



NARFE News

Tri-Cities Chapter 1192

NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES (NARFE) ASSOCIATION
ADVOCATES FOR CURRENT AND FORMER FEDERAL EMPLOYEES!!

VOLUME 2007, ISSUE 2

JULY-AUGUST SEPTEMBER OCTOBER 2007

MEETINGS: 1ST WEDNESDAY OF EACH MONTH @ 11:30 AM, RED LION HOTEL AT COLUMBIA CENTER - KENNEWICK
NO MEETINGS - JULY & AUGUST

2007 CHAPTER 1192 OFFICERS

Verneice Skinner, President &
Outgoing Treas. 627-2053
Carl Gallion, 2nd VP 967-9161
Clark Crouch, I P P
Nancy Crosby, Secretary
735-3288
Phil LaMont, Treasurer
582-7153
Don & Mary A. Binder 582-8757
Co-Legislative
Mary Goldie, Co-Service Officer
582-8757
Nancy Schreckhise, Co-Service
Officer 585-7558
Lyell Bingham, Alzheimer's
946-9444
Wm. (Bill) Darke, NARFE-Pac
375-7757
Nancy Crosby Public Relations
735-3288
Vacant - PRelations Co-Chair
Anne M. Ross, Sunshine
586-3355
Vacant, Parliamentarian
Carl Gallion, Hospitality
967-9161
Johanna Caylor 375-0739
Membership & Newsletter
(cell) 308-6664
Al Rizzo, Deacon 375-0446

OUR SEPTEMBER PROGRAM BY MR.
MARK HANNEMAN ON COUNTER-
INTELLIGENCE UPDATE WAS VERY
INTERESTING AND A REAL
EYEOPENER.....REALLY MAKES YOU
AWARE OF BEING AWARE OF YOUR
SURROUNDINGS AND
NEIGHBORHOOD. HIS PRESENTATION
HAD US ALL QUITE SPELLBOUND.

FAREWELL Well, here it is..... time to leave after more than 60 years of residence in the Tri-Cities and more than 29 years of membership in Chapter 1192 of NARFE. Barbara and I have sold our home in Richland and moving to Bothell to be nearer to our family in Kenmore and North Seattle.

We are pleased that our chapter, one of the largest in the state, is in good health thanks to the energy and dedication of those in positions of its leadership. As leaders in our five two four five political, but nonpartisan, organization, these individuals are dedicated to maintaining, protecting, and improving the federal retirement system for the benefit of both current and retired federal employees. You can help them by volunteering to work on a committee, by holding chapter office, by inviting your peers to join, and by your faithful attendance at chapter events.

Although we are leaving the community, we will also continue to be active volunteers at NARFE at both state and chapter levels. You can be sure that, as vice president of NARFE's state organization, I will continue to work in the interest of Chapter 1192 and its members.

Meanwhile, we look forward to seeing many of you at the NARFE 2008 State Convention in Walla Walla next May.

Clark Crouch, Immediate Past President

Thank You Clark! On behalf of our chapter we would like to thank Clark for the leadership he provided over the past year. He and Barbara have worked together to support Chapter 1192 and, thus, all our members. We wish you and your family the best and God's continued blessings.

1192 Executive Board and Membership

SHOUT or peep! The **peepers** sat at lunch chatting about the possibility that they could lose their COLAS with the stroke of a presidential pen. The **shouters** were out talking and writing the legislative body trying to prevent the stroke of the legislative pen that would doom the fate of our COLAS. If you are a **peeper**, keep chatting. If you are a **shouter**, keep working. The only way to keep NARFE effective is to be a **SHOUTER** – i.e., One of our **shouters** received a response from Doc Hastings (letter dated June 29, 2007) advising that Doc "has joined more than 200 of his colleagues to cosponsor H.R. 1110, legislation which would allow federal civilian and military retirees to pay Federal Employee Health Benefits Program and TRICARE supplemental premiums on a pretax basis - just as federal employees currently do. This would result in an average savings of \$400 a year for the federal retiree. Are you **peepers** willing to start shouting? Only 29-45 members out of 369 actually attend our luncheon meetings. Low membership and low participation **peep** to our legislative body.

