



National Association of Retired & Veteran Railway Employees, Inc.



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NARVRE National Office
Phone Toll Free: 1-800-551-2588
6819 Crumpler Blvd, Suite 200 • Olive Branch, MS 38654-1940
Email: NARVRE@gmail.com • WEBSITE: www.narvre.us
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NARVRE NEWSLETTER

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FROM THE NATIONAL LEGISLATIVE DIRECTOR —

Due to the radical actions of the Trump administration, it will be helpful for NARVRE members to deliver basic but important railroad retirement information to their elected representatives in Washington, D.C. While it is increasingly apparent that the President and his colleague, Elon Musk, do not care nor understand certain facts relative to railroad retirement, we need those that represent us to support our retirement system and the Railroad Retirement Board (RRB). This would be a follow-up to the recent news that Musk and his Department of Government Efficiency (DOGE) have directed the General Services Administration (GSA) to close 18 RRB offices currently located within buildings and facilities that are set to be sold. Another 21 offices are subject to be relocated as the GSA has identified those spaces as ready for closure. NARVRE recently sent out the latest updated list of RRB offices with termination dates for 2025 and located in Mesa, Covina, Wichita, Buffalo, Scranton, Joliet, and Jacksonville. Congress has held zero fact-finding hearings prior

to the damage Musk and DOGE has now levied upon the RRB, as well as the Dept. of Veteran Affairs, and the Social Security Administration. Thousands of random job cuts with no discussion in congressional committees is not considered regular order and elected members should speak out on behalf of rail retirees, veterans, and Social Security beneficiaries. Elon Musk has not been elected and holds no authority over any government agency. His actions have already created undue harm and damage to many agencies and their blameless employees. Make no mistake...Congress does indeed hold the authority to vote on proposals from DOGE and the White House. Too many times, Musk has had to retract on his own exaggerations of fraud without facts or proof. NARVRE supports rigorous inquiries of government expenditures in order to expose fraud. Congress must demand the same from this man and his own fiction.

The U.S. Railroad Retirement Board (RRB) is an independent agency, created in 1935 to administer retirement benefits governed under the Railroad Retirement Act. The RRB agency administers disability, retirement/survivors and unemployment /

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FROM THE NATIONAL PRESIDENT —

HAPPY APRIL to everyone and I hope an early spring has sprung for you. I am happy to report we have been able to begin rechartering another of our older Units. The Philadelphia metro area will now be represented by new Unit088 NORTH PHILADELPHIA. THANK YOU to Mike Gildea and Mrs. Cathy Carman for stepping up to be President and Legislative Representative, respectively.

Since a Philadelphia reorganizational meeting in 2023, I have had the pleasure of attending meetings with the: (RRVEA) Reading Railroad Veterans Employees Association Established in 1907 ROB(Retired Old Bastards) Amtrak Retirees & Exiles. We have had at least thirty new members join within forty miles of Philadelphia. These great associations among others are a source for new NARVRE members. ALL Units should attempt to attend meetings of railroad retiree associations in your area.

“Listen Up” All Former Unit088 Members: If you are current for your 2025 dues by April 30th, you will be included as charter members of North Philadelphia along with current 801 Pennsylvania, 801 New Jersey and 801 Delaware members within forty miles of Philadelphia. If you are delinquent, send your dues in promptly to the National Office.

— *George Boatwright, National President*



Downtown Cleveland OH - home of the Cleveland Browns Football team and Commanders Baseball team. The NARVRE Ohio State Association and Unit 019 Cleveland, OH will be hosting the State Association Meeting here.



Jeff Doerr addressing railroaders in Flossmoor, Illinois on March 6, 2025 which was set up by NARVRE Chicago Unit 002 member Valerie O'Neal, resulting in 9 new members.

From the National Vice President —

Greetings, once again, from the Office of NARVRE National Vice President. Many units should be making their last-ditch efforts to have members renew their membership. You can assist them by forwarding your dues to the Treasurer or Secretary Treasurer of your unit. It is so important for you to continue your membership to assist us in Protecting, Preserving and Promoting your railroad retirement benefits.

Brothers and Sisters, we are in an era never seen before with massive personnel cuts to government agencies, including the closing of Railroad Retirement Board offices across the country. For railroad retirees, the reduction of Railroad Retirement Offices will bring much longer wait times for railroad retirees to connect with them. I am very fearful of what the future may bring from the current administration in DC. NARVRE is blessed to have the Legislative Director, Gary Faley, at the forefront watching over NARVRE's interests.

