



National Association of Retired & Veteran Railway Employees, Inc.

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NARVRE NEWSLETTER

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FROM THE NATIONAL PRESIDENT —

HAPPY HOLIDAYS TO ONE AND ALL! This is your holiday edition of our NARVRE national newsletter and as you read this we will have hopefully elected a new President/Vice-President and 119th Congress in Washington, D.C. Whatever the results were, it is my hope and prayer that each and every NARVRE member voted your choice for the best candidates who will PROTECT, PRESERVE and PROMOTE Railroad Retirement benefits.

It is now time for the Executive and Governing Board to make plans for our continued growth in the year 2025. We have been successful this past year in California, Arizona and Virginia.

Our former Unit 048 in Sun City, Arizona is alive and well thanks to the work of Area 8 Director, Bob Aparicio and new member of Unit 027 Los Angeles, Joe Baca. The National Office will be presenting a new charter soon. The Officers of 048 will be Joe

Baca President, Johnny Butler Vice-President, Richard and Ivanna Jaramillo Secretary and Treasurer and Bill Shumway Legislative Representative. Thank you and congratulations to the “Peavine Retirees” group! The restoration of Unit 048 has been an ongoing effort since at least January 2023 when former Unit 048 President Paul Hutchison contacted Len Baca (Joe’s brother). Joe and Len are both Jones Granger representatives and I applaud their efforts.

In addition, we were successful in helping Unit 134 CHESAPEAKE, VA to update their records and attract new members. Many thanks to President Wayne Troester and new Secretary/Treasurer Gene Bruns for their efforts.

All these accomplishments could not have happened without the support of our partners Jones Granger law firm and TLC Insurance. My profound hope and prayer is that each of you have HAPPY HOLIDAYS, a MERRY CHRISTMAS and a HAPPY NEW YEAR! STAY SAFE!

— *George Boatwright,*
National President

FROM THE NATIONAL LEGISLATIVE DIRECTOR —

As we head for the November 5th General Election, we should look back at the dismal performance of the 118th Congress, beginning Jan. 3, 2023, in terms of bills passed and enacted into law. Since then, the republican party has held the majority in the House and the democrats has held the majority in the Senate. Accordingly, all committees are chaired by the majority party in each chamber. For comparison purposes, consider the 118th Congress enacted a mere 82 public laws, one of the worst productive sessions in decades. It took until late March before the 118th Congress enacted their first law, compared to previous Congresses that normally enacted their first law in January. The 117th Congress, beginning January 3, 2021, and ending on January 3, 2023, enacted 362 Public laws and 3 private laws. However, in the 117th Congress, the democrats held control of both chambers and the White House, and the vast majority of those laws required bipartisan support to pass the Senate. During the 116th Congress where majority rule was split, the GOP controlled the Senate and the democrats held the House, and 344 bills became law. Records going back over seven-decades, indicate that Congress consistently enacted more than 280 public laws during the two-year sessions. There are record cases showing some sessions of Congress enacting more than 400 laws and the 84th Congress had a record high of over 1000 laws. To be sure, any degree of bipartisan support on any legislation will help move more bills through Congress. Conversely, the lack of discourse and debate will hinder a bill’s progress, and that mirrors the inaction of this unproductive 118th Congress. No matter the reason, the 82 laws enacted during this Congress pale in comparison to the rest.

The following information is from the Railroad Retirement Board, advising that all federal agencies and the RRB have been



Incoming Christmas Train, North Pole Express, with Eng 261. On the right is the CPKC Holiday train in the station at St Paul MN Union Depot.

continued on page 2

From the National Vice President —

NARVRE members, this will be our last newsletter for 2024 so we all can spend time with our families during the upcoming holiday season. We are at a critical time right now. Elections are nearing an end, and I hope you have taken the time to vote. We have so many issues to take into consideration during this election. You and your family's welfare may be at stake, especially your retirement benefits, social security, Medicare, and much more. In addition to the election, Railroad Medicare enrollment is now open through December 7, 2024. Take a moment to review your medical insurance needs to ensure you have the best coverage available. TLC Insurance Group may be able to assist you.