Besides keeping our legislative body informed of your opinions, there are other opportunities to **shout**: Run for an office in October. Elections are coming up. Call me or inform another NARFE member that you desire to run for office. Your name will be placed on the ballot. Not ready or able to **shout** that loudly at this time? If you are unable to attend meetings, perhaps you could become a Co-Chair and help out from the comforts of your own home. How about becoming a guest speaker? What are your nine nine five five volunteer activities, hobbies, or talents? Call me to discuss your proposed topic. Or, let me know of your talent, and we will see how we can work it into one of our programs. See you at our October 3rd meeting.

Verneice Skinner, President
(509) 460-3551 (C)

from the Desk of your District V Vice President

Hi to all in District V. I hope your summer has been as eventful and enjoyable as mine has been. Fall is just around the corner and with it we resume our monthly chapter meetings. I trust you have taken the time this summer to contact our US Representative, Doc Hastings...especially to thank him for co-sponsoring our favored legislation on Premium Conversion. We believe Marvin Nelson and his Yakima-based group was very instrumental in influencing Doc to join this legislation.

I did attend my first Federation Executive Board meeting in Tacoma in July. Specific details will be available when the minutes are provided by the Federation Secretary. Our Federation President, Dale Brighton gave a most comprehensive report on the national meeting of Federation Presidents that she attended in Louisville, Kentucky.

I am continuing to effect closing of our #1157 chapter in Okanogan, as no leadership has surfaced and most members (survey responses) wish to merge with Wenatchee or Spokane. I'm sure both chapters will welcome any members who wish to transfer.

I intend to visit all chapters during the month of September and am "on-call" to assist as needed. Please feel free to contact me at cbgallion@aol.com or my cell phone, 509-539-9179. **Carl Gallion**

NEW SUPER DOOR PRIZE FOR LUNCHEON ATTENDEES!!

BIG NEWS: Our Monthly Attendance Super Prize has grown to \$110 and is available for award at our October meeting. **You must be in attendance to win when your name is announced.** Past names drawn have been **Dana Kranz** (\$50), **Yvonne Wilde** (\$60), **Ken Brutscher** (\$70), **Wu Chin** (\$80), **Al Romine** (\$90); and **Jeanne Compton** (\$100). We are sorry to report that NONE of these members were in attendance to collect their winnings.

Come out to visit with your fellow NARFE'ers. Learn what is happening with regard to your earned and/or future retirement benefits and MAYBE YOU CAN BE OUR FIRST WINNER!

CONTEST CHALLENGE/Newsletter Editor

Chapter 1192 **NARFE News** is in dire need of a "face lift". There is a Federation Contest each year at the WSFC Convention and one of the categories is Greatest Improvement!

We invite all of our members to come up with a new design to be presented at the WSFC Convention. A special prize will be awarded to the designer if our chapter is selected. We need someone with computer capabilities and skills, possibly are unable to come to meetings, etc. but you love to fool around with graphics, etc. and want to help our chapter out. I can continue to do the printing and mailing but it would be great if a member could step up and take over my job as newsletter editor.

If you are interested, give me a call (509) 375-0739 (H) or 509 308-6664 (C). I will be "out of state" 9/12 thru 10/24 but I will have email access, etc. if you have ANY QUESTIONS. You can just "cut-n-paste" the current newsletter off of our website and play around with it

SERVICE CENTER NEWS (Mary Goldie and Nancy Schreckhise – Co-Service Officers)

Medicare Part B Means-Testing Begins in January

Medicare Part B premiums were linked to income, or "means-tested", for the first time starting in January 2007

In 2007, the Part B premium will increase 5.6 percent, to a base level of \$93.50 per month. However, individuals with an annual income of more than \$80,000 (or \$160,000 for married couples) will be paying more. "Annual income" for purposes of calculating the Part B premium will be the Modified Adjusted Gross Income (MAGI) on one's tax return from two years prior. For instance, in order to calculate an individual's Part B premium for 2007, the MAGI from his /her 2005 tax return will be used.

The Centers for Medicare and Medicaid Services (CMS) and the Social Security Administration (SSA) will use income information provided by the Treasury Department in order to determine the premium amount. The IRS, www.irs.gov has the most extensive information on calculating MAGI. Briefly, the MAGI is calculated as Adjusted Gross Income (AGI) plus some other income excluded from AGI for purposes of calculating federal income tax to be paid. MAGI for the purpose of calculating Part B premiums should include income from tax-exempt interest and exclude the following four items: 1.) income from U.S. savings bonds used to pay for higher education, 2.) foreign earned income, 3.) income derived from sources with Guam, American Samoa, or the Northern Mariana Islands, and 4.) income from sources within Puerto Rico.

