



**National Active and Retired
Federal Employees Association**
Florida Federation of Chapters
www.narfefl.net

Media Kit

NARFE

Overview

NARFE (www.narfe.org) is the nation's oldest (since 1921) and largest federal employee and retiree organization.

NARFE has a national membership exceeding 300,000, within 10 National Regions and approximately 1500 Chapters, with Federations in all 50 states.

The Florida Federation (www.narfefl.net), has 11 Districts with 76 Chapters and over 17,000 members representing over 166,000 retired federal civil service annuitants, survivor annuitants and several hundred current employees, along with many present and former dependents of these members.

Dues are inexpensive, which assures members a professional organization is watching out for members' interests.

Members participate in setting the programs for national and state legislation.

*Members support **Alzheimer's** research and aid to people stricken with Alzheimer's. Over \$8 million has been donated and our goal is to donate \$9 million.*

Members receive direct assistance with questions on annuities, health benefits, Medicare, life insurance, tax withholding, survivor benefits, social security, etc.

Members are kept informed on local, state, and national issues affecting NARFE members through a monthly magazine, Chapter meetings, newsletters, and email.

Chapters often have influence on municipal, town, and country issues affecting all seniors as well as NARFE members.

Members can broaden their contribution to, and benefit from, increased social, political, economic, and civil activities

Chapter meetings offer fellowship and social interchange with other federal retirees, survivor annuitants and current employees; in addition to renewal of friendship with former associates.

Members are eligible for NARFE Perks, which provides a quality option for commonly utilized products and services like insurance, travel, emergency services, hotels, car rentals, credit cards.

Members are eligible for grants up to \$500 from the Federal Employee Education and Assistance (FEEA) NARFE Disaster Relief Fund.

Children and grandchildren, stepchildren and great-grandchildren of NARFE members may be eligible to enter NARFE's annual competition for a \$1,000 scholarship award.

NARFE

Legislative Accomplishments

IN THE 111th CONGRESS

Equity for Federal Retirees in Stimulus Bill: Ensures that federal, state and local government retirees who are not eligible for Social Security received a onetime, \$250 per-person refundable tax credit for the 2009 tax year.

Protection of Federal Benefits: Protects benefits by defeat of an amendment to the fiscal year 2010 House Budget Resolution that would have cut federal civilian retirement and/or health benefits by \$10 billion over 10 years.

Enactment of Several Civil Service improvements in the Defense Authorization Bill:

- **Re-employing Annuitants:** Allows federal agencies to re-employ federal retirees on a limited, part-time basis without offset of annuity.
- **Federal Employees Retirement System (FERS) Sick Leave:** Permits FERS workers initially to credit half, and in 2014 all, of their unused sick leave toward retirement.
- **FERS Redeposit:** Allows returning FERS employees, who previously left federal service, to repay a deposit to the Retirement Trust Fund, with interest, in order to be able to combine their past and new federal service for future annuity service.
- **Civil Service Retirement System (CSRS) Part-Time Service Fix:** Permits certain CSRS workers to phase down to part-time status at the end of their careers without reducing their final annuity.
- **Locality Pay Equity:** Provides locality pay that is creditable toward retirement for federal employees in Hawaii, Alaska and the U.S. Territories.
- **National Security Personnel System (NSPS):** Ends the Department of Defense's pay-for-performance personnel system, the NSPS, and restores employees to the federal General Schedule pay system.

Enactment of Enhancements to the Thrift Savings Plan (TSP):

- **Automatic Enrollment and immediate Contributions:** Provides automatic TSP enrollment of, and immediate matching contributions for, newly hired federal employees.
- **Roth Option:** Adds a "Roth option to the TSP, allowing participants to make after-tax contributions to the plan and withdraw their earnings tax-free upon retirement.
- **TSP Accounts Rights for Survivors:** Ensures that surviving spouses have the same rights over their inherited accounts as any other TSP participant.

