



National Association of Retired & Veteran Railway Employees, Inc.

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NARVRE NEWSLETTER

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FROM THE NATIONAL PRESIDENT —

Greetings, to the members of NARVRE and best wishes for the holiday season! Please take heed of the words of our National Secretary/Treasurer, Phil Steward in this newsletter and reach out to the members who are in arrears for paying dues and not receiving this vital tool.

By the time you read these thoughts of your National President, the “ghost and goblins” will have returned to their lairs, and we begin thinking about the upcoming holidays. Remember to turn back your clocks Sunday, November 6 and DON’T forget to vote on Tuesday, November 9. This is perhaps the “scariest” time of year as we have done our diligent research and will now cast our votes for the candidates, we have chosen to lead our towns, states, and national government.

The Governing Board of NARVRE has now met multiple times since May and new and exciting things are in store for our organization. The Executive Board has already implemented new strategies and partnerships with Jones & Granger, our designated counsel for the asbestos related concerns

of our membership. Also, we are forging a beneficial relationship with TLC insurance brokers, who will accept invitations to meet with your Units to provide options and guidance in exploring the plethora (yes, I do crosswords) of supplemental Medicare plans in the marketplace. In addition, we will continue the growth of our social media footprint with the help of ADventures, Inc. and more classes will be offered in 2023 to create NARVRE Facebook groups.

A new initiative created by NST Phil Steward was implemented in October to provide ZOOM call training to our newest Officers in startup Unit 002 CHICAGO. Thanks, to the following Officers of Unit 002 for “stepping up to the plate”: Pres. Tim Baker, VP Dean Martinez, S&T Mike Kelly and LR Dave Pomrenke. Training classes via ZOOM will continue for our Area Directors and Assistant Directors in 2023 and they will be asked to pass this training along to their individual Units.

I have had the privilege to travel to MN, IL and NV since Labor Day and attend union sponsored events. The name of NARVRE

“WAS PROUDLY AND LOUDLY PRO-
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FROM THE NATIONAL LEGISLATIVE DIRECTOR —

We’ll be very close to Election Day when you receive this Newsletter. The message, of course, is to get out and vote to protect your railroad retirement and railroad Medicare benefits. Like most senior driven organizations, we must stay involved in order to protect our earned benefits. It is a never-ending activity to react to the inevitable threats from certain Members of Congress that ignore seniors. The obvious answer is to vote them out of office when the opportunity arises. Election experts, at the local and federal levels, are reminding seniors to be prepared if they plan to vote in person. In some states, new laws have been implemented that are meant to make it more difficult to vote. Therefore, you should check to see if your Voting Precinct has changed location. You can go to www.vote.org to see the options in your state, including early voting, and rules on voter ID and voting deadlines. Voting rights is a national security issue which we must protect. The best November surprise will be for a record setting turn-out. Over the last few months, we’ve been reporting on statements from specific GOP candidates that propose to “reform” the funding of Social Security and Medicare and place the financial burden on the backs of seniors. They won’t discuss the serious legislative proposals that offer sensible long term funding solutions for Social Security which would amend current tax law and force the wealthiest to pay their fair share in taxes. GOP leaders in Congress continue to oppose procedural votes that would simply allow for a debate. However, if the GOP were to take over the majority in the House or Senate, they would immediately propose legislation to amend the law and treat Social Security and Medicare as discretionary spending bills, with funding deadlines and yearly renewals. Other sug-

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The North Pole Express at St Paul Depot is running again this December. Brought to you by The Friends of the 261 - train organization in the Twin Cities MN

From the National Vice President —

Greetings from the office of NARVRE National Vice President. As we move forward in this important election year, NARVRE members must be aware of the views of all candidates

Thank you!

We would like to thank all who made donations, both large and small. Your contributions are important to advancing the organizational goals of NARVRE.