It is estimated that 1.5 million of about 42 million Medicare enrollees will pay the higher premiums. According to CMS, the income thresholds and corresponding Part B premiums for 2007 are as follows:

Individual Annual Income (based on MAGI)	Joint Annual Income (based on MAGI)	Monthly Part B Premium (per covered person)
Less than or equal to \$80,000	Less than or equal to \$160,000	\$93.50
Greater than \$80,000 and less than or equal to \$100,000	Greater than \$160,000 and less than or equal to \$200,000	\$105.80
Greater than \$100,000 and less than or equal to \$150,000	Greater than \$200,000 and less than or equal to \$300,000	\$124.40
Greater than \$150,000 and less than or equal to \$200,000	Greater than \$300,000 and less than or equal to \$400,000	\$142.90
Greater than \$200,000	Greater than \$400,000	\$161.40

Means-testing of the Part B premium was adopted as a provision of the controversial 2003 Medicare Modernization Act. NARFE opposed this provision, believing that it sets a dangerous precedent for linking other health insurance premiums to income and gives future Congresses an opportunity to alter income thresholds so that an increasing number of beneficiaries are affected. In the October 2004 issue of NARFE magazine, House and Senate votes on means-testing for Medicare Part B were among “Key NARFE Votes” scored in the 108th Congress.

Which is the Real Deal? The Office of Personnel Management has contracted with 10 plans (7 dental plans and 3 vision plans) to provide comprehensive dental or vision services to Federal and USPS employees, annuitants, compensationers, and survivor annuitants under the new Federal Employees Dental and Vision Insurance Program (FEDVIP). Enrollment will take place exclusively through BENEFEDS at www.BENEFEDS.com or by telephone at 1-877-888-3337. **Enrollment in FEDVIP does NOT take place directly with an insurance plan.** There are plans not affiliated with FEDVIP that have designed their programs and websites to strongly resemble and sound like FEDVIP. They are not part of FEDVIP. Their enrollment will be directly with an insurance plan, not at the sites above. These plans are contacting employees and annuitants requesting credit card/banking information to enroll in their plans. Although they state tax advantages for employees, **FEDVIP** is the only government wide program that provides employees with premium conversion. The **official FEDVIP dental plans** are Aetna, GEHA, MetLife, United Concordia, Triple-S, GHI and Comp Benefits. The **official vision plans** are Blue Cross-Blue Shield, Spectera, and VSP. These plans are obtained on the above Web site or at the above telephone number, not directly from an

insurance company. Chapter Service Officers are available to assist and support members, their families, and survivors to take the proper actions to obtain and retain their annuities and health care, long term care, and federal group life insurance benefits. The Service Center is located in room 137 in the U. S. Federal Building located at 825 Jadwin Avenue, Richland, WA. The office is open Tuesday mornings from 9:30 a.m. to 11:30 a.m., telephone (509) 373-9536. You may contact the Chapter Service Co-Officers at home by calling Nancy Schreckhise at (509) 585-7558 or Mary Goldie at (509) 582-8757.

TREASURER’S REPORT – May 2007 - August 2007

Total income \$ 913.43
 Total expenditures \$1,025.55
 Total Balance \$7,578.58*

*As of August 22, 2007

Obligations include: WSFC 2008Convention; District V 2008 Spring Workshop, Newsletter Printing & Mailing

NARFE-PAC (Bill Darke-Chairman) *“Apparently, a democracy is a place where numerous elections are held at great cost without issues and with interchangeable candidates.” - Gore Vidal*

Well, here we are again, with local primary elections being held, and the Presidential primaries being shuffled around so that they all can be first. Next year at this time we will be embroiled in Presidential and Congressional election campaigns, and as NARFE members we certainly hope that the candidates are not interchangeable. We do have our political issues, such as Premium Conversion and GPO-WEP, and we want to elect Congressional candidates to help us correct these problems. We can help do this by contributing to NARFE-PAC.

If you get a chance, clip the contribution coupon out of one of your NARFE magazines and send in a contribution. We are all in this together. Enjoy the rest of your summer.