Shielding the Federal Employees Health Benefits Program (FEHBP) in the Senate's Health Care Reform Bill:

- **Safeguards:** NARFE-drafted language would safeguard the FEHBP under a plan to have the Office of Personnel Management manage health plans for nonfederal civilians.
- **Threatening Amendments Dropped:** Proposals were dropped that would have required federal workers to join health exchanges and that would have opened the FEHBP to nonfederal civilians without separate risk pools.

For more information contact:

Marc Harris - Florida Federation Public Relations Chair - 239.549.9902
marc.harris@narfeffl.net

House Approval of Medicare Part B Premium Protection Bill: Protects all Medicare beneficiaries, including government retirees who are not eligible to receive Social Security, from paying an increase in the 2010 Medicare Part B premium. The Senate still must approve this legislation.

Obama Administration Endorsement of \$250 Payment to Public-Sector Retirees: In lieu of a 2010 Social Security cost-of-living adjustment, the Obama administration supports providing a \$250 payment to all older Americans, including federal, state and local government employees who are not eligible to receive Social Security.

Defeat Attempts to Freeze Federal Worker Pay: NARFE helped to push back three attempts in the Senate (May 27, and June 17 and 23, 2010) and one in the House (May 28, 2010) to deny federal workers a modest 1.4-percent salary increase in 2011.

Enactment of Expanded Telework Opportunities: Requires executive branch agencies to establish policies allowing eligible employees to telework.

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NARFE

Legislative Program

FOR THE 112th CONGRESS (2011-2012)

NARFE's Legislative Program is crafted by its members at a national convention held in the year immediately preceding the beginning of each new Congress. Through a resolution procedure originating at the local chapter level, the process culminates at the National Convention with the adoption of specific legislative policy goals. Once approved, the goals become NARFE's Legislative Program for the next Congress. Below is NARFE's Legislative Program for the 112th Congress (2011-2012), adopted by delegates at the 31st Biennial National Convention held August 29- September 2, 2010 in Grand Rapids, MI.

This Legislative Program is ordered into three categories to illustrate their priority as NARFE legislative goals. The first priority is to preserve the earned retirement benefits of annuitants and employees. Second is legislation that would provide enhanced benefits to a significant share of NARFE's current and future membership. And third are other key positions. Legislative goals followed by an asterisk (*) require the introduction of legislation. Positions printed in *italics* are new to the legislative program for the 112th Congress.

1. PRESERVING EXISTING BENEFITS

Economic Security: Federal Civil Service Annuities

- NARFE shall continue efforts in strong support of cost-of-living adjustments (COLAs) for all federally administered retirement programs on a regular annual schedule, computed on the same basis and paid at the same time, regardless of age and/or income level. NARFE opposes across-the-board cuts not required in all federally administered retirement programs.
- NARFE supports, and shall continue to evaluate, a Consumer Price Index (CPI) based on the objective analyses of Bureau of Labor Statistics (BLS) professionals, and opposes any politically arbitrary changes in the CPI. The BLS should establish a research program to develop an accurate measure for retirees. NARFE shall work towards and support changing the CPI-W to the CPI-U as the standard for determining the COLA. *
- NARFE opposes any action that erodes the solvency of the Civil Service Retirement and Disability Fund (CSRDF) and supports providing full public disclosure of the fiscal stability and financial obligations of the fund.

Federal Employees Pay

- NARFE supports full implementation of federal employee pay parity as reflected in the Federal Employees Pay Comparability Act of 1990 (P.L. 102-378)

Health Security: the Federal Employees Health Benefits Program (FEHBP)

NARFE supports protecting the nation's most efficiently administered and cost-effective employer-sponsored health insurance program, the FEHBP, for federal employees and annuitants. Toward that end:

- NARFE will continue to participate actively in ongoing discussions with key Office of Personnel Management (OPM) officials and staff regarding the premiums, benefits,

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terms, conditions and marketing of FEHBP plans. NARFE opposes increases in the enrollee co-payment for purchase of prescription drugs in the FEHBP by federal annuitants who participate in Medicare;

- NARFE supports legislation that would ensure that all FEHBP enrollees receive the same level of prescription drug coverage, by plan; * and
- NARFE supports retaining the carryover provisions in current law for Flexible Spending Accounts (FSAs) to ensure that FSAs are not used in conjunction with high-deductible catastrophic health insurance to form an alternative version of a Health Savings Account.*

