

National Association of Retired & Veteran Railway Employees, Inc.

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- SINCE 1937 -

NARVRE NEWSLETTER

September, 2024

VOL. 38 NO. 8

FROM THE NATIONAL PRESIDENT —

Well, where did the summer go! It's time to think about sweaters, turkeys and political candidates. Those last two are not the same thing! Some of our Representatives and Senators will be returning soon from their junkets to far away lands where they figure out how to fix things at home. Some of them on their summer break have attended barbecues and picnics at home and talked to constituents. Those are the ones I like.

Lois and I have just returned from a very nice trip to the borders of PA, OH and WV for a picnic with Unit151 EASTLIVERPOOL, OH. Forty-six percent of the 156 members were in attendance and I was able to talk to AAD Richard Elliott with my concerns about some Units in WV and KY. Richard will be contacting officers and members in that area by phone. REMEMBER sometimes all it takes is a personal phone call to renew a relationship with NARVRE. Thanks to Randy Saracco and the other officers for their warm welcome. Shout

out to Rosemarie Kosko and Doug Berg for their continuing support of the NARVRE FACEBOOK GROUPS.

Any Unit wishing to start a FB NARVRE Group, please contact NST Steward. Currently, we have over 60 FB Groups around the country.

National S&T Phil Steward and I are planning a trip to Texas to meet with several Units. Tentative plans with the help of Area 5 Director Tony Padilla and the AAD's are for Oct/Nov so get ready Texas here we come.

As always pay attention to NLD Faley's remarks especially with the upcoming National and State elections in Nov. As I said last month, PLEASE vote from your heart for those who you think will progress improvement of our retirement annuities and the Railroad Retirement Board. Funding for the RRB has been severely threatened by this 118th Congress.

I saw pumpkins growing yesterday and corn is everywhere, so Fall is here. BE LOUD and BE PROUD NARVRE members VOTE and STAY SAFE!

— *George Boatwright,*
National President

FROM THE NATIONAL LEGISLATIVE DIRECTOR —

The Senate Committee on Appropriations has approved a FY2025 funding level of \$129 million for the Railroad Retirement Board (RRB). The Committee's proposal is higher than the House's inadequate funding level, yet the Senate is still \$43 million less than the RRB's request, and significantly short of what the agency needs to carry out its mission. The agency will be unable to move forward with its' Information Technology (IT) modernization project, resulting in continued dependence on antiquated systems. Since implementing the IT project in 2018, there were no significant increases to the agency's budget until 2022, and staffing continually declined. Thanks to all that urged your Representatives to support the FY2025 funding requests from the RRB. Certain offices didn't respond, and some didn't bother to address the RRB. Some members received a standard form letter indicating that Congress must address the nation's fiscal deficit, mandating congressional departments to operate under new GOP limitations in order to constrain government spending. NARVRE agrees that the nation's debt is a serious problem, but common sense based on facts need to be recognized when appropriations are being considered. Experts involved in appropriations have surely instructed committee members that the RRB is not funded with taxpayer dollars. GOP elected officials cannot claim to lower the nation's debt by withholding operating funds from the RRB. Congress clearly has information that the overwhelming majority of RRB funding comes from payroll taxes paid by railroad employers and employees. By law, the RRB must rely on Congress to appropriate fiscal funding, but any limitations to the agency will only force the RRB to cut staff and



NARVRE began 87 years ago at the historic Hotel Seelbach, now a Hilton property still located at 500 S 4th St, Louisville, KY.

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From the National Vice President —

Things are heating up politically entering the final 60 days of the 2024 Presidential Election, along with House and Senate elections. It is essential every NARVRE member take the opportunity to vote in the upcoming election by voting for those candidates who support issues important to NARVRE.