NARVRE membership renewals are currently in full swing by all NARVRE units. If your unit has not contacted you regarding dues for 2025, please contact your unit's treasurer or other unit officers. I would suggest all NARVRE Area Directors, on a bi-weekly basis, contact units in your respective areas to determine how their membership renewals are proceeding. NARVRE units should have their calling committees working on contacting their members regarding membership dues. NARVRE cannot continue to function with unpaid membership dues. Therefore, I am challenging all units to have a 90% membership renewal rate or higher for 2025.

Your NARVRE Executive Officers, Area

Directors and Unit Officers have been diligently pursuing new members. The most recent figure available to this office was that NARVRE in the past several months has signed up over 700 new members. While to some, this figure may be small, however, the important factor is the NARVRE membership is increasing. This becomes even more important when current members renew their memberships for 2025.

In the next few months, plans will be formulated on locations to pursue new units and members. If you have any suggestions, contact me accordingly. Representatives from

Jones Granger have been graciously working with the Executive Officers and Area Directors, not only to find new units and members but also to sign up retired railroaders and their spouses for the asbestos testing program. If you are interested in the asbestos testing program administered by Jones Granger, contact them at 800-231-3359.

In closing for this last newsletter for 2024, I pray you and your family have a wonderful Thanksgiving and a very joyful Merry Christmas.

— **Ron Hylla**
NARVRE National Vice President

(National Legislative Director from page 1)

operating under the continuing resolution that avoided a potential government shutdown since the start of FY2025 on Oct.1, 2024. The temporary funding measure provides continuing appropriations through December 20, 2024. The RRB reminds us that the Senate Committee on Appropriations approved a FY2025 spending level of \$129 million, after the House committee proposed just \$100 million. Congress previously cut the RRB's FY2024 budget, which severely impacted agency operations. While the Senate's proposal reverses that cut and provides the agency a small increase (0.78 percent) from FY2023, the Senate appropriations of \$129 million is still \$5 million less than the Presidents' request, and \$43.3 million less than the RRB's request. As stated, the Senate appropriation remains significantly short of what the agency needs to carry out its mission.

With a \$129 million budget in FY2025, the

RRB will be forced to continue its existing hiring freeze and operational cutbacks, while continuing to lose decades of institutional knowledge through retirements. Further, the RRB will be unable to move forward with its multi-year information technology modernization project, resulting in continued dependence on antiquated systems and inefficient processes and a further deterioration of service to the nation's railroad employees and their families.

NARVRE members are keenly aware of the predicament facing the RRB and railroad beneficiaries. Therefore, NARVRE remains committed to work alongside the RRB agency, with a large coalition from rail labor and the railroad industry, and other advocates representing seniors and retirees. Change must come from a Congress that continues to ignore the facts regarding the funding of the RRB and paid for by railroads and railroad employees. Vote for worthy candidates on Election Day.

— **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.

Judy Bengtson • Jones and Granger Law Firm • TLC Ins Group • John & Lucretia Crawford • David Corless • Victor Sundquist • Barbara Sundquist • George W Williams • Charles & Joyce Stanley • Dana & Pamela Booth • Randy & Rita Farrow • Mark & Erina Berg • Bill B Postlewait • Stanley B Woytowicz • Everett & Carol Eivins • James Lindholm • Conrad M Wencka • Harry R Bryan • Deborah Streat • Richard Long • RJ McMillan • Robert McRae • Tim Deneen • Myrtle Bryant

Memorials

Delphine Jernberg • Richard E Mero • Thomas McGibony • Vernon Prothe • Marcell Harrison mother of former Unit 018 Memphis Don Harrison • Steve Carter • A L Hickey former Asst Area 1 Director • Glenda Parker • Lillian Talarico



Officers of Unit 030 Council Bluffs, IA with NST-Unit 030 will host 2026 National Convention pertinent Information will be announced after the first of the new year. (L-R) Royce Ingram, Marge Ingram Treasurer, Pam Fogle Secretary, Phil Stewart NST, Ray Miller Photographer, John Billingsley Pres., Margaret Billingsley, Facebook Adm, and Gary Moller. VP.