LEGISLATIVE (Don and Mary Alice Binder) Our heads are spinning! Congress was in summer recess but after Labor Day, is now in session. Serious issues face our elected officials – whether in defense, ongoing Katrina recovery and other world humanitarian challenges, or immigration controversies, just to name a few. Then, there is the 2008 presidential election and campaign coverage – mind boggling. Definitely enough to make our heads spin! In the interest of brevity, as your chapter legislative co-chairs, we are monitoring NARFE’s key legislative initiatives – the Social Security offsets, GPO/WEP (Government Pension Offset and Windfall Elimination Provision), and Premium Conversion to ease the high cost of health care by extending tax relief to federal annuitants and military retirees. These initiatives have co-sponsors in both houses of Congress, but have had no significant changes while Congress has been in summer recess. *NARFE Retirement Life* continues to provide the latest information on these initiatives. As a reminder, the “key to success” is contacting our Con-

gressional leaders and encouraging them to support these initiatives. So you are aware, all three have co-sponsored the Senate and House versions of the Premium Conversion, but only the Senators have co-sponsored GPO/WEP. You can review the legislation backed by NARFE at <http://capwiz.com/narfe/issues/bills/>. This gives you a good synopsis of each bill as well as a current list of co-sponsors. Use this information when contacting our two Senators and Congressman Hastings. Thanking them for their support is just as important as the initial contacts asking them to be co-sponsors. Here is contact information for our Washington delegation:

Senator Patty Murray - 509-453-7462 (Yakima office)
402 E. Yakima Ave., Ste 390, Yakima, WA 98901

<http://murray.senate.gov/email/index.cfm>

email - Senator_murray@murray.senate.gov

Senator Maria Cantwell - 509-946-6937 (Richland office)
825 Jadwin Ave., Rm G58A, FB, Richland, WA 99352

<http://cantwell.senate.gov/contact/email.cfm>

email - Maria@cantwell.senate.gov

Representative Doc Hastings - 509-543-0396 (Pasco office)
2715 St. Andrew Loop, Ste. D, Pasco, WA 99301

<http://hastings.house.gov/ContactForm.aspx>

email - doc_hastings@houseemail.house.gov

As your legislative chairs, we will continue to monitor these issues, and others that may pertain to federal employees and retirees. Don is in Washington, D.C., almost full time and has and will continue to attend our senators' coffee sessions, as well as maintaining contact with other state elected officials. IF you have legislative questions, concerns or comments, please feel free to contact us. Our contact information is: don_binder@msn.com ("underscore" between don and binder) Don's cell #: 509-378-1013 mary_binder@msn.com ("underscore" between mary and binder) Mary's cell #: 509-378-2494

Update: The CPI-W for July is **2.3 percent higher** than the 2006 third quarter average base index of 199.1. For purposes of calculating the next COLA (cost-of-living adjustment) the index has **increased 2.3 percent**. Consumer price indices for the month of August will be released on Wednesday, September 19, 2007.

The Tri-Cities chapter of NARFE was well represented in support of our local MDA telethon on Labor Day 2007. During the hour Chapter 1192 operated the phones, the Tri-Cities, Spokane, and Yakima Valley areas contributed pledges/gifts of over \$50,000. Many thanks to our generous members and friends who gave their time on this holiday. Mary Goldie, Nancy Crosby, Johanna Caylor, Anne Ross, Bill Darke, Anna Risley, Gary Risley, Jan Larkin, Denise Connor, and "yours truly." We're never too old to help those less fortunate. Great job, my friends!!

Carl Gallion, Chapter VP

SUNSHINE NEWS (Anne Ross) Please call 586-3355 to notify me of anyone you feel may need cards.

Sympathy and Condolences to the following NARFE family members and/or co-workers: It is sad to lose friends but what great memories we retain. Anne Ross (son-in-law) Harold B. Litz; Willie Hicks, Randall Johnson

(son), Irene Peddicord, Russell Ritchie, Roger Rohrba-cher (spouse Mary), William (Bill) Ruhlman, and Dorothy Smith (spouse Frank).

CALENDAR OF EVENTS

September:

Sep 03 – Jerry Lewis Telethon-Red Lion Hotel in Kennewick

Sep 05 – NARFE Meeting - Guest Speaker, Mark S. Hanneman, SCIO, DOE, Richland Regional Office.