It is astonishing what politicians have attempted to do in the past regarding our Railroad Retirement benefits. With the attempts to abolish the Railroad Retirement Board in 1982-1983 and again in 2012, NARVRE members, rail labor and rail management were successful in blocking their attempts. NARVRE is so grateful for having members willing to become involved during trying times. On the positive side, NARVRE, rail labor and rail management were engaged in the enhanced changes to Railroad Retirement benefits in 2001-2002. These changes paved the way to return re-



Phil Qualy, Former Minnesota State Legislative Dir, SMART Union; Tom Gary, former NARVRE National Pres.; and Gary R Nelson, Area 4 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.

Victor Sundquist • Barbara Sundquist • David Corless • Jones and Granger • TLC Insurance Group • Mrs Judy Bengtson in honor of beloved husband Jack Bengtson

Memorials

Evan McBeth

tirement age to 60 with 30 years of service. It also provided surviving spouses with an immediate increase in their Tier II benefits. When contacting retired railroaders to join NARVRE, please remind them of these facts and why they should join.

In September, I will be visiting with several C&NW retiree groups along with Jeff Doerr from the Jones Granger Law Firm. As a retired railroad worker, you may have been exposed to asbestos-containing products during your railroad employment. For the last 42 years, the Jones Granger Law Firm of Houston, Texas has been actively involved

(National Legislative Director from page 1)

reduce service to railroad employees and retirees.

NARVRE is an association representing railroad retirement beneficiaries and rail workers and retirees paying into the system. We are obligated to respond to threats that might adversely impact the RRB or Amtrak, both having been targeted and threatened by the GOP and specific party members in specific caucuses and committees. We have continually reported on many party-line votes from a political party that does not support adequate RRB funding and openly promotes legislation that would eventually abolish Amtrak, destroying good paying jobs of employees paying into railroad retirement. Yearly, the GOP proposes to cut Amtrak funding, and eliminate specific service that would slowly destroy the nation's rail passenger service. We have fought back against proposals to eliminate long-distance train service to degrees that would strategically cripple rail service and slowly kill funding investments to maintain infrastructure and grow as a national rail service. We also need to be concerned with the annual threats to Medicare with proposals that will impact seniors and their healthcare. Conversely, NARVRE will give credit to those in Congress that delivered on promises and introduced beneficial legislation that is already lowering the costs of RX medicines and by law, will cap out-of-pocket RX costs @ \$2000, beginning in 2025. These improvements are mandated in the Inflation Reduction Act and credit goes directly to the Biden/Harris Administration and members of the House and Senate that support seniors and retirees. This office would be remiss if we did not mention that zero GOP members voted in favor of this legislation. Indeed, they openly

with all railroad labor unions administering a Union approved Asbestos Health Awareness Program. They evaluate retired railroad workers every day to determine if they may have been exposed to asbestos during their career. If the results are positive, the veteran railroad worker or their family members may be entitled to settlement compensation from the \$30 billion Asbestos Trust Fund. Contact the Jones Granger Law Firm toll-free at 1-800-231-3359 for further information and appointment scheduling.

— **Ron Hylla**

NARVRE National Vice President

plan to repeal this legislation (while some try to take credit for it). In recent articles, we have reported on many appropriation votes whereby the Republican party has not supported reasonable funding requests of the RRB and Amtrak. Certain amendments from this new GOP leadership border on being in violation of existing laws. They ignore the needs of the RRB agency and violate the intent of the Rail Passenger Service Act that authorized Amtrak. We have reported that with the combined efforts of rail labor and the rail industry, we have indeed picked up new votes from within the GOP. I personally have mentioned the support of specific GOP members when they supported issues important to NARVRE and our members. However, as a legislative association, our reporting clearly indicates a telling pattern of a Republican party that does not serve or support issues important to NARVRE and vital to Amtrak and the RRB, and rail employees paying into the railroad retirement system. The choices we make in the general election on November 5th are very important...we cannot give more power to our adversaries. They already chair the House committees in a dysfunctional Congress. We can help protect the issues we fight for, and elect candidates that support sensible legislation. Be wise and elect serious candidates. We all know that Congress needs to get back to the art of governing.

