

# NARFE News Tri-Cities Chapter 1192



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

VOLUME 2006, ISSUE 4

OCTOBER-NOVEMBER-DECEMBER 2006

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

**PRESIDENT REPORT** (Clark Crouch) You have a wonderful team of officers and volunteer committee members working for you in our Chapter. Although there are occasional differences in point-of-view, there is an underlying spirit of cooperation, of teamwork, which helps us to go in the right direction. One person could not provide that direction but, working together, differences can be resolved and progress achieved in a manner which satisfies the essential needs of everyone. Teamwork is what makes it work! The following poem, *Trail Crew*, places this in perspective...sure, it's written from the viewpoint of the last century but it's still relevant today.

## Trail Crew

It can be a lonely job  
attending to the herd  
and one cowboy can do it  
without a single word.

But, then, on the other hand,  
when on a cattle drive,  
he'll need to have assistance  
for his herd to survive.

Some extra hands are needed  
to move along the trail  
'cause just one lonely cowboy  
is surely gonna fail.

Someone needs to lead the herd  
along the proven ways.  
Someone needs to trail along  
a' rounding up the strays.

Other waddies are needed  
to work along the trail,  
to get the herd to market  
and consummate the sale.

Yep, the cowboy needs a team  
to see the herd gets through.  
He dare not try it alone...  
he needs a trail crew.

We have had some really special meetings. The October 4 meeting, featured Lanny Ross, our Region IX National Field VP speaking on "**New Directions in NARFE**" and emphasizing the fact that we are a nonprofit and nonpartisan organization working in the interest of all current and retired federal employees on employment and retirement issues.

November 1<sup>st</sup>, we heard about Regional Medical Resources from Jim Hall of Kadlec Medical Center. Medical resources in the Tri-Cities have mushroomed over the past several years and four two two one the quality of care has been enhanced in many areas. That's great news for all of us! Elections were held and the slate of nominees as presented by the Nominating Committee were unanimously elected to guide us through 2007.

December 6<sup>th</sup>, we will be installing our newly elected 2007 slate of officers. Marvin Nelson, our District VP from Yakima will be joining us. PLEASE BRING IN A NON-PERISHABLE CANNED FOOD ITEM FOR OUR ANNUAL FOOD DRIVE FOR THE TC FOOD BANK.

January 3<sup>rd</sup> we will have a VERY special guest. Please try to bring a friend or prospective NARFE member to enjoy this special presentation.

**VICE-PRESIDENTS REPORT** (Carl Gallion)  
OCTOBER – NATIONAL CHAPTER MEETING MONTH

The October meeting of NARFE chapters is a special meeting month with a distinguished speaker, special guests and recognition of accomplishment. The Tri-Cities chapter did all that for our October meeting. We were pleased to welcome our National Field Vice President, Lanny Ross from his home chapter of Bremerton. He highlighted the new directions of our organization beginning with our newly elected National President, Marguerite Baptiste. He is such a warm and fascinating speaker and has been welcomed to the Tri-Cities many times.

We invited heads of all the local federal Agencies and Offices to join us for lunch and to listen to the motivating speech that Lanny gave. While only a few did actually

join us, our intent was to surface NARFE in the eyes of those directing our local federal workforce in hopes to gain additional members from those still working. We also celebrated a "thirty-plus" year milestone of service to our NARFE chapter by Estelle Bellefeuille. Long before retiring, Estelle began displaying her leadership as one of our early Chapter Presidents. Her service has continued through many positions but her most recognized term was as our Service Officer, running our local Service Center...many times advising members even from her home. She continues to play a vital part in the direction of our chapter.

We did welcome several of our Current Federal Employee members and some whom we haven't seen for a while. If we missed you last month, won't you consider joining us for our December 6<sup>th</sup> meeting? We'll be glad to reserve a space at one of our table for you.

In the last issue, there was an "OPINION SURVEY" included on the back of page 3. If you still have it, please take the time to complete this survey and mail it back to Clark Crouch. In the next issue, Clark will summarize the responses. The response was very low. We hope you will take the time and participate.