To protect the program, NARFE opposes:

- Authorizing Health Savings Accounts, Medicare Savings Accounts, Medical Savings Accounts, and “customer-driven,” “consumer-driven” or “patient-directed” plans in the FEHBP;
- Broadening participation in the FEHBP, unless separate risk pools are created;
- Indexing flat payment by the U.S. government for FEHBP premiums;
- Requiring federal agencies to pre-fund the government/employer’s share of post-retirement FEHBP premiums for their current employees;
- Establishing separately rated health plans for Medicare-participating retirees and survivors; and
- Proposals that would encourage or force federal annuitants or workers into “cost-conscious” FEHBP plans, such as managed care and “customer-driven” options.

Providing Long-Term Care

- NARFE shall actively participate in the ongoing development of the federal long-term care insurance program, including use of the plan’s economy of scale to make premiums and underwriting requirements more reasonable than similar products sold in the private market.
- NARFE supports the guarantee of long-term care benefits for individuals presently eligible for Medicaid, adequate state and federal contributions to Medicaid to finance current and future program needs, standards of care and safety that all nursing homes must follow in order to receive reimbursement for any patient in their care, and current Medicaid law that protects spouses of nursing home residents from becoming impoverished. NARFE opposes further limitations on, *and supports easing*, asset rules that prevent severely disabled persons from qualifying and receiving Medicaid long-term care benefits.*

Guaranteeing Medicare for Current and Future Generations

NARFE supports:

- Protecting Medicare’s guarantee of basic health security for older Americans at affordable and predictable prices;
- Preserving the current Medicare fee-for-service program, including the ability to select the physician of your choice; and
- Ensuring that the Medicare drug program does not require beneficiaries who receive such coverage through other insurance to pay additional premiums.*

NARFE opposes:

- Means-testing cost-sharing requirements;
- Increasing the Medicare eligibility age;
- Requiring home health care co-payments;
- Proposals that would give private Medicare plans an unfair competitive advantage over the current Medicare fee-for-service program and undermine the present

program's ability to share health care costs over a wide community of coverage, including the premium support demonstration program; * and

- Schemes that limit the government portion or reduce its proportional share of Medicare premiums through a formula that does not accurately reflect the updated costs of providing health care to eligible beneficiaries.

Guaranteeing Social Security for Current and Future Retirees

- NARFE opposes investment of the Social Security reserves in investments other than Treasury securities.
- NARFE opposes replacing any portion of Social Security benefits with private individual accounts.
- In addition, NARFE should be guided by the following seven Social Security principles to provide:
 1. A benefit people can depend on;
 2. Financial security for the disabled, survivors and dependents (i.e., social insurance);
 3. Universal and fair coverage;
 4. Deliberate redistribution of benefits to lower income beneficiaries;
 5. Efficient administration of the program (less than 1 percent overhead costs);
 6. Benefits at no risk to the beneficiaries; and
 7. Full cost-of-living adjustments (COLAs).

Preservation of Employer-Sponsored Health Insurance

- NARFE supports enforcement of provisions in the Age Discrimination in Employment Act to ensure that, when provided, the same level of employer-sponsored health coverage be given to all retirees regardless of age.

2. ENHANCING EXISTING BENEFITS

Making Health Care More Affordable

- The Association shall actively participate in efforts by the administration and Congress to contain FEHBP costs, including the development and implementation of initiatives to rein in skyrocketing prescription drug expenses, particularly the use of the federal supply schedule by FEHBP plans to purchase prescription drugs on behalf of enrollees.
- The Association will educate its members on the effect of adding to or changing coverage, and the costs and benefits of requiring such benefit changes.
- NARFE opposes the Office of Personnel Management's decision to forgo the Medicare employer subsidy to which the FEHBP is entitled since plans provide annuitants age 65 and older with drug coverage that is greater in value than the Medicare Part D prescription drug program *and will actively pursue the subsidy for the purpose of offsetting FEHBP premiums charged to the government/employer and all enrollees.*