Congress returns from recess on 9/09/24, with 3 weeks to garner the votes to fund the government past the September 30th deadline and avoid a government shutdown. No doubt another extension bill will be in play as both the House and Senate have spending bills to pass, to include the RRB and Amtrak. Stay tuned. Thanks for your involvement.

— **Gary Faley,**

National Legislative Director

From the National Secretary-Treasurer —

Happy 87th Birthday NARVRE

September 2, 2024, marks 87 years of our great organization's existence. Labor Day of 1937 is the day that NARVRE was first organized.

I have written in the past regarding the origin of our great organization, it is an honor to revisit and quote from the Yellow Book authored by former National Secretary Mary David. An excerpt from chapter 11 of Mary David's book, History of NARVRE, reads, "Railroad Employees from nine states met in Louisville, Kentucky, and laid the foundation for an association of retired railway employees. Employees with thirty years of service were eligible to retire from the railroad.

The founder and first president was J. L. Stark. This historic two-day meeting, held in conjunction with the annual Labor Day

celebration of railway unions, was in the Hotel Seelbach. It was the consensus of those in attendance that a "pension association" be formed in response to the newly passed Railroad Retirement Act of 1937 since there were still concerns about who was covered under the act and how benefits would be derived. The states represented were Kentucky, Indiana, Ohio, Pennsylvania, Tennessee, New York, Illinois, Georgia, and Wisconsin." "At this historic meeting in Louisville the six rail unions represented were: The Brotherhood of Locomotive Engineers, The Brotherhood of Locomotive Firemen and Engineers, The Order of Railway Conductors the Order of Railway Trainmen, The Brotherhood of Railway Trainmen the Brotherhood of Railway Carmen."

After filing Articles of Incorporation in 1938, the Association was to be non-political and was not to be operated for profit and it remain today as a 501 c4 non-profit

Parcels will be mailed to all Unit Secretaries, Treasurers, Governing Board, and Assistant Area Directors. The large envelopes contain newly updated Unit reporting materials. These include Membership Reporting Form, Officer Election Form, and Annual Audit Form.

Any dues collected between now and the end of the year will be credited through

December 31, 2025. National dues rates for members associated with a local unit are **\$32.00** for singles and \$39.00 for couples. 801 (members not associated with a local unit) rates are **\$34.00** for singles and **\$41.00** for couples.

Please see the inserts paid for by TLC Insurance Group for Medicare plus Vision and Dental plans from Ameritas specifically designed for NARVRE members. Whether you are deciding on your first Medicare plan or interested in switching your plan and exploring other 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 suits you best. This program is strictly voluntary and has no obligation to our members. If you decide to utilize their services, you should contact them. You will not be contacted unless you provide your contact information to them. Additionally, their representatives will upon your request visit your unit.

Ten units have invited TLC to speak to their membership with positive feedback reported.

Finally, we are celebrating our partnership with Jones and Granger Law Firm which officially began at the 2022 National Convention in Oakland CA. The Jones and Granger Law firm was selected by the Delegates at the 2022 National convention as the official law firm to represent the National Association of Retired and Veteran Railway Employees, Inc. in asbestos related diseases sponsored 2024 National convention and future NARVRE National conventions. This arrangement will be reviewed by Jones and Granger Representatives and National President and National Secretary Treasurer every two years with NARVRE officials making recommendations to the Governing Board. We continue to look forward to a bright future in our partnership

Since July 1, 2022 to present NARVRE has gained 928 new members while 392 have passed away.

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

Former Area 2 Director Jack Bengtson, age 80, of Grandville, passed away unexpectedly, but peacefully, Thursday, May 9, 2024. Jack was born in Ludington, Michigan to Roger and Jeanne Bengtson. He graduated from Ludington High School in 1962 and enlisted in the US Air Force. He was honorably discharged in 1966 and began his 37-year railroad career in Milwaukee, Wisconsin with what is now known as CSX Transportation, retiring as a Road Trainmaster in Grand Rapids in 2003.

