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National Association of Retired & Veteran Railway Employees, Inc.

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NARVRE NEWSLETTER

August, 2025

VOL. 38 NO. 7

FROM THE NATIONAL PRESIDENT —

Greetings and good wishes to all during this HOT-HOT-HOT summer! We are only ten months away from our 44th Biennial National Convention in Council Bluffs, Iowa. Please make plans to attend May 17-20, 2026, at the Holiday Inn & Suites located at 2202 River Road, Council Bluffs, IA 51501: Phone#712-322-5050.

All Units should have their DELEGATES elected by no later than this coming NOVEMBER and promptly reported to NST Phil Steward. All Units should make sure that their officers, meeting days of the month and locations are accurately reported to the National Office no later than December.

I have had the opportunity to speak with NARVRE groups and railroad retiree groups concerning the Social Security Fairness Act signed into law by former President Biden on January 5th of this year. I am happy to report at least one RRB beneficiary has received a "back time amount" and a monthly increase to his Tier 1 annuity. This gentleman called me on July 3rd very excited due to my having mentioned at their luncheon that possibly July 1 checks might be increased for some.

His was a unique case as he only worked under RRB benefits for about 6 years but paid into a state retirement plan for 20 years as a policeman and did not pay social security taxes. If you or your spouse has received additional Tier 1 benefits, please send me an email at: amboat49@hotmail.com.

As always, many thanks to Jones Granger law firm, for their support of NARVRE activities, especially in the upper Mid-West states. Each month this year we have seen significant growth in these states and NVP Ron Hylla reports that we may be able to start a new Unit in Idaho.

In the East, I am happy to report that Area 3 Director Adrienne Natoli along with Assistant Area Directors, Dan Lauzon and newest AAD Joe Constantine are working diligently to establish new Units and visit retiree groups in their area. Joe Constantine has joined Jones Granger as a representative for the Mid-Atlantic and New England states and will be searching for additional members who may have asbestos concerns.

As always, I will defer to NLD Gary Faley to enlighten NARVRE members as to the effects to come from the "Big Beautiful Bill" passed recently. Mr. Faley never ceases to amaze me with his intellect and writing

ability concerning all things coming down from Congress.

In September, the National Office will initiate sending notices and up to date rosters to NARVRE Units. At that time 801(At-Large) members will begin receiving their reminders of 2026 dues assessment. Please make NST Phil Steward's job easier by promptly paying YOUR yearly dues.

On a personal note, Lois and I are moving from MD back to FL for the last time. I will miss all the great railroad retiree friends I have made in the Mid-Atlantic and Philly area, but look forward to working closer with our Units in the South-East. My phone and email accounts should remain as they are now.

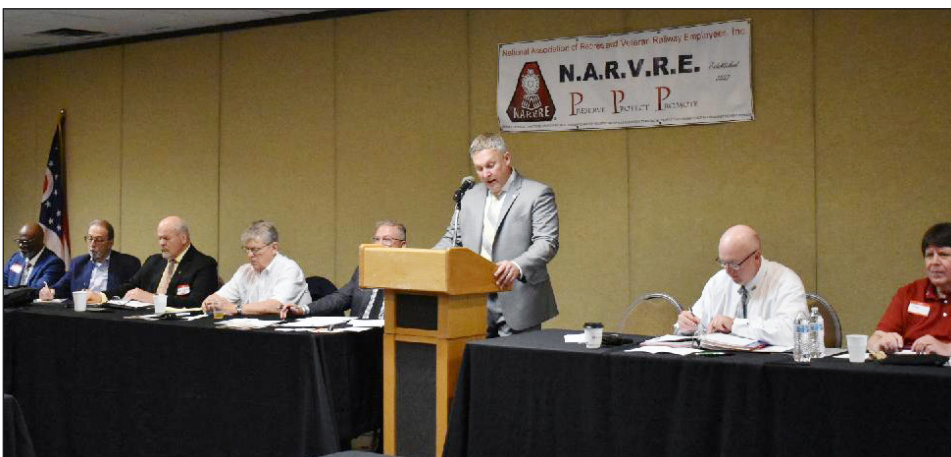
STAY COOL and STAY SAFE wherever you are and keep Promoting, Protecting and Preserving railroad retirement as WE have done for 88 years. NARVRE members should always BE LOUD AND BE PROUD!

