



National Association of Retired & Veteran Railway Employees, Inc.

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NARVRE NEWSLETTER

OCTOBER, 2024

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FROM THE NATIONAL LEGISLATIVE DIRECTOR —

There is a reasonable understanding that Congress will avoid the fiscal year deadline of September 30 and avert any probability of a government shutdown. After the republican majority rejected the House Speaker’s proposal for a six-month extension, they found enough common-ground with the democrats to pass a 3-month temporary bill to keep the government funded through December 20th. So, a continuing resolution was approved by the House 341-82 in a bipartisan vote, and the Senate will follow suit because all lawmakers want to head home for the remaining days before the General Election, and both chambers are scheduled to return on November 12th. While there are many election specialists predicting record-setting turnouts in this year’s election, it’s anyone’s guess whether that will produce a change of majority control in the U.S. House. No matter the results, the outcome of the General Election could have a significant impact on the final FY2025 appropriations, as well as legislation to strengthen Social Security and Medicare. The current majority has not allowed for hearings to discuss any of the hundreds of proposals to consider legislative options to financially protect Social Security and Medicare. A recent Senate Budget hearing pointed out that the House Republican Study Committee’s (RSC) FY2025 spending plan would cut Social Security benefits for 3 out of 4 Americans. This same GOP study committee suggests that cost-of-living-adjustments (COLA) be left up to the Congress and President to decide if and when they are given. Many senior advocacy groups, like NARVRE, will insist on being heard on any change to COLA, beginning with the current CPI-W (workers), which is the wrong measure to

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FROM THE NATIONAL PRESIDENT —

Greetings from your National President, yesterday marked the first day of Autumn and the beginning of a last ditch effort by the political parties of this United States to procure your vote on November 5th. No matter what party you affiliate with PLEASE VOTE!

I have had the pleasure of attending NARVRE Unit picnics in Ohio and Maryland and look forward to a trip this month to Unit001 JACKSONVILLE and Unit066 WILDWOOD/VILLAGES, FL. Both Units have active leadership and have long been supporters of NARVRE.

The Governing Board’s commitment to the concept of SUCCESSION within our individual Units was well received by Unit066 WILDWOOD/VILLAGES who accepted two new members this past spring who are now the President and Vice-President of the Unit. The new leaders are Mr. Mark Ciurej, President and Mr. Tony Robertson, Vice-President. Thanks to past President Don Lynch for his many years of leadership in Wildwood.

National Secretary/Treasurer, Phil Steward and I are planning a trip to Texas to visit several Units in November. I would like to thank Jones Granger law firm and TLC Insurance for their continuing support of organizational meetings around the country. Due to their participation, we have now formed at least two new Units and are working on several more at the time of this writing. With the help of our eight Area Directors around the country, we will continue to grow our association. By the time you read this Area 3 Director Adrienne Natoli will have had an organizational meeting in New Jersey which I will attend and next month hopefully announce another new Unit.

As your National President, I am so proud of the individual efforts around the country to grow and proclaim the need for railroad retirees and current workers to join NARVRE. We are singled out by the RRB as one of the three “stake holders” in the railroad retirement system. For no other reason than this every RRB recipient should be a member of NARVRE!

— *George Boatwright,*
National President



It is that time of year - Collecting NARVRE dues for renewing and new members at informational meeting in Council Bluffs, IA. (L – R) Judy McGee, Marge Ingram and Carolyn Hanson.

From the National Vice President —

Greetings from the Office of the NARVRE National Vice President. Elections are almost a month away. Your choice for elected officials will determine the future of our country. Make sure you are registered as a voter in the state you reside and vote in person, by mail or early voting. Remember, when voting for candidates, it only takes a stroke of a pen to wipe out your hard-earned railroad retirement benefits.

Great news on increasing the NARVRE membership. With the assistance of Jeff and Lori Doerr from the Jones Granger Law firm, we traveled over 3500 miles in September. During our ventures to Lacrosse WI, Green Bay WI, Duluth MN, Chicago IL, and Council Bluffs IA, we secured an estimated 20 new members. Personally, I am so thankful for the efforts of the officers at these units and locations. Furthermore, our partnership with Jones Granger, along with TLC Insurance Group, have led the way to our continued success.

Area 8 Director, Bob Aparicio and NARVRE member Joe Baca have been working tirelessly on creating a new unit in Goodyear AZ. In July, Bob and Joe were finally successful in starting the unit. However, it was determined there were more railroad retirees in Sun City AZ and the new unit has moved to that location. Sun City AZ previously had a NARVRE unit until a few years ago. This unit has been renewed with the assistance of Bob Aparicio and Joe Baca. The officers of the new unit are President Joe Baca, Vice President Johnny Butler, Secretary-Treasurer Richard and Ivanna Jaramillo and Legislative Representative Bill Shumway. The unit meets every third

Monday at 11:00 AM at the Royal Café in Sun City AZ.

