP for four years and gained a thorough understanding of NARFE's finances, budgeting, and operations. I ask that you allow me to use this experience to turn around the association. I ask for your vote.★

Region V—Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota

See www.narfe.org/2024-narfe-national-election for any additional candidates.



LINDA M. SAWVELL

I am seeking the position of Region V Regional Vice President. I retired from federal service in October 2022 as a Human Resources Director, and immediately joined the Davenport Chapter 279, Iowa. I was asked to accept the Chapter President position in May 2023 and am currently serving in that capacity.

My 36 years of Human Resources leadership experience has been with various Department of Defense organizations (Army and Navy). I served in various leadership positions as an Army civilian and while serving in the Navy (Enlisted and Officer). My passion has always been to help manage federal employees' lifecycle (recruiting, hiring, training/development, retirement) and their benefits. Benefits are extremely important and understanding them is vital when first entering Federal Government. I retired from the Navy as a Logistics Officer, with 31 years of service.

While serving in the Navy, I was a recruiter for both the Navy and Army during a challenging time. For the Army, I recruited at many colleges and universities, and conferences/conventions for the Department of Army Logistics Intern Program. For the Navy, I recruited at conferences/symposiums for Supply (Logistics) Officers. Marketing was a big factor in getting the right candidates for the positions. Federal Government retirement plans and benefits have always been a big selling point to potential candidates for my successful recruiting career.

Since membership is a challenge, if elected, my mission will be to reach out and grow our membership regionally and continue to support recruitment, engagement and retention nationally. We must develop and implement a solid marketing plan to increase membership. My efforts will also continue to work on retaining our current members. My goals will be to support the Chapters in consistent communications to the members, help Chapter Presidents meet their goals, and work as a united team across Region V to address the many challenges that NARFE faces. I will be Region V's voice on the National Executive Board and be open and accessible while serving you.

I truly believe NARFE has a huge impact on Federal employees and retirees, continuing to be an advocate for our benefits, providing relevant training (webinars) opportunities, and providing up to date and relevant information/communication, especially on the legislation affecting us.

I would be honored to be your Region V Regional Vice President. ★

Region VI— Arkansas, Louisiana, Oklahoma, Republic of Panama, Texas

See www.narfe.org/2024-narfe-national-election for any additional candidates.



PATRICIA ABADIE ASHTON

I have been involved with NARFE on the chapter and state level. I have been Vice-President of Chapter 41 for several years but presently I am Louisiana Federation President. I have been key in planning our LA Federation conferences since 2017. I was elected President of the LA Federation at that conference. We are currently planning our 2025 LA Federation Conference to be held in the Greater New Orleans Area.

I believe strongly in what NARFE Represents. As the only representative of all federal employees and retirees in Washington DC means a lot. Yes, NARFE has changed over the years but some has been for the better. I believe everyone should have a vote in their organization. I also think that a Conference where you attend and learn something is a good thing also. I have attended several National Conferences with the first one being in Reno, Nevada. I have always learned something at each conference I have attended.

I believe strongly in maintaining our membership or gaining membership in many diverse ways. I am always ready to talk to anyone about membership and pull out a application to fill out. We have to be our own marketing specialist. We should always be open to ways we can recruit new members, I like to thank our members periodically for being loyal members of NARFE. I remind our chapter leaders to recognize distinguished members.

Members are the heart and soul of this organization so I will always survey them to see what we are doing wrong but more importantly what we are doing right. Put the members in charge as much as you can as someone who has a purpose usually produces better outcomes. I have been membership chairperson for Chapter 41 longer than I care to remember.

I will represent Louisiana, Texas, Oklahoma, Arkansas and the Republic of Panama proudly and

the top of my ability. Over the many years that Marshall Richards has held the office of Regional Vice President of Region VI I have enjoyed working with him. He has taught me a lot and I feel I am ready to Run for Regional Vice President of Region VI.

With your support I can take the office of Region VI RVP and represent my constituents to my best degree. I promise to always represent them proudly with as much knowledge as possible.★

ROBERT D. BRADFORD

Howdy,

My name is Robert Bradford and I am running for the position of Region VI Vice President. I have been a member of NARFE since before I retired in 2006. I am currently the President of my NARFE Chapter 229. I was the Chairperson for the TXFED 23 and I feel the conference was one of the best ever for the Texas Federation.

