

NARFE

MAGAZINE

A NARFE PUBLICATION
FOR FEDERAL EMPLOYEES
AND RETIREES

March 2023
VOLUME 99 ★ NUMBER 2

P. 22

**NARFE-PAC:
Forging a Path
to Consensus on
Capitol Hill**

P. 32

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Contents

MARCH 2023

COVER STORY

PAGE 22

NARFE-PAC: FORGING A PATH TO CONSENSUS ON CAPITOL HILL Member contributions work to protect your earned federal pay and benefits.

FEATURE

PAGE 32

THE JUDICIARY AND YOU Understanding the federal court system's impact on civil servants.

Washington Watch

- 8** NARFE's Legislative Accomplishments: Reviewing the 117th Congress (2021-2022)
- 9** Myth vs. Reality
- 10** Are the Represented Actually Influencing the Representatives?
- 11** Year-End Legislative Roundup: Omnibus, NDAA, SECURE Act 2.0, WEP/GPO

Columns

- 4** From the President
- 20** Benefits Brief
- 38** Managing Money
- 40** Alzheimer's Update

Departments

- 6** NARFE Online
- 16** Questions & Answers
- 17** Countdown to COLA
- 42** NARFE News
- 46** NARFE Perks
- 48** The Way We Worked



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Illustration by TGD

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VOLUME 99 ★ NUMBER 2

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NARFE Magazine (ISSN 1948-4453) is published monthly except in February and July by the National Active and Retired Federal Employees Association (NARFE), 606 N. Washington St., Alexandria, VA 22314. Periodicals postage paid at Alexandria, VA, and additional mailing offices. Members: Annual dues includes subscription. Nonmember subscription rate \$48. Postmaster: Send address change to: NARFE Attn: Member Records, 606 N. Washington St., Alexandria, VA 22314. To ensure prompt delivery, members should also forward changes of address without delay. Because of the volume involved, NARFE cannot acknowledge nor be responsible for unsolicited pictures and manuscripts, although every reasonable precaution is taken. All submissions become the property of NARFE. Copyright © 2023, NARFE. Advertisements in the magazine are not endorsements of products and/or services by NARFE, unless officially stated in the ad. We shall accept advertising on the same basis as other reputable publications: that is, we shall not knowingly permit a dishonest advertisement to appear in *NARFE Magazine*, but at the same time we will not undertake to guarantee the reliability of our advertisers.

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NARFE'S MISSION STATEMENT

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.

FEDHub Provides Crucial Tools for Communicating With Federation Members

During my campaign to become your national president, I emphasized my desire to improve the communication within our organization.

When the accomplishments of the 2023-2024 National Executive Board are relegated to the annals of NARFE history, I hope that our efforts to improve communication among members (including National-only members), chapters, federations and NARFE Headquarters will be at the top of the list of our achievements.

The previous NEB provided us with a good start with the approval of NARFE's online community, FEDHub. Kudos go to Marissa Esguerra, NARFE's Manager of Membership Development, for her efforts to expand our outreach through FEDHub.

What a concept—all of our members making their greatest contribution to NARFE by talking and exchanging ideas about our organization. Imagine, if you will, our Federation community administrators emailing all members of their community through FEDHub, including our National-only members, and sharing chapter/federation information, i.e., meetings, newsletters and advocacy efforts, in the federation community.

WE ARE NARFE-PAC

As the 118th Congress gets into full swing, the priorities of the new leadership are becoming clearer. With the Republicans holding a majority in the House of Representatives after the mid-term elections, many of the committee chairs, including those heading panels that oversee issues of critical interest to NARFE, have changed. (In the Senate, of course, there have been minimal changes.)

Leadership changes create new political dynamics, and the NARFE Advocacy Department is working

hard to develop new relationships and retain ties to our friends in Congress on both sides of the aisle. Staff Vice President John Hatton and his team are working diligently to maintain the excellent reputation that NARFE enjoys within both chambers of Congress.

As you may realize, it is difficult to prognosticate the moves of a new Congress in advance, but there is a certainty that the typical big decisions, i.e., government funding, budget deals, etc., will be on the agenda. As we become aware of legislative activities that affect NARFE members, we will provide the latest information available, present guidance and request grassroots action from NARFE members.

We need everyone to be proactive in informing each individual legislator about NARFE's and their constituents' positions. One way every member can support working and retired Feds is by contributing to NARFE-PAC, our organization's political action committee.

Since its creation in 1982, NARFE-PAC has served as the federal employees' and retirees' defense fund and an investment in your future. These funds are used to support our friends in Congress as well as the party committees. Its efforts complement the work done by our grassroots advocates and our NARFE lobbyists. Since 2002, the month of March has been designated as NARFE-PAC Month. Your contributions to NARFE-PAC provide us with an opportunity to speak directly to the leadership of both parties, which improves our influence.

Please contribute to NARFE-PAC and help us persuade members of Congress to support NARFE's legislative goals and to oppose any proposals that put federal workers' and retirees' earned benefits at risk. A strong NARFE-PAC ensures that your voice is heard.

A handwritten signature in black ink that reads "William Shackelford". The signature is written in a cursive, flowing style.

WILLIAM SHACKELFORD
NARFE NATIONAL PRESIDENT
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TRACKING RETIREMENT CLAIMS

FIND OUT how many retirement claims OPM Retirement Services receives and processes each month, with average processing times and total inventory, at www.narfe.org/opm-processing.

Apply for the 2023 NARFE-FEEA Scholarship Program

The 2023 NARFE-FEEA Fund Scholarship Awards Program is now accepting applications.

Recipients will receive a one-time award of \$1,000 to put toward tuition for the 2023-24 school year.

Applicants must be seniors in high school; children,

grandchildren or great-grandchildren of NARFE members are eligible. The deadline to apply is 3 p.m. ET Thursday, March 16, 2023.

The scholarship program is funded by the NARFE-FEEA Fund, supported by NARFE members and administered by FEEA. In 1987, the

Federal Employee Education & Assistance Fund (FEEA) established a scholarship program for children and grandchildren of federal employees.

For more information and to access the application, visit www.feea.org/our-programs/scholarships/.



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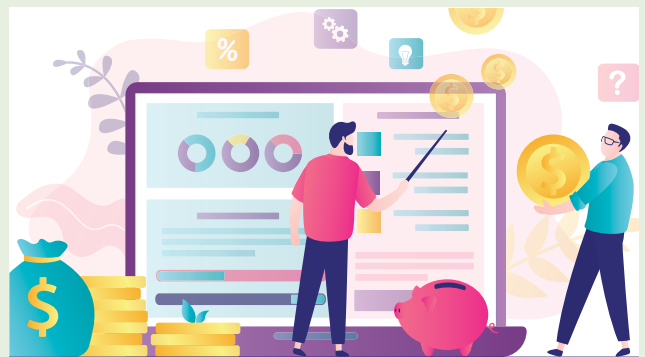


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SPECIAL FOR MEMBERS

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NARFE's Legislative Accomplishments: Reviewing the 117th Congress (2021-2022)

NARFE and its members have a lot to be proud of with the close of the 117th Congress. The federal community walked away with numerous wins, the most important of which was the preservation of all federal retirement benefits and health care. Thank you to every member who helped achieve these accomplishments through your consistent support. Below are some accomplishments that NARFE helped secure.

PROTECTING HEALTH CARE BENEFITS AND INSURANCE

NARFE's advocacy protected the earned health care benefits of retired US Postal Service employees and prevented unintended premium increases for all Federal Employee Health Benefits (FEHB) program participants by lobbying Congress to change leading postal reform legislation.

Before NARFE's changes, postal reform legislation mandated all current Postal Service retirees enroll in Medicare Part B or lose their federal retiree health benefits. This would have forced retirees to incur additional costs for the continued receipt of benefits, changing benefits after retirement and setting a dangerous precedent. However,

NARFE lobbied to preserve choice for postal retirees, allowing them to decide whether to enroll in Medicare Part B without the risk of losing their FEHB coverage.

NARFE also flagged a change in FEHB's structure that would have increased premiums for all participants. NARFE called for an actuarial analysis of the proposed structure, which led

Congress to address NARFE's concerns and amend the legislation to prevent premium increases.

With these changes set, postal reform passed the House and Senate and was signed into law in 2022, with its health benefit provisions taking effect starting in 2025.

SUPPORT FOR WEP/GPO REPEAL AND REFORM REACHES NEW HEIGHTS

- Thanks to NARFE's grassroots advocacy, legislation to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) gathered 305 cosponsors in the House of

THE FIRST EDITION of the NARFE Bill Tracker for the 118th Congress will be published in the April 2023 edition of *NARFE Magazine*. Bills from the previous Congress that were not enacted must be reintroduced and given a new bill number. The new Congress convened January 3, 2023. NARFE will use the Bill Tracker to provide monthly updates on legislation important to the federal community throughout the 118th Congress.

MYTH VS. REALITY

MYTH: Funds from NARFE's general fund, including member dues, go to NARFE's political action committee (PAC) and are used to defend earned benefits by electing Fed-friendly lawmakers.

REALITY: No dues money or any general funds from NARFE go to any political candidate. Only member contributions designated specifically for NARFE-PAC go to the PAC, and only funds from the PAC can be used to help NARFE allies campaign for election. NARFE-PAC is a separate, segregated NARFE account that is funded solely through specific member contributions. Please consider contributing during this NARFE-PAC month so the PAC has the funds to defend the federal community in 2023. Learn more about NARFE-PAC on pg. 22.

Representatives, surpassing the necessary 290 needed to place legislation on the House consensus calendar for a potential floor vote. This unprecedented level of support, representing 41 more cosponsors than during the previous Congress, led to the first-ever congressional markup of legislation to repeal both WEP and GPO.

- Legislation to reform the WEP, H.R. 2337, the Public Servants Protection and Fairness Act, had 190 cosponsors, 36 more cosponsors than during the entire previous Congress.
- Numerous other bills were submitted this Congress addressing WEP/GPO, including the Equal Treatment of Public Servants Act, H.R. 5834, and the Wellbeing for Every Public Servant Act, H.R. 4788. A bill to expand Social Security, Social Security 2100: A Sacred Trust, H.R. 5723, also included repeal of WEP/GPO, an addition from previous iterations thanks to NARFE's outreach.

OVERSIGHT TO IMPROVE OPM'S RETIREMENT SERVICES

- After learning of lengthy delays affecting survivor benefits processing, health insurance benefit updates and numerous other changes, NARFE requested congressional report language providing additional

oversight of the Office of Personnel Management's (OPM) Retirement Services division. House congressional appropriators included NARFE's suggested language in a House-passed appropriations minibuss, pressuring OPM to report claim processing and call center statistics and improve service to federal annuitants.

- NARFE also supported the creation of an OPM Information Technology Working Capital Fund, which was included in an omnibus appropriations package and signed into law, granting the agency the opportunity to address longstanding IT challenges and undertake modernization efforts.

SCHEDULE F EXECUTIVE ORDER RESCINDED

- With NARFE's strong encouragement, President Biden rescinded the previous administration's Schedule F executive order a week into the new presidency. The order had created a new federal employment category that threatened to politicize tens of thousands of professional government positions.
- A bill to prevent the return of Schedule F, the Preventing a Patronage System Act of 2022, was introduced in the House and Senate. The House version of the bill, H.R. 302, passed the lower chamber as a standalone bill, as well as via

an amendment to the National Defense Authorization Act (NDAA) for Fiscal Year 2023.

ADDITIONAL LEGISLATION

- The NARFE-supported First Responders Fair RETIRE Act, H.R. 521, became law this year. It provides federal first responders with the opportunity to remain in the public safety retirement system should they decide to continue their federal service in a new position after sustaining a career-changing injury or illness on the job.
- The NARFE-endorsed Federal Firefighters Fairness Act also became law after it was included in the Fiscal Year 2023 National Defense Authorization Act. The Act provides federal workers' compensation to federal firefighters who contract occupational illnesses, such as heart disease, lung disease, and other infectious diseases and cancers. This change aligns federal guidelines with those of the 49 states that recognize the dangers involved in fire protections services.
- The House passed the Chance to Compete Act, H.R. 6967, as part of a package of bills. The NARFE-endorsed bill would improve cross-agency hiring by allowing agencies to share assessments with other agencies, expand use of subject

SEE ACCOMPLISHMENTS ON P. 12



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.

Are the Represented Actually Influencing the Representatives?

Many of us wonder whether the people we elect to represent our interests in Congress are really listening to our concerns. Do they read our letters? We expect our influence to be seen in our representatives' work.

To answer this question, one can look to recent NARFE legislative accomplishments that were only possible through a collaborative effort that included member grassroots advocacy activities. Whether it's finally getting a postal reform bill passed or engaging in grassroots tactics that effectively helped advanced legislation to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), NARFE member meetings, letters, calls and engagement with lawmakers at community events were crucial to advancing these pieces of legislation.

So, yes, the represented are influencing the representatives. It may not happen overnight and may take different tactics like mobilizing the entire NARFE membership to be heard. But, with hard work, persistence, and commitment to the cause, our efforts will, hopefully, eventually pay off.

One can also look to the close margins of recent congressional

election results to understand how constituents' voices have become more crucial to lawmakers as is reflected at the polls. NARFE's advocacy is a 365 days approach—it can't stop, and it won't stop.

House and Senate leaders wasted no time hitting the

SO, YES, THE REPRESENTED ARE INFLUENCING THE REPRESENTATIVES. IT MAY NOT HAPPEN OVERNIGHT AND MAY TAKE DIFFERENT TACTICS LIKE MOBILIZING THE ENTIRE NARFE MEMBERSHIP TO BE HEARD.

ground running to advance their legislative agendas. So too has NARFE's advocacy team. As bills get introduced, the team will lead the charge on advocacy efforts to mobilize members to act when necessary. In the meantime, members should visit the advocacy webpage at www.narfe.org to access issue briefs and other legislative information to educate

themselves on the issues. Also, you should make sure you are receiving NARFE's weekly email newsletter, *NewsLine* which frequently includes issue updates and action alerts. And to ensure advocacy leaders continue to engage in skills-building training, federation and chapter leaders can request a live or pre-recorded training webinar presentation at their next meeting.

Members of Congress are already preparing for an extended congressional recess in April. Both the House and Senate are scheduled to recess from April 3 to 14. Federations and chapters are reminded to extend invitations to lawmakers to speak at meetings and conferences, or host meet-and-greet events, especially for new representatives and senators.

Other opportunities to engage with lawmakers directly this year will be in conjunction with NARFE's virtual LEGcon23, scheduled for June 20-22, and with Grassroots Advocacy Month in August, when lawmakers are back in their states and districts for the entire summer. More information on these events is forthcoming.

Thank you for your advocacy.
—BY MARSHA PADILLA-GOAD, DIRECTOR,
GRASSROOTS PROGRAM

Year-End Legislative Roundup: Omnibus, NDAA, SECURE Act 2.0, WEP/GPO

Congress wrapped up a lot of work in its December 2022 legislative session, even as it left work on some key NARFE priorities unfinished.

GOVERNMENT FUNDING

President Biden signed H.R. 2617 the Consolidated Appropriations Act for FY2023 on December 29, an “omnibus” package of all 12 annual appropriations bills providing funding for federal agencies operations. The measure authorized \$1.627 trillion in spending for FY2023, according to the Congressional Budget Office. It also included \$47 billion in additional aid to Ukraine, \$27 billion in disaster aid and \$11 billion emergency supplemental spending. It also included additional legislative provisions. The Senate passed the bill by a vote of 68-29 on December 22, followed by the House vote of 225-201 the next day.

SECURE ACT 2.0

One of the additional legislative provisions passed into law as part of the omnibus was a retirement reform bill known as the Secure 2.0 Act of 2022. Secure 2.0 makes several changes to retirement financial regulations, including those for required minimum distributions (RMD) and catch-up contributions. Under Secure 2.0, the initial RMD age shifts from age 72 to 75 over a 10-year period. The legislation raises the current age 72 distribution requirement to 73 starting on January 1, 2023, and again to age 75 starting January 1, 2033. Catch-up contributions to 401(k)-style retirement accounts

are also set to increase. Starting in 2025, catch-up contributions would increase to the greater of \$10,000 or 50 percent more than the regular catch-up amount if you are 60, 61, 62 or 63 years of age, with the amount indexed to inflation beginning in 2026. The \$1,000 catch-up limit for IRAs will also be indexed to inflation starting for tax years in 2024 and after.

NO DEAL ON WEP/GPO REPEAL OR REFORM

Unfortunately, one of NARFE’s top priorities, legislation to repeal or reform the windfall elimination provision (WEP) and the government pension offset (GPO) – two provisions that reduce Social Security benefits for Civil Service Retirement System (CSRS) annuitants due to their receipt of a CSRS pension – was not included in the year-end package, despite a strong end-of-year push by NARFE and its members and its allies inside and outside of Congress.

It was not clear whether House Ways & Means Chairman Richard Neal, D-MA, and Ranking Member Kevin Brady, R-TX, were simply unable to find a compromise between their two similar reform bills, or if a deal lacked a vehicle to provide a pay-for, or both. Any action on the issue was likely to ride on a “tax extenders” package that congressional leaders were negotiating (including extension of various tax code provisions including the child care tax credit and research and development tax credits for companies). But the two parties never reached a deal to include the tax package in the omnibus.

While disappointing, NARFE still intends to carry the momentum created in the 117th Congress, which saw the first committee action taken on a bill to repeal WEP and GPO ever, into the 118th Congress.

DEFENSE BILL SIGNED INTO LAW

The FY2023 National Defense Authorization Act (NDAA) was signed into law by the president on December 23, authorizing defense programs and additional policy riders. Unfortunately, the final language did not include a provision protecting the merit-based civil service from Schedule F, as the original House-passed version did. Created by executive order in late 2020, Schedule F exploited a statutory loophole to the merit-based civil service system, as it represented a broad new exception to the system of rules ensuring civil servants are hired and fired based on merit, not political affiliation and loyalty or lack thereof.

Fortunately, the final version of the NDAA did include the NARFE-endorsed Federal Firefighters Fairness Act, which provides federal workers’ compensation to federal firefighters who contract occupational illnesses, such as heart disease, lung disease, and other infectious diseases and cancers.

FIRST RESPONDER FAIR RETIRE ACT

President Biden signed the First Responders Fair RETIRE Act, H.R. 521, on December 9.

SEE ROUNDUP ON P. 12



LEGISLATIVE RESOURCES

NARFE NewsLine – A weekly newsletter that goes out to NARFE members on Tuesdays and includes weekly recaps of legislative news, compiled by NARFE’s advocacy and communications teams.

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

ACCOMPLISHMENTS FROM P.9

matter experts in the hiring process, and shift focus on a candidate’s relevant experience and skills over self-ratings and degrees.

SECURING A FEDERAL PAY RAISE FOR EMPLOYEES IN 2022 AND 2023

NARFE helped secure a presidential alternative pay plan to increase employee pay by an average of 2.7 percent in 2022 and by an average 4.6 percent in 2023. Both increases were at parity with the military and tracked with recent private sector pay increases.

STRENGTHENING COLAS

- The Equal COLA Act, H.R. 304/S. 4221, was introduced in both chambers of Congress, gathering 34 cosponsors in the House, 15 more than the previous Congress. The Senate bill was newly introduced to the upper chamber after not having been in the previous Congress. The legislation would ensure that cost-of-living adjustments (COLAs) for Federal Employees Retirement

System (FERS) annuities match the measured change in consumer prices. Currently, FERS retirees do not receive a full COLA if consumer prices increase by more than 2 percent annually. If consumer prices increase between 2 and 3 percent, FERS COLAs round down to 2 percent. If consumer prices are above 3 percent, FERS COLAs are always 1 percentage point less.

- The Fair COLA for Seniors Act, H.R. 4315, which would change the basis of the cost-of-living adjustment (COLA) calculation from the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) to the Consumer Price Index for the Elderly (CPI-E), gathered 54 cosponsors this Congress, 15 more than the last Congress. When measuring costs experienced by seniors with the CPI-E, inflation is greater by an estimated 0.27 percent per year than what the CPI-W shows.

NARFE TESTIFIES BEFORE CONGRESS

In 2021, NARFE National President Ken Thomas testified

before the House Oversight and Reform Subcommittee on Government Operations in a hearing considering the future of federal work. Thomas highlighted necessary reforms to attract and retain talent within the federal government.

NARFE’S CENTENNIAL RECOGNIZED BY CONGRESS

NARFE’s centennial was celebrated by Congress, with passage of S.Res.76, a resolution congratulating NARFE on its 100th anniversary. A separate bipartisan resolution, H.Res.131, was also introduced in the House of Representatives.

MSPB QUORUM RESTORED

After several years without a quorum, the Merit Systems Protection Board (MSPB)—which adjudicates appeals of personnel actions, among other duties—had three members confirmed by the Senate. Restoration of quorum allows MSPB to begin clearing out a five-year backlog of nearly 4,000 cases that have yet to receive decisions from the board.

—BY ROSS APTER, DIRECTOR, LEGISLATIVE AND POLITICAL AFFAIRS

ROUNDUP FROM P.11

The bill provides federal first responders with the opportunity to remain in the public safety retirement system should they decide to continue their federal service in a new position after

sustaining a career-changing injury or illness on the job.

NARFE’s National President at the time, Ken Thomas, touted the win, saying, “NARFE is proud to have supported this legislation and thanks

lawmakers and the president for honoring the service of first responders by removing this flaw in federal workforce policy.” ■

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

**JUNE
20-22
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LEGcon23 kicks-off on Tuesday, June 20, and culminates on Thursday, June 22, with a lobbying day of virtual meetings with members of Congress and/or their staff.