Subject: Counterintelligence Update

Sep 08 – Wenatchee Picnic – All Welcome

Sep 10 – Exec. Board Meeting, Alterra Richland 9:30 am

October:

Oct 03 - NARFE National Meeting Month-Guest Speaker, Dale Brighton, WSFC President–See **LOOKING**

FORWARD (Page 5)

Oct 08 – Columbus Day Observed – Federal Holiday

T B D Exec. Board Meeting, Alterra Richland 9:30 am

Oct 25 – FEHBP Federal Bldg. 9:30 to 11:30 am

November:

Nov 07 – NARFE Meeting - Election of 2008 Officers

Nov 12 – Veteran's Day Observed - Federal. Holiday

Nov 12 – Exec. Board Meeting, Alterra Richland 9:30 am

Nov 22 – Thanksgiving

December:

Dec 5 – NARFE Meeting – Installation of Officers –

Bring canned goods for Tri-Cities Food Bank Donation

Dec 10 – Exec. Board Meeting, Alterra Richland 9:30 am

Dec 25 – Christmas Holiday

S H I N G L E S

Have you known a family member or friend who has had shingles? Anyone who has had chickenpox can develop shingles. It is most common in people over age 50, and the risk increases with age. Shingles is also more common in people who have weakened immune systems from: Chemotherapy, Radiation treatment, Steroids, HIV infection, and Stress. **This excerpt was taken from the excellent article in our July 2007 NARFE Magazine on the subject. A VERY interesting article. The article mentions that there is NOW a vaccine available and your FEHBP should cover the expense.**

HIDDEN NUMBERS–The unclaimed hidden numbers in the last issue were: **Bill Buckingham (3544), Louise Krema (9877), and William Fish (1044)**. The hidden numbers are the last four digits of members ID#. Three (3) new hidden numbers in this issue. If you read the newsletter on our website – be sure and look closely for your number!! Print and bring it to the September or October 2007 Chapter General Meeting and you will receive \$5.00 **OR** if you live out of state - mail the section with your ID # to Newsletter Editor and you will receive a \$5.00 reimbursement.

NEWSLETTER (Johanna Caylor-Editor): MEMBERS with email capabilities–IF you receive a hard copy of the newsletter and you have a computer, please send me an

email and I will delete your name from the mailing list. It will be posted to our website www.narfe1192.org for all members to read and/or download. (Editor)

MEMBERSHIP NEWS (Johanna Caylor) **WELCOME** to our **new** chapter members **APRIL THROUGH AUGUST 2007** – Christopher R. Abraham, Cathy & Cliff Ashley *, Lorraine Bennett, Margaret Birnie * (DoD-Tacoma); A. J. Bold, James D. & Joyce Furubotten, Kerry A. Harris *, Lili Jacobs * (USPS-CO), Gail M. McClure (DOE-Ret); Helen W. Sonnichsen, Harold J. Stafford, Edwin Wurden (Poulsbo), and Jacqueline L. Yardley. (**Note** * = CFE's)

Reinstated members: Diane A, Berthon, Clifford E. Clark*; Wm. (Bill) Foley, Sharon Kirkpatrick, Dana Kranz*; Dave Langstaff*, Bettye Milton, Dorothy G. Smith, and Jane Warner. **WELCOME BACK!!**

2008 FEHBP Health Fair will be in the Federal Building Lobby and Stevens Center on October 25, 2007. DON'T MISS YOUR OPPORTUNITY TO TALK WITH YOUR HEALTH CARE PROVIDERS. If you need a ride? Contact the Service Center and get your name on a list so we can recruit members to drive that day.

Dropped Members. If you have misplaced your renewal slips, retirees can mail your \$39.00 checks **payable to NARFE** - to Johanna (return address) for transmittal to the National Office. If you are CFE's, please contact me.

BEFORE YOU CRITICIZE SOMEONE, YOU SHOULD WALK A MILE IN THEIR SHOES. THAT WAY, WHEN YOU CRITICIZE THEM, YOU'RE A MILE AWAY AND YOU HAVE THEIR SHOES.

