

THE 740 EXPRESS

OFFICIAL NEWSLETTER NATIONAL ASSOCIATION OF RETIRED FEDERAL EMPLOYEES, CHAPTER 740

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September 25, 1998

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Next Chapter Meetings: Our next meeting will be on Thursday October 15th at the Warrington Motor Lodge, Route 611 (just North of Street Rd.) at 12:00 Noon. Call Beryl Fogelsanger (343-3467) early in the week. **Please attend and show your support.**

Frank Atwater is the new NARFE National President

NARFE is actively engaged in insuring that promises made to federal retirees are kept. There have been many battles won, but some have been lost. NARFE has 400,000 plus members but many more are needed if it is to win future battles. The following are of the more immediate battles facing retirees.

1. Proposed COLA cuts and delays. Past delays have already cost the average retiree thousands of dollars over the life of his/survivor's annuity. Past cuts have already cost the average retiree tens of thousands of dollars over the life of his/survivor's annuity.
2. As we go to print a 10% increase in retirees medical insurance is being put into effect. This battle will remain on-going.
3. We must change the present GPO and WEP laws. There are retirees who are living below the poverty level because of these unfair laws. We have an obligation to these unfortunate people. .

THE SERVICE OFFICER, FRANK J. FISCELLA, OF THE NARFE PENNSYLVANIA FEDERATION OF CHAPTERS HAS REQUESTED THAT THE FOLLOWING INFORMATION PERTAINING TO

GOVERNMENT LIFE INSURANCE AND FEDERAL SERVICE RETIREMENT BENEFITS BE MADE AVAILABLE TO YOU. IF YOU HAVE ANY QUESTIONS PERTAINING TO THESE SUBJECTS YOU CAN WRITE TO HIM AT 304 GLENSIDE DRIVE, SHIREMANSTON, PA. 17011-6513 OR YOU CN CONTACT THE NARFE SERVICE CENTER LOCATED IN THE FEDERAL BUILDING AT SIXTH AND ARCH STS. PHILADELPHIA. THE ADDRESS AND PHONE NUMBER ARE LISTED IN EACH ISSUE OF THIS NEWSLETTER.

GOVERNMENT LIFE INSURANCE

- a. The article on life insurance contained on page 20 of the July 1998 edition of RETIREMENT Life is very important and should be read by all Retirees.
- b. Beneficiaries have but **FOUR YEARS** to file their claims for the designated proceeds.
- c. It is strongly suggested that members:
 - (1) Review their life insurance file to satisfy themselves with designation of beneficiaries and assure the addresses are current.
 - (2) To update beneficiaries and addresses, request Form SF 2823 from OPM, ROC, PO Box 45, Boyers, PA. 16017-0045 or call 1-888-767-6738.
 - (3) It would be desirable to inform beneficiaries of their designation as beneficiaries.
 - (4) **RETIREMENT BENEFITS:**

a. What can the Survivor Spouse expect when the Retiree dies?

- (1) If provisions were made by the Retiree for a Survivor annuity, the Survivor can expect the monthly annuity to be approximately 55% of the Retiree's annuity.
- (2) If the Survivor was covered with Federal Health Insurance, the insurance will continue for SELF Only.
- (3) Federal Life insurance proceeds will be distributed as designated by the Retiree.
- (4) The Survivor will receive a pro rata share of the monthly annuity amount determined by the date of death in the month.
- (5) NARFE membership for the Survivor will continue for the balance of the membership year.
- (6) A re-computation of Federal tax withholding may be needed.

b. How will the Retiree be affected when the Spouse precedes the Retiree in death?

- (1) Had provisions been made for a Survivor annuity, the deduction for this coverage will be restored
- (2) Federal Health insurance coverage will be changed to Self only.
- (3) Federal Income tax withholding may have to be increased the year following the death of the Spouse.

PERSONAL IDENTIFICATION NUMBER (PIN)

- a. Should your Pin been lost, misplaced, unknown, or never received from OPM, write to: OPM Retirement Services Div., Room 1312, Attn: PIN, Washington, DC 20415, for a PIN
- b. Should you wish to select your own customized PIN, telephone 1-888-767-6738 (during Non-business hours). It is suggested that you select a PIN (4 letters or digits) which is very familiar to you, i.e. - the four letters in a name - JANE = 5236

ARE YOU KEEPING YOUR SPOUSE INFORMED?

Help Us Help You! Our Special Projects Committee needs help on preparing tasks to quickly respond and to legislators as well as keep fellow retirees informed by clearly identify threats to our earned retirement benefits. Please call or e-mail us! Better still attend the next meeting on October 15th. You can make a difference. Your membership counts.

NECROLOGY: Please let us know when you hear that one of our honored members has passed on, so we can share it with friends and associates. Remember them, their spouse and families with memories and appreciation for their accomplishments and duty to the United States. Please note: Anna Scarpello wife of deceased member Anthony Scarpello passed away on September 17th.

Membership: Please encourage your fellow Federal retirees to join and retain membership in NARFE Chapter 740. Our chapter seeks strong, involved support so we can urge legislation that will strengthen our retirement. Remember your spouse is encouraged to become a member. Spouse members will also benefit as surviving retirement recipients and should be involved and protected. Our Chapter represents both the retiree and spouses, both are invited to join and participate.

Need Help?: Call the Federal Retiree Assistance Center, (215) 597-0419. The Center is located at the Federal Building, Rm. 1208, 6th and Arch Sts, Philadelphia, and handles OPM/FEHB problems only (incorrect payments, non-receipt of checks, etc). Office hours are 10:00 a.m. to 2:00 p.m. OPM can be contacted on ANY retirement matter by calling 1-888-767-6738. Be sure to have your PIN number handy.

OPM's Annuitant Express

The toll-free automated telephone system that went into operation in January of last year, for its first service permitted retirees to make federal tax withholding changes during the 1996 tax season. The number, in case you've mislaid it, is 1-800-409-6528 -- and don't forget your PIN number.

Important numbers: Capitol switchboard 202-224-3121, 1800-522-6721, 1-800-692-3524, 1-800-972-3524; Bill Status 202-225-1772; White House comment line 202/456-1111 (FAX 2461); Supreme Court 202-479-3000; OPM 202-606-1000; Federal Election Commission 1-800-424-9530; NARFE Hotline 202-234-0503; president@whitehouse.gov; NARFE HQ www.narfe.org;

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To: