



- SINCE 1937 -

# National Association of Retired & Veteran Railway Employees, Inc.

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NARVRE NEWSLETTER

JANUARY, 2025

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Returning to Washington, Trump Meets With Biden and visits House Republicans.

## From the National Secretary-Treasurer —

Donald J Trump will be sworn in as the 47th president of the United States on January 20, 2025. At that point he will become the first US president since Grover Cleveland – 130 years ago – to serve two non-consecutive terms, having lost the White House only to regain it four years later.

In quoting a well-known business leader, I for one realize the world's environment is chaotic and perhaps this has some feeling uneasy or even afraid, but I want to encourage everyone with these words from Jeremiah 29:11: "For I know the plans I have for you, declares the Lord, plans for welfare and not for evil, to give you a future and a hope."

A special thanks to the great men and women Unit 095 Kansas City hosting the 2024 National Convention and the gracious \$9000 donation, along with the generous sponsorship and support of Jones and Granger, plus TLC Insurance Group.

These efforts significantly defrayed the costs of the National Convention.

Unit 030 Council Bluffs, IA is very happy to host the Biennial 2026 NARVRE National Convention May 17-19, 2026.

On the banks of the Missouri River at 2202 River Road in Council Bluffs, IA, the Holiday Inn and Suites @ Ameristar was selected as the Convention site for 2026. We will have more details during the oncoming year.

NARVRE continues to explore opportunities for business expansion across the country. Again, these efforts, co-produced by NARVRE and sponsored by Jones and Granger, have resulted in significant gains in membership. Our records indicate that from June 1, 2022, to December 12, 2024 1124 new members including spouses.

Congratulations to every member and their families that support your work at NARVRE!

Our National Dues are considered delinquent after February 28, 2025

If your unit needs our accountant to file

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## FROM THE NATIONAL PRESIDENT —

HAPPY NEW YEAR to all the members of NARVRE who have supported this organization by paying their 2024 dues promptly. We are now receiving 2025 dues from our local Units around the country and 801 At-Large members daily and we thank each member for their continued support. Unfortunately, those Unit members (23%) and 801 (30%) members who have NOT PAID 2024 dues are not receiving this NEWSLETTER.

It is my personal goal to see those delinquent members contacted and encouraged to pay their fair share during this calendar year. In order to receive the national newsletter, a delinquent member only has to pay the current dues to be reinstated to full membership in NARVRE. The National Officers cannot do this on our own, but with the help of each local Unit Officer and the National Secretary's staff WE can achieve the 90% collection of dues proposed in this newsletter by NVP Hylla.

WE THE PEOPLE have now elected for-  
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## FROM THE NATIONAL LEGISLATIVE DIRECTOR —

Time is short for this Congress, as funding for government operations under a continuing resolution (CR) will expire Dec.20th. Projections are for the House and Senate to reach a consensus and extend the current CR into March of the new year. That extension will be the last order of business before Congress heads home for the Holidays.

A major issue of importance to millions of retired seniors is for the Senate to finally take up the House-passed bill, the "Social Security Fairness Act" (H.R.82). The bill would repeal the unpopular WEP (Windfall Elimination Provision) and GPO (Govern-

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# 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.