Visit www.narfe.org/legcon23 for more information.

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✦ Signia® Styletto® 3X	\$5,166	\$2,700	-\$2,500	\$200
✦ Oticon More® 3	\$6,750	\$3,050	-\$2,500	\$550
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³ Smartphone compatible hearing aids connect directly to iPhone®, iPad®, and iPod® Touch devices. Connectivity also available to many Android® phones with use of an accessory.

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Q & A



EMPLOYMENT

MILITARY SERVICE AND ELIGIBILITY FOR RETIREMENT UNDER FERS

Q I previously paid a deposit into FERS for four years of active-duty military service. When I reach my FERS minimum retirement age, I will only have 26 years of FERS civilian service. Will there be an age reduction applied because I am under age 62?

A To qualify for retirement under FERS, a minimum of five years of your service must be creditable civilian federal employment (except for disability and survivor benefits, which only requires 18 months). Otherwise, the minimum service requirement to qualify for an unreduced FERS basic retirement benefit at your MRA (Minimum Retirement Age is 55 to 57, depending on your year of birth), is 30 years of creditable service (20 years at age 60 or five years at age 62).

As in your situation, this may include military active duty performed under honorable conditions, and a payment called a military service credit deposit (for military service performed after 1956) must

be paid prior to retirement. Additionally, the military service must be performed prior to the date of your retirement and not included in the computation of military retired pay (unless the retired pay was awarded under certain circumstances such as on account of a service-connected disability incurred in combat). Unused sick leave is creditable towards the calculation of your retirement benefit; however, sick leave is not counted toward eligibility for retirement.

The rules for CSRS eligibility are similar, but there are some differences. Please refer to the Office of Personnel Management's Retirement Center for additional retirement eligibility information and other assistance to help

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.

you transition to retirement: <https://www.opm.gov/retirement-center/>

BENEFICIARY FORMS FOR A NEW FEDERAL EMPLOYEE

Q As a new employee, is it necessary to complete designation of beneficiary forms, or is it recommended that they only be completed if I want to have these lump-sum payments made differently from the typical order of precedence?

A In the event of your death, if there are any federal monies to be paid out in the form of a lump-sum payment, the Office of Personnel Management will pay these benefits for retirement, life insurance and unpaid compensation (last paycheck, unused annual leave, etc.) according to a specific order that is set by law.

To designate a person(s), your estate or a trust to receive your TSP account after your death,

log in to My Account on tsp.gov or use one of the ThriftLine options listed at the beginning of the TSP Booklet titled Death Benefits (TSP BK31). While you may have previously filed a TSP-3 Designation of Beneficiary form in the past, it is important to be sure that you have a valid beneficiary on file, as the TSP cannot honor a will or any other document. If there is no designation on file with the TSP, the entire TSP account will be distributed according to the order of precedence shown below.

If you assigned ownership of your Federal Employees Group Life Insurance (FEGLI) by filing an “assignment,” then benefits will be paid first to the beneficiary(ies) designated by your assignee(s), if any, and then to your assignee(s). Assignment permanently transfers ownership of your FEGLI insurance while premiums continue to be withheld from your salary/annuity. An assignment is irrevocable and cannot be changed later. Do not assign your insurance if you only wish to designate a beneficiary to receive your life insurance. Instead, use the available designation of beneficiary form. Enrollees generally assign insurance to comply with the requirements of a court order upon divorce, for inheritance tax purposes, to get money before death (such as for terminally ill and chronically ill persons), or to satisfy a debt.

If there is a valid court order on file, then the benefits for FEGLI (unless assigned), CSRS, FERS and unpaid compensation will be paid in accordance with the court order. If there is a court order against your TSP account when you die, the court order must be resolved before any death benefit payments can be made to your beneficiaries.

Designation of beneficiary forms are next in line. It’s important to note that a valid beneficiary designation will supersede the standard order of precedence listed below. The designation of beneficiary forms include:

- FEGLI (SF 2823)
- CSRS (SF2808) or FERS (SF 3102)
 - ◊ This is to designate money that is left in the CSRDF (Civil Service Retirement & Disability Fund) as well as the payment of your final annuity payment.
- Unpaid Compensation (SF 1152)
 - ◊ Employees may designate a beneficiary to receive any unpaid compensation (unused annual leave, last paycheck, etc.) owed that becomes payable after you die. This form is not applicable for retirees unless they return to federal service as a reemployed annuitant.

Standard Order of Precedence:

1. If there is no designated beneficiary, then next in line would be the widow or widower
2. If none, then your child or children in equal shares. The share of any deceased child is distributed among descendants of that child (with a court appointing a guardian for a minor child). As used here, “child” means either a biological child or a child adopted by the participant. It does not include a stepchild unless the participant has adopted the child. Nor does it include a biological child if that child has been adopted by someone other than the participant’s spouse.
3. If none, then your parent(s), if surviving.
4. If none, then a court-appointed executor or administrator of your estate.
5. And finally, if none of the above, the next of kin entitled under the laws of the state

COUNTDOWN TO COLA

The Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) decreased 0.49% in December 2022. To calculate the 2024 cost-of-living adjustment (COLA), the 2023

third-quarter indices will be averaged and compared with the 2022 third-quarter average of 291.901. The percentage increase determines the COLA. December’s index, 291.051, is down 0.29% 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 291.901
OCTOBER 2022	293.003	0.40	0.38
NOVEMBER	292.495	-0.17	0.20
DECEMBER	291.051	-0.49	-0.29
JANUARY 2023			
FEBRUARY			
MARCH			
APRIL			
MAY			
JUNE			
JULY			
AUGUST			
SEPTEMBER			

For FECA COLA updates, visit www.narfe.org/cola.

where you were living would be paid.

Many employees file a designation of beneficiary form and then never think about it again. However, it is important to periodically review these forms, especially when you experience a life event such as a marriage, birth of child or a divorce. These types of events do not automatically change a beneficiary election on file. Your original designation remains in force, regardless of whether it still reflects your wishes. You must submit another form to cancel prior designations or to designate a new beneficiary. The TSP will not permit you to cancel prior designations to return to the standard order of precedence; you must designate a new beneficiary. Retirees should also retain a copy of their last designation of beneficiary filed and may continue to update their designation of beneficiary in retirement.

RETIREMENT

FERS SURVIVOR BENEFIT FOR YOUNGER SPOUSE

Q I elected the maximum spousal survivor benefit for my husband, currently age 55, when I retired from federal service under FERS last year. If I die before he is old enough for Social Security benefits, will he be entitled to a FERS Special Retirement Supplement to bridge the time between my death and qualifying for Social Security benefits?

A Yes, as a FERS retiree who elected a spousal survivor benefit, if you die before your spouse reaches the age of 60, your spouse will receive the elected spousal

survivor benefit along with an additional benefit called the FERS spousal annuity supplement. This is payable if they will later be entitled to Social Security survivor benefits at age 60 (based on your employment under Social Security) and if they are not presently eligible for Social Security benefits as a parent of an eligible child or for disability benefits based on your Social Security work record.

The spousal annuity supplement is not subject to an earnings test and is payable to your spouse until they reach the age of 60; however, the FERS spousal survivor benefit elected at retirement will generally continue for the remainder of your spouse's life. The Social Security Administration will base your spouse's Social Security survivors benefit on their age and whether they have a disability or if they are caring for a child under 16.

Refer to the following web pages for more information:

- Spouse Benefits – Death of an Annuitant: <https://www.opm.gov/retirement-center/publications-forms/csrsfers-handbook/c071.pdf>
- Social Security Widow/Widower Benefits: <https://www.ssa.gov/benefits/survivors/ifyou.html#h2>

CHANGING FEHB COVERAGE OUTSIDE OF OPEN SEASON

Q I'm finding that my current FEHB plan is no longer meeting my needs. Do I have to wait for the next open season before I can make a change?

A The answer to your question depends on what kind of change you want to make. As an annuitant,

if you want to keep the same plan but change from family to self-plus-one or to self-only coverage, or if you want to change from self-plus-one to self-only coverage, you can do that any month of the year. You may contact OPM for assistance with this and they can make the change in coverage effective the first of the month following your election.

You may also change plans or plan options outside of the open season periods if you experience a Qualifying Life Event (QLE). Annuitants may use OPM Form 2809 to facilitate a request to change coverage. If you have moved out of the service area of your current health plan, then your move would be an example of a QLE. Other examples would include change in family status such as marriage, birth or death of a family member, adoption or divorce. With a QLE, you would typically contact OPM within the period beginning 31 days before but no later than 60 days after the date of the event to make the change. Did you know that turning 65 is a QLE? OPM allows annuitants to switch plans once in a lifetime beginning 31 days before turning 65.

If you are eligible for TRICARE or CHAMPVA, you have the option to suspend FEHB coverage at any time. If you ever choose to suspend FEHB coverage for TRICARE, you will typically have to wait for a future Open Season to reenroll in an FEHB plan, but this is something that you can do as often as you want if you have access to TRICARE coverage. Annuitants can call OPM's Retirement Information Office at 1-888-767-6738 to obtain a suspension form.

SOCIAL SECURITY SPOUSAL SURVIVOR BENEFIT OPTIONS

Q I'm retired under FERS, and my spouse recently passed away. I'll be reaching 62 in a couple of years and want to understand my options regarding Social Security now that I'm no longer working.

A You may claim a spousal survivor benefit. The amount will be based on your spouse's Social Security work record. You could claim this benefit as early as age 60 or sooner if you are disabled or caring for a child of the deceased who is under age 16 or disabled. Keep in mind that there is an earnings test applied that may reduce your benefit if you have earned income from work that

exceeds \$21,240 per year (2023). For every \$2 you earn over this limit, your Social Security benefit will be reduced by \$1.

There are disadvantages and advantages to taking survivors benefits before reaching your full retirement age. The advantage is that the survivor collects benefits for a longer period. The disadvantage is that the survivor's benefit may be reduced. If you are eligible to receive a widow's or widower's benefits and will qualify for a retirement benefit that's more than the survivors' benefit, you can switch to your own retirement benefit as early as age 62 or as late as age 70. The rules are complicated and vary depending on the situation.

Talk to a Social Security representative about the

options available. Call Social Security toll-free at 1-800-772-1213 or 1-800-325-0778 (TTY) if you're deaf or hard of hearing. You can call from 7 a.m. to 7 p.m. weekdays. You can also use automated services via telephone, 24 hours a day. Social Security has a fact sheet titled How Social Security Can Help You When a Family Member Dies, <https://www.ssa.gov/pubs/EN-05-10008.pdf>.

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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When Accidents—and Settlements—Happen, It’s Good to Know Who Pays for What

All of the Federal Employees Health Benefit (FEHB) plans have little-known clauses in their policies related to accidents and accident settlements. Medicare, too, has rules in such situations.

