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National Association of Retired & Veteran Railway Employees, Inc.

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NARVRE NEWSLETTER

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FROM THE NATIONAL PRESIDENT —

Greetings and good wishes to ALL! It's October and the humidity is down, and the sea breeze makes it over a mile to my new residence back in Florida. Lois and I are relieved that the move is over, and we don't plan to ever move again. My phone and email remain the same as before, but my new mailing address is: 800 Henry Circle #810, Flagler Beach, FL 32136.

Our newest Assistant Area Director, Joe Constantine has been very busy in PA & NJ visiting different railroad retiree groups this past month. I accompanied him to Lehighton, PA for breakfast with M&W retirees and got to see Joe in action as he balances providing info about NARVRE and Jones Granger asbestos concerns. Joe will be an asset to NARVRE and Area 3 Director, Adrienne Natoli.

In Area 1, I had the pleasure of meeting new President of Unit066WILDWOOD, Mark Cuireg as he planned and initiated an informational meeting at a model railroad show in The Villages retirement community in Central Florida. Mark along with Assistant Area 1 Director, Terry Genzen and I manned a table and informed about six railroad retirees about NARVRE and invited them to attend the next meeting.

This is a very busy season for NST Phil Steward and the National Office staff. Notices of 2026 dues are being sent to at-large (801) members along with a packet for each President of the almost 100 local Units of NARVRE. Local officers please give your attention to these yearly mail outs and respond to the National office in a timely manner. We will attempt to provide the most accurate 2026 Directory possible at our 44th biennial Convention in Council Bluffs, IA, next May, but we need your help by providing complete information about your local Units.

NST Steward and I are making plans to present a new charter to Unit 088NORTH PHILADELPHIA in November. Unit 088 was

one of our Units which closed due to no one "stepping up" to replace aging officers but is now revitalized by NARVRE members in Southeastern Pennsylvania who have joined in the last few years. It is imperative for the future of NARVRE that local Units welcome your new members with open arms and encourage them to participate in the monthly meetings. Newly retired railroaders are the future officers of our organization.

October is the time to nominate local officers with elections to be held in November. Also, elect delegates to the 44th biennial Convention to be held next May in Council Bluffs, IA hosted by Unit030.

Enjoy the cooling temperatures of Fall and attend your local meetings and as always spread the mission of NARVRE to your former railroad coworkers and friends. PROTECT, PRESERVE and PROMOTE railroad retirement benefits for ourselves and those to follow. STAY SAFE!

— *George Boatwright*
National President

FROM THE NATIONAL LEGISLATIVE DIRECTOR —

The government is headed for yet another spending deadline of September 30th, which marks the last day of Fiscal Year 2025. It also ends the current continuing resolution (CR) that maintains funding for most programs and all federal agencies, to include the Railroad Retirement Board (RRB). Of course, both parties have basically ignored this deadline since it was renewed last March. At that point in time, the Democrats blinked and agreed to extend the CR for another six months, reasoning that a government shut-down would do more harm than good. Most insider reporting leans on that not happening this time around, unless the majority agrees to walk back and soften the health care and Medicaid cuts in their recent spending bill (HR 1) which passed with only Republican votes last July. When we covered this legislation a couple months ago, it was still being analyzed, but it's safe to say the impact on



Holiday Inn 2202 River Rd Council Bluffs, IA

Unit 30 will be hosting the 44th Biennial Convention scheduled for May 17-19, 2026 in Council Bluffs, Iowa

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Our society will be far worse than expected. The Alliance for Retired Americans' recent update states the Republican tax and spending law will slash \$491 billion from Medicare, triggering automatic cuts and weakening Medicare's ability to negotiate lower drug prices. The law also cuts millions of jobs in the healthcare, agriculture, and energy manufacturing industries. HR 1 will be known for enacting the largest Medicaid cuts in history! Further, organizations throughout the medical field agree that this legislation will endanger nursing care, in-home care and rural hospitals are already projecting closing dates based on new expectations. The new law also permanently extends Trump's tax bill of 2017, with continual and ongoing advantages for the wealthiest in the nation. Recent evaluations indicate additional tax cuts and loopholes for the winners and more reductions in spending on food assistance which low-in-

come Americans rely on. For the most part, the more people earn, the more people are likely to benefit from the bill. The American Medical Association (AMA) says the bill "will make it harder to access care, patients will get sicker, making it more likely that acute, treatable illnesses will turn into life-threatening, costly chronic conditions. That is disappointing, maddening and unacceptable".