Before I retired from the Postal Service, I was a National Vice President for the Texas Area in The National Association of Postal Supervisors and was an officer in that organization for over 20 years.

I believe in PAC and was elected to the Hall of Fame in the Postal Supervisors Association for the work I did in raising funds and getting the membership to increase donations.

If elected I will continue pushing for increased donations in our PAC . I will also, work on membership and retention of members. Membership is the life blood for all organizations. In my past organization I signed up over 200 members in one year. Finally, I will communicate with the chapters in the VI region. Knowledge will help the organization.

My family is very involved in NARFE. My Father was an officer in the local Chapter before he passed and my wife is now the chapter Secretary. My chapter was going to close since no one would take the president position so I stepped up and took it to keep the chapter active. I am an Army veteran and served from 1970 to 1972. So, as a veteran I am use to stepping up to take jobs that need to be done.

I am asking for your vote!

Robert Bradford ★

CHARLES ALBERT GRAFFAM

Candidate for NARFE Region VI Vice President

I am Charles Graffam, and I am asking for your support to become the NARFE Region VI Vice President.



I began my federal government career at the Veterans Administration resolving claims for veterans' benefits. I advanced to become a Central Office program analyst, writing policy directives and regulations. I also edited all publications, forms, and form letters leaving the Vocational Rehabilitation and Employment Service. My clear and concise writing became the standard for my Service for 20 years. I achieved the goals I had set when joining the government.

I was one of two individuals from the Department of Veterans Affairs selected to serve on the National Performance Review under Vice President Al Gore. I came away with a much clearer view of the need and ways for improving governmental operations.

My military career encompasses over 8 years of active Army service and 20 years in the Army Reserves, performing classified strategic intelligence analysis and basic intelligence instruction.

Nineteen years ago, I joined the McKinney Texas Chapter of NARFE. Within a year, I became president of the chapter and have continued to serve for all but one of those years since then. While chapter president, I served four years as Texas Federation Northeast Area Vice President. Then I served most of one term as Federation Executive Vice President, before assuming the duties of President upon the unfortunate death of John Creswell. Subsequently, I was elected to a full term as President and reelected to a second term.

Now I hope to continue to serve all our Region VI members and put new energy into accomplishing NARFE's important mission. NARFE needs strong leadership to help us through the turbulent times we are living in and to move forward, rebuild the organization's membership and further its goals. If elected Region VI Vice President, I intend to continue to use my knowledge and experience to improve NARFE structure and operations to better retain membership and to assist us to get the word out about NARFE and its benefits. I will work in harmony with our NARFE National President, other Executive Board members, and the senior staff in Headquarters to further our NARFE goals. ★



D. JEAN MCBRIDE-SAMUELS

I became a member of N.A.R.F.E in 2005, because someone attended a health fair and handed me information regarding this association. At that time, I was still an active employee, and did not attend any meetings, I just received my magazine and that was about it. Once I retired from the U.S. Courts, in 2008, after 28 years of service I started attending our monthly meetings.

The President of our chapter 278 sent me to the state-wide convention where I ran into Jeff Vaughan who talked me into becoming, District 1 V.P. for the State of Oklahoma. I served in that role for several years then ran for Federation Secretary. I think I held that position for about 10 years (it was so long I don't remember). Now I hold the post of 2nd V.P. Federal Legislation.

I am a firm believer that any president, secretary/treasurer or regional v.p. of this association should be a member of a chapter and hold a federation position, before stepping up and into these important positions. It should never be about the salary, only preserving N.A.R.F.E.

Working within the association for several years shows you have a vested interest in the financial health and the continuation of this worthy and worthwhile association. Every time I see the teachers striking and walking outside our state capitol, I thank God I don't have to get out and walk the streets of Washington D.C., hold up signs to bring attention to myself to get and keep my earned benefits.

We have needed to streamline and eliminate some positions for several years now within N.A.R.F.E. I remember the idea coming forth when we had conventions and those idea were not acted upon.

I am running for the position of Region VI, V.P. because I want to be a part of coming up with a plan to eliminate the regional position, to save money. This will not happen without the support of the members.

As Region VI, V.P. I promise to work on making us more cost effective in any way possible. I know some people don't like change however the survival of this organization must become the priority.

Our Head-Quarters staff must stay strong, we rely so much on them.