#### **2006 NATIONAL CONVENTION REPORT (Sig Preston)**

Thanks for sending Johanna and myself to Albuquerque to represent the Chapter. There were 1500 delegates, members, and guests present. We heard from a variety of speakers including the Director of the Office of Personnel Management (OPM). OPM is attempting to install a new system to speed up the retirement processing and to expedite changes made by federal retirees.

Currently, OPM's retirement benefits administration is primarily done in a mine in northern Pennsylvania by employees "working in a vintage 1930s or 1940s paper based environment." The facility has 144,000 file drawers of personnel records. The paper work often takes several months before retirees get their first full annuity check. In the zero one four four meantime, they receive interim checks that are about 20% less than full benefits. Sixty (60) percent of the federal work force is set to retire in the next 10 years. OPM is looking for ways to allow retired federal employees to return to work on a full-time or part-time basis.

Judy Park, NARFE Director of Legislation, urged all federal retirees and current employees to get involved in the political process and VOTE on Election Day. She noted that NARFE'S PRIMARY LEGISLATIVE GOAL FOR THE 110<sup>TH</sup> Congress – which convenes in January 2007 – will be to protect the earned benefits already enjoyed by federal retirees. She warned that no matter which party is in control, there will be changes and NARFE members will be called upon to meet them.

The highlight of the convention was the election of the following National Officers. President - Margaret Bap-

tiste. She is the first woman and the first survivor annuitant to serve as NARFE President. Also elected were: Vice President, Bill Austin; Secretary – Nat Brown; and running unopposed for Treasurer – Richard Ostergren.

**SERVICE CENTER NEWS** (Mary Goldie and Nancy Schreckhise) **OPM Selects Vendors For Supplemental Dental and Vision Benefits Program** Washington, DC - The Federal Employees Dental and Vision Benefits Enhancement Act of 2004 was signed into law by President Bush on December 23, 2004. The Act requires the U.S. Office of Personnel Management (OPM) to establish arrangements under which supplemental dental and vision benefits will be made available to federal employees, retirees, and their dependents.

After extensive review OPM has awarded contracts to the following insurance carriers: Aetna Life Insurance Company, Government Employees Hospital Association, Inc. (GEHA), MetLife Inc., United Concordia Companies, Inc., Group Health, Inc., Comp Benefits, and Triple-S, Inc. to offer dental benefits and Blue Cross Blue Shield Association, Spectera, Inc., and Vision Service Plan (VSP) to offer vision benefits. This new program, which becomes effective on December 31, gives federal employees additional healthcare choices," said OPM Director Linda M. Springer. "Employees may elect to enroll for dental benefits, vision benefits or both."

This new Program allows dental and vision insurance to be purchased on a group basis which means competitive premiums and no pre-existing condition limitations. Premiums for enrolled Federal and Postal employees will be withheld from salary on a pre-tax basis.

Eligible individuals may enroll in a plan for self-only, self plus one, or self and family coverage. Eligible family members include an enrollee's spouse and unmarried dependent children under the age of 22, or if age 22 or older, incapable of self-support. The rules for family members' eligibility are the same as they are for the Federal Employees Health Benefit (FEHB) Program.

**You must be eligible for FEHB to be eligible to enroll in the Federal Employees Dental and Vision Insurance Program (FEDVIP) but you do not have to be enrolled in FEHB.**

Enrollment will take place during the upcoming FEHB open season Monday, November 13 through Monday, December 11, 2006. Coverage will be effective December 31, 2006. More information will be shared as it becomes available. There will be an extensive informational campaign prior to and during the Open Season.

**Kadlec Healthy Ages Program:** Kadlec Medical Center offers a program, "Healthy Ages After Fifty," that provides several free services. Janet Artzer is the Program Coordinator. Local health care professionals are guest speakers on topics that include cholesterol, stress, diabetes, arthritis, legal issues, long term care, foot care, cataracts and many other health conditions. A Medicare

program is held the first Wednesday of each month from 9:00 a.m. to 11:00 a.m. Reservations are required to attend the monthly programs. If you are interested in participating in this program, please contact Janet Artzer at (509) 942-2700.

Chapter 1192 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 the U. S. Federal Building, 825 Jadwin Av. Richland, WA. Room 137 and 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 (Nancy Schreckhise, (509) 585-7558 and/or Mary Goldie, (509) 582-8757) at any time.