FEDERAL EMPLOYEES HEALTH BENEFITS

We want to think we have health insurance that will cover all situations related to our medical needs. A careful review of your FEHB plan policy explains what happens when others are responsible for injuries or illnesses. If you or someone else receives payment (or perhaps are entitled to receive) from a third party such as car or homeowners insurance, personal umbrella coverage, worker’s compensation, etc., you will be responsible to reimburse the FEHB plan out of that payment. How the FEHB plans approach this varies, so it is important to read the brochure. Section 9 of all the plan brochures will explain this in detail. To find your FEHB plan brochure, visit www.narfe.org/fehb-plans. You can also call your FEHB plan to ask for a hard copy to be mailed to you.

MEDICARE

Medicare, too, has “coordination of benefits” rules to decide which insurance is primary, secondary, tertiary, etc., and what happens when others are responsible for the injuries or illnesses. When necessary, the Center for Medicare & Medicaid Services’

(CMS) Medicare Coordination of Benefits (COB) program will ask you to complete the Medicare

MEDICARE, TOO, HAS “COORDINATION OF BENEFITS” RULES TO DECIDE WHICH INSURANCE IS PRIMARY, SECONDARY, TERTIARY, ETC., AND WHAT HAPPENS WHEN OTHERS ARE RESPONSIBLE FOR THE INJURIES OR ILLNESSES.

Secondary Claim Development Questionnaire.

To learn more about Medicare coordination of benefits, visit <http://www.narfe.org/medicare-reporting>. The questionnaire is located towards the bottom of the page.

CMS has a Benefits Coordination & Recovery Center (BCRC) dedicated for such situations. BCRC Customer Service Representatives are

available Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time except holidays at toll-free: 1-855-789-2627 (TTY/TDD: 1-855-797-2627.) To learn more, visit www.narfe.org/medicare-coordinate.

According to Medicare Coordination of Benefits, Publication 11546, here are the important facts to remember when deciding who pays first (and second, third, etc.):

- The insurance that pays first (primary payer) pays up to the limits of its coverage.
- The one that pays second (secondary payer) only pays if there are costs the first payer didn’t cover.
- The secondary payer (which could be Medicare) might not pay all of the uncovered costs.

These types of insurance usually pay first for services related to each type:

- No-fault insurance (including automobile insurance)
- Liability (including self-insurance plans and automobile insurance)
- Black lung benefits
- Workers’ compensation

This is an extremely complex topic. Some may need to consult an attorney who specializes in such a situation if the unfortunate need arises. Stay safe! ■

—MICHELE BOLLIER IS A RETIREMENT AND BENEFITS SPECIALIST WITH RETIRE FEDERAL.

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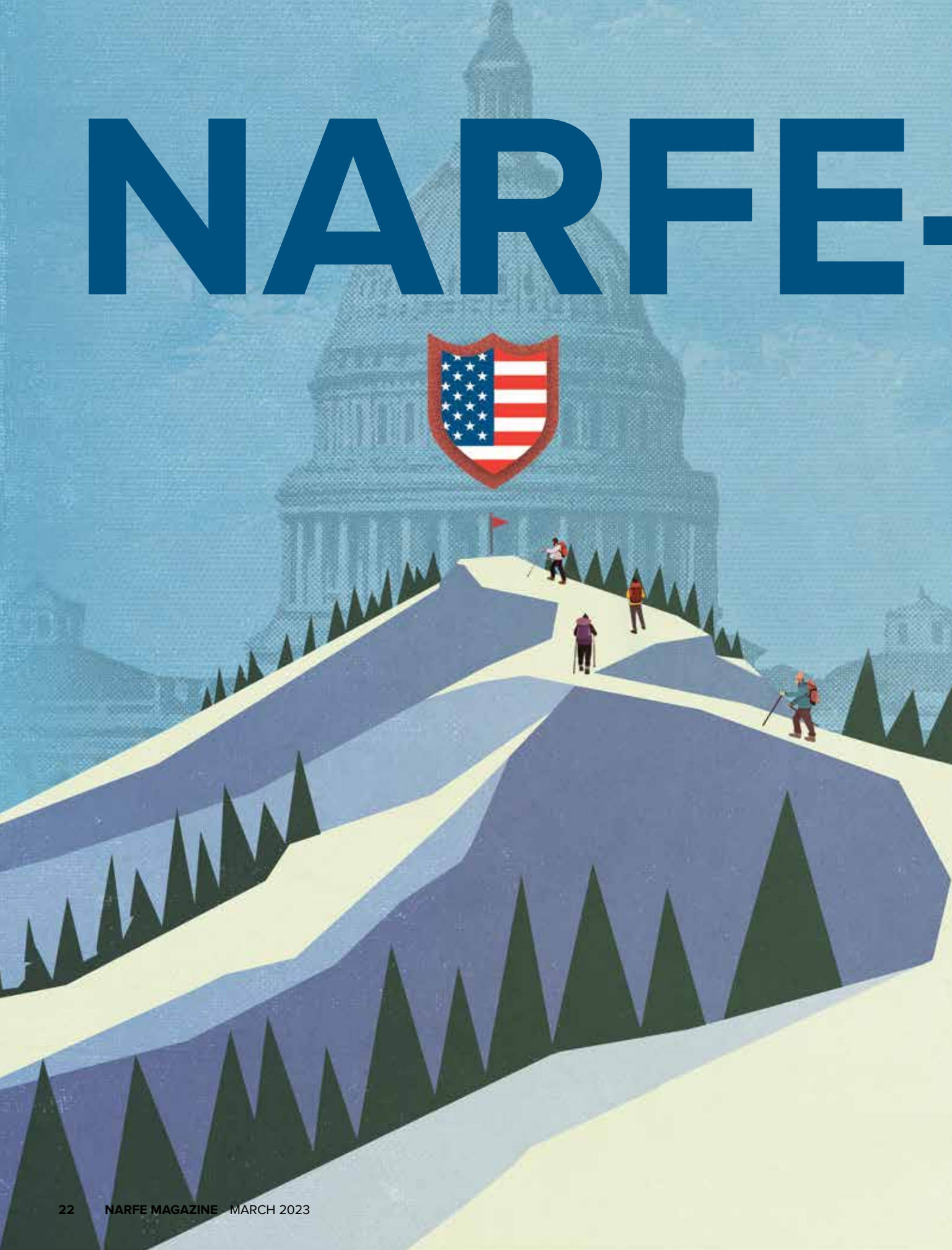
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-PAC:

Forging a Path to Consensus on Capitol Hill

BY SETH ICKES

2023 is here, marking the beginning of a new session of Congress and, with it, changes in power dynamics across the legislature. Caucus leaders will change, committee leadership will turn over, and new legislative priorities will come into focus for the House and Senate.





Despite these broad shifts, some policies should be common sense, no matter who controls Congress, especially the protection of your earned pay and benefits. NARFE-PAC is your best avenue to achieving consensus on the issues that matter most.

NARFE-PAC is your political action committee, dedicated to protecting the interests of NARFE members and the federal community at large. It's one of the many benefits of being a member of NARFE. From your federal annuity to your health care coverage and annual cost-of-living adjustments, NARFE-PAC is there to make sure that despite a divided Congress, your earned pay and benefits remain untouched.

NARFE-PAC unifies the voices of thousands of members across the country to push back against any attempts to diminish your retirement security. However, we need your help to make sure lawmakers gravitate toward sensible stances on the issues affecting federal workers and retirees.

Every NARFE member is encouraged to consider giving to the PAC during NARFE-PAC Month to push Congress to support NARFE's priorities.

NARFE-PAC, the political arm of NARFE, works to defend your earned pay and benefits by strengthening relationships with lawmakers in Congress and building consensus on issues that affect the federal community. Contribute to the PAC to fight threats to your benefits.

2023 Outlook: What Does Congress Have in Store?

The 118th Congress is set to be a divisive, and busy, session for Congress. The 2022 midterm congressional election saw Republicans flip control of the House of Representatives, gaining the majority with a nine-seat advantage, 222 to 213. Democrats held onto the Senate, increasing their majority by one seat, 51-49, and no longer requiring the vote of the Vice President as a tiebreaker. With the House flipping, Congress will be operating under a divided government, making bipartisanship key to setting a legislative agenda, and potentially setting the stage for gridlock on major issues. All that being said, let's take a dive into the most prominent issues NARFE will face during the 2023-2024 session.



NARFE-PAC has new goals for the 2023-2024 election cycle:

◀ Raise \$1.6 million

◀ Disburse \$1.2 million in political contributions

◀ Send NARFE members to 125 local fundraisers

We need your assistance to achieve these, so please consider contributing to NARFE-PAC today.

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To comply with federal law, we must use our best efforts to obtain, maintain and submit the name, mailing address, occupation and name of employer of individuals whose contributions exceed \$200 each calendar year. NARFE-PAC is for the benefit of political candidates and activities on a national level. NARFE members have the right to refuse to contribute without reprisal, and NARFE will neither favor nor disadvantage anyone based on the amount of a contribution or failure to make a voluntary contribution. The suggested amounts are only suggestions and not enforceable. Only members of NARFE may contribute to the PAC. Contributions from non-members will be returned. NARFE-PAC contributions are not deductible for federal income tax purposes.



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- Are you a current NARFE-PAC monthly sustainer via credit card? Or are you simply interested in becoming one of our top supporters? Here's your opportunity to have your contributions go further with our new annuity withholding option. Annuity withholding allows you to contribute to the PAC monthly directly from your federal annuity and is the most efficient way to give to the PAC.
- Whether you are a new sustainer or a current monthly sustainer via credit card and interested in switching to annuity withholding, you can quickly start withholding your annuity by registering at www.narfe.org/pac-sustainer.
- Visit the link to receive instructions to authorize the withholding on the Office of Personnel Management's (OPM) Retirement Services Online website. You can also call OPM at 1-888-767-6738 to set up the withholding; just be sure to let NARFE know by giving us a call afterwards at 1-800-456-8410, option 3, so we can update your NARFE member account.

There will be a major focus on defending your benefits against threats, including the possible return of past budget proposals that took direct aim at federal workers in or nearing retirement. Past proposals sought to reduce or eliminate cost-of-living adjustments, decrease the government share of health insurance premiums, reduce the initial retirement benefit for those approaching retirement, and reduce the rate of return on federal civilian and military retiree savings in the Thrift Savings Plan G Fund. We'll also need the support of lawmakers to address concerns with the Federal Long Term Care Insurance Program and to improve customer service within the Office of Personnel Management's Retirement Services Division.

Although there will be many new and returning threats to counter, NARFE will maintain a major focus on our core priorities. These include building on recent strides towards a repeal or reform of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), fighting to secure equal COLAs for Federal Employees Retirement System retirees, improving coordination between the Federal Employees Health Benefits (FEHB) program and Medicare, and protecting the merit system from politicization.

As you can tell, it's likely to be a packed agenda this session, and it will be more important than

Although there will be many new and returning threats to counter, NARFE will maintain a major focus on our core priorities.