On the positive side, Jones Granger representatives, Jeff and Lori Doerr, and I recently visited with railroad retiree groups around the Chicago IL area. With the assistance of NARVRE's Unit 002 Treasurer Jose Gaza and Vice President Mike Kelly, Unit 002 secured 46 new NARVRE members.

I wish to thank Jose and Mike for their support. Likewise, Weldon Granger and his group from Jones Granger have continually supported NARVRE's efforts to increase our membership. In addition, President Boatwright has informed us, he has finally

revitalized NARVRE Unit 088 in Philadelphia with 24 new members.

Moving forward, I, along with Jones Granger representatives, will be meeting with railroad retiree groups in North Dakota in April. Plans are to visit the areas of Grand Forks, Minot and Bismarck/Mandan. NARVRE members in those areas will receive a letter advising them of the locations and times. We are hopeful those members

(National Legislative Director from page 1)

sickness benefits programs to hundreds of thousands of current and former rail workers across the country. In order to accomplish this, the RRB must submit an annual fiscal year request to the Congress for proper appropriated funds necessary to sustain crucial programs and efficient operations.

Each and every Member of Congress needs a reminder on the separate structure and benefit programs under Railroad Retirement. They all must understand that Railroad Retirement benefits are funded with the payroll taxes of railroad employers and employees, which also pays for the overhead operations of the RRB. Railroad retirement benefits are structured in a two-tier system. The Tier 1 benefit is roughly equivalent to Social Security benefits. There are different types of Tier 1 benefits that are more generous than those under Social Security, including the ability to retire with full benefits at age 60 with 30 years of service. Additional benefits are paid out of a railroad retirement trust, again maintained entirely by railroads and rail employees. Importantly, if the railroad trust were to face a shortfall, the railroads are on the hook for higher taxes, and not the U.S. Treasury. To imply otherwise would be false and deceptive! In 2001, Pres. G. W. Bush signed into law the Railroad Retirement and Survivors' Improvement Act (RRSIA),

will bring other railroad retirees to the meetings to become members of NARVRE.

As a reminder, Unit 154 in Marceline, MO will host another NARVRE Regional Information Conference on June 4, 2025. The event is sponsored by Jones Granger law firm and TLC Insurance Group. Further details will be posted later.

— **Ron Hylla**
NARVRE National Vice President

a bipartisan bill that authorized the National Railroad Retirement Investment Trust (NRRIT). These innovative ideas were developed through years of debate and negotiations between rail employers and rail labor. Both Railroad Retirement and Social Security Administrations work together through financial interchange agreements, but elected officials must grasp the reality that Railroad Retirement is and will remain independent and separate from Social Security.

All congressional offices need to understand that the RRB is a federal agency that has been inadequately funded through fiscal year appropriations for the last ten years. Because of that, the RRB remains understaffed and unable to implement efficient operations while working with severely outdated IT systems, leaving the personal information of all beneficiaries at unacceptable levels of cybersecurity risk. The RRB's Agency Request for FY2025 is at a level of \$172M. As constituents, we must insist that Congress fund the RRB with proper investments that will begin to return all RRB operations to sustainable standards to improve its' mission and purpose in accordance with the Railroad Retirement Act.

Contact Congress @ 877-668-3864 or 877-668-3866 - For emails, Visit NARVRE. US Under Resources, links to Capitol Hill Offices

— **Gary Faley**,
National Legislative Director

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.

Donation made in memory of Michael J Nutter by loving wife Ellen Nutter • G. John & Paulette Peterson SR • Thomas & Nannette Poserina • Jones and Granger Law Firm • TLC Ins Group • Barbera Sundquist • Victor Sundquist • David Corless

Memorials

Former National VP & Area 5 Director Tony Padilla • Richard Holland • MaryAnn Bonnie • Charlotte L LaMonica 100 years old • Jackie Brookins • Terry Bagby • Barb Frels • Terry Bagby • Donald Smith • Charlie Decker • Steve & Rose Makai • Leonard Richards • Betty Watterson • Janice Binetti



Unit 002 Chicago meeting March 19, 2025.

From the National Secretary-Treasurer —

We are making sustained progress but not enough with respect to membership delinquencies as our national rate is 44% with \$88,041 in arrears. Not to be redundant stated in previous articles by the NARVRE National President George Boatwright and National VP Ron Hylla, Unit officers are strongly encouraged to address this issue in your unit.