**NARFE-PAC** (Bill Darke-Chairman) *"As societies grow decadent, the language grows decadent, too. Words are used to disguise, not to illuminate, action: you liberate a city by destroying it. Words are to confuse, so that at election time people will solemnly vote against their own interests."* Gore Vidal

We will be having mid-term elections in November. This will be the time to show with our votes whether we support things as they are, or whether we want to see change. As citizens, we need to be on guard against misleading statements by the political campaigns that are designed to confuse rather than illuminate. As active and retired Federal employees we have certain common interests. The best ways to support these interests are through contact with our elected representatives to let them know our views, through contributions to NARFE-PAC, and through voting.

I would like to take this opportunity to thank everyone who has contributed to NARFE-PAC this year, and to encourage you all to vote in the upcoming elections.

**LEGISLATIVE** (Don and Mary Alice Binder) Fall is definitely here -- leaves are changing colors, and falling as are those day and night temperatures. We've even experienced some foggy conditions during early morning drives. As also happens at this time of year, Congress is out of session until after the November elections.

However, your NARFE leaders are never out of session! Even while our elected leaders are back in their home districts, NARFE continues to work issues important to us as current or retired federal employees and family members. Whether it is continuing efforts on two major legislative initiatives -- Premium Conversion and Social Security Offsets -- as we discussed in the last chapter newsletter; or monitoring the Consumer Price Index, which is important for federal retirees cost of living adjustments (COLA); or testifying before the House Subcommittee on Federal Workforce and Agency Organization in support of "full salary ... without any offset against the retirement annuities" for retirees who return to the

work force during "...shortages and national emergencies," your NARFE Leadership continues to work for our current and future benefits.

As outgoing NARFE National President Charles Fallis stated in the August *NARFE Retirement Life*, NARFE's "primary legislative goal would be protecting the benefits we have." Fallis explained that this has been particularly challenging in light of "...the impediments we've faced, such as the war on terrorism, the cost of natural disasters, humongous federal deficits and recalcitrant committee chairmen..." But he also pointed to "...the work our staff, with the help of our politically active members, has done in successfully fending off congressional attacks on our retirement benefits."

Ah, a favorite four-letter word -- WORK! Some of us may have thought we left that behind with full-time employment and when we started receiving our monthly "thank you," as one of our friend's describes his annuity. But, as with most things in life, change is inevitable. Whether current or retired federal employees, we are not exempt; in fact, some believe we are even more vulnerable. Therefore, our "work" efforts must continue. We must continue to read, listen, watch and be aware of what is happening, what is being proposed, what people are saying. While it is often easier to just sit back and hope for the best - that is very rarely a winning strategy.

The monthly *NARFE Retirement Life* continues to be a solid source of information. NARFE's web site is another good source for information, [www.narfe.org](http://www.narfe.org), as is NARFE's toll-free, 24-hour Legislative Hotline at 1-877-217-8234.

Then, too, our U.S. senators and representative are information sources. As our "elected" representatives, they work for us. Therefore, the need to hear from us -- whether it is to tell them we support what they are doing or whether we have specific issues or concerns. Even though you'll hear and see reference to Congress being in "Lame Duck session" when it returns November 13, Congressional work will continue, votes will be cast, and we need to continue to stay in touch with what is happening. If you need and/or are interested in key votes by members of Congress, the October *NARFE Retirement Life* has a special supplement breaking out the results starting on **page 35**.

Thinking of votes, we as U.S. citizens have the privilege to express our desires through voting -- something many others throughout the world are still struggling to obtain. Elections are quickly approaching. Yes, it does require "work" to follow the issues, stay informed, make decisions and vote. But, what an opportunity we have. Let's hope the November 7 election reflects more than just a handful of people deciding our future. Vote, and encourage others to do so, especially the younger generations.

Looking ahead, the **2007 NARFE Legislative Training Conference** will be held Saturday, March 3, through

Tuesday, March 6, 2007, at the Hyatt Regency Bethesda in Bethesda, Maryland. As your chapter's legislative co-chairs, we are planning to attend, but the conference is open to all NARFE members. The conference goal is to "develop legislative leadership, educating members on NARFE's legislative two three one four agenda, and providing expertise and guidance on the political process." More information will be available in the November *NARFE Retirement Life*, on NARFE's web site at: <http://www.narfe.org/departments/hq/guest/articles.cfm?ID=970>, or by contacting NARFE's Legislative Department at 703-838-7760 or [leg@narfe.org](mailto:leg@narfe.org).

As always, if you have legislative questions, concerns or comments, please feel free to contact us. Our contact information is: [don\\_binder@msn.com](mailto:don_binder@msn.com) ("underscore" between don and binder) Don's cell #: 509-378-1013  
[mary\\_binder@msn.com](mailto:mary_binder@msn.com) ("underscore" between mary and binder) Mary's cell #: 509-378-2494

As a reminder, here is contact information for our Washington State U.S. Congressional representatives:

**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](mailto: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](mailto: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@housemail.house.gov](mailto:doc_hastings@housemail.house.gov)

**TREASURER'S REPORT** (Verneice Skinner) The following is a summary of the Treasurer's Report as of September 30, 2006.

September receipts were \$548.80 and expenditures \$690.95. The current balance on hand is \$3,661.11. A major expense to be paid out in October is the Per Capita Tax.

**NOMINATION COMMITTEE REPORT** (Verneice Skinner) Nominations to the 2007 Chapter 1192 Board were opened for nominations from the floor. With no floor nominations, the following people were elected at our November 1<sup>st</sup> general meeting. President: Clark Crouch; Vice President: Carl Gallion; Secretary: Nancy Crosby, and Treasurer: Verneice Skinner. Congratulations and thank you for serving your chapter!

Officers will be installed at the December meeting.

I would like to thank the members of my committee Nancy Schreckhise and Anne Ross for assisting.

**HIDDEN NUMBERS**—The unclaimed hidden numbers in the last issue were: **Ida Glover (3825) and John Shugart (2895)**. I apologize but the 3<sup>rd</sup> number was transposed-therefore

**unidentifiable. Sorry!** The hidden numbers are the last four digits of members ID#. Four (4) 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 December 2006 or January 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.

**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. Marguerite Rosson passed away (8/16); Leonard Perkins, Sr. passed away (8/17); Virgie L. (Lee) Hobbs, died (8/26) after a sudden bout with Cancer; John "Jack" Keating passed away (9/18) from recurring cancer, Ron Tolman (spouse passed), George A. Burkett (H) passed away 10/30) at 99; and Paul Gottschalk (spouse passed).

**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 for all members to read and/or download. (Editor)

**MEMBERSHIP NEWS** (Johanna Caylor) **WELCOME** to our **new** chapter members JULY thru OCTOBER – Wm. (Bill) Edwards (DOE); Vernona M. Hicks, Susan Lindsay, and James W. Stapleton.

**Reinstated members:** Byron Nelson Hall, Marilyn McNeill, Irene Ono, Ernest Page, and Marjorie Patty Maxson. **Dropped members.** We are hoping that your renewal notice was misplaced and if you are suddenly missing your monthly *NARFE – Retirement Life magazine* for up-to-date information and of course, OPEN SEASON for your FEHBP this fall and you won't be receiving the timely information. You will receive this newsletter in hopes that you will reconsider your choice and renew your NARFE membership. If you have misplaced your renewal slips, retirees can mail your \$39.00 checks to Johanna (return address) for transmittal to the National Office. If you are CFE's and need another renewal notice, please contact me.

**ALZHEIMER'S REPORT** (Lyll Bingham) Chapter 1192 would like to thank everyone for supporting Alzheimer's Research! Remember, at each monthly meeting, there is an Alzheimer Donation Container on the table after you Register and sign in for the luncheon. Members unable to attend the luncheon meetings can mail donations by checks payable to NARFE ALZHEIMER'S and our chapter and WSFC will get credit for our donations. Chapter 1192 collects donations yearly at the meetings and present our Chapter check at the WSFC Federation Convention in May of each year. Last year, we collected and donated \$250.00. At our WSFC Convention held here in May, Geha presented Chapter 1192 a check for \$100.00 to be used towards our 2007 Chapter Alzheimer's Fund.

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

<b>2006-2007 CHAPTER 1192 OFFICERS</b>	
Clark Crouch, President/NARFE Net	946-1558
Carl Gallion, V-P	967-9161
Joseph Kuhns, IPP	685-6848
Nancy Crosby, Secretary	735-3288
Verneice Skinner, Treasurer	627-2053
Don & Mary A. Binder, Legistative	585-1393
Mary Goldie, Co-Service Officer	582-8757
Nancy Schreckhise, Co-Service Officer	585-7558
Lyell Bingham, Alzheimer's Chair	946-9444
Wm. (Bill) Darke, NARFE-Pac	375-7757
Hazel Elliott, Public Relations	542-8286
Vicki Ravely, Public Relation	547-3007
Anne M. Ross, Sunshine	586-3355
Estelle Bellefeuille, Parliamentarian	783-8461
Carl Gallion, Hospitality	967-9161
Johanna Caylor, Membership & Nwsltr	375-0739
Al Rizzo, Deacon	375-0446

**SNOWBIRDS** – Please be sure and notify the National Office of your Temporary Winter Address so you receive your NARFE Magazine and again when you return in the Spring. It's as simple as dialing 1-800-456-8410.

**FEDVIP, FDVP, FederalDentalVision, BENEFEDS, federalbenefits. Which of these is the real deal?**

The Office of Personnel Management (OPM) has contracted with ten plans (seven dental plans and three 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). These FEDVIP plans have gone through an extensive evaluation through a competitive bidding process.

Enrollment in FEDVIP takes place exclusively through BENEFEDS at [www.BENEFEDS.com](http://www.BENEFEDS.com) or by telephone

at: 1-877-888-FEDS (1-877-888-3337) or TTY 1-877-889-5680. Enrollment in FEDVIP does NOT take place directly with an insurance plan.

Key features of all FEDVIP plans include the following:

Key features	FEDVIP	Non-FEDVIP
Enrollment	Via BENEFEDS	Directly with insurance plan
Open Season	Begins November 13	May accept applications at any time
Premiums deducted from salary	YES	Probably not
Pre-Tax premiums for employees	YES	NO
Pre-existing exclusions	None	May apply
Waiting periods	None except for orthodontia	May impose a waiting period for other services

There are plans not affiliated with FEDVIP that have designed their programs and websites to strongly resemble and sound very FEDVIP-like. We have received numerous phone calls and e-mails in reference to dental and vision programs which appear to look like FEDVIP, however, they are not part of the FEDVIP. These sites and plans are contacting employees and annuitants requesting credit card/banking information to enroll in their "federal" plan which is advertising tax free benefits and payroll deductions. **FEDVIP coverage is the only government-wide dental or vision program that qualifies for pre-tax deduction of premiums (premium conversion) for employees.**

Also, please keep in mind that FEDVIP coverage will be effective December 31, 2006 for those who enroll during open season. So if you currently already have dental or vision coverage, you can be assured it is NOT FEDVIP coverage, since December 31 isn't here yet.

There is only one FEDVIP. These are the ten official FEDVIP dental and vision plans:

**Dental:** Aetna ; GEHA; MetLife; United Concordia; Triple-S; GHI; and, CompBenefits

**Vision:** BlueCross BlueShield; Spectera; and, VSP

**FEDVIP and BENEFEDS....perfect together!**

2007 FEHBP HEALTH FAIR, RICHLAND FB LOBBY AND STEVENS CENTER 2<sup>ND</sup> FLOOR LOBBY ON NOVEMBER 2<sup>ND</sup>.

Chapter 1192 had a very successful recruiting campaign at the 2007 FEHBP Health Fair at the Richland Federal Building and at the Stevens Center in North Richland. We had many visitors and at press-time – we have submitted the 15 CFE completed applications and 3 CFE reinstatements – all 3-year memberships. WELCOME TO TRI-CITIES CHAPTER 1192 to our newest members and welcome back to our reinstated members. They will all receive their information within the next few weeks. Each newly recruited CFE received one of our new WSFC NARFE pins. Thanks to Carl Gallion, Sig Preston, and Johanna Caylor for manning our NARFE display table and Mary Goldie for being in the Service Center at the “right time” to receive 4 of the 15 applications.

There were six Health Providers on hand answering all sorts of questions regarding their services.

NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES

**NARFE**

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