Unit 061 Oakland \$5000 • Mike Cunniff • Jerry Putnam • Frank Danenfrizer • Jeremiah Sullivan • Michael Kocon • Robert Bixler • Andy Cheselka • Norman Jacobson • Margaret Motta • William Hackett • Vincent Sforza • Sally Seaman • Gregory Lott • Teresa Moore • Buelah Hussey • L M Hartman • Lawrence Yoble • Edwin Blum • Devere Davis • Richard Carroll • Aylmer Gifford • Barbara Nelson • Thomas Lynch • M J Guillingsrud • William Coon • James Rasmussen • Joy Schutter • Stanly Woytowicz • Charles Orlando • Bobby Nichols • L C Engel • A B Stevens • Avis Lee • Jeraldine Thompson • Joseph Levitt • R C Gideon • Kendall Watson • Elizabeth Rombach • Christina Nutz • Dorothy Nicholas • Peter Faller • Ross Bryan • Elsie Whitsel • Ray Moore • William Connery • Dale Keller • Dale Vrana • Donald Hoenstine • William Scharoun • Mark Hanson • David Crocker • Harry Bryan • Margaret Birkholz • Dennis Reale • Lowell Cantrell • Mary Forde • Kevin Moran • David Canas • Ruth Venters • Adrian McCulloch • Carol Kelch • H L Webb • Arnold Johnson • Mike Mathews • Barbara Sundquist • Victor Sundquist • David Corless • William and Beverly Lyons • Mark Berg • Mary Oakes • Kathy Borcherding • David Mears • Michael Mulkeen • Michael Gondron • Mary McMearty • Therese Melbar • Jacky George • Charles McCulley • Lynn Fitzgerald • Anthony Liccese • Richard Bernhardt • Paul Green • Leland Triviets • Daniel Rinaldi • Audrey Lilly • Denis Dalzell • Mark Borleske

Memorials

Delores Krug, Charter member, unit 021 Marysville KS and former Unit President • Kenneth D Jolly former long term President of Unit 063 Tucson AZ • William Setzer long-time Companion Ruth Nelson and former NARVRE Unit President • Mike Eckhardt, husband of Candy Eckhardt, former Treasurer of unit 069 before it merged with Unit 151 Liverpool OH • Yosie Taylor • Alvin Benton • Mark S. Moen • Patrick Sam Perna • Mary Lou Psyk • Willmar Anderson

running for office. In the next few years, discussions will be held in Washington DC on the issues of Medicare, Social Security and others. Medicare is projected to be solvent until 2026, with claims to be paid at only 90% thereafter. Likewise, Social Security, the equivalent to Tier I of a railroad retiree's and spousal annuities, will be depleted shortly thereafter. These issues will affect you and your pocket directly. Make sure you vote for candidates who support financing these important issues without any reductions.

NARVRE members are currently renewing their memberships for 2023. I would like to thank you personally if you have already paid your dues. If you have not already paid your 2023 dues, I encourage you to pay them immediately. NARVRE Units and their call committees should be especially focused on members who are delinquent in paying dues in the past several years. For 2022, NARVRE has had over 3000 members who have not paid their dues. While these members no longer receive the National Newsletter, Units must contact them to encourage them join once again. NARVRE's ability to discuss issues in Washington DC with Congressmen depends greatly on having a sufficient number of members supporting our efforts. It is essential for Units to reduce their number of delinquent dues for 2023.

(National President from page 1)

CLAIMED" to current workers in the railroad industry. In August our numbers showed a decline in membership this year due to the passing of more than 150 dear members. I can now report we have "turned the corner "and we have welcomed more new members, than we have lost, and we hope this trend will continue. The travels of your Governing Board have been supported by Jones & Granger law firm and TLC has provided help in advertising and luncheons at functions and Unit meetings. We greatly appreciate their generosity and commitment to NARVRE.

We will be convening our 43rd National Convention in Kansas City, MO in 17 months so please elect your delegates and begin to think about travel plans for attending in May 2024. This is your last newsletter of 2022 so have a BOUNTIFUL THANKSGIVING, a WONDERFUL HOLIDAY SEASON and a HAPPY NEW YEAR! Our prayers and thoughts go out to our members in southwest Florida affected by hurricane Ian.

DO NOT be "afraid" to proclaim the

Members, please pay your dues now.

NARVRE in the past several years has been fortunate to have many individual contributions made to our National Office from NARVRE members. Many contributions come from those members who will add an additional donation with their annual dues. Other contributions will be paid directly to NARVRE, either as a memorial to someone who has passed or just for being a devoted member. NARVRE members across this country have realized what NARVRE does in protecting their retirement benefits. As a thank you, NARVRE publishes those contributors in every issue of the National Newsletter unless they wish to remain anonymous. If you recognize someone who has made a donation, please thank them for their support of NARVRE.

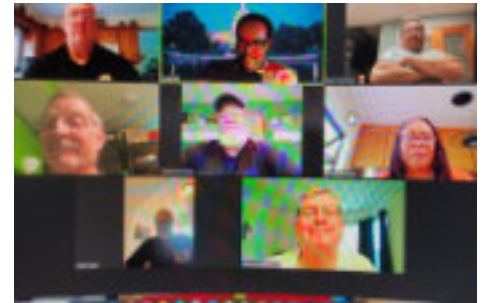
Finally, since this will be our last Newsletter for 2022, I would like to express my sincere appreciation for each member in Protecting, Preserving and Promoting your retirement benefits through NARVRE. Our members will begin to gather with their families and friends to celebrate the upcoming holiday season. On behalf of NARVRE, I wish you and your family a very happy and safe Holiday Season.

— **Ron Hylla**

NARVRE National Vice President

name of NARVRE to your friends and former co-workers. BE PROUD AND LOUD, STAY SAFE!

— **George Boatwright,**
National President



First Zoom NARVRE Officer Training Class conducted by George Boatwright, National President and Phil Steward National, Secretary Treasurer. Pictured L-R: Top row, Jim Blum President Unit 144 Lorainne OH; Phil Steward - National Secretary Treasurer; Dean Martinez - Vice President Unit 002 Chicago. Second row, Timr Baker President Unit 002; Dave Pomrenke - Legislative Rep. Unit 002; Niecey Patterson - Assistant Area 8 Director. Third row - Mike Kelly - Secretary Treasurer Unit 002; and George Boatwright National President

From the National Secretary-Treasurer —

The Pandemic has done considerable damage to our organization as far as attendance and dues are concerned. However, many units across the country have started to meet and are conducting business as usual, while some are still lingering. The year 2022 has provided many firsts for NARVRE'S 85-year history, beginning with the 42 National Convention being truncated (shortened) to mitigate potential COVID-19 exposure and keeping our Convention Delegates safe.

The Convention featured another first, the Women's Breakfast for spouses and female NARVRE officials hosted by Unit 061 and sponsored by Jones Granger Law Firm. Chairperson, Niece Patterson, did splendid work in providing an inspirational speaker and goodie bags and gifts for all the participants.

Another first this year establishing a new Unit in Chicago, the first in NARVRE, in over 3 years. A big first accomplishment of

the year is our partnership with TLC (Tender Love and Care Insurance Group). Representatives from TLC are making presentations in NARVRE nationally with positive responses from members.

The first ever New Officer Training Class was conducted October 22, 2022, and Area Director Training Classes will be conducted before the end of the year, both classes with the objective to promote, recruit, and provide our officers the knowledge and tools to more efficiently manage NARVRE'S resources, and recruit and retain members.

Briefly with respect to resources, our members are our most important resource, and we must do whatever we can to retain the ones we have and recruit new people by informing them of the splendid work we are doing.

Currently 3374 members have not paid 2022 dues leaving uncollected accounts receivables at \$79674. As my colleagues have indicated in earlier publications, please make every effort to reduce that number

Many thanks to Sylvia Long, Terry Genzen, Roger Swanson, and Ron Hylla for creating, improving, and updating our electronic

forms. Additionally, thanks to Jerry and Cheryl Lambert for redesigning our NARVRE display banners and Tom Dwyer's Plaque. Our appreciation goes out to Gary Nelson for the amazing train pictures that we have published in recent issues of our newsletter.

Finally a big thank you to 2022 Convention host Unit 061 Oakland CA for donating \$5000 to the National NARVRE Organization - Co Chair Niece Patterson, Brian and Nancy Lewis, Unit 061 President Fred Grenados, Treasurer Robert Paulson, Lisa Sodorsky, Mike Speakman, Wayne Norwood, John Herrmann, and Ralph Ethridge.

This is the last newsletter of 2022. Newsletters will return in January 2023. On behalf of the National Officers George Boatwright, National President, Ron Hylla, National Vice President, and Gary Faley, National Legislative Director, our office and communications staff Paige Franklin, Jessica Mason, Pat Hiatt, and Scott Steward, we wish you a Happy Thanksgiving, Merry Christmas and have an incredibly Happy New Year

— **James (Phil) Steward,**
National Secretary/Treasurer

(National Legislative Director from page 1)

gestions from the GOP would look to cut into veteran's benefits to include the Veteran Affairs Tricare. As railroad retirement beneficiaries, we need to elect stable candidates, and keep friends in office that will protect the laws and federal agencies (like the Railroad Retirement Board).

In September, we reported on the passage of a law that will finally implement changes to allow Medicare to lower the cost of prescription drugs beginning next year. Those reforms are part of the Inflation Reduction Act which represents the largest reform bill since Congress created the Medicare Part D Prescription Drug Act in 2003. Currently, prescription medications represent one out of every five dollars beneficiaries spend on out-of-pocket health care costs. The Kaiser Family Foundation reports that total spending on insulin products by Medicare Pt D beneficiaries quadrupled from \$236 million in 2007 to \$1 billion in 2020 (3.3 million Medicare beneficiaries use insulin). In 2023, this legislation places a \$35 monthly cap on insulin, saving money for Medicare beneficiaries paying up to \$116 monthly. The point is that the most expensive medicines used to battle cancers and major illnesses can be lowered through direct negotiations between Medicare and the pharmaceutical

industry. Also, we must remember how the bill got passed. In the House, the bill was passed on a party-line vote of 220-207 (All Dems, zero GOP) after the Senate passed the same measure on a 51-50 vote margin, with Vice-President Harris casting the tie-breaking vote. The overwhelming Republican response to this important legislation was to cave into the pressures from the hundreds of pharmaceutical lobbyists on Capitol Hill, lying to the public that this legislation would dry up their resources for new innovations and medicines. Contrary to Republican falsehoods, the Inflation Reduction Act contains no new taxes on families making \$400,000 or less, and no new taxes on small businesses. The bill is fully paid for by strengthening IRS enforcement against wealthy tax cheats, closing tax loopholes and implementing a 15% corporate tax on 150 corporations earning over \$1 billion in profits. Further, GOP Senators J. Lankford (OK), Mike Lee (UT), C. Lummis (WY) and Marco Rubio (FL) have introduced S.4953 which would repeal and roll back the key reforms that lower drug prices as part of the Inflation Reduction Act. This new Republican bill would repeal provisions that allow Medicare to negotiate drug prices and kill the \$2000 out-of-pocket cap on annual drug costs. NARVRE will do our best to defeat such nonsense. For years, NARVRE has fought for these improvements in Medicare. Let's vote for elected officials that support seniors

and retirees. The legislative threats seniors constantly face come from the GOP....that is a simple fact. We have to keep up the good fight to retain what we've earned. Any cuts to Social Security will be a focus on Railroad Retirement. Vote to protect your retirement benefits and annuity. Tuesday, November 8, Election Day.

—**Gary Faley,**
National Legislative Director



The regular monthly dinner/meeting of Bellevue, Ohio, Unit 147 was held Thursday, October 13, 2022. The Firelands Federal Credit Union has sponsored Unit 144 luncheons every October and has annually for several years. The Firelands Federal Credit Union (predecessor known as Bellevue Terminal Federal Credit Union) was founded by Ivan J. Garman in the 1950's. Mr. Garman was a Car Inspector for the former Nickle Plate Railroad. Left to right: Jeff Haughawout, President of Unit 147; Firelands Federal Credit Union Representatives Dina Miller, Kelly Steele-Moore, and Dominic Dupues.



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News deadline 10th of each month

Medicare Part B Premiums and Deductible for 2023

The Centers for Medicare & Medicaid Services (CMS) has released the Part B premium and deductible costs for 2023. Railroad Medicare processes claims for Part B services.

This year saw a modest decrease in both costs. The 2023 annual Part B deductible decreased from \$233 to \$226, a \$7.00 difference. The 2023 standard Part B premium amount also decreased from \$170.10 in 2022 to \$164.90 in 2023, which is a difference of \$5.20. Per CMS, most people pay \$164.90, although those with higher or lower incomes have monthly adjusted amounts.

The included table shows the monthly premium payments based on your 2021 income.

If you have questions about your Part B Premium, you can call the Railroad Retirement Board toll free at 877-772-5772, or for the hearing impaired (TTY) call 312-751-4701. General information can also be found at the RRB's website at www.RRB.Gov.

If you have questions about your Railroad Medicare coverage, you can call our Ben-

eficiary Contact Center at 800-833-4455, or for the hearing impaired, call TTY/TDD at 877-566-3572. Customer Service Representatives are available Monday through Friday, from 8:30 a.m. until 7 p.m. ET.

We encourage you to sign up for our free internet portal, MyRRMed. MyRRMed provides you with access to your claims information, along with historical Medi-

care Summary Notices, and a listing of individuals you have authorized to have access to your protected health information (PHI). You can also submit requests to add or change your authorized representatives through the portal. To access MyRRMed, please visit us at www.PalmettoGBA.com/MyRRMed.

— *Jennifer Johnson*

If You Filed an INDIVIDUAL Tax Return with Income in 2021 of	If You Filed a JOINT Tax Return with Income in 2021 of	If You Are Married but Filed a Separate Tax Return with Income in 2021 of	Part B Premium You Will Pay Each Month in 2023
\$97,000 or less	\$194,000 or less	\$97,000 or less	\$164.90
above \$97,000 up to \$123,000	above \$194,000 up to \$246,000	Not applicable	\$230.80
above \$123,000 up to \$153,000	above \$246,000 up to \$306,000	Not applicable	\$329.70
above \$153,000 up to \$183,000	above \$306,000 up to \$366,000	Not applicable	\$428.60
above \$183,000 and less than \$500,000	above \$366,000 and less than \$750,000	above \$97,000 and less than \$403,000	\$527.50
\$500,000 or above	\$750,000 or above	\$403,000 or above	\$560.50



INTRODUCTION TO YOUR NEW NARVRE MEDICARE PLAN RESOURCE

NARVRE is excited to announce a new partnership with TLC Insurance Group (TLC). TLC is a large national organization that specializes in individual and group Medicare. TLC will provide FREE service and support to all NARVRE retirees, spouses, and surviving spouses.

Medicare is constantly changing. Enrolling in, or remaining enrolled in, the wrong Medicare plan could cost you thousands in unnecessary out-of-pocket costs.

Whether you are deciding on your first Medicare plan or interested in comparing all your options, Medicare can be confusing. This is where TLC can be of assistance. TLC's professionally trained staff will listen to your needs, explain all your options, and help you find and choose the Medicare plan that fits you best. Please feel free to contact TLC for a FREE personalized review of all your options.