During his railroad career, Jack was a member of the United Transportation Union, serving as president and assistant local chair. He was instrumental in starting a monthly food program for fellow railroad workers during a downturn in the industry and felt honored to serve on the board of West Michigan Gleaners, which would later become Feeding America West Michigan. He became a member of NARVRE, the national organization for railroad retirees, where he served as local unit president and a national area director. Jack was also a member of the planning commission for the City of Grandville and an active member of Grandville United Methodist Church

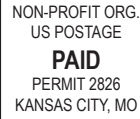


Jack is survived by Judy (Mars) Bengtson, his loving wife of nearly 56 years. He is also survived by his children Beth (Scott) Morey and Ryan (Nicole) Bengtson; and their children Reece, Makenna, and Callan Morey and Holly and Addison Bengtson. Also surviving are his sister, Jill (Jerry) Nerheim; sisters-in-law Karen Bengtson and Wendy Medlin; and many nieces and nephews.

Jack will be greatly missed by his family, NARVRE Nation, and all those who knew him.



11th Annual IAMAW LL112 Picnic, Coon Rapids MN. From left to right: Jeff Doerr, Pam Clemens, Cheryl Gella, Tim Gella, Tom Dwyer, Roger Swanson, Tom Perkovich, Kevin Foley, and Gary Nelson.



ADDRESS SERVICE REQUESTED

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Medicare's Coverage of Social Determinants of Health Risk Assessments

When we think about ourselves, we believe that we are more than where we live. We are more than the people that we know. We are more than what we eat. That's what we have been told all of our lives; but what if some of these ideas are not necessarily true? Can where we live, the social groups we belong in and what we can find to eat make a difference in our health and wellbeing?

According to research, they can, and they do. As a whole, these external forces are called "Social Determinants of Health" (SDOH). And they can make a big impact on our lives, in categories such as economic stability, education access and quality, social community, and neighborhood/built environment.¹

To be a little more specific, SDOH researcher Robert A. Hahn explains that a person's SDOH is influenced by food/lack of food, shelter/lack of shelter, safety/danger, civic participation in education, employment, financial and commercial institutions, law and justice, access to health care, and much more. He also indicated that "If a community has limited transportation and has no fresh fruits or vegetables available or affordable—a common occurrence in poor neighborhoods—community members are unlikely to eat fresh fruits and vegetables."²

SDOH has made its way outside of the academic world and into our world. Medi-

care has caught on. You can now have a SDOH Risk Assessment during your Annual Wellness Visit (AWV). The AWV is the time when your health professional reviews your medical and family history and your current prescriptions. They work with you to create a "screening" timetable for when you should take advantage of Medicare's preventive services. And now they can offer you an optional SDOH Risk Assessment. The goal of this assessment is for your doctor to know and understand what needs you might have and how social determinants could affect your treatment.

Medicare's SDOH Risk Assessments can be performed by the following types of healthcare providers:

- * A Doctor of Medicine (MD) or Osteopathy (MO)

- * Physician's assistant nurse practitioner, or a clinical nurse specialist

- * A healthcare provider/team of healthcare providers who are being directly supervised by a physician

When the SDOH Risk Assessment is offered during the AWV, you pay nothing (the Part B deductible and copay do not apply). The SDOH Risk Assessment can be administered outside of the AWV and/or more frequently during the year. In those situations, Medicare pays 80% of the Medicare-approved amount when the assessment is a part of another doctor's visit or behavior-

al health visit. The Part B deductible applies in these cases.

If you have questions about the SDOH Risk Assessment, 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.

To read more about SDOH and Dr. Hahn, you can use the following web links:

¹ <https://health.gov/healthypeople/priority-areas/social-determinants-health>

² Robert A Hahn, <https://journals.sagepub.com/doi/full/10.4081/jphr.2021.2324>

— Jennifer Johnson
Palmetto, GBA



CNW Meeting, Madison, WI, August 23, 2024.



The Ameritas plan options fit your dental needs backed by one of the largest dental networks nationwide and award winning service. Ranked as the best dental insurance company for seniors by Forbes Advisor. 4.5 of 5 caller satisfaction score. Network providers have agreed to charge 25-50% less than their regular rates, which can lower your out-of-pocket costs.

Plan Highlights:

- No enrollment fees or waiting periods
- Additional savings by going in-network
- Discounted fees
- Designed for those who will visit an Ameritas Classic (PPO) network provider
- Rates based on ZIP Code, not by age or gender



Help me choose	Premium Dental Plan		Plus Dental Plan		Preventive Dental Plan	
	Day one	After year one	Day one	After year one	Day one	After year one
Dental maximum benefit Per person per benefit year	Up to \$2,500**		Up to \$2,000**		Up to \$1,000**	
Deductible Per person per benefit year	\$50*		\$50*		\$50*	
Preventive (Type 1)	100% in-network		100% in-network		100% in-network	
Applies to:	Exams (2 per year), Cleanings (2 per year), and Bitewing X-rays		Exams (2 per year), Cleanings (2 per year), and Bitewing X-rays		Exams (2 per year), Cleanings (2 per year), and Bitewing X-rays	
Basic (Type 2)	70% in-network	80% in-network	65% in-network	80% in-network	50% in-network	80% in-network
Applies to:	Fillings & Simple Extractions		Fillings & Simple Extractions		Fillings	
Major (Type 3)	20% in-network	50% in-network	15% in-network	50% in-network	10% in-network	20% in-network
Applies to:	Crowns, Root Canals, Oral Surgery, Dentures, Bridges, Implants, Periodontics, Panoramic X-rays		Crowns, Root Canals, Oral Surgery, Dentures, Bridges, Implants, Periodontics, Panoramic X-rays		Crowns, Root Canals, Oral Surgery, Simple Extractions, Dentures, Bridges, Periodontics, Panoramic X-rays	

*\$50 deductible per person for Basic and Major services combined, with a maximum of three deductibles per family.

**\$1,500 maximum benefit per person day one, \$2,500 after year one for Basic and Major services combined.

How to Enroll:

Our easy enrollment was built with you in mind.

Here are the 4 easy steps to getting enrolled:

1. **Visit [Myplan.ameritas.com/tlc](https://myplan.ameritas.com/tlc)**
2. **Choose your preferred plan**
3. **Enter your personal information**
4. **Submit payment**

Questions? Contact:

TLC Insurance Group at [1-800-719-3751](tel:1-800-719-3751).

Be sure to mention "**NARVRE**" while calling!

The Ameritas Dental (PPO) Network is one of the nation's largest. Network providers have agreed to charge 25-50% less than their regular rates which can lower your out-of-pocket costs. Find a contracted network provider near you. You can visit any dentist, in- or out-of-network. And family members do not need to visit the same provider. Use the [dental cost estimator](#) to find average procedure charges in your area. The estimates do not include network discounts or plan benefits. This document is a plan highlight only. Your actual policy will include the full legal description of your benefits. Certain plans and plan options may not be available in all areas.

The claim allowance is the MAC in panel and MAB out of panel. MAB represents the lowest fee negotiated with providers.