I am asking for your vote to become the next Region VI, V. P., Thank You.

Sincerely,
D. Jean McBride-Samuels
Email: d.j.mcbride77@gmail.com ★

Region VII— Arizona, Colorado, New Mexico, Utah, Wyoming

See www.narfe.org/2024-narfe-national-election for any additional candidates.



SHARON ANN REESE

I am announcing candidacy for the position of NARFE Region VII Vice President in 2024. I believe that my last 2 years as your Region VII Vice President shows that I work for you, enhancing your chapters and federation by bringing issues to the National Executive Board (NEB) as well as to National Headquarters staff.

During my two years representing every member I have significant accomplishments:

I am on the Budget, Finance and Investment Committee which is responsible for advising the National Executive Board on our financial status and proposing suggestions to approve budgets and goals of our investment portfolio.

I think my most important accomplishment was being assigned to the Strategic Planning Committee to work on the Merger and Closure of Federations. This committee was comprised of three Regional Vice Presidents, a lead, one to work on the Closure and myself to develop the Merger procedures. A plan was prepared within nine months and was approved by the National Executive Board. This is still a "work in progress." This is a vital procedure to the future of our organization as more federations require assistance in staying viable.

I joined NARFE February 28, 2007, as an active federal employee. I have held numerous positions in Chapter 182 and the New Mexico Federation. I have served on the biennial National Advocacy Advisory Committee for three consecutive terms, and the Select Advisory Group Ensuring Success (SAGES).

I retired from the Department of Defense, White Sands Missile Range, New Mexico in 2008 after 33 years of service. I was a Division Chief/Deputy Director in a uniquely demanding and critical testing of weapon systems to be utilized by our military.

Organizations I am involved with are: (1) Life member of the Federal Managers Association for over 30 years serving as Chapter President, Region 9 Vice President and served as Secretary to the Army Caucus; (2) I am President Emeritus of the White Sands Missile Range Historical Foundation where I served as President for 10 years; and (3) Member of the Las Cruces Chamber of Commerce, serving on the Military Affairs Committee.

My goal for Region VII is to be your advocate, your voice and representative, and initiative-taking collaborator to strengthen NARFE and our future.

I respectfully ask for your vote to re-elect me as your Region VII Vice President. It will be my honor to serve you, the members of Region VII. ★

Region VIII— California, Hawaii, Nevada, Republic of the Philippines

See www.narfe.org/2024-narfe-national-election for any additional candidates.



ROBERT RUSKAMP

I am hereby announcing my candidacy to continue for a third term as Regional Vice President (RVP) for NARFE Region VIII.

I possess a firm technical background with over 35 years of federal service, which included substantial overseas employment and travel. I have substantial experience in technical project management and am facile in the use of electronic aids such as spreadsheets, database analysis, and project management techniques.

I have frequently participated in working groups and committees during my active federal career and enjoy working as a team member to accomplish objectives.

During my previous and present terms, I have participated in a variety of NARFE events such as national and state conventions and conferences, working group committees, and legislative conferences and am currently a member of the Budget, Finance, and Investments Committee.

The ongoing decline in membership and lack of active participation in the activities of federations and chapters remain matters of concern.

The status of federations and chapters in the NARFE hierarchy should be reviewed with a view toward achieving greater accountability and discretion in allocation of funds for chapters and federations.

In view of the general decline in activity, the role of chapters in the overall NARFE organizational concept should be relooked with greater emphasis on NARFE Mission support and financial accountability.

I remain concerned about the operation of NARFE as it pertains to the availability and distribution of information, particularly regarding the NARFE Website. We need further transparency of operation throughout NARFE and there is also a greater need to review existing processes and procedures.

I also recognize the importance that support for the NARFE-PAC and the Federal Employee Education and Assistance (FEEA) Fund programs have for the majority of NARFE members.

NARFE is currently facing issues in membership, finance, and organization that I and my fellow RVPs feel need to be better addressed. Placement conservatism still seems to be the order of the day and remains to be overcome.

There is also a need to re-focus on the NARFE Mission Statement with particular emphasis on Advocacy.

I feel that I have worked my way into the NARFE National Board team and wish to continue my engagement on behalf of NARFE.