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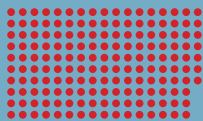
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2021-2022 Wins and Losses for Candidates Supported by NARFE-PAC



167

NARFE-PAC-supported candidates won their elections



14

NARFE-PAC-supported candidates lost their elections



92%

Win rate



12

NARFE-PAC-supported new candidates won their elections



4

NARFE-PAC-supported new candidates lost their elections



75%

Win rate

ever to ensure your voice is heard. This is where NARFE-PAC comes in.

In the face of partisan gridlock and dysfunction, NARFE-PAC works for you to push a reasonable, commonsense agenda that aims to bring Congress to a bipartisan and measured agreement on the issues that affect you. NARFE-PAC exists to engage with lawmakers and ensure they understand that your earned benefits should never be cut. Furthermore, NARFE-PAC is non-partisan, which is critical to legislative success in a divided Congress where bipartisanship is key. The PAC does not make contributions based on party affiliation; rather, we support Fed-friendly lawmakers and candidates who champion issues impacting the federal community.

NARFE-PAC's Proven Track Record

So, how effective is NARFE-PAC? Let's look at NARFE's proven track record of electing Fed-friendly candidates who champion NARFE's issues. In the most recent election, NARFE-

PAC-supported candidates had a 92% win rate—that's 167 wins vs. 14 losses. NARFE-PAC also supported 16 new candidates, candidates running in competitive races against incumbents or in open seats, and secured a 75% win rate, 12 wins vs. four losses.

NARFE-PAC had a very successful cycle last session, and we need your help to maximize our success and influence in 2023-2024. The PAC wants to expand our backing of Fed-friendly candidates even further in 2023, and your support is critical to doing so. Your contributions directly expand NARFE-PAC's ability to support allies on Capitol Hill, giving NARFE members and staff additional opportunities to get NARFE's issues in front of lawmakers.

Both in threats to benefits and potential to advance NARFE's legislative priorities, 2023 is set to be a big year for NARFE members. To make it as successful as possible, NARFE-PAC needs your support, and it's simpler than ever to get started.

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How You Can Help

Beyond a personal contribution, you can expand NARFE-PAC's influence by inviting your fellow members to contribute. Be sure to mention the PAC at your next NARFE chapter or federation meeting or event, and encourage everyone to contribute. You can point them to this article to help them learn more or tell them to visit the NARFE-PAC page on the NARFE website.

NARFE-PAC also wants to connect more members with their lawmakers so they better understand our issues. To do so, we want to send NARFE members to at least 125 local fundraising events over the course of 2023-2024. Local fundraisers are an additional opportunity for NARFE members to meet their lawmakers in order to grow relationships and expand knowledge of our most pressing issues. Members went to 133 local fundraisers over 2021-2022, highlighting NARFE's presence in districts across the country.

If you hear of a fundraiser event for your member of Congress, send word to your chapter NARFE-PAC chair so that information can make its way to NARFE's advocacy department. With proper approval, you and other NARFE members can attend an event and represent NARFE. You'll gain the vital facetime with lawmakers needed to ensure elected representatives recognize NARFE in your district or state.

Finally, NARFE-PAC relies on input from our members before disbursing funds to a candidate. If you have met with your lawmaker or a candidate, share that information with your chapter PAC chair or federation PAC coordinator. NARFE-PAC uses a consultative process to help determine whether a campaign is deserving of funds, and every bit of information is useful.

We need your support to protect the federal community's earned benefits and spread the word about NARFE's priorities.

The easiest way to help is by sending in a contribution, especially this March during NARFE-PAC Month. Please consider contributing either online by visiting www.narfe.org/narfe-pac or through the mail using the contribution form included on Page 25 in this edition of the magazine. Doing so is quick and easy and will make sure the PAC has the funds to support Fed-friendly lawmakers who will champion your pay and benefits.

Looking to have the greatest impact? Consider signing up as a NARFE-PAC sustainer to contribute monthly. Sustainers form the backbone of NARFE-PAC, and contributions can be made directly from your annuity or through a credit card.

Support NARFE-PAC Today

NARFE-PAC set bold goals for the 2023-2024 election cycle to fight for you. We need your support to protect the federal community's earned benefits and spread the word about NARFE's priorities. NARFE-PAC wants to raise \$1.6 million to disburse \$1.2 million for political purposes and send NARFE members to 125 local fundraisers.

These goals are attainable, but they can't be achieved without you. Don't pass up this prime opportunity to help NARFE-PAC uphold our commonsense agenda and build consensus in Congress on the issues that affect you the most. To contribute, please fill out the included contribution form on Page 25 and mail it in, or visit www.narfe.org/narfe-pac to get started. Finally, please consider becoming a NARFE-PAC sustainer via credit card or annuity withholding. Thank you for your support of the PAC. ■

—SETH ICKES IS NARFE'S POLITICAL ASSOCIATE.



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THE JUDICIARY AND YOU

Understanding the Federal Court System's Impact on Civil Servants

BY DAVID TOBENKIN

While Congress and the President represent the legislative and executive branches of the federal government that federal employees hear the most about every day, the third branch, the federal judiciary, plays a powerful role in determining agency missions and the rights of federal employees. Recent shifts in, and decisions by, the U.S. Supreme Court, which began its term on October 3, 2022, have made its role even more important.

The federal judiciary is composed of district courts, which are trial courts where cases are first heard and decided; circuit courts of

appeals, where appeals are heard; and, atop the pyramid, the U.S. Supreme Court. Federal courts can only hear cases presenting issues authorized by the U.S. Constitution or U.S. statutes, i.e., federal questions. Federal judges serve for life, giving them tenures far beyond those in Congress and the White House. However, the Supreme Court only agrees to hear a tiny fraction of the cases that reach it, frequently when there is a split between different appellate court circuits or in cases that present important legal issues that affect the entire nation.

More Than Interpreters of the Law

If Congress is charged with making federal laws, and the president and the agencies below the White House are charged with executing them, it falls to the judiciary to interpret the seminal document of the land, the U.S. Constitution, and statutes enacted by the federal government. This power was established by the Supreme Court in its historic 1803 decision of *Marbury v. Madison*.

Given the inability of Congress to pass much legislation due to political divisions and a corresponding tendency of presidents such as Presidents Barack Obama, Donald Trump and Joseph R. Biden to use non-statutory executive orders to move the nation's affairs forward, with ensuing challenges, the Supreme Court has increasingly been asked to determine the legitimacy of congressional, executive branch and state actions in ways that are making it a powerful player in national governance.

"Many on the right and even some on the left are viewing President Biden as a lame duck. ... Getting a super-majority of 60 senators to vote on almost anything has been impossible, and now you have a Supreme Court that has swung pretty far to the right, particularly since Brett Kavanaugh and Amy Coney Barrett have joined the court, and that is willing to change years of precedent," says John Mahoney, of the Law Firm of John P. Mahoney, Esq., Attorneys at Law, PLLC, a Washington, DC-based federal employees' law firm. "This Court's [willingness to act] is having an impact on a number of federal employee issues and executive branch governance issues."

Indeed, while theoretically only interpreters of federal law, the federal courts, and the Supreme Court in particular, are also sometimes arbiters of difficult social issues. A notable example was the desegregation of public schools in the United States. Despite the fact that states have the leading role in the supervision of education of their residents, in 1954 the Supreme Court in its *Brown v. Board of Education* decision unanimously found that segregating public schools by race was inherently unjust and unequal under the U.S. Constitution and prohibited segregated classrooms.

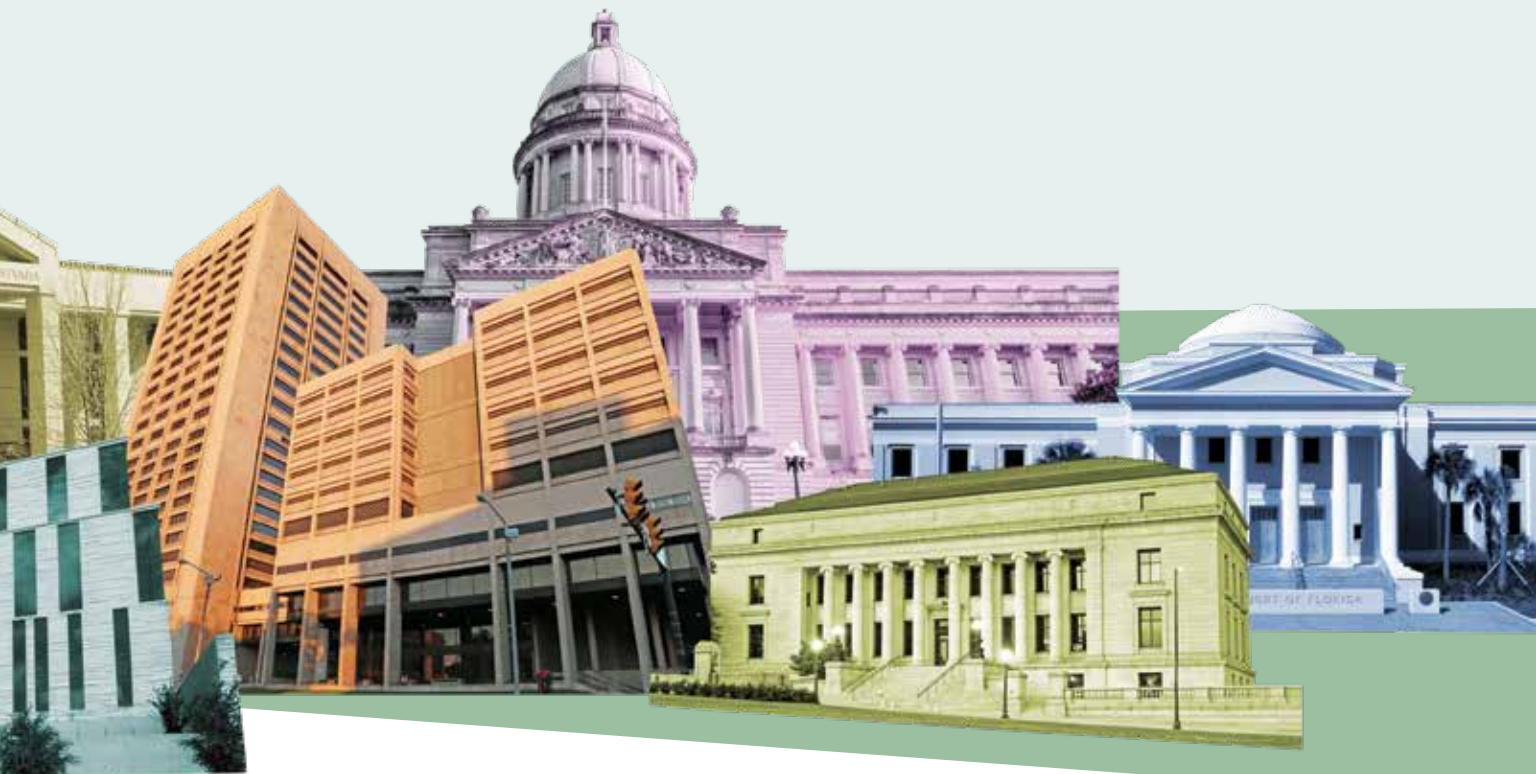


While theoretically only interpreters of federal law, the federal courts, and the Supreme Court in particular, are also sometimes arbiters of difficult social issues.