Mary Danenfelzer Donation in Memory of husband Frank (Corky) Danenfelzer • Sandra Kay Huebner donation in memory of Darryl Huebner • Douglas & Margaret Dishon • Barbara K Althouse • Jones & Granger Law Firm • TLC Insurance Group • James & Bonnie Peak • Richard & Dixie Horner • Mary Jo Windels • Peter M Strong • Victor Sundquist • Barbara Sundquist • Leroy & Linda Mittelstedter • Samuel J Brewer • Paul & Aranya Johannis • James & Sharon Shedaker • Irvin & Elsie Whitel • Jack Witherspoon • George Haman • Delora Young • John & Darlene Thomas • Daniel Milone • Jean Wells • Dennis Reale • Lowell Cantrell • Charles & Sharon Kittner • Marty Forde • Michael & Deedra Kocon • David & Mary Janotta • Gerald & Mary Mozinski • Adam Ungaro • Elizabeth Rambach • Kevin Moran • Audry Lilly • David Rosse • Lawrence A Yoble • Sandra Miller • James Casner • Avis Lee • Lawrence Dale • George & Matt Williams • Donald & Connie Emery • Mary Forde • Dennis Reale • Michael & Deborah Cheeks • Kenneth & Deborah Cheeks • Steven & Margaret Nagy • Billy and Sandra Parker • Jose & Maria Cardenas • John & Pamela Patterson • MJ Gullingsrud • David M Crocker • Constance Brail • Geraldine M Sedo • Paul & Carol Bond • Glenn T Malloy • Jack Witherspoon • Adam Ungaro • Ronald Schmitz • Donald & Judy Kellum • Milton & Adeline Guy • Robert & Mary Drayton • Luke Edington • B R & Helen Henson • Joseph & Corinne Huttie • Stewart & Sheila Linden • Richard & Shirley Marzullo • G W Childs • Elizabeth Griesbach • Vicki Manire • Roland Brown • William Byers • William Coon • Donald Hoenstine • Lawrence Krummel • Mike Matthews • Teresa E Moore • Peggy Peek • Paul Plaganis • James Rasmussen • James & Lwailw Purtell • Russell & Cynthia Bennett • Alvina Silseth • Leonard & Clementine Parker • Edward & Michelle Venrran • William & Shari Roelle • Donald & Emily Beeler • Byron & Sonja Shuetz • Thomas & Mary Higgins • Ronald & Sherrie Jardine • Laura Kast • Mary Napier • Paul & Evelyn Green • Richard Vanaken • Andrew & Margaret Merrick • Gloria Nutter • Sally Seamon • Charles Bates • Robert Fitzpatrick • Sandra Kay Huebner • William T & Jenine Gordy • Terry & Pam Eck • Mr. & Mrs. Jeffrey Schaum • Beverly & Gene Baughman • William & Mary Scharoun • Joseph Levitt • June Gwinn • Barbara Perry • Britt Staffield • Ronald Gideon • Richard Carroll • Michaelen S Benson • Alan & Lorraine Keller • Walter & Cathleen Palm • Richard & Victoria Hughes • Frances J Gilbert • Heather Breaux • Gary Hopson • Jeffrey Schaum • Michael & Deedra Kocon • David & Mary Janotta • Gerald & Mary Mozinski • Jeremy Furguson • John & Mary Maccoll • David Corless • Dave & Candance Jackson • Susan Krist • John Evans • Jane Barger • Jeremy Ferguson

## Memorials

Bill McClimon President Unit 067 Clinton IA long time member served several National Conventions as a Delegate • Louis Redwine long time former Treasurer Unit 071 Temple TX • John Allen • Kenneth F Biser • Phyllis Haefner • Rosalyn D Emon • Harold Schleicher • Betty Cooper • John Allen • Joyce Melvin • Bobby Kirk • Angelo Christofano • David King • Nat Serfass • Delora Young • Frank (Corky) Danenfelzer • John Kast • Roger Twiss • Sandra L Flaherty • Susan Rickertsen • Waylan Kilgore • Darryl Huebner

## From the National Vice President —

Happy New Year, everyone! The NARVRE Executive Officers extend their wishes for a rewarding and safe 2025 to you and your family. Membership renewals are currently underway by NARVRE Unit officers throughout the United States for the upcoming year. As mentioned in a prior newsletter, I issued a challenge to every NARVRE unit to achieve a 90% membership renewal rate for 2025. It is important to reiterate this challenge to both the units and the NARVRE members. We trust you had the chance to pay your dues. To those who have already done so, we extend our gratitude for your ongoing support. Only you can aid NARVRE in Protecting, Preserving, and Promoting your retirement benefits.

The year 2025 will be another opportunity for NARVRE Executive Officers, Area Directors, and Unit Officers to recruit new members. The Area Directors will be seeking new units in their respective regions. I will travel with Jeff and Lori Doerr from the Jones Granger Law Firm to meet with railroad retirees across various areas. We will discuss the benefits of NARVRE membership and address the asbestos-related issues that railroaders face. Currently, our itinerary includes visits to various locations in North Dakota, Nebraska, and Montana within the first half of 2025. The specific destinations will be disclosed in upcoming newsletters over the next few months. Additionally, I will collaborate with fellow Executive Officers to plan visits to additional locations throughout the year.

Members who have visited the NARVRE National Forum Facebook page might have

come across my article about a NARVRE couple who saved a substantial amount on their prescription insurance plan through TLC Insurance Group. Here is a duplication of the article:

“IT PAYS TO BE A MEMBER OF NARVRE

A NARVRE couple recently received a notice regarding their prescription plan was going to increase 45% in 2025 to \$97 per person per month. The couple contacted me to determine if anything could be done about the increase. I immediately contacted TLC Insurance Group (TLC) to discuss their prescription plan. After the couple provided TLC with all their pertinent information, including the prescriptions they were taking, the couple were advised of another prescription plan. Instead of paying \$97 per month for each of them under their old plan, TLC found a plan for them at \$16.50 for each person per month. In 2025, under the new prescription plan, the couple will be saving almost \$2400 just for being NARVRE members. Thank you, TLC for helping our NARVRE members. The changes this couple made to their prescription plan was made under the open enrollment period which ends on December 7, 2024.