I therefore look forward to continuing to provide my talents in the service of NARFE as an active national board member during the upcoming two years. Have bag, - will travel! ★

Region IX— Alaska, Idaho, Montana, Oregon, Washington

No candidates at this time

See www.narfe.org/2024-narfe-national-election for any additional candidates.

Region X— Kentucky, North Carolina, Tennessee, Virginia, West Virginia

See www.narfe.org/2024-narfe-national-election for any additional candidates.



ROBERT ALLEN

I'm Robert Allen, your Region X Vice President (RVP), and I humbly ask for your continued support as your representative on the National Executive Board (NEB). It has been my distinct honor to serve you since January 2023, and I hope you'll grant me that honor again. We've

done important things since I was elected to the board, but there is always room to grow. Together we can strengthen our mission of protecting our earned pay and benefits.

Focus Areas

I'm focused on NARFE's finances, membership, and structure. I'm on the Budget, Finance, and Investments Committee that oversees NARFE's financial activities to ensure our budget remains balanced, while adequately funding our advocacy mission and increasing our membership. We're working to increase our non-dues income and working with NARFE staff, the Membership Advisory Committee, and the Federation Presidents to increase our membership so our income can grow. Higher membership also means our voice on Capitol Hill is louder. There's strength in numbers! I continually monitor our numbers for the information necessary for recruitment and retention. However, we have to intensify our marketing. We must spread the word about NARFE! Regarding our structure, NARFE must be a 21st Century organization and every structure option we consider must be mission-focused and fiscally responsible.

Member Communications

Open communication with our members is crucial. I conduct monthly meetings with our region's federation presidents. I'm developing a regional website and I regularly monitor and post on FEDHub, NARFE's community page. I've also been fortunate to visit various chapters and attend federation board meetings, as well as all the federation annual meetings. We've made progress and will make more!

In closing, I'm Robert Allen and I'm running for Region X Vice President. My commitment to public service demonstrates a wealth of experience and dedication, and a proven record of service to you. I will champion Region X for another term to do the important work of NARFE -- protecting our earned pay and benefits. Please don't hesitate to contact me at (757) 404-3880 or via email at rvp10@narfe.org. ★



THOMAS LINK

Resume of Thomas E. "Tom" Link, Candidate for NARFE Region X Vice-President and NARFE National Executive Board 2024-2026

Tom Link is a lifelong resident of Eno Township in Orange County, North Carolina. He graduated from UNC Chapel Hill with a BFA in 1973 and a Masters Degree in Economics in 1980.

Tom began his Federal career in 1973 at the USEPA Office of Air and Radiation and retired in 2013 from the US Environmental Protection Agency in RTP after 41 years of service as an economist, air quality analyst and advanced data delivery team Leader. In 2001, Link was elected as Executive Vice President for American Federation of Government Employees (AFGE) Local 3347 at USEPA/RTP representing 2000 Bargaining Unit Members. In 2007, Link was elected to be National Secretary of AFGE Council 238 representing 20,000 Federal Bargaining Unit Employees nationwide. In 2010, Link was elected to be National Executive Vice-President for AFGE Council 238, representing 20,000 Federal EPA employees nationwide. In 2000 he was selected for an award from the Smithsonian Institute in Washington, DC, recognizing accomplishments in advanced data delivery solutions in the "100 Heroes for the New Millenium".

Tom joined the National Association of Active and Retired Employees (NARFE) while still employed by the USEPA in 2001, and is a Lifetime NARFE Member and Sustaining Member of NARFE-PAC. In 2015 he was elected as the Public Relations Officer of the Carolyn C. London Durham NC NARFE Chapter 0566; in 2017 was elected as the Durham NARFE Chapter NARFE-PAC Officer; in 2020 elected as Co-President of the Durham NARFE Chapter. In 2021 Link was elected as the President of the Durham NARFE Chapter.

In July 2022, Link was elected as Executive Vice President of the NC NARFE Federation and became President of the NC NARFE Federation in November of 2022 representing almost 4000 NARFE Members across North Carolina in 24 Chapters.

While being the current NC NARFE Federation President, in August of 2023 he was appointed to the seven member National NARFE Federations Liaison Advisory Group (FLAG) to the National NARFE President, representing all 50+ State/ Territory NARFE Federations across America.