Medicare enrollment begins October 15, 2024 and runs through December 7, 2024. It is very important for retirees to review their Medicare supplemental plans to insure they have the proper coverage. NARVRE has aligned with TLC Insurance Group to provide NARVRE members with a one-stop location to find the best supplemental insurance plan for you, including the new

vision and dental plans. To find out more about TLC, please see the TLC insert within this newsletter.

Membership renewals will begin in October 2024. Please help your unit officers with submitting your membership dues upon request. Membership dues are payable by December 31, 2024. Thank you, in advance, for your continued membership.

— **Ron Hylla**
NARVRE National Vice President

(National Legislative Director from page 1)

use in making annual COLA determinations. We advocate for a quite different formula based on the Consumer Price Index for Americans 62 years of age and older, referred to as CPI-E (elderly). This measure focuses on the cost of products and services heavily utilized by elderly Americans, as more healthcare costs are represented in the more sensible CPI-E. Further, the respected Senior Citizens League believes that if CPI-E had been used for COLA increases over the last 20 years, the cumulative impact would have been an additional \$14,000 in benefits for the average recipient. The RSC's lengthy list of cuts, which would harm the elderly and disabled are conveniently identified as "deficit reductions". That ignores the fact that Social Security and Medicare Part A do not contribute a dime to the federal budget deficit (same as railroad retirement). The RSC 2025 proposals would also extend the Tax Cuts and Jobs Act (TCJA), enacted by former President

Trump in 2017. Numerous non-partisan tax policy experts, such as the Center for Budget and Policy Priorities (CBPP) and Tax Policy Center agree that the Trump tax law was skewed to the rich and profitable corporations, erodes the tax base, and if extended, would cost taxpayers \$2 trillion over 10 years. Consider a portion of that could help stabilize Social Security, but there's zero discussions scheduled in committees or hearings. True tax reform is needed to help all taxpayers. Any changes and certainly any cuts to our earned retirement and health benefits should be discussed in the open daylight of hearings with testimony from experts.

Experts at local and state levels are reminding voters to be prepared as we plan to vote. New laws have been implemented in some states meaning to make it more difficult to vote. You should check to see if your Voting Precinct has changed location. We can use www.vote.org - everything you need to vote. Protect Democracy-Vote Nov. 5

— **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.

Myrtle E Bryant donation in Memory of husband Thomas J Bryant • John and Lucretia Crawford • Victor Sundquist • Barbara Sundquist • Jones and Granger • TLC Insurance group • David Corless

Memorials

Evan McBeth • John Leggin • Edna Curtiss



NARVRE and Jones & Granger Informational Meeting in Green Bay WI.

From the National Secretary-Treasurer —

Our national dues renewal campaign is now commencing for 2024! We thank everyone for your continued support and the work the officers have done for our great organization; the only one of its kind chartered by Congress to Preserve, Protect, and Promote Railroad Retirement benefits.

Again, the National Officers are calling on all NARVRE officers, “all hands-on deck”, to personally take actions and encourage all members in their area of responsibility to renew their 2025 dues.

Regardless of party affiliation, it is and always has been NARVRE’s chartered responsibility and duty to inform our members, congress, and the public of any political activities that would have an unfavorable impact on our retirement benefits.

Our message to the membership through every officer in our organization during our due’s renewal drive should be the reason and purpose so eloquently and forcefully stated in last month’s issue by our National Legislative Director, Gary Faley.

Quoting Mr. Faley, “NARVRE has been actively urging our members to reach out to Congress and urge their Representatives to concern themselves with adequate funding for Amtrak and the Railroad Retirement Board. Beyond that, NARVRE must continue to provide our elected officials with certain information they need to understand key facts on railroad retirement. That has always been an important obligation and paramount to the purpose and mission of NARVRE.”

This is why it is of utmost importance to promote our dues renewal drive and to continue to expand our recruiting efforts to grow our membership, plus individuals encourage railroad friends, relatives and acquaintances to join.

Excerpted from New York Times, “Cases of Covid-19 appear to have been climbing all summer: Data from the Centers for Disease Control and Prevention show that levels of viral activity in wastewater have steadily risen since May and are now at exceedingly elevated levels nationwide. Two newer variants, KP.3.1.1 and KP.2.3, account for more than half of all cases.

Here’s what to know about symptoms, testing and treatment if you become ill:

Symptoms

The symptoms still include sneezing, congestion, headaches, sore muscles, nausea or vomiting. People also report exhaustion and a general “blah” feeling.

In general, the more immunity you’ve built up from vaccination or past infections, the milder your next bout with the virus is likely to be. (Though it’s possible to experience more intense symptoms with a new infection than you’ve had in past Covid cases, and your symptoms can vary from one infection to the next.)