— George Boatwright, National President

FROM THE NATIONAL LEGISLATIVE DIRECTOR —

Congressional committees are now in the midst of their early discussions before marking-up their annual spending bills prior to the fiscal year deadline of September 30, 2025. Last year, before the FY24 deadline, the House & Senate passed bipartisan extensions in the form of a continuing resolution in order to keep the government funded and operational, avoiding a government shutdown. Additional extensions in December-2024 and March of 2025 were necessary to keep the government running up to a final Fiscal deadline of 9/30/25. This leaves a huge challenge for the White House, the House Speaker and Republican leaders who made the decision earlier this year to spend all of their time pushing a massive mega-bill (H.R.1) and ignoring the 12 annual FY26 appropriation bills which begin October-2025. The annual

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John Bragg, Labor Member, US Railroad Retirement Board addressing NARVRE Ohio State Association. Head table (L - R) Carl Shumpert Area Dir 2; Gary Faley NLD; Ron Hylla NVP; George Boatwright Nat Pres; Randall Saracco Ohio Assn Pres; John Bragg; Jim Blum Ohio Assn VP; Dan Johnson Ohio Assn Treasurer.

From the National Vice President —

Brothers and Sisters, welcome to the last month of Summer. I hope you have had a wonderful time the last few months enjoying the weather and visiting with family and friends.

Meanwhile, NARVRE has been busy recruiting new members. I had the opportunity to meet some wonderful new NARVRE members in Kalispell and Missoula, Montana, along with Pocatello, Idaho. I would like to personally thank Fran Marceau, Alan Humphries, and Area 7 Director Bob Boltz for their assistance at the meetings. Overall, NARVRE was able to recruit twenty-six new members at the three locations. More importantly, Pocatello ID is on the verge of establishing a new NARVRE unit. All this success would not have been possible without the support of Jones Granger law firm, along with Jeff and Lori Doerr.

New NARVRE members and unit recruiting is currently being conducted by Area 3 Director Adrienne Natoli and Assistant Area 3 Director Dan Lauzon in the Northeast



NARVRE National Pres George Boatwright and National Legislative Director Gary Faley attending Ohio State Association meeting in Cleveland OH.

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.

Jones and Granger Law Firm • TLC Insurance Group • Victor Sundquist • Barbara Sundquist • Brian Bell • David Corless

Memorials

Mike Stuban Former President Unit 069 Beaver Valley • Curtis Walker • Ann Treanor • Better Cooper • Dennis Mc Henry • Candance Manka

corridor of the US. Dan has been attending meetings in Maine along with other locations. NARVRE is actively improving the membership in the area.

NARVRE will be working on exploring new NARVRE members in the eastern part of Montana in the coming months. We will also be attending several CNW retirees group meetings starting in August. Additionally, Area 4 Director Gary Nelson, Unit 109 officers, and I will be attending the annual IAM picnic in Coon Rapids, MN on August 9, 2025. In the past, several IAM railroaders, active and retired, have joined NARVRE at this event.

According to NARVRE National Secretary-Treasurer Phil Steward, to date, NARVRE has recruited 388 new NARVRE members in 2025. This is a vast improvement in new member recruitment by NARVRE in recent years.

(National Legislative Director from page 1)

recess for the month of August takes away more valued time.

The Republican Congress recently passed H.R.1, a partisan bill, and many neutral economic groups agree that this legislation and law will affect the health and finances of most, if not all American families. The President and GOP members referred to this as “One Big Beautiful Bill”, which was added to the bill’s title and picked up by the national media. The contents of this legislation can never measure up to that description, and in fact, it was removed from the official title of H.R.1, when an amendment was accepted that found it to be in violation of Senate rules. This legislation was designed to make historic cuts to social safety-net programs such as Medicaid and the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps. Non-partisan estimates have said cuts in this Republican bill will upend the American health care and tax systems, and possibly cause at least 17 million Americans to inevitably lose their health coverage. The bill will allow previous subsidies for health insurance through Affordable Care Act (ACA) markets to expire at the end of this year, sharply raising out-of-pocket costs for millions of Americans. The Congressional Budget Office (CBO) estimates that 4.2 to 10 million citizens will lose that ACA insurance. The direct cuts to federal Medicaid spending are estimated to exceed \$1 trillion

I want to thank those units who have devoted their time and effort to recruiting new members. This is an opportune time for NARVRE to increase its membership. We have already observed what the current administration has attempted to do with the closure of the Railroad Retirement Board Offices. We must be vigilant of what could happen to our retirement benefits. NARVRE is here to Protect, Preserve, and Promote your railroad retirement benefits you so richly deserve.

Finally, I wish to congratulate the seventeen NARVRE units who met the threshold for 90% membership renewal for 2025, as reported in the July 2025 newsletter. Thank you for your achievement and I encourage all units to strive to increase their membership renewals in the future.