In addition to his service to NARFE at the local, state and national levels Link has served on a variety of non-profit organization Boards in the Greater RTP Area, including the American Dance Festival, The Durham Art Guild (President), Durham Arts Council and Vox Virorum, Inc. (President). ★

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PRODUCTS

BMG Money | https://www.narfe.org/narfe-perks-for-members/bmg-money/
BMG Money is the better loan solution for federal government employees and retirees who are working on improving their credit scores. Apply in minutes regardless of credit score with instant funding available. All credit scores are encouraged to apply with higher acceptance rates.

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GE Appliances Store | Use the link below to start shopping!
Save with NARFE members-only access to the GE Appliances Store! You will enjoy up to 25% off MSRP every day on the latest in high-quality appliances. **Orders can not be shipped to P.O. boxes, APOS, Canada, Puerto Rico, HI, AK or U.S. Territories.* https://www.myapstore.com/GEStore/Appliances/Registration?AuthCode=MONARFE21

LegalShield | 410-419-7130 | Shieldbenefits.com/narfe
Whether it's big, small or somewhere in between, you have affordable legal help when you need it. Members receive the discounted rate of $18.95 for families of 10 (two adults and up to 8 children) when you sign up through the website above.

ODP Business Solutions | 1-800-650-1222 | www.officediscounts.org/narfe
(Previously Office Depot/Office Max)
Because you're a member of NARFE, you now have access to exclusive members only discounts at ODP Business Solutions (previously Office Depot/Office Max). Members save up to 75% off on ODP Business Solutions Best Value list of preferred products and can take advantage of products discounted off the officedepot.com regular prices. Restrictions may apply so visit officediscounts.org/narfe for details. Product and service discounts may no longer be available for in-store purchases.

Purchasing Power | www.PurchasingPower.com/NARFE
While not a discount program, Purchasing Power is an exclusive purchase program helps members buy brand-name computers, electronics, appliances and furniture via annuity allotment when cash is not an option. No credit check or down payments.

WELLNESS

Active&Fit Direct | https://www.narfe.org/narfe-perks-for-members/activefit-direct/
Stay active from anywhere for $28/mo. Active&Fit Direct includes 12,200+ Gyms, 9,300+ On-Demand Videos and 1:1 Well-Being Coaching. A fitness program with no annual fees and no long-term contracts. Switch gyms anytime. Membership options for your spouse. No Enrollment Fee With Promo Code: **FALLFITNESS**

Brookdale Senior Living Communities | 877-713-2762 | www.brookdale.com/narfe
As the largest operator of senior living communities in the US, Brookdale has over 1,000 locations all across the country. Members are eligible for 7.5% discount at Brookdale Independent Living, Assisted Living and Memory Care communities and 10% discounts on Brookdale Private Duty Home Care. Discounts are for new move-ins/customers only.

Life Line Screening | 800-324-9906 | www.lifelinescreening.com/NARFE
Life Line Screening, America's leading provider of community-based preventive health screenings, will conduct health screenings using state-of-the-art ultrasound technology in your neighborhood. Operator code **BKHN075**.

PRE-PLANNING

Neptune Society | 800-NEPTUNE (637-8863) | www.neptunesociety.com
Our prearranged plans cover all necessary expenses for one guaranteed price even if the services are not needed for 40 or 50 years. The Neptune Society offers a $100 discount to all NARFE members. **Discounted offer is not valid for residents of Louisiana, Tennessee and Kentucky. Void Where Prohibited.*

MOVING SERVICES

1-800-GOT-JUNK? | 800-468-5865 | www.narfe.org/1-800-got-junk
NARFE Members Save 10% with 1-800-GOT-JUNK? Do you have old furniture, appliances, electronics, construction debris, yard waste or other junk you need to make disappear? 1-800-GOT-JUNK? can take away almost any material we can fit in our trucks, without you ever lifting a finger—all you have to do is point! Use code NARFE10 when you book. To get started, give us a call or book online.

Coleman Allied | 850-375-0917 | jack.jacobs@colemanallied.com
With over 300 agency partners and an entire team dedicated to a quality move experience, Coleman Allied provides customized discount levels for all NARFE members for Interstate moves. **The NARFE pricing only applies to moves that leave the state you currently reside in.*

Wheaton World Wide Moving | 800-248-7960 | narfe@wvlcorp.com
At Wheaton, we know interstate relocation is much more than trucks and boxes. With a network of top-quality agents throughout the United States, Wheaton provides peace of mind with every relocation.