The symptoms of Covid can look like those caused by allergies or other infections. The best way to tell the difference is to test.

When (and how) to test

In an ideal world, experts said, people would take a Covid test as soon as they develop symptoms or learn they were exposed, and then test again a day or two later. But if you only have a limited number of at-home

rapid tests, there are a few ways to maximize their usefulness: Test immediately if you have a fever and a cough, said Dr. Davey Smith, an infectious disease specialist at the University of California, San Diego.

Before using a test, check its expiration date. If it’s past the date, you can see whether it’s still usable by going through the F.D.A. database of tests. Be mindful in the summer months about where Covid tests are stored; leaving them in extreme heat for several days may make them less accurate. Health officials have also advised against using tests made by Cue Health.

Medications to prevent and treat Covid.

In March, the F.D.A. approved a new medication for highly immunocompromised people, such as those receiving stem cell or organ transplants. The drug, Pempgarda, is a monoclonal antibody infusion that can be taken as a preventive measure before people contract the virus.

People aged 12 and older who have tested positive can take Paxlovid within five days of developing symptoms. The medication halts the virus from replicating in the body and lowers the risk of death for people who are more vulnerable to severe disease. There is no evidence that Paxlovid is less effective against the current leading variants than previous strains of the virus, experts said. Scientists are still debating whether Paxlovid can reduce the risk of developing long Covid.

Doctors advise resting as much as possible while sick. If you’re up for it, take a lap around the block — “you should not be completely inactive,” Dr. Sax said — but don’t push yourself.

“Some people like to take long walks,” Dr. Smith said. “I just stay in bed and read a book. Basically, you just suffer through it.”

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



(L-R) Gary Nelson Area 4 Director, John Billingsley President Unit 030 Jeff & Lori Doerr Jones and Granger, Bruce Halstead Jones & Granger Ron Hylla NVP.



(L-R) Maureen Lauzon, U S Senator Elizabeth Warren, and Asst Area 3 Director Dan Lauzon discussed Railroad Retirement Board and AMTRAK issues.



NATIONAL ASSOCIATION OF RETIRED
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6819 Crumpler Blvd, Ste 200
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OCTOBER, 2024

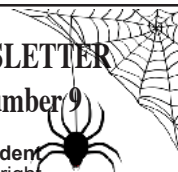


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Medicare's 2025 Open Enrollment Period: Oct. 15 – Dec. 7, 2024

October marks the beginning of Medicare's Open Enrollment Period for the 2025 coverage year. If you already have Railroad Medicare and want to make a change to your Part D coverage or plan, you can do so between October 15 and December 7, 2024. Any changes you make during open enrollment will take effect on January 1, 2025.

Here are some of the actions you can take during Medicare's open enrollment period:

- If you have Original Medicare, you can change from Original Medicare to a Medicare Advantage Plan, sign up for a Medicare drug plan, or change your existing Medicare drug plan.
- If you have a Medicare Advantage plan, you can join, leave or switch to another Medicare Advantage Plan, add or drop drug coverage, or switch to Original Medicare.

The most common change people face each year is a change to their prescription medicines, either the medicines themselves or the dosages. Be sure to check your Part D plan's drug formulary included in their Annual Notice of Change, which you should receive from your plan in the mail prior to October 15. If you need to make a change, you can compare available Part D drug plans and Medicare plans using the "Find Health & Drug Plans" online tool at www.medicare.gov/plan-compare.

Other changes can be in the types of services that you need. Some services may

not be covered or not covered by Medicare at the same rate as in 2024. You can review any changes by reading the Medicare & You Handbook (it may come in print via the mail, or if you prefer to read it online or to save it to your computer, you can do so by following this web address: www.medicare.gov/medicare-and-you.)

If you feel like you don't know what to do at all, or if you have questions, be sure to contact your state's health insurance program (called "SHIP"). Every state has a SHIP, and they are staffed by volunteers who have no affiliation with any health insurance programs (Medicare Advantage Plans or regular Medicare). They can meet with you, talk with you about your health situation and what programs or services that you need, and they can talk to you about your options. You can get started with SHIP at the State Health Insurance Assistance Program website at www.shiphelp.org to find the phone

number and website for your local SHIP or call 877-839-2675.

At the time this newsletter was written, the 2025 Medicare annual deductible and premium information was not yet available. You can visit the Medicare.Gov website to see this information, once it is posted, at www.medicare.gov/basics/costs/medicare-costs.

In closing, if you have questions about your Part B Railroad Medicare coverage or how to reach someone at SHIP, you can call our toll-free 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. 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.

— Jennifer Johnson
Palmetto, GBA



NARVRE and Jones & Granger Informational meeting with CNW retirees in Chicago IL.



Dental Plan Options

NARVRE



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:



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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.