Ensuring Fair Social Security Benefits for Government Retirees

- NARFE supports the repeal or reform of the Social Security Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP).*
- NARFE supports legislation that would require the Social Security Administration to report annually the amount of the WEP penalty to affected individuals. *

3. ADDITIONAL PRIORITIES

Perfecting Federal Retirement

For more information contact:

Marc Harris - Florida Federation Public Relations Chair - 239.549.9902
marc.harris@narfeffl.net

- NARFE supports legislation to provide retiring federal employees the option of electing and paying the actuarial cost of additional survivor annuity amounts in 5 percent increments, up to 75 percent of an unreduced annuity. *
- NARFE shall advocate and support legislation that permits civilian federal employees to deposit bonuses and performance awards in any form into the TSP on a tax-deferred basis. * NARFE supports legislation to conform the TSP regulations with IRS regulations on other qualified retirement savings plans. * NARFE supports legislation to authorize the Federal Retirement Thrift Investment Board to take legal action to protect the interests of TSP account holders in accordance with its fiduciary responsibilities. *
- NARFE supports legislation on behalf of the diminishing number of Filipino federal annuitants to provide for increased and adequate compensation for services rendered to the government of the United States. *
- NARFE supports legislation to prevent the erosion of deferred federal annuitant retirement benefits. *
- NARFE supports legislation to correct the calculation of annuities of federal employees and retirees who work part-time in the final years of their careers, and whose annuities are reduced as a result of the interpretation of federal deficit law [Section 15204 of the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) (P.L. 99-272)]. *
- NARFE *supports legislation that would allow the recalculation of retirement annuities for federal employees who have retired since 1994 and who worked in Hawaii, Alaska or the U.S. Territories provided they pay contributions to the Civil Service Retirement and Disability Fund and the income taxes that they would have paid had locality pay been available to them prior to their retirement.*

Ensuring Job Security for Federal Workers Affected by Privatization

- NARFE opposes policies on contracting-out of federal jobs, which put employees at an unfair disadvantage in the competitive process.
- NARFE opposes proposals that would privatize government functions that do not ensure the continued federal service of current employees.
- NARFE specifically opposes contracting-out the processing and maintenance of federal personnel records.

Enhancing Long-Term Care

- NARFE supports proposals to develop and coordinate a comprehensive long-term care policy that would include public and private initiatives that address financing, choices and quality service.
- The Association supports tax relief for the purchase of long-term care insurance, family caregiving and other long-term care expenses. * NARFE supports proposals that would help individuals who cannot afford long-term care insurance or have an immediate or likely need for long-term care to receive such services without impoverishing themselves. *
- NARFE supports nursing home reform, including efforts to ensure that long-term care facilities are adequately staffed with experienced professionals in the medical disciplines of gerontology and nursing, and that such individuals continue to receive training and are adequately compensated. *

Improving the Federal Employees Health Benefits Program (FEHBP)

- NARFE will encourage the Office of Personnel Management to increase the number of health care providers who are board certified in, or have training in, geriatrics in FEHBP plans.

Providing tax relief from health care expenses

- NARFE supports legislation to amend Section 125 of the tax code to allow federal retirees and survivors, and all other retirees, to pay:
 1. Their share of the FEHBP and other employer-sponsored health insurance premiums with pre-tax annuities;* and
 2. Health care costs not covered by traditional health insurance and child and adult care with pre-tax annuities deposited by annuitants in “Flexible Spending Accounts” (FSAs).

Ensuring the long-term viability of the postal service

- *NARFE supports legislation to allow the Office of Personnel Management to make payments for any refund due to the United States Postal Service (USPS) from the Civil Service RETirement and Disability fund (CSRDF), on the condition that such payments would not result in the reduction of federal annuities paid to retirees and survivors.**

Improving Medicare

NARFE supports efforts to:

- Repeal means-testing of Medicare premiums; *
- Reduce the penalty imposed on those who do not enroll in Medicare Part B at the time they become eligible; *
- Enhance Medicare prescription drug coverage, including authority for the federal government to negotiate drug prices for the entire program; simplify and stabilize coverage; and provide equal coverage throughout the United States and its territories; * and
- Place a greater emphasis on gerontological studies and training in medical education programs financed by Medicare.