TRAVEL, TRANSPORT & ENTERTAINMENT

Choice Hotels International | 800-258-2847 | www.choicehotels.com
With 6,400 hotels throughout the world, Choice Hotels offers something for everyone. As a member, receive 20% off your next stay at participating hotels when you use Special Rate ID 00801967.

Collette Travel | 844-311-6563 | www.narfe.org/gocollette
With over 160 tours to all 7 continents and travel styles varying from small group to river cruising, Collette offers something for everyone. As a NARFE member, you receive an additional $50-$100 off all tours including sales and offers! Just use your member benefit code **NARFESAVE** or let our reservation agent know you are a NARFE Member when booking.

Enterprise Rent-A-Car® | Book Now! | https://partners.rentalcar.com/narfe
When you're ready to go, Enterprise Rent-A-Car makes it easy. We offer everyday low rates on a great selection of cars, trucks and vans and customers are picked up at no extra cost*. See website for exclusions.

Hotel Engine | https://members.hotelengine.com/join/narfe175
Hotel Engine, a private booking platform, connects organizations and their members to deeply discounted hotel rates.

Member Deals | https://memberdeals.com/narfe/?login=1
MemberDeals is your one stop for great discounts on nationwide travel and entertainment! Find exclusive discounts, special offers, preferred seating, and tickets to top attractions, theme parks, shows, sporting events, hotels, and much more. Visit MemberDeals and find savings such as up to 40% on top theme parks nationwide and preferred access tickets to your favorite concerts, sports & more!

National Car Rental® | 800-CAR-RENT | www.nationalcarrental.com
NARFE members receive great rates with National Car Rental! At National, we pride ourselves on always providing you with unsurpassed convenience and choice. https://partners.rentalcar.com/narfe

INSURANCE

NARFE Insurance Services | 800-233-5764 | www.narfeinsurance.com
Designed exclusively for NARFE members, (plans administered by AMBA Administrators, Inc.) Senior Age Whole Life Insurance, Senior Term Life Insurance, Hospital Indemnity and Short Term Recovery Insurance, Dental Insurance, Vision Insurance, AssistPlus, Discount Prescription Plan and Pet Insurance.

Member Options | 833-378-8224 | https://www.member-options.com/narfe
Member Options Auto and Home Insurance Program - Save Money with Multiple Quotes! Get quotes from top-rated insurance carriers on Auto, Home, Renters, Pet insurance and more in a matter of minutes. Answer a few simple questions online or over the phone with our licensed insurance experts to compare multiple options that meet your specific needs. To review and choose what's best for you, go to the link above or call 833-378-8224.

ADDITIONAL PERKS



Researching the Effects of Pesticides

This 1972 photograph shows Dr. John Couch, a pathobiologist at the Environmental Protection Agency's (EPA) Gulf Breeze Laboratory, scuba diving for oysters and octopi. He was researching how this sea life has been affected by pesticides. Today, the EPA, runs dozens of laboratories and research centers nationwide, all with unique focuses depending on the region. The Gulf Ecosystem Measurement and Modeling Division Laboratory in Gulf Breeze, FL is one of six divisions within the Center for Environmental Measurement and Modeling. There, scientists research the human impact on the ecology of the area, including wildlife, air, and water quality, in a shared effort to protect our environment.

PHOTO from the Records of the 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.

DID YOU KNOW?

In the early 2000s, roughly 90 Canada geese found refuge on Sabine Island, the headquarters of the Gulf Ecology Division. With 24-hour security guards, nearly 10 acres of grass all to themselves, and staff supplying ample food, the bird population grew on the island to include a different flock of geese, a fat duck named "Elvis" by the staff, a homegrown goose hybrid and a few families of mallards.

The geese consumed over 180 pounds of grass daily, and masses of droppings were deposited all over the campus walking paths. A second nuisance factor of aggressive mating and nesting grew, and by 2007, a concerted effort was made to reduce the resident geese population. This mostly included requesting staff to stop feeding and watering the geese and eliminating access to water, including condensation from air conditioning units. The United States Department of Agriculture had to relocate more than 50 geese, while an additional 30-plus were left on their own. Sabine Island was goose-free by April 2011.