Another example has involved abortion, where the Supreme Court has attempted to resolve the hotly debated national issue of whether and to what extent women should have the right to terminate a pregnancy. In 1973, the Supreme Court held in its *Roe v. Wade* decision that the Constitution of the United States conferred the right to have an abortion, struck down many federal and state abortion laws limiting access to abortions, and established a national framework governing when and under what conditions women may exercise a legally protected right to an abortion.

In June 2022, a seismic change occurred when the Supreme Court expressly repealed *Roe v. Wade* in its *Dobbs v. Jackson Women's Health Organization* decision. The Court in *Dobbs* found that the Constitution does not mention "abortion" nor was it otherwise a right deeply rooted in the nation's history.

Traditionally, precedent has been an important factor in court operations. Lower courts, both federal and state, are bound by the Supreme Court's rulings, and the Supreme Court tends to follow the



rationales of its past rulings in an effort to ensure Court consistency.

But the *Dobbs* decision is an indication that the current Court is willing to make dramatic adjustments in its approach in a manner that other Court compositions would not have used, Mahoney says.

“I think the main change is that the Court has become much more formalistic in its interpretation of the separation of powers and principles of the Constitution and less pragmatic,” says Jeffrey Lubbers, an American University Washington College of Law professor. “A lot of the justices don’t want to look at the legislative history [of what Congress said about the intent of impending laws prior to enactment]; they just want to look at the text and look words up in the dictionary and not pay as much attention to congressional intent. When it comes to constitutional interpretation, they take a much more historical approach: ‘what did the words of the Framers of the Constitution mean? What was the prevailing situation when the Framers wrote the Constitution?’”

Civil discourse has declined generally in the country and that appears to be the case with respect accorded to Supreme Court justices, too, as some citizens opposed to the *Dobbs* ruling picketed the Justices’ homes and called upon Congress to expand the size of the court to diversify its ideological viewpoints, which would require legislation passed by both houses of Congress. There are previous

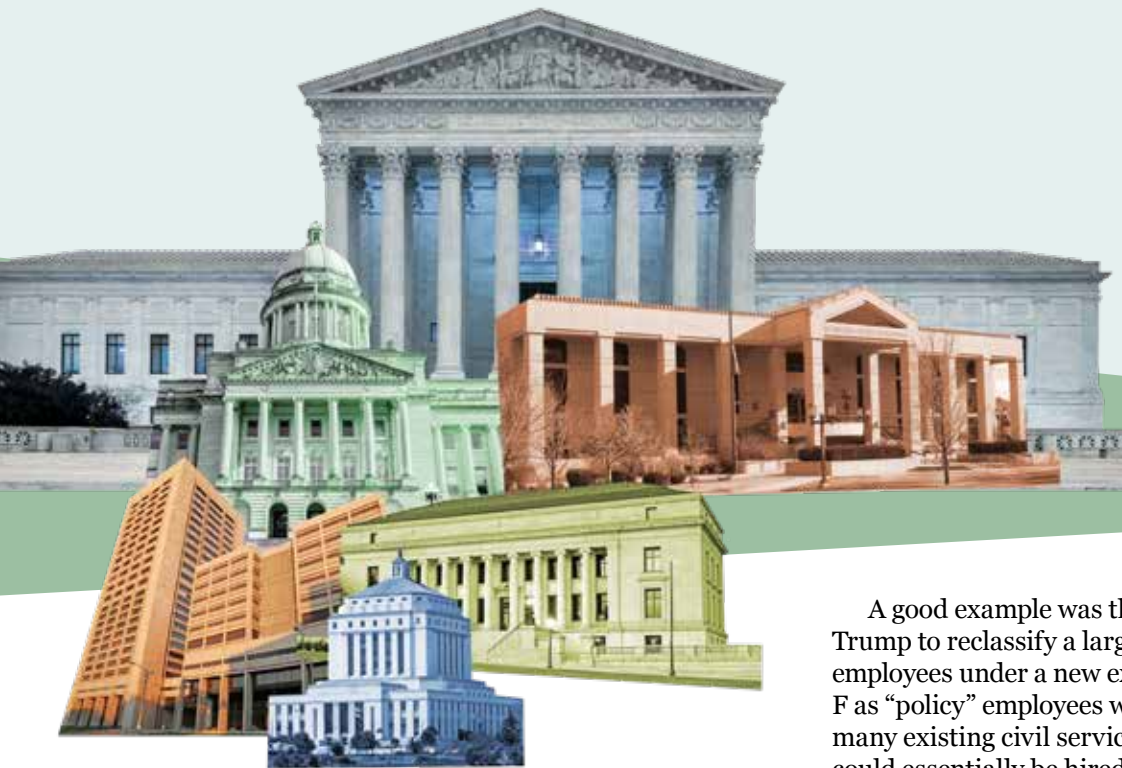
examples of this, such as when Franklin Roosevelt attempted but failed to “pack” the Supreme Court in the 1930s to enable New Deal legislation that was struck down by the Supreme Court.

As presidents nominate and the Senate confirms Supreme Court justices, a lot rides on how many vacancies open up during one party’s incumbency of the presidency and control of the Senate. The Court rarely produces a unanimous decision in important decisions like it did in *Brown v. Board of Education*.

Impact on Federal Employees

Federal employees’ work at their agencies also may be affected by recent Court decisions. Traditionally, as enunciated in its 1984 *Chevron U.S.A. v. National Resources Defense Council* decision, the Court has given federal agencies ample room to operate under the statutes under which they are established and to interpret and implement federal laws. Under *Chevron*, if the meaning of a provision in a federal law implemented by an agency is clear, the agency must follow it. If it is ambiguous, federal agencies are allowed to use reasonable judgment to interpret that provision when implementing it.

That appears to be changing. The conservative wing of the Supreme Court has expressed disdain for the *Chevron* decision, and although the Court has not overruled it, it has not relied on it since 2016, Lubbers notes. In 2021, the Court’s *West Virginia v. EPA* decision reduced the scope of



agency discretion, stating that Congress had failed to explicitly authorize Environmental Protection Agency (EPA) regulation of how electric power is generated on environmental grounds and struck down an EPA rule. In so doing, the Court ignored *Chevron* and instead announced a “major questions doctrine” that forecloses agencies from adopting a rule that would have “vast economic and political consequences,” unless Congress has provided the agency with “clear” statutory authorization, Lubbers adds.

“There is an increasing negativity on the part of the Supreme Court to the so-called administrative state,” Lubbers says.

The net effect could be a widespread reluctance of federal agencies to act beyond express statutory mandates for fear of federal courts rejecting anything beyond, or arguably beyond, powers expressly granted to them in federal statutes. And given Congress’s difficulty in passing any legislation, this could chill agency action for some time.

Federal Employee Rights

Federal employment rights are also influenced by the courts, though to a lesser degree. Under the Constitution, the Supreme Court has said there are some minimal standards for due process, mainly notice and fair procedures, by which a career federal position can be given or taken away from federal employees. But most rules for such actions are created by statute and by administrative orders.

A good example was the attempt by President Trump to reclassify a large swath of career federal employees under a new excepted service Schedule F as “policy” employees who would be exempt from many existing civil service protections and who could essentially be hired or terminated at will. The Biden administration issued another executive order that revoked it. But if Congress were to repeal the key statutes underlying the civil service, it is likely a court would not block it. In September, the House of Representatives passed a bill that would prevent a president from implementing a future Schedule F-type action.

Mahoney, whose firm represents federal employees in defending their rights, says protecting federal employee rights is expensive and time-consuming in the lower federal courts and, with the appointment of federal judges with narrow views of federal employment rights in recent years, precarious. When he has the option, he prefers to pursue employee claims within federal agency administrative adjudication avenues, such as through actions before the Merit Systems Protection Board (MSPB), a federal adjudicatory agency that protects the federal merit systems against partisan political and other prohibited personnel practices by adjudicating employee appeals.

The MSPB, however, was left ineffectual for several years due to a lack of a quorum of Board members. The ability of the MSPB to decide cases was revived through the addition of MSPB members in March 2022, giving it a quorum to decide cases, though a large case backlog remains, notes Mahoney. That has caused turmoil in some agencies as agencies keep positions vacant in case terminated employees win their MSPB case and are reinstated. ■

—DAVID TOBENKIN IS A FREELANCE WRITER BASED IN THE GREATER WASHINGTON, DC, AREA.

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Rules Are in Place to Ensure Your Assets Are Protected

The recent and sudden collapse of crypto exchange FTX has been nothing short of astonishing. Considering that billions of dollars of customer funds have seemingly evaporated, it's certainly not unreasonable to question the safety of your savings and investments. Last month's column covered FDIC insurance—the backstop in place to protect customers from bank failures—and this month's column will continue the discussion by covering the regulations and protections in place to protect investors from a brokerage firm failure.

Investors use brokerage firms to buy and sell a range of securities that may include stocks, bonds, mutual funds, exchange traded funds and other securities. According to Investopedia, a brokerage firm acts as a middleman, connecting buyers and sellers to facilitate a transaction. Furthermore, if the brokerage firm is a clearing and carrying firm, the brokerage firm will also maintain custody of the customers' securities.

Unlike the world of crypto, which is largely unregulated, many rules and regulations exist to protect investors' assets held in brokerage accounts. While regulations won't necessarily prevent a brokerage firm from failing, the rules do help to reduce the chance of financial failure and, more importantly, help to protect customer assets in the event a firm does fail.

For example, brokerage firms must follow the Securities and Exchange Commission's (SEC) minimum net capital requirements, which require brokerage firms to maintain

certain levels of their own liquid assets to reduce the chance of failure. Brokerage firms must also follow the SEC's customer protection rule, which requires them to keep customers' assets segregated from the brokerage firm's own assets. In the event a brokerage firm goes under, the firm will only be able to use its own assets, and not customer assets, to pay its obligations.

In almost every instance when a brokerage firm fails, customer assets are safe and are typically transferred to another brokerage firm, where customers would have access to them. In the rare instance where customer assets are missing due to theft or fraud, the Securities Investor Protection Corp (SIPC) steps in and protects customers' brokerage accounts up to \$500,000, including \$250,000 in cash.

All brokerage firms that do business with the public are required to be members of SIPC, which is a non-profit organization created in 1970 under the Securities Investor Protection Act. It's important to note

that the SIPC does not protect against market losses, which is a possibility that comes with the territory of investing. Instead, SIPC covers the replacement of missing shares of stocks and other securities.