Controlling Prescription Drug Costs

NARFE supports legislation to:

- Allow pharmacies to buy prescription drugs from pharmaceutical manufacturers for Medicare beneficiaries at the same average discount available in industrialized countries; *
- Permit drugs made in the United States or other industrialized countries, and exported to third-party industrialized countries, to be reimported, or imported, to the United States; *
- Prevent pharmaceutical manufacturers from limiting the sale of drugs to other countries for the purpose of discouraging reimportation; * and
- Speed the approval of cheaper generic drugs. *
- NARFE supports compliance with current law that directs the Food and Drug Administration (FDA) to approve new drugs through evidence-based evaluation.

Providing Comprehensive Patient Protections

- NARFE supports legislation that would provide comprehensive patient protections to consumers enrolled in health plans regulated by federal and state law, and would also allow such individuals to sue their plans for wrongful denials of care. *

Securing Universal Access to Comprehensive Health Care

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- NARFE supports access to comprehensive health care for all Americans. *

Preventing Medical Errors

- NARFE supports legislation that would create a system to monitor, analyze and prevent medical errors. *

Establishing Tax Equity

- NARFE supports legislation to provide equitable tax treatment of government retirement benefits comparable with Social Security. *
- NARFE supports indexing the income threshold on taxable Social Security benefits. *

Improving Response Plans for Older Americans

- NARFE supports the development of a coordinated federal, state and local emergency response plan for seniors in the event of public health emergencies or natural disasters. *

DC Delegate Voting Rights

- *NARFE supports legislation that would grant statehood to the District of Columbia*
- NARFE supports legislation and other changes necessary to extend to the Delegate from the District of Columbia the same right to vote on the floor of the U.S. House of Representatives as is afforded to all other members of Congress. *

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NARFE

SCHOLARSHIP AWARDS

Children and grandchildren, stepchildren and great-grandchildren of NARFE members may be eligible to enter NARFE's annual competition for a \$1,000 scholarship award.

A total of sixty awards are made, with six winners chosen from each of the 10 NARFE regions.

Beginning in 2005, eligible applicants must be high school seniors and have at least a 3.0 Grade Point Average (GPA) on a 4.0 scale.

The program runs from February through April each year.

The application and instructions are printed in the February, March and April issues of NARFE magazine. NARFE members who would like to sponsor a child or grandchild may access the application from this Web site during that time by simply signing in with their member ID number and clicking on the Scholarship Program link on the next screen.

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NARFE/FEEA

DISASTER FUND

Members Helping Members

In December of 1996, in the wake of the 1995 bombing of the Alfred P. Murrah Federal Building in Oklahoma City, NARFE entered into a partnership with the Federal Employee Education and Assistance Fund (FEEA) to provide emergency disaster assistance to NARFE members who are victims of a declared natural disaster. [FEEA, a qualified 501c3 charitable tax-exempt organization, was founded in 1986 to provide educational benefits and emergency assistance exclusively to all civilian federal and postal employees and their dependent family members.]

NARFE disaster funds in the form of cash grants (\$500 maximum per grant) are available to **all NARFE members** in good standing who have been injured, incurred property damage, or have other needs during and after a declared natural disaster. Eligible damaged property must be a primary place of residence.

After a declared natural disaster, victims can contact FEEA Headquarters by phone (800) 323-4140; FAX (303) 933-7587; or e-mail (feeahq@aol.com) to begin the application process. Documentation will be required to show loss or destruction of property, or how the applicant was injured as a result of a natural disaster. Grant checks are payable directly to the applicant or to a specific creditor.

NARFE's Disaster Fund is funded by tax-deductible donations from NARFE members and friends of NARFE. Because NARFE is a 501c5 non-charitable organization,

NARFE contributions are kept separate from FEEA's own emergency assistance funds, and are disbursed as needed to NARFE members whose applications are approved.

A contribution to the NARFE/FEEA Disaster Fund may also be made as part of an estate plan.

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