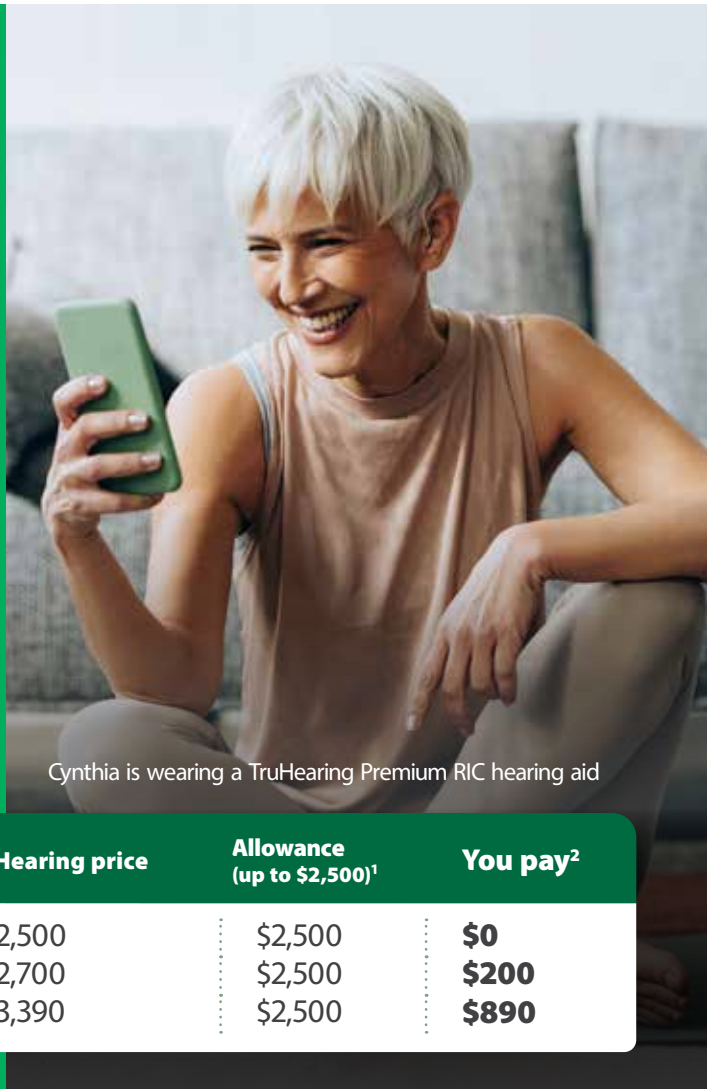
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⚡*Rechargeable | Listed products are smartphone-compatible[3]*
Prices and products subject to change.

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[1]The Service Benefit Plan may pay a hearing aid benefit for Basic and Standard Option up to $2,500 total with prior approval, every 5 calendar years for adults age 22 and over, and up to $2,500 total per calendar year for members up to age 22.

[2]Price shown does not include cost of comprehensive hearing exam. Examination and testing for prescribing of hearing aids is covered under the Service Benefit Plan. The member should confirm that the provider rendering the hearing exam is a Preferred provider. If the provider is Non-preferred, the member may be charged a maximum fee of $75 for the exam, and the member may need to submit a claim for reimbursement.

[3]Smartphone compatible hearing aids connect directly to Android, iPhone®, iPad®, and iPod® Touch devices. Connectivity also available to many Android® phones with use of an accessory.

Do not rely on this communication piece alone for complete benefit information. All benefits are subject to the definitions, limitations, and exclusions in the Blue Cross and Blue Shield Service Benefit Plan brochure. Blue365 offers access to savings on health and wellness products and services that members may purchase from independent vendors, which are not covered benefits under the Blue Cross and Blue Shield Federal Employee Program, Blue Cross Blue Shield FEP Dental® and/or Blue Cross Blue Shield FEP Vision®. These products and services will be offered to you through the entire benefit year.

During the year, the independent vendors may offer additional discounts on these products and services. To find out what is covered under your policy, contact the customer service number on your member ID card. Any disputes regarding your health insurance products and services may be subject to your plan's grievance process. BCBSA may receive payments from vendors providing products and services on or accessible through the Site. Neither BCBSA nor any Blue Company recommends, endorses, warrants, or guarantees any specific vendor, product or service available under or through the Blue365 Program or Site. TruHearing is offered through Blue365 which provides exclusive health and wellness deals and is a program of Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield companies.

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[1] During 2022 69% of all loan applications were approved.

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