— Ron Hylla

NARVRE National Vice President

over the next decade. All through the bill’s process, it was repeated by news reporters on Capitol Hill that Republicans would have to cut spending in Medicaid costs by \$880 billion dollars in order to offset the cost of extending the Trump tax cuts of 2017 which expire at the end of this year. HR 1 replicates the outrageous 2017 tax advantages for the nation’s top 1 percent of earners, and will now be made permanent in this sweeping legislation. Also, this year’s big boost goes to private jet owners which permanently restores the 100% “bonus depreciation” law, permitting businesses to write off the full amount of their qualifying items (costing taxpayers an estimated \$378 billion). Also, the non-partisan CBO, which vets the cost of major legislation estimates this new law will add \$3.4 trillion to the national debt over the next 10 years. Others...the Committee for a Responsible Federal Budget estimated an increase of \$3.1 trillion, the Penn Wharton Budget Model estimates \$2.8 trillion, and The Tax Foundation is at \$1.7 trillion. Economic experts in the field agree that the policies within this bill will undoubtedly af-

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Save A Date

The Council Bluffs, Iowa, NARVRE Unit 30 will be hosting the 44th Biennial Convention next year, May 17-19, 2026. Information will be mailed to the President of each Unit detailing the plans being developed for a fun, successful Convention. It is our hope that a representative from every NARVRE unit throughout the country will be able to attend. You can expect to receive more information this Fall. NARVRE Unit 30 Host.

From the National Secretary-Treasurer —

I am making two corrections to last month's published Units list regarding recognition for Unit membership renewals. Zero Delinquencies Unit 153 Ft Madison, IA Pres Sec/Treas Stanley & Jane Haessig and 20% Delinquencies Unit 056 St Louis MO Pres Norbert Shacklette, Treas Steve Maples. We extend our sincere appreciation for their exceptional achievements.

We are now in what is referred to as the dog days of summer, a period of heat, humid weather, typically occurring in late July and August in the Northern Hemisphere. Consequently, same as this time last year, I am warning our members of the risks of getting overheated.

Taken from the National Safety Council – Seasonal Safety

The human body is normally able to regulate its temperature through sweating, until it is exposed to more heat than it can manage. Heat exhaustion and heat stroke can escalate rapidly, leading to delirium, organ damage and even death.

People most at risk include:

- Those who work in the heat
- Infants and young children, especially if left in hot cars
- People 65 and older

(National Legislative Director from page 2)

fect the financial markets and their investors, to include the National Railroad Investment Trust (NRRIT) and railroad retirement beneficiaries. Cuts mean less revenue, and these types of cuts will reverberate across the entire health care ecosystem and place mounting pressure on employers and health care providers and individuals that lose their coverage. When public health programs like Medicare and Medicaid shrink, people will fall into coverage gaps, delaying treatment until symptoms become emergencies. The costs will fall to taxpayers. Only Republican votes passed this flawed and costly legislation in the House and Senate. The next mid-term elections will be in November of 2026. All members of the House stand for re-election, and 22 GOP Senators, as well.

Amtrak recently sent Congress its proposed Fiscal 2026 budget. The Rail Passengers Association (RPA) reports that Amtrak's budget mirrors earlier White House priorities, and both are "workable". The Dept. of Transportation (DOT) pro-

• People who are ill, have chronic health conditions or are on certain medications

• People who are overweight

If your job requires you to work outside in hot weather, you and your supervisors can take precautions to minimize the risk of heat-related illnesses. OSHA says:

• Working shorter shifts until workers have adjusted to the heat

• Staying hydrated and drinking before you get thirsty

• Watch out for co-workers showing signs of heat exhaustion or heat stroke

• Take time to rest and cool down

Heat Illness Symptoms

Knowing the symptoms and proper response to these illnesses can save a life.

Heat Exhaustion

When the body loses excessive water and salt, usually due to sweating, heat exhaustion can occur. According to the free NSC First Aid Quick Reference app, signs and symptoms include:

• Pale, ashen or moist skin

• Muscle cramps (especially for those working or exercising outdoors in elevated temperatures)

• Fatigue, weakness or exhaustion

posed \$2.4 billion for Amtrak operations in FY26, essentially the same levels of funding as in FY25 and FY24. RPA reminds us that this is a dramatic improvement over calls to eliminate all Amtrak funding issued during the first Trump Administration. NARVRE members should remember our calls to fight off Republican efforts to shut down all long-distance (LD) train service during Trump's first term. The DOT for FY26 has proposed that they shift funding towards LD trains, boosting the National Network account to \$1.58 billion (up from \$1.29 in FY25), while decreasing the Northeast Corridor to \$850 million from \$1.14 billion in FY25. Amtrak also adopted that split in its own budget request, and Amtrak leadership says they can make this happen..."it's workable". Earlier this year (Mar 2025), we wrote on the Trump order to freeze funding from earlier laws for specific rail projects and grants, which were previously vetted by career DOT staff, and supported by a bipartisan Congress in Nov-'21 (IIJA). Our research indicated that numerous non-partisan groups had concluded that Trump's order to delay previously appropriated funding is unlawful and continued actions would be in violation of the Impoundment Control Act of 1974. Many cases found Richard Nixon had no authority to "impound" appropriated funds.