It's also important to know that SIPC doesn't cover all types of investments. For example, SIPC does not provide protection for commodities or futures contracts (except under certain circumstances), fixed annuities, currency, hedge funds or limited partnerships that are not registered with the SEC.

When a customer has multiple accounts at a brokerage firm, SIPC protection is determined by "separate capacity." Examples of separate capacities include individual accounts, joint accounts, an individual retirement account and a Roth individual retirement account, among others. Each account a customer holds in a separate capacity is afforded up to \$500,000 of SIPC coverage for securities and cash (coverage of cash is limited to \$250,000). Accounts considered to be in the same capacity are combined for SIPC protection limit purposes.

In other words, it's possible for brokerage firm customers with multiple accounts—held in separate capacities—to be covered for more than \$500,000 of SIPC coverage in total. Take for example, Jack and Betsy, a married couple who have five accounts at XYZ Brokerage firm: a joint brokerage account, two

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brokerage accounts in Jack's name, a Roth IRA in Jack's name and a Roth IRA in Betsy's name.

Jack's two brokerage accounts are in the same separate capacity and are combined for up to \$500,000 of SIPC protection in total. The joint account is in a separate capacity from Jack's individual accounts, and the Roth IRAs, and is covered for up to \$500,000 of SIPC coverage of its own. Jack and Betsy's Roth IRAs, which are also in separate capacities, are each protected for up to \$500,000 of SIPC protection as well.

In addition to SIPC protection, many brokerage firms provide supplemental insurance through private insurers well in excess of SIPC coverage

limits. Check with your brokerage firm to see if they offer additional coverage.

Check out www.sipc.org and www.finra.org for additional information on SIPC and what happens when a brokerage firm goes under. ■

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New Grants Awarded For Alzheimer's Research

Each year, the NARFE-Alzheimer's National Committee determines which research projects will be awarded grants from the NARFE-Alzheimer's Research Fund.

NARFE has awarded a total of 89 research grants since the NARFE/Alzheimer's Partnership began in 1985. In fiscal year 2022, NARFE members donated \$600,982 to the fund. Therefore, at NARFE Alzheimer's National Annual Training Meeting, held virtually October 20-21, the committee awarded four new grants totaling \$600,982. This year's grants are awarded to:

Emily Hokett, Ph.D., Columbia University (New York, NY), \$175,000, fully funded over three years for her research on "Sleep and Psychosocial Factors Linked to Cognition in Alzheimer's Disease."

This study will look why older Black or African American individuals are twice as likely and Hispanic/Latino individuals are about 1.5 times as likely to develop dementia as older white individuals.

Black and Latino adults are at greater risk of experiencing poor quality sleep as compared to white adults. According to recent studies, it was revealed that sleep disruption may influence the risk for Alzheimer's and other brain diseases. It also revealed that more than 50% of individuals with dementia experience sleep disruptions or poor sleep patterns that precede cognitive impairment by several years. It is also believed that short sleep

duration and poor sleep quality may be linked with Alzheimer's-related brain changes, to include the abnormal accumulation of beta-amyloid and tau protein, which are two hallmarks of Alzheimer's. Other studies have also linked poor sleep quality and sleep duration that is either too long or too short with poorer cognitive performance. Participants in these studies have been predominantly white, making the association between sleep and Alzheimer's in Black and Latino populations unknown.

This project may contribute to a better understanding of modifiable risk factors for Alzheimer's, such as poor sleep and other psychosocial factors. If this is successful, the findings might inform preventive strategies for Alzheimer's, especially for Black and Latino older adults.

Jingjing Gao, Ph.D., Brigham and Women's Hospital (Boston, MA), \$174,994, fully funded over three years for her research on "RNAi Gene Therapy Targeting Microglial CD33 for Alzheimer's Disease."

This study will look at whether reducing the activity of protein on the surface of brain cells can prevent Alzheimer's-related brain changes.

Microglia are the brain's primary immune cells. They

sense and help remove unwanted proteins from the brain in part through "phagocytosis," a process in which microglial cells engulf (or "swallow") the unwanted proteins. Research appears to have shown that microglia become impaired in Alzheimer's and may lose their ability to clear unwanted molecules and proteins through phagocytosis properly. This impairment may occur in part because a protein on the surface of microglia called CD33 becomes overly active and then inhibits several microglial functions, which includes phagocytosis. Recent studies have shown that mice genetically engineered to lack CD33 produce less beta-amyloid protein "plaques," a hallmark brain change research of Alzheimer's.

Scientists are now developing new methods to reduce levels of CD33 as a potential therapy for Alzheimer's. One method would involve injecting RNAi (RNA interference) molecules targeting the CD33 gene into the brain to possibly preventing it from making CD33 protein.

Pinar Ayata, Ph.D., City University of New York (New York, NY) \$150,000, fully funded over three years for her research on "Cellular Events That Shape Microglial Identity in Alzheimer's Disease."

This study will look at whether long-term changes in brain immune cells lead to nerve damage and Alzheimer's disease.

While the scientists do not seem to know exactly how

microglia becomes damaged in Alzheimer's, recent studies indicate that the process may involve several long-term genetic and molecular mechanisms. These mechanisms include proteolysis, which is the ability of brain cells to replace unwanted proteins with new ones; mitochondrial metabolism, the ability of energy-generating compartments within cells to convert sugar into energy, and DNA methylation, which a process by which genetic material turns genes "on" and "off" during different phases of the body's development.

Ayata and her team will investigate how long-term mechanisms may interact to alter the structure and function of microglia and the relationship between microglia and brain diseases.

Xu Hou, Ph.D., Mayo Clinic in Florida (Jacksonville, FL), \$100,988 out of \$140,000, partial funding over three years for her research on "APOE4-linked Mitophagy Change in Human Disease Brain and iPSC Models."

This study will look at how many specific gene variations promote disease-related damage to cell structures in the brain.

Mitochondria are specialized structures inside cells that function as the powerhouse of energy generation for the cells. Typically, mitochondria keep themselves healthy in part through "mitophagy," a process in which damaged mitochondria are identified and removed. Studies suggest mitophagy becomes dysfunctional early on in Alzheimer's and Lewy body dementia (LBD).

In the initial research, Hou and her colleagues examined mitophagy changes in genetically engineered Alzheimer's-like mice, in cells developed in a laboratory dish, and in brain samples from individuals who either has Alzheimer's or LBD. They found that these mitophagy changes were associated with a gene variation called APOE4, which has been shown to increase dementia risk in certain populations.

Hou's team will conduct a larger study to better understand the complex relationship of APOE4 and mitochondrial dysfunction in brain diseases. ■

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

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2022 in Review: Fall Membership Drive, FEDHub's First Year

As 2022 came to a close, NARFE members encountered opportunities to engage and recruit. In-person events, such as NARFE's FEDcon22 in August, along with federation and chapter meetings, and related organization conventions, started up again, allowing not only old friends to connect, but also new relationships to develop. Additionally, NARFE's online recruitment tools were readily available for members to utilize virtually.

Some 343 new NARFE members joined from September through December 2022 during our Fall Membership Drive. And while we don't have the space here to list all 264 of our members who recruited, we would like to recognize a few who brought in multiple members, including Johanna Caylor, Lorraine Gervasi Maciuba, John Hockenbury, Robin Leong, Forney Lundy, Tom McCluskey, Thomas Maxwell, Dale Ollila, Marianne Polo, Yoggi Riley, Linda Suchocki, and Cheryl Ward. To all our members who participated—a huge thank you for supporting NARFE and contributing to our growth.

FEDHub, NARFE's online community, launched in early November 2021, and has allowed members to share questions, ideas, and activity, and build valuable connections. In the past 14 months, more than 8,200 NARFE members logged into FEDHub (amassing

more than 29,000 total logins), contributing 6,811 posts in 1,841 discussion threads across 80 communities. Popular

343 NEW NARFE MEMBERS JOINED FROM SEPTEMBER THROUGH DECEMBER 2022 DURING OUR FALL MEMBERSHIP DRIVE.

discussion topics included managing your TSP, Social Security, Medicare, FEHB

INTERESTED IN FINDING OUT HOW EACH STATE TAXES ANNUITIES?

Be sure to check out the state tax roundup in the April issue of *NARFE Magazine*. The April issue should arrive in your mailbox in late March.

NARFE-FEEA SCHOLARSHIP

The deadline to apply for the 2023 NARFE-FEEA Fund Scholarship Awards Program is March 16.

To access the application, visit www.feea.org/our-programs/scholarships/.

plans and the latest on WEP/GPO. NARFE's federation communities fully launched on FEDHub in late September, allowing chapters and members to connect across the country and internationally and share newsletters, meeting information and other activities. Topic-specific communities created included FEDcon22, 2022 Open Season, US Postal Service Employees, the Retirement Zone and Federal HR Professionals. Look for more communities coming in 2023, including ones for NARFE leaders and chapter members!

Don't forget to visit www.NARFE.org today and take full advantage of all NARFE has to offer you, including FEDHub, *NARFE Magazine*, our webinars, federal benefits resources, advocacy updates, NARFE Perks and more. Your membership and support matter and help keep NARFE active and thriving! ■

—BY MARISSA ESGUERRA, CAE, MANAGER, MEMBERSHIP DEVELOPMENT



NARFE's Dues Withholding Program

What is dues withholding?

It is a dues-payment method available to retired NARFE members, their spouses and annuitant survivors giving them the option to have their annual NARFE membership dues deducted from their annuities each month.

Advantages

- Save more than 10% off your annual NARFE dues
- Sign up your spouse and double your savings
- You'll never get another dues reminder from us
- Your monthly payment is affordable and convenient
- You may cancel your dues withholding at any time

How does it work?

One-twelfth of your total dues is automatically deducted from your monthly annuity. Your monthly deduction is determined by the following formula:
 $(\$42 \text{ NARFE dues} \div 12) + (\text{Chapter dues} - \text{if applicable} \div 12) = \text{total monthly deduction}$

How do I sign up?

Complete the Dues Withholding Application below. Send no payment. It may take 60 to 90 days before auto-deduction starts. Your membership starts as soon as your application is received. To learn more about dues withholding, call **800-456-8410**.



NARFE Dues Withholding Application for NARFE Members who are Retirees, Spouses of Retirees or Annuitant Survivors

STOP! Complete this section ONLY if you are signing up for Dues Withholding. If so, DO NOT send payment

YES. I want to enroll in NARFE's Dues Withholding Program. NARFE dues of \$42* and chapter dues, if applicable, to be withheld annually. (*Dues-withholding members save more than 10% off the regular NARFE dues rate.)

Social Security Number (9-digit number)

□ □ □ - □ □ - □ □ □ □ □

Mr. Mrs. Miss Ms.