From the National Secretary-Treasurer —

NARVRE partnerships with Jones and Granger Law Firm and TLC Insurance Group have been paying significant dividends. Both have been sponsors and active participants in most of our meetings across the country. As of October 25, 2024, and counting from our Convention in 2022 when the Governing Board first approved these partnerships and later by the NARVRE Convention Delegates, we have gained 1059 new members including 258 spouses.

As a reminder our national dues are SINGLE UNIT MEMBER \$32.00 COUPLE UNIT MEMBERS \$39.00 - 801 AT-LARGE SINGLE MEMBER \$34.00 801 AT-LARGE COUPLE MEMBERS \$41.00

Excerpted from the Mayo Clinic Health System posted by Peter Reisner, M.D., who is a physician in Family Medicine in Chetek, Wisconsin.

The holidays are a wonderful time for family, friends and celebrations. But winter can take a toll on your physical and mental health, even during the festivities.

So, what can you do to stay healthy this winter?

Drink water.

Winter may be a good time for hot cocoa and cider, but always make water your drink of choice. While hot beverages can be great for warmth, remember to keep it balanced with at least 8 cups of water per day. A glass of water with and between each meal can keep you hydrated, healthy and ready to fight off any germs winter may bring.

Stress less.

Over-the-top holiday excursions can be stressful, which isn't how you should feel in this joyful season. Focus on your holiday tra-

ditions — don't worry about the rest. Make time for friends, family and good cheer, and embrace relaxation when you can.

Sleep enough.

Don't neglect the value of sleep. Do all that you can to stick to your typical sleep schedule, even around all the celebrations and traveling. Avoid or limit caffeine, alcohol, daytime napping and large meals before bed. These factors can interfere with a good night's rest.

Dress warmly.

Remember headwear that fully covers your ears, wear mittens rather than gloves and pull on well-insulated socks when dressing for the weather. Instead of wearing one big coat, dress in several layers of loose, warm clothing. This will protect you better against wind, snow and rain. If your clothes become wet, change them as soon as possible.

Limit time in the cold.

Pay attention to weather forecasts and windchill readings. Dress accordingly, but also watch for signs of frostbite, such as red or pale skin, prickling and numbness. Seek emergency help right away if you experience any signs of hypothermia, including intense shivering, slurred speech, loss of coordination or fatigue. You can avoid these cold-weather hazards if you take measures to protect yourself against the cold, such as packing an emergency supply kit and warm clothing while traveling.

Exercise.

Frigid air sometimes can discourage you from keeping up with your fitness routines. It's easy to let these habits slide for the season, but remember that regular activity can keep you healthy, both mentally and physically. Choose an indoor exercise if the temperature is below zero or the windchill is extreme. Workout apps or online exercise

programs are great tools to get you moving in the comfort of your home. If you prefer to exercise outside, dress appropriately. Too many layers can make you overheat, so choose layers you can easily remove.

Keep the germs away.

Three words: Wash your hands. This is one of the best ways to avoid getting sick and spreading common winter illnesses, such as colds. Germs accumulate through everything you do or touch, so wash your hands frequently. Wash your hands for at least 20 seconds, scrubbing all surfaces and rinsing well. Also, get flu and COVID-19 vaccines to avoid being sick during the coldest time of year.

Following these tips can ensure you have a safe, happy and healthy holiday season.

This is the last newsletter of 2024. Newsletters will return in January 2025. Many thanks to Area 4 Director Gary Nelson who has furnished a considerable number of our newsletter photos. Plus, I thank Roger Swanson, Chair of Finance Committee, for his assistance regarding financial matters and along with Terry Genzen for updating our website documents. On behalf of the National Officers George Boatwright, National President; Ron Hylla, National Vice President; and Gary Faley, National Legislative Director; our office and communications staff Paige Franklin, Tracy Ward, Jessica Mason, Pat Hiatt, and Scott Steward, we wish you Happy Thanksgiving, Merry Christmas and have an a very Happy New Year!