THIS SERVICE WITH TLC IS ONLY AVAILABLE TO NARVRE MEMBERS AND IT PAYS DIVIDENDS ABOVE AND BEYOND YOUR ANNUAL DUES. PLEASE PAY YOUR 2025 DUES TODAY.”

As a reminder, NARVRE offers dental and vision plans exclusively to its members through TLC Insurance Group. This is just one of the many services provided by NARVRE to its members.

— **Ron Hylla**  
NARVRE National Vice President



Deb Hall and Cathryn Von Kanel, representatives of TLC appointments at National Office during open enrollment period discussing options regarding Medicare Insurance plus new Dental and Vision plan offered by TLC through partnering with Ameritas. (L-R) Cathryn Von Kanel, VP Hancock-Hall Union Benefits Specialist; Retired BNSF Yardmaster, Willie Rayford; Deb Hall, Pres. Hancock-Hall Union Benefits Specialist; Don Smith, recently retired and new Memphis Unit 018 member.

**(National President from page 1)**

mer American President Donald J. Trump to serve another four-year term in Washington. In addition, the Senate and the House of Representatives are now controlled by the Republican party which for the most part strongly support the rhetoric and the claims of what Mr. Trump plans for his administration. As your NARVRE National President these last three years, I have been rather quiet about my political leanings, but now I call on every member of NARVRE whether Democrat, Republican or Independent to carefully watch happenings in our National and State governments.

I have made connections with National BLE&T legislative representatives and will be invited to join them in Washington several times this year for rallies and conferences. As a long-standing Democrat, I am disappointed in the result of the national and state elections, but the presidential popular vote was won decisively by Mr. Trump.

In this NEW YEAR make no mistake your NARVRE National Officers and Unit Officers will strive to WATCH and BE ALERT to any changes or threats to Railroad Retirement benefits in these coming four years, as the organization has done these past eighty-seven years. STAY SAFE!

— *George Boatwright,*  
*National President*

**(National Secretary-Treasurer from page 1)**

your IRS form 990N, send a check for \$8 to the National Office. The 990N Unit filing deadline is May 15, 2025.

Annual Audit Forms are due February 28, 2025. The report forms are available on our website. Unit officers, if you require assistance with the Audit Forms, Roger Swanson, Chair of the Finance Committee, has volunteered to help. Call or email the National Office and we will put you in contact with Roger for his assistance. 2025 dues are as follows:

- Members associated with a local unit.
- Single Member ..... \$32
- Couple Member..... \$39
- 801 Members
- (Not associated with a local unit)
- Single Member ..... \$34
- Couple Member..... \$41

We wish everyone a Very Merry Christmas and an Exceptionally Happy New Year. God Bless America and our Great organization - NARVRE

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

**(National Legislative Director from page 1)**

ment Pension Offset), which have unfairly prevented over 2 million Americans who have worked in public service from collecting both their retirement pension benefits and Social Security payments. These provisions also lead to reductions in benefits for spouses, widows and survivors of a Social Security or Railroad Retirement beneficiary. HR 82 recently passed the House by an overwhelming bipartisan vote and the companion bill in the Senate (S.597) has the support of more than 60 senators. That stated, both co-authors of the House bill, Reps Abigail Spanberger (D-Va) and Garret Graves (R-La) are now worried that anything other than a stand-alone bill could be an intentional slow-walk toward death. Rep. Graves has been clear in stating, “there’s been talk about trying to make it part of the end-of-year negotiation and I think that’s really an effort to kill it”. Therefore, these two-House leaders, along with Senators Sherrod Brown (D-Oh.) and Susan Collins (R-Me.) have jointly written to both the Senate leaders urging swift floor consideration for this critical legislation. NARVRE and an expansive coalition of retiree and senior advocacies have all worked together with our memberships to encourage the Senate to act quickly and pass S.597. For the past two decades, HR 82 has continued to gain hundreds of co-sponsors within a bi-partisan majority of Congress and this legislation should have been passed long ago. Although the bill was co-sponsored by 303 of 435 members of the House, it had been stalled in the powerful House Ways & Means Committee for nearly two years. We were pleasantly surprised last month when the House suddenly called up H.R. 82 and passed the bill by a vote of 327-75. At this point in time, all advocacy groups, to include NARVRE, rail labor, and many unions under the umbrella of the AFL-CIO, have called upon our memberships to urge their Senators to support and pass S.597. After the House vote last November, NARVRE sent out an email urging our members to contact the Senate and recently sent forth a 2nd notice requesting the members to act and insist that their Senators support this bill which must be passed by December 31, 2024. The coalition # to reach the Capitol Switchboard is 202-224-3121... (reference information is at [www.narvre.us](http://www.narvre.us)).