BON VOYAGE to Estelle Bellefeuille. At our June meeting, our Parliamentarian, **Estelle Bellefeuille** announced that she and hubby, Cheech, were planning to move out of the Tri-Cities due to his health and needs to have family close-by. Their move processes escalated quickly and prompted them to leave much earlier than expected. By her account, she was NOT a "charter-member" of our chapter however, records indicate she was our Chapter President twice – last in 1982. At the WSFC level, she was Parliamentarian for Phil Glenn 1994-1996; and has served regularly since Natalie Leath in 1999. Her value and support to our Chapter has been felt for at least 4 decades!!!!

Estelle was a Charter member of the Nat'l. Assn. of Parliamentarians and was State President in 1993-1994. She became of Registered Parliamentarian (which required taking an 8 hour test) in 1987 and a *Professional* Registered Parliamentarian in 1990. This required classes and a test at the National Convention.

We certainly wish Cheech improved health. Estelle has already been asked by the Federation President to come back to Walla Walla next year as our 2008 Convention Parliamentarian so we will enjoy her company then. In the mean-time, our three eight zero nine very best wishes go with Estelle. She has been a most valuable asset to our chapter, to our Service Center, and to the

many projects and activities she has championed for NARFE and mostly as a very dear "friend!" Her wise council will be a void felt in our chapter leadership. Thank goodness for the internet - she's still on-line so anyone can e-mail her - belfi@aol.com

ALZHEIMER's REPORT (Lyell Bingham, Chair) The WSFC Alzheimer's Raffle winner of the \$100.00 PIER 1 gift certificate was Linda Cline of Everett Chapter 0193. Thanks to the Chapter 1192 members who supported the WSFC Raffle. Chapter 1192 presented a \$300.00 check at the Convention.

We will have our Alzheimer's donation container available for your convenience at our monthly meetings. Members are encouraged to support this endeavor. If you don't attend meetings, you can send a check to the Chapter made out to **ALZ-NARFE** and it will be forwarded. As of July 31, we have \$266.83 thanks to an anonymous donation of \$100.00. Thanks for caring.

LOOKING FORWARD.....

NATIONAL MEETING MONTH – October's meeting will honor all current and retired federal workers. Dale Brighton, WSFC President, will be our guest speaker and her topic will be: "TIMES, THEY ARE A CHANGING AND SO MUST WE". Local Federal Agency heads and their current federal employees have been invited. Two employees from each agency will be recognized. There will be door prizes awarded throughout the meeting. Be there to ask your questions regarding NARFE and to support your local chapter.

A nominating committee is being formed and they will present their findings at the October meeting. As stated earlier – please step up and volunteer your services when asked to run for an office.

NARFE Chapter 1192 Newsletter is published and emailed and mailed to all members-in-good standing Qlty. All rights reserved. Copies and others. Johanna Caylor, Editor, 375-0739 or E-mail: caylorx2@aol.com or www.narfe1192.org

A BIG THANK YOU TO HAPO COMMUNITY CREDIT UNION FOR THEIR GENEROSITY IN PAYING FOR THE PRINTING OF OUR NEWSLETTER FOR THE PAST THREE YEARS.



Hapo Community Credit Union
 601 Williams Blvd,
 Richland, WA 99354
 1-800-284-4276 or 509-943-5676
www.hapo.org paid for the printing of this newsletter.

ATTENTION – CURRENT FEDERAL EMPLOYEES

The target date for **discontinuing** the CFE Incentive Program is January 1, 2008. At that point, CFE's who join NARFE will pay the normal first year dues of \$33.00 and renew at \$29.00 plus chapter dues of record. **All CFE's who joined at the incentive rate and are still working for the government will be grandfathered and will continue to pay the one year at \$25, two years at \$45, and three years at \$60.** Members are reminded that the best deal is the dues withholding program at a cost of \$24.60 plus chapter dues of record. **Several CFE members have a renewals coming up or you may have your dues notice already. Consider your option of renewing for the maximum of 3-years at this time. Current Federal Employees (CFE's) receiving this complimentary newsletter – NOW IS THE TIME TO JOIN.** Call for an application OR stop by our Service Center, Room 137 on Tuesday mornings from 9:30 to 11:30 am AND/OR visit our NARFE display at the upcoming FEHBP Health Fair on October 25th in the Federal Building in the morning OR at the Stevens Center in the afternoon. **NEW members – if you sign up for 3 years, you will get reimbursed for your 1st year.**

National Active and Retired Federal Employees

NARFE

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