Dental Limitations and Exclusions

Covered expenses will not include and benefits will not be payable for expenses incurred:

- For any treatment which is for cosmetic purposes, except as specifically listed in the Table of Dental Procedures.
- To replace any crowns, inlays, onlays, veneers, complete or partial dentures within five years of the date of the last placement of these items. But if a replacement is required because of an accidental bodily injury sustained while the Insured person is covered under this contract, it will be a covered expense.
- For initial placement of any dental prosthesis or prosthetic crown unless such placement is needed because of the extraction of one or more teeth while the insured person is covered under this contract. But the extraction of a third molar (wisdom tooth) will not qualify under the above. Any such appliance or fixed partial denture must include the replacement of the extracted tooth or teeth.
- For any procedure begun before the insured person was covered under the policy.
- For any procedure begun after the insured person's insurance under the policy terminates; or for any prosthetic dental appliances installed or delivered more than 90 days after the insured's insurance under the policy terminates.
- To replace lost or stolen appliances.
- For appliances, restorations, or procedures to:
 - Alter vertical dimension;
 - Restore or maintain occlusion; or
 - Splint or replace tooth structure lost as a result of abrasion or attrition.
- For any procedure which is not shown on the Table of Dental Procedures. (There may be additional frequencies and limitations that apply, please see the Table of Dental Procedures in the policy.)
- For which the insured person is entitled to benefits under any workmen's compensation or similar law, or charges for services or supplies received as a result of any dental condition caused or contributed to by an injury or sickness arising out of or in the course of any employment for wage or profit (except in CA & KY).
- For charges for which the insured person is not liable or which would not have been made had no insurance been in force.
- For services which are not required for necessary care and treatment or are not within the generally accepted parameters of care.
- Because of war or any act of war, declared or not.
- If two or more procedures are considered adequate and appropriate treatment to correct a certain condition under generally accepted standards of dental care, the amount of the covered expense will be equal to the charge for the least expensive procedure.

Marketed By:



Underwritten By:



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NARVRE



1-800-719-3751

www.tlcinsurancegroup.com

Major Changes are Coming to the Medicare Part D Rx Program in 2025: Schedule Your Review Today!

A MESSAGE FROM NARVRE:

This ad is paid for by TLC Insurance Group. Whether you are deciding on your first Medicare plan or interested in switching your plan and exploring other 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 suits you best. This program is strictly voluntary and has no obligation to our members. If you decide to utilize their services, you should contact them. You will not be contacted unless you provide your contact information to them. Additionally, their representatives will, upon your request, visit your unit. Ten units have invited TLC to speak to their membership with positive feedback reported.

As part of the Inflation Reduction Act, beginning January 1, 2025, the federal government is implementing significant changes that will impact all standalone Medicare prescription drug plans and Medicare Advantage plans with prescription drug coverage.

Here are key changes that you need to know about:

- Removal of the Coverage Gap (Also Known as the Donut Hole)
- Lower Out-of-Pocket Maximum for Prescription Drugs
- Introduction of a New Payment Plan Option

It is crucial to review your Medicare plan during this Annual Enrollment Period. These updates will directly impact your Medicare plan benefits and could lead to higher out-of-pocket costs, if you're on the wrong plan.

The Medicare Annual Enrollment Period is from October 15, 2024, through December 7, 2024. Our team is here to help you navigate these changes, understand how they will affect your plan benefits, and shop all your plan options.

Call 1-800-719-3751 to schedule your personalized review today! *Remember, we're here to help at no charge, and there's no obligation.*

For your convenience, TLC has partnered with **RetireFlo**, a secure platform where you can request your annual plan review online. Simply enter your prescription details and preferred providers into the **RetireFlo survey**, and a licensed TLC representative will contact you with a personalized review. You can complete the entire process from home! Scan the QR code to get started!

or

Call TLC at **1-800-719-3751** for your **FREE** personalized review.

Please allow us 14 days to review all your options. Once your review is complete, a licensed TLC representative will contact you to discuss your personalized plan options.



SCAN CODE

Thank you for trusting us with your Medicare needs. We're committed to ensuring that you have the best coverage for 2025 and beyond.

TLC Insurance Group & Wealth is not connected to the Federal Medicare program. By contacting this number you will be connected with a licensed insurance agent.