In April we will send updated rosters to all units for review. The average rate of membership delinquency nationally is 44%. From a monetary standpoint, which calculates over \$88,000 assuming all the members renewed. If we could get at least half of those members to renew, these funds alone could be used to pay for outreach programs to build membership, allow more officers to travel for unit visits, purchase recruitment materials, address convention expenses, and pay for advertising. Just a reminder to our unit officers, members marked A/L - late status on your roster's reports are unfortunately not receiving their newsletter and resumption will not occur until dues are made current. As a matter of policy, the National Office will not remove a member from active status until we receive information from the Unit Officers or directly from members wishing to be withdrawn. Please, before removing a member from the roster, make every effort locally to contact the member via visits, telephone and/or written communication. We have 2 units with 100% members signed and 5 units with 90% - 99% renewed.

As we have in past several years, in the July 2025 issue, we will recognize those units who have achieved 0% - 5% delinquency rates and those who have 6% - 15% and later in the year we will give recognition to those units.

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

Ohio State Convention

Ohio State NARVRE 1 day convention. Wednesday May 21, 2025. 9-5 @ Best Western Plus 15471 Royalton Road Strongsville, OH 44136.

Speakers Walter Borrows, former RRB Labor Member, National President George Boatwright, National Vice President Ron Hylla, National Secretary Treasurer Philip Steward, National Legislative Director Gary Faley, and vendors will be geared for Railroad Retirement Information. There will also be a trip to the Pro Football Hall of Fame on Tuesday May 20, 2025, for anyone interested in attending.

Contact Randy Saracco at 330-853-3045 or email saracco714@gmail.com ASAP if interested in going to the Pro Football Hall of Fame trip.

Anthony G. Padilla

September 3, 1945 — March 5, 2025

It is with great sadness that we announce the peaceful passing of Anthony Garcia Padilla, Sr. (Tony) on Wednesday, March 5, 2025, at the age of 79, after a courageous battle with cancer. Tony was born on September 3, 1945, in Guanajuato, Mexico and at the time of his passing, he resided in Buda, Texas. Tony's dedication to education was evident throughout his life. He graduated from San Antonio Community College in 1973 with an Applied Science Degree in Business Management. He went on to earn a B.A. in Management with a Minor in Political Science from Southwest Texas State University in 1983. Tony enjoyed a remarkable 43-year career in the rail industry, retiring in December 2009. His journey began as a General Clerk Freight and Passenger Agent with Southern Pacific Railroad. He continued his dedication to the industry as an Amtrak Passenger Agent in both San Antonio and Austin, Texas. An enthusiastic advocate for workers, Tony also served as the National Legislative and Political Director for the Transportation Communications Union/International Association of Machinists and Aerospace Workers (IAM). His unwavering commitment to his fellow brothers and sisters in rail labor played a vital role in the preservation of Amtrak and the improvement of Railroad Retirement benefits during his tenure in Washington, D.C. Tony served as the 25th National Vice President (2014-2022) of NARVRE (National Association of Retired & Veteran Railway Employees) and as Area 5 Director. He also served as a board member of the Alliance for Retired Americans (ARA). Tony is survived by his loving wife Mary Esther; his sons, Anthony (Betty) Padilla, Jr., James (Jocelyn) Padilla, and Michael Padilla; his daughters, Marie Annette (David) Dionne, Norma (Jose) Martinez, and Jeanette (Peter) Hinds; his grandchildren, Michael Maldonado, Hunter Dionne, Pierce Lovett, Priscilla Gallardo, Alfred Gallardo, Isaac Gallardo, Angel Martinez, Joseph Moore, Kiki Hinds, Samuel Padilla, and Lily Padilla; his great-grandson, Anthony Corona, Jr.; his sisters, Maria Cruz (Gilberto) Sanchez, Maria Isabel de la Cruz, Micaela Rojas; his brothers, Javier (Julia) Padilla, Steve (Norma) Padilla, and Jesse (Marsha) Padilla. He was preceded in death by his parents, Jose (Maria Justa) Padilla, and his son, Joseph Padilla. In lieu of flowers, the family kindly requests donations be made in Tony's name to St. Jude Children's Research Hospital. Tony's legacy of love, dedication, and service to others will forever remain in the hearts of all who knew him.



NARVRE's largest Unit, 109, St. Paul/Minneapolis, MN members preparing for lunch. Observing the activities and facing camera on left is NARVRE Finance Chairman Roger Swanson with new member Joh Wild on his left.