Full Name _____

Street Address _____

Apt./Unit _____

City _____

State _____ ZIP _____

Phone (_____) _____

Email _____

Date of Birth ____/____/____
mm dd yyyy

Civil Service Annuity Number

C S □ - □ □ □ - □ □ □ □ - □
↑ (Include prefix, CSA or CSF) ↑
(Include any applicable suffix)

NARFE MEMBERSHIP INFORMATION

NARFE Membership ID _____

NARFE Chapter Number _____

YES. I also authorize my (NARFE member) spouse's dues to be withheld from my annuity. (Additional annual dues of \$42 and chapter dues, if applicable, to be withheld annually. If YES, enter spouse's information below.)

Spouse's Name _____

Spouse's Membership ID _____

Spouse's Email _____

AUTHORIZATION (Withholding will begin in 60-90 days). **Send NO PAYMENT with Dues Withholding Application!**

I authorize the United States Office of Personnel Management to make appropriate deductions from my annuity payments, not to exceed the amount certified by the National Active and Retired Federal Employees Association as the amount of dues for which I am annually obligated, in accordance with elections I made above, and to pay the deducted sum to the National Active and Retired Federal Employees Association (NARFE). This authorization shall also apply to any and all dues changes certified by NARFE membership in accordance with elections I made. Please allow 60-90 days for processing.

I understand that this authorization shall be valid until NARFE receives and processes my written notice of cancellation in accordance with its agreement with the Office of Personnel Management and that any disputes regarding this authorization shall be a matter between NARFE and myself. I hold the Office of Personnel Management harmless for any erroneous allotment deduction made pursuant to this authorization.

Signature of Annuitant or Survivor-Annuitant

Date

Dues payments and gifts or contributions to NARFE are not deductible as charitable contributions for federal income tax purposes.

MAIL THIS FORM TO: NARFE, ATTN: Member Services, 606 N. Washington St., Alexandria, VA 22314-1914

800-456-8410 memberrecords@narfe.org Do not send money with this form

(DW-2 01/21)

2023 FEDERATION CONFERENCES AND MEETINGS

ALASKA: September 23, virtual; email Paul McIntosh, mcintoshpaul10@gmail.com, for more information; <https://us02web.zoom.us/j/88666139423>, passcode SDNCV0xROW1RRk96RytVTkwwZ2I4QT09.

CALIFORNIA: May 8-10, Embassy Suites by Hilton, 333 Madonna Rd., San Luis Obispo; email Gerald Hall, fritz1313@hotmail.com, Ronald Griffin, rsdgriffin@sbcglobal.net, or Patricia Smith, sbsmith93561@yahoo.com, or visit www.csfnarfe.org for more information.

COLORADO: May 25, DoubleTree Hilton Aurora, 13696 E. Iliff Place, Aurora; email Frank Impinna, impinna@gmail.com, or visit <http://www.narfe-colorado.com> for more information.

GEORGIA: June 6, Courtyard by Marriott, 589 Carl Vinson Pkwy, Warner Robins, and Federation Election May 1-26; email Nancy Wall, njwall1992@gmail.com, or visit <http://ganarfe.org> for more information.

HAWAII: April 20, Japanese Cultural Center, 2454 S. Beretania St., Honolulu; email John Priolo, prioloj001@hawaii.rr.com, for more information.

INDIANA: April 27-28, Ft. Benjamin Harrison Inn, Roosevelt Room, 5380 N. Post Road, Indianapolis; visit <https://www.narfe.net/site/in/> for more information.

KANSAS: April 24-25, Topeka, and Federation Election online March 1 to April 7; email John F. Ourada, john.ourada@cox.net, or visit <https://www.narfe.org/site/ks/> for more information.

LOUISIANA: April 11-13, Courtyard by Marriott, 1309 Maxwell Blvd., Ruston; email Sabrina Martin-Whatley, sab53055@cs.com, or Patsy Ashton, patsyashton@aol.com, or visit <https://www.narfe.net/site/la/> for more information.

MICHIGAN: May 24-26, Doherty Hotel, 604 N. McEwan St., Clare; email Sallye McGill, mcgill-s@sbcglobal.net, or visit <https://www.narfe.net/site/mi/> for more information.

NEW JERSEY: April 26, Lakeside Manor, 410 Highway 36, Hazlet; email John Szpyhulsky, ukijs@aol.com, or visit <http://www.narfe.org/site/NJ> for more information.

NEW MEXICO: April 28-29, First Presbyterian Church, 208 Grant Ave., Santa Fe; email Mark Mickelsen, mmickelsen@aol.com, or visit <http://www.narfe-nm.net> for more information.

NORTH CAROLINA: May 10, virtual; email Charles Talley, cjogger@aol.com, for more information and register at <https://attendee.gotowebinar.com/register/121862599357335824>.

OHIO: April 22, Der Dutchman Restaurant, 720 State Route 97 W., Bellville; email Diana Diller, ladyde1006@gmail.com, or Tim Gartner, narfetim48@gmail.com, or visit <http://www.narfe.org/site/OH> for more information.

OKLAHOMA: April 28-29, Canadian Valley Technology Center, 6505 US Route 66, El Reno; email Jerry or Wanda Walker, jerrywwalker@cox.net, or James Gillispie, PMGillispie2@cox.net, for more information.

OREGON: May 14-16, Best Western Plus Agate Beach Inn, 3019 N. Coast Highway, Newport, and Federation Election April 1 to May 7 (ballots will be available for download in the Oregon Federation FEDHub community); email Ruthann Couch, couchruthann@centurylink.net, or Colleen Hewes, hewcol@gmail.com, for more information.

SOUTH CAROLINA: March 27-29, Hilton Garden Inn, 406 Sigma Drive, Summerville; email Patricia Whitely, pwhitely@sc.rr.com, or visit <http://www.scnarfe.org> for more information.

TEXAS: April 24-26, Hampton Inn & Suites Waco South, 2501 Marketplace Drive, Waco; email Robert Bradford, texasbob49@gmail.com, or visit <http://www.narfe.org/site/tx> for more information.



Active and Retired Federal Employees ... Join NARFE 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.

NARFE MEMBER BENEFITS

- Access the NARFE Federal Benefits Institute for powerful resources to help you fully understand and manage your benefits.
- Visit the Legislative Action Center to contact your representatives about bills affecting federal benefits.
- Get *NARFE Magazine* with news and insights for the federal community.
- Save time, hassle and money with NARFE Perks.
- The opportunity to get involved at the local level by joining a chapter in your area.

106

NARFE MEMBERSHIP APPLICATION

YES. I want to join NARFE for the low annual dues of \$48.

Mr. Mrs. Miss Ms.

Full Name

Street Address

Apt./Unit

City State ZIP

Phone

Email

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

THREE EASY WAYS TO JOIN

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.

PAYMENT OPTIONS

- Check, Money Order or Bill Pay (Payable to NARFE)
 Bill me (*NARFE membership will start when payment is received.*)
 Charge my:
 MasterCard VISA Discover AMEX

Card No.

Expiration Date ____ / ____
mm yyyy

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.

LOOKING TO MEET OTHERS in the federal community and participate in NARFE at a local level? Call 800-456-8410 to learn about a NARFE chapter in your area.

Would you like to receive a FREE one-year chapter membership? Choose one:

Chapter closest to home OR Chapter # _____

MAY WE THANK SOMEONE? 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, and will not be sold or rented to third parties.

(01/21)

USE YOUR NARFE PERKS AND YOUR MEMBERSHIP WILL MORE THAN PAY FOR ITSELF!

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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/GESStore/Appliances/Registration?AuthCode=MONARFE21>



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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.



(Previously Office Depot/Office Max)

ODP Business Solutions | 1-800-650-1222 | www.officediscounts.org/narfe

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.

INSURANCE



NARFE Insurance Services | 800-233-5764 | www.narfeinsurance.com

Designed exclusively for NARFE members, (plans administered by Mercer) Senior Age Whole Life Insurance, Senior Term Life Insurance, Hospital Income 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.

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.*

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Collette Travel | 844-311-6563 | www.gocollette.com

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.



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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.



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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!



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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>

WELLNESS



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.

ADDITIONAL PERKS



SEE HOW MUCH YOU CAN SAVE AT

www.NARFE.ORG/memberperks



The Torture Rack: Smokejumpers in Training

This 1952 photo shows U.S. Forest Service smokejumper training in the Payette National Forest, McCall, Idaho. Pictured is the “torture rack,” which helps the jumpers built their leg and stomach muscles; peak physical condition was required to perform their often hazardous and arduous duties.

The Forest Service began using smokejumpers in the 1930s as a means to quickly parachute in and provide the initial attack on forest fires. Today, USFS has seven jump bases located in the western United States and employs more than 300 smokejumpers.

PHOTO from the Records of the Forest Service, 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?

Congress passed the Forest Reserve Act of 1891, authorizing the president to designate public lands in the West into what were then called “forest reserves.”

Learn more at www.fs.usda.gov/learn/our-history

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The Journey Air Elite features the latest carbon fiber technology for the ultimate in portability and performance

Mobility issues affect over 1 in 5 Americans. These individuals, and their loved ones, know how decreased mobility can result in loss of independence, pain and falling hazards. They are often stuck at home, missing out on a variety of activities, in a vicious cycle that diminishes their quality of life. In the past, mobility devices like scooters and power chairs were too heavy and bulky to transport easily. Now, carbon fiber material invented for the aerospace program has been used to create the ultimate mobility device. It's called the Journey Air Elite ... and there's nothing else like it on earth.

At only 26 pounds, the Journey Air Elite combines lightweight portability with world class performance. It's simple to use joystick and powerful dual-motor drive system enables you to zip

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**NEW
ONLY 26
POUNDS!**

It features flat-free tires and rear anti-tippers for added convenience and safety.



Folds flat in seconds



Just imagine how this chair can improve your life and make it easier for loved ones and caregivers to accompany you to activities and events you would have missed in the past. Don't spend another day stuck at home. Call today, and a helpful, knowledgeable consultant will help you get a Journey Air Elite of your very own. Don't wait - call now!

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- Ultra-lightweight yet durable
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Journey Air Elite is a personal electric vehicle and is not a medical device nor wheelchair. It is not intended for medical purposes to provide mobility to persons restricted to a sitting position. Journey Air Elite is not covered by Medicare nor Medicaid. © 2023 Journey Health and Lifestyle



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Blue Cross and Blue Shield Service Benefit Plan members may be eligible for two fully covered hearing aids with zero out-of-pocket cost on many models when applying your hearing aid benefit*. HearUSA offers all these features and follows all safety protocols for our customers and employees. Call **1-855-252-0025** to discover more or visit www.blue365deals.com/fep.

EXPERIENCE - HearUSA has been changing lives through better hearing since 1987 and a proud NARFE Circle Sponsor since 2016.

CHOICE - All major hearing aid brands and styles available, including completely-in-the-canal, the smallest custom hearing aids on the market.

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Three-year manufacturer's warranty covers repairs



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Sound of the New Age

*The Service Benefit Plan will pay a hearing aid benefit for Standard and Basic Option up to \$2,500 total 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. FEP Blue Focus does not have a hearing aid benefit.

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.