You're invited to attend exclusive NARVRE Retiree Medicare Webinars!

Webinars will cover:

- Intro in to the FREE services provided by TLC.
- A basic overview of Medicare (A,B,C, and D).
- Review of all your Medicare Plan options, including: Medicare Advantage Plans, Medicare Supplemental Plans, and Prescription Drug (Part D) Plans.
- Who is eligible and when you can enroll.
- How to get your FREE personalized review.

Please visit our **NARVRE Retiree Medicare Web Page** for more information and to register for a scheduled online webinar at:

tlcmedicare.info/NARVRE



**For Your FREE Personalized Review or
Questions About Your Medicare Plan,
Please Call the TLC Retiree Service Center
1-800-719-3751
NO OBLIGATION!**



North Pole Express at St Paul Depot is Running again this December - The Friends of the 261 train organization in the Twin Cities MN. This locomotive is on the other end of train pictured on the front page.

FROM THE NATIONAL PAST PRESIDENT —

Below is the RRB Press Release - Cost-of-Living increase (COLA) scheduled on January 1, 2023. Those widow(er)s under the initial minimum amount may not see an increase. Widow(er's) should check with the RRB at (877) 772--5772 to see if they are eligible for the COLA.

— *Tom Dwyer,*

National Past President

Most railroad retirement annuities, like social security benefits, will increase in January 2023 due to a rise in the Consumer Price Index (CPI) from the third quarter of 2021 to the corresponding period of the current year.

Cost-of-living increases are calculated in both the tier I and tier II portion of a railroad retirement annuity. Tier I benefits, like social security benefits, will increase by 8.7 percent, which is the percentage of the CPI rise. This is the largest increase since 1981, when it was 11.2 percent.

Tier II benefits will go up by 2.8 percent, which is 32.5 percent of the CPI increase. Vested dual benefit payments and supplemental annuities also paid by the Railroad Retirement Board (RRB) are not adjusted for the CPI change.

In January 2023, the average regular railroad retirement employee annuity will

increase \$215 a month to \$3,344 and the average of combined benefits for an employee and spouse will increase \$304 a month to \$4,838. For those aged widow(er)s eligible for an increase, the average annuity will increase \$120 a month to \$1,691.

Widow(er)s whose annuities are being paid under the Railroad Retirement and Survivors' Improvement Act of 2001 will not receive annual cost-of-living adjustments until their annuity amount is exceeded by the amount that would have been paid under prior law, counting all interim cost-of-living increases otherwise payable. Some 49 percent of the widow(er)s on the RRB's rolls are being paid under the 2001 law.

If a railroad retirement or survivor annuitant also receives a social security or other government benefit, such as a public service pension, any cost-of-living increase in that benefit will offset the increased tier I benefit. However, tier II cost-of-living increases are not reduced by increases in other government benefits. If a widow(er) whose annuity is being paid under the 2001 law is also entitled to an increased government benefit, her or his railroad retirement survivor annuity may decrease.

In late December the RRB will mail notices to all annuitants providing a breakdown of the annuity rates payable to them in January 2023.

Attention all NARVRE Retirees and Unit Officers:

TLC Insurance Group has visited and presented at NARVRE unit locations across the United States. They have attended multiple monthly retiree meetings and held Medicare 101 presentations for all in attendance. They have provided an easy outlet for a free personalized Rx and plan review for all Medicare-eligible retirees, spouses and surviving spouses of NARVRE. Their knowledge, information and support has been very welcomed and appreciated by NARVRE retirees.

The Medicare Annual Enrollment period occurs throughout the months of October and November. If you, or your unit, would like TLC to attend your next monthly retiree meeting, in October or November, please feel free to give them a call to discuss options at: Craig Villwock – Owner, TLC Retiree Service Center 1-800-719-3751. When you call, be sure that you say that you are calling from "NARVRE."