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



Deb Hall and her team at Unit 018 Memphis representing TLC discuss the new Medicare changes due to the Inflation Reduction Act during the open enrollment period. We recommend all units to contact TLC Insurance Group Craig Villwock CEO to set up for one of TLC's teams to present at your unit. Call 800-719-3751



At their regular monthly meeting Unit 147 Bellevue, OH Unit 147 meeting on Thursday, September 12, 2024, guest speaker Martha Siegel, Missionary to Ukraine representing SARA (Sharing America's Resources Abroad) missionary to Ukraine which assists in providing care to a girls orphanage in Ukraine. Pictured left to right: Ruth Brown Unit 147 Secretary; Martha Siegel, Missionary to Ukraine; Mary J. Perry Unit 147 Treasurer.



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News deadline 10th of each month



When Your Medicare Office Is Impacted by a Natural Disaster: A True Story

When a Medicare contractor's office and staff are impacted by a natural disaster (such as a hurricane), great effort is made to return operations to full capacity. This was seen in how Railroad Medicare responded to the effects of Hurricane Helene, which passed over the Augusta, GA area late on Thursday, September 26, 2024, and early Friday, September 27. During that time, the area felt 100+ mile-per-hour winds and received several inches of rain. Meteorologists determined that the storm was a category 1 hurricane at that time.

On September 27, local residents woke to the harsh reality of not having power and water. It would be days before these amenities would be restored. (And at the time of writing this article, several thousand to residents do not have internet access.)

Due to the effects of the storm, Railroad Medicare had to close the Beneficiary and Provider contact centers. Our office did not have water or power, as well.

Knowing our very important role in ensuring your access to your doctors and medical suppliers, we relocated to Columbia, SC with a handful of staff members, and we reopened the Beneficiary Con-

tact Center on Monday, September 30. The next day we reopened our Provider Contact Center and resumed "business as usual" with a small group of determined staff members.

As the days have passed, we returned to normal operations, and we are grateful for the kind wishes you have sent our way.

How Medicare Assists Beneficiaries Impacted by a Natural Disaster:

For residents living in our area and across the nation who have been impacted by a natural disaster, such as a hurricane, flooding, wildfire, etc., Medicare has certain guidelines we follow to assist those residents.

For some disasters, like a hurricane or wildfires, the Secretary of Health and Human Services may declare a Public Health Emergency (PHE), which allows Medicare to make accommodations/waivers for the impacted area. As an example, in an impacted area when a waiver is granted for submitting appeal requests (which normally would need to be filed 120 days from the date of the claim denial notification), an appeal may be filed after the 120 days based on Medicare guidance.

Providers and beneficiaries must request waivers and include documentation to sup-

port their requests. Medicare contractors review the requests and make decisions based on "good cause." The following are just a few items that are used to determine "good cause."

- The doctor's or patient's records were destroyed /damaged by fire or hurricane, earthquake or flood, or
- Access to a doctor's or patient's records were impacted by an emergency/disaster, like a hurricane, earthquake, snowstorm, or explosion.

If you have questions about how Railroad Medicare responds to an emergency or disaster, you can call our Beneficiary Contact Center at 800-833-4455, or for the hearing impaired, call TTY/TDD at 877-566-3572. Customer Service Representatives are available Monday through Friday, from 8:30 a.m. until 7 p.m. ET. We encourage you to use our online portal, MyRRMed, which lets you access your Railroad Medicare Part B claim statuses, historical Medicare Summary Notices, and information about individuals who you have given access to your personal health information. Visit MyRRMed today at www.PalmettoGBA.com/MyRRMed.

— Jennifer Johnson
Palmetto, GBA



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:



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.