ADDRESS SERVICE REQUESTED

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National President
George Boatwright
2806 Pebble Beach Drive
Elkton, MD 21921
386-589-6777
amboat49@hotmail.com

National Vice President
Ron Hylla
39594 125th Avenue
Holdingford, MN. 56340
320-492-6411
320-363-4346
rsimba@aol.com

National Secretary-Treasurer
James (Phil) Steward
6819 Crumpler Blvd, Ste 200
Olive Branch, MS 38654-1940
1-800-551-2588
narvre@gmail.com

National Legislative Director
Gary M Faley
6324 Calkins Road
Flint, MI 48532-3207
810-733-7256
faleyg@comcast.net

Reading Your Medicare Summary Notice

Medicare calls the first page of your MSN the “Dashboard”. This is your first glimpse of your claims included on the MSN. The first page states, “This Is Not a Bill,” and it isn’t. Your MSN is an explanation of benefits tool that keeps you in-the-know about the providers who are billing Medicare for services you have received.

Page 1 lists your name, your encrypted Medicare Number, the date of the notice, and the dates of the claims processing period (generally a 4-month period for paper MSNs and a 1-month period for electronic MSNs). You also can see your Deductible Status, which is the amount of your annual Part B Deductible that has been met. (For 2025, your Part B Deductible is \$257.) MSNs for Part B claims processed by Palmetto GBA Railroad Medicare feature the Railroad Retirement Board logo and a message to let you know that this document is the official summary of your Medicare claims from the RRB Specialty Medicare Administrative Contractor (RRB SMAC/Railroad Medicare).

Page 1 also includes a section that lets you know if all the claims on the MSN were approved by Medicare or not and the total amount you may be billed by your providers for the services listed in the MSN. The providers with claims in the MSN period are listed with their dates of service for your review.

Page 2 lets you know how to check the MSN. It encourages you to review the dates covered by each claim and ensure that they match what is listed on your receipts and bills.

Page 3 is the start of the claims listings for the period covered by the MSN. For each claim you will see the date of the claim with the provider’s name and address. The claim details will include the description and code for each service billed, whether Medicare approved it, the amount your provider charged to Railroad Medicare, the amount Railroad Medicare approved, the amount Railroad Medicare paid, and then the “Maximum You May Be Billed.” You also can see references to “Notes” for each claim line with the details for each “Note” listed at the bottom of the page. Examples of “Notes” include explanations of why a service was denied, the amount was applied to the Part B deductible, and which Medicare supplemental insurance the claim was sent to (if any).

After your claims details, the MSN has a page that explains how you can handle denied claims and focuses on how you can file an Appeal. The page is a form you can send to Railroad Medicare letting us know which charges you are disputing. Also in this section is a very important piece of information: the final date that Railroad Medicare must receive an appeal request for any of the claims included in that MSN. You are encouraged to contact us or your SHIP if you would like to talk to someone about filing an Appeal.

The last few pages of your MSN include other messages from Medicare, such as information about COVID-19 booster shots or ways to receive your MSN electronically. You will see messages in a variety of languages that MSNs can be received in.

In addition to MSNs from Palmetto GBA, you may receive MSNs for Part B Durable Medical Equipment, Prosthetics, Orthotics and Supplies (DMEPOS) claims processed the local DME MACs, and for Part B facility claims and Part A claims processed by the local Part A/B MACs. Those MSNs will display the official Department of Health & Human Services (DHHS) logo and a message to let you know the MSN is the official summary of your Medicare claims from the Centers for Medicare & Medicaid Services. The MSNs will also advise you to contact 1-800-MEDICARE (1-800-633-4227) if you have questions about the MSN and will have the appropriate address for filing an appeal.

For further help reading your Railroad Medicare MSN, you can call our Beneficiary Contact Center at 800-833-4455, Monday through Friday, from 8:30 a.m. to 7 p.m. ET. For the hearing impaired, call TTY/TDD at 877-566-3572. To obtain copies of historical paper MSNs for your Part B services, you can access MyRRMed, our free Internet-based, self-service portal that also gives you access the following:

- Railroad Medicare Part B Claim Status Details
- View and manage a listing of persons you have authorized to have access to your health-care information

To learn more about MyRRMed, visit our website at www.PalmettoGBA.com/MyRRMed.

— Jennifer Johnson
Palmetto, GBA