We will keep you posted on this bill, as well as other issues in 2025. Amtrak funding and the delayed FY25 appropriations for transportation and the RRB will be at the top

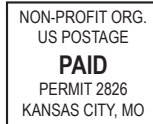
of our charts next year. We will also keep an eye for harmful proposals that threaten Medicare, as well as keeping Congress apprised of our support for bills that help protect our Medicare physicians that provide health care for seniors. Thankfully, a strong collection of bipartisan lawmakers recently introduced a legislative solution to stop the annual cuts in reimbursement pay for our Medicare doctors. Those ongoing cuts to Medicare providers threaten both physicians practice and ultimately, patients access to medical care. Hopefully, H.R.10073, the Medicare Patient Access and Practice Stabilization will prevent further cuts scheduled for January of 2025 and beyond. There will also be additional proposals regarding the need to help those that serve as caregivers for a family member. The Credit for Caring Act (S. 3702) is a bipartisan Senate bill which would provide a federal tax credit of up to \$5000 for out-of-pocket expenses for providing care for a spouse or relative. Many issues in 2025 regarding Medicare and retirement should be supported in a bipartisan manner, so we will be watching for those that support quality of life for seniors and retirees...and those that do not.

The last election for the House of Representatives has finally been settled, indicating the Republicans will still hold the House majority with 220 seats to 215 Dems. Keep in mind, there will be at least 3 open seats as GOP members take other appointments by the incoming POTUS. The tally in the Senate is 53 GOP to 47 Dems. Happy New Year!

— *Gary Faley,*  
*National Legislative Director*



Opening prayer preceding the business meeting of Chicago Unit 002. (L-R) Paul Piekarski, Legis Rep; Dean Martinez, VP; Mike Kelly, Secretary; Tim Baker, President; and Jose Garza, Treasurer.



ADDRESS SERVICE REQUESTED

## NARVRE NEWSLETTER

Volume 39 Number 1

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# What Is the Most Important Information Regarding Railroad Medicare: Beneficiary Authorization

Oftentimes when I visit with NARVRE units and attend state/national NARVRE meetings, I am asked “What is the most important thing I should know about Railroad Medicare?”

The answer to that question is always to plan ahead and make sure that you have someone on file with Railroad Medicare who can act on your behalf if you are unable to do so yourself.

Medicare cannot release specific information about your benefits or claims to someone else, including your spouse, without your verbal or written permission. If your spouse or someone else may need to contact Railroad Medicare for you, you might consider giving verbal or written permission for them to do so.

The easiest way is to call us. When you call, we will ask you to provide your:

Full Name, Date of Birth, Medicare Number, Telephone Number and Address

There are three timeframes you can use to grant access: up to 14 days, within a specific time frame, or for a long-term authorization that will remain in place until you tell us otherwise.

The way I explain this to NARVRE members is if you call us and give permission to your daughter, “Susie,” you can specifically say that you want her to have up to 14 days of

access, or from now until a specific date (let’s say now through February 1, 2026), or you give open-ended permission, from now and going forward. At any time, if you get mad at “Susie” and do not want her to have access to your information any more, you can call us, and we will remove her immediately. We will remove the access regardless of the time frame you established in the beginning.

No matter what timeframe you pick, when you call us, you will need to also supply the following information:

1. The Person’s First and Last Name
2. Their Relationship to You
3. The Person’s Full Address (Street Address, City, State, and Zip Code)
4. If the authorized party is able to receive any and all information or just limited information
5. How long to leave the access available (until further notice or until a specified end date)

If you prefer, you can also contact us in writing, giving us the same information in a letter or by using our “Beneficiary Authorization Form” located on our website at [www.PalmettoGBA.com/RR/ME](http://www.PalmettoGBA.com/RR/ME). Select the “Forms” box on our main webpage and then select the “Railroad Medicare Beneficiary Authorization Form.” Follow the instructions

to complete the form.

If you have questions about granting access to your information to others or need help with the Authorization Form, please call our Beneficiary Contact Center at 800-833-4455, Monday through Friday, from 8:30 a.m. to 7 p.m. ET. For the hearing impaired, call TTY/TDD at 877-566-3572. 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



Officers and Spouses Unit 071 Temple TX and NST, Jay and Mary Weaks, President; G E and Opal Hightower, Vice Pres; Rick and Royce Ann Wiggins, Sec/Treas; Tim and Cheryl Simmons, Legis Rep; and Phil Steward, NST.