• Headache, dizziness or fainting

• Nausea or vomiting

• Rapid heart rate

Uncontrolled heat exhaustion can evolve into heat stroke, so make sure to treat victims quickly:

• Move victims to a shaded or air-conditioned area

• Give water or other cool, nonalcoholic beverages

• Apply wet towels, or have victims take a cool shower

Heat Stroke

Seek medical help at once if someone is suffering from heat stroke that would include symptoms including high temperature, flushed skin, rapid breathing, headache or convulsions. Call 911.

Keep Each Other Safe. In your community, please check in on neighbors who are elderly, house-bound or otherwise may be reluctant to ask for help. You can offer to host them in the air-conditioned comfort of your living room on hot days, drive them to a local cooling center, or call relatives or city services to arrange for them to stay cool.

— James (Phil) Steward,
National Secretary/Treasurer

Even though "impoundment" remains illegal, the practice is still supported by Trump, and his Chief Budget Director, Russell Vought, who claims they will continue to re-distribute funds away from the normal budget process. With reference to the 12 pending Appropriation bills and the need to avert the possibility of a government shutdown, Vought recently stated he will not be giving assurances that the White House will abide by bipartisan spending agreements, saying "...The appropriations process has to be less bipartisan". We will try to keep you advised.

— Gary Faley,
National Legislative Director



Ohio State Association Meeting - Cleveland OH.

ADDRESS SERVICE REQUESTED

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Filing a Second-Level Medicare Appeal

The following is Part 1 of an article about a second-level appeal. Part 2 will be published in the next edition of this newsletter.

If you are unsatisfied with how Railroad Medicare paid (or did not pay) for a service you received, you have the right to appeal that decision. Medicare has a five-level Appeals process. The levels are:

- First-level Redetermination, handled by Palmetto GBA
- Second-level Reconsideration, handled by the Qualified Independent Contractor (QIC) C2C Innovative Solutions
- Third-level Administrative Law Judge (ALJ) appeal, handled by the Office of Medicare Hearings and Appeals (OMHA)
- Fourth-level Departmental Appeals Board Review (DAB) review
- Federal District Court Review

This article focuses on second-level appeal reconsideration requests.

If you disagree with the decision made on your first-level appeal request, you can file a second-level reconsideration request with the QIC. The QIC is an independent contractor that was not involved in the first-level redetermination decision.

You can file second-level appeal in one of the following ways:

- A signed request using the appeals page of the Medicare Summary Notice (MSN) that contains the service(s) you are appealing
- A letter that indicates what you are appealing and includes the information listed below

- A completed Medicare Reconsideration Request Form (<https://www.cms.gov/medicare/cms-forms/cms-forms/downloads/cms20033.pdf>).

Regardless of how you submit the request, the following information needs to be included:

- Your name and address
- Your Medicare number from your red/white and blue Medicare card
- The specific service(s) and/or item(s) your appeal is for
- The date(s) you had the service(s) that you are appealing
- A copy of the Medicare Redetermination Notice (MRN) – first level of appeal decision letter that you do not agree with
- A statement explaining why you do not agree with the redetermination decision. Please be specific as possible.
- Supporting documentation for the service(s) you are appealing. As always, be sure to send whatever supporting documentation you can obtain that may not have been filed during the first-level appeal. These can include physician's/non-physician practitioner's medical notes, ambulance "run sheets" (these are the reports that the ambulance staff writes up to describe the services they perform and the condition of the patient), orders for tests or imaging, and the results of the tests or imaging.

Note: The second-level Appeals is the last stage at which you can submit additional documentation to support your appeal.

- If the appeal is not being sent by you, the request must have the name of the person

filing the appeal or the name of the beneficiary's representative.

Others can file an appeal request for you if they are listed on file as an approved representative to whom you have granted access to your protected information. If you have a person filing the appeal that is not on your file, they must submit a current copy of their appointed representative paperwork. For information on the paperwork, please visit this webpage: <https://www.cms.gov/medicare/cms-forms/cms-forms/downloads/cms1696.pdf>. This is the CMS 1696 (09/24) form.

Send second-level requests to:
C2C Innovative Solutions, Inc.

QIC Part B South
P. O. Box 45300

Jacksonville, FL 32232-5300

You have 180 days to submit a QIC appeal.

If you have questions about a Railroad Medicare appeal, you can call our toll-free Customer Service Line 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. This line is for the hearing impaired with the appropriate dial-up service and is available during the same hours Customer Service Representatives are available. You can also visit our website at www.PalmettoGBA.com/RR/Me.

— Jennifer Johnson
Palmetto, GBA