President Trump got his wish that HR 1 be titled the One Big Beautiful Bill Act (OB BB). Vice-president JD Vance recently predicted "the Trump administration's sweeping tax cuts and spending bill will rebuild the economy for young people". However, as of late, the VP has not frequently referred to the package as big and beautiful. Rather, during his speech at a stamping plant (Howell, MI) he called it the "Working Families Tax Cut", as there is a recent Republican effort to rebrand the President's top legislative priority. Since last month, Vance and other republicans have begun using the new phrase at rallies and when speaking to the press. Some Republi-

cans, concerned about the impact of financial changes and massive cuts to Medicaid, had to be persuaded to support this measure in Congress. Indeed, Trump's contentious OB BB barely passed the Senate 51-50 on July 1, with Vance casting the tie-breaking vote. Many Republican lawmakers are fully aware that the law makes significant policy changes to Medicare, Medicaid and the Affordable Care Act (ACA) which threatens the health of Americans and their families. Kaiser FF and other non-partisan policy orgs agree with the Congressional Budget Office (CBO) estimates that the law will increase the number of people without health insurance in 2034 by 10 million, because of OB BB changes to Medicaid (7.5M), the ACA Marketplaces (2.1M) and other policies (0.4M). Add in Obamacare enrollees whose tax credits expire later this year, and the CBO estimates could increase by more than 14 million in 2034. NARVRE is aware of warnings that the law's policy changes might be a prelude to dangerous partisan ideas that could lead to the privatization of Medicare as we know it. We have heard such notions before, without the specific and alarming changes in this particular legislation. Therefore, NARVRE and all seniors must stay focused. It is absolutely imperative that we use the 2026 elections to protect what we've worked for, and what we have. Congress must re-claim its' Constitutional authority (Article 1) and protect our system of checks and balances. Congress and the legislative branch were designed to be the primary voice of the people, containing all political viewpoints, not just one. The Constitution grants Congress specific and immutable powers, including the power



Unit 030 Council Bluff IA Informational Meeting Sponsored by Jones and Granger over 140 attendees.

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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.

Jones and Granger Law Firm • TLC Insurance Group • Victor Sundquist • Barbara Sundquist • Brian Bell • David Corless Memorial Donation honoring Gregory Hancock Unit 030 Council Bluffs IA, Pres John Billingsly, VP Gary Moller, Sec Pam Fogle, Treas. Marge Ingram, and Legis Rep Larry Fent

Memorials

Joseph Piechowski • Gary Pampuch • Gregory Hancock

From the National Vice President —

As we approach the start of our NARVRE membership renewal process for 2026, it is important to remember the dedication and effort our members have shown to secure these unparalleled Railroad Retirement benefits. Current railroad employees and the railroad companies jointly finance retirement benefits. True to our mission, NARVRE remains committed to preserving, protecting, and promoting your retirement benefits. It is essential for you, as a NARVRE member, to continue supporting and participating in our organization to help safeguard the well-earned retirement we all enjoy. We must also stay alert and proactive against any congressional attempts to undermine our retirement security. Help your unit officers to

pay your 2026 dues in a timely manner.

Over the summer, we have been proactive in visiting various regions to strengthen and expand our membership base. In September alone, I participated in two massive unit meetings in Duluth, MN and Council Bluffs, IA, each drawing more than 150 attendees. Thanks to Jones Granger for generously providing meals and refreshments. I am also grateful to the officers of Unit 092 and Unit 030, as well as Bruce Halstead and Jeff Doerr, for their invaluable support.

NARVRE's membership has seen significant growth over the past several months. As our organization continues to expand, it is crucial that we maintain our momentum and keep striving to recruit even more members.

Medicare's annual open enrollment period takes place from October 15, 2025, to Decem-

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(National Vice President from page 2)

ber 7, 2025. This is an important opportunity for retirees to assess their Medicare supplemental coverage and make sure their benefits align with their current needs. To aid members in this process, NARVRE has teamed up with TLC Insurance Group to offer an easy way to compare and choose the most appropriate supplemental insurance plans, now including new options for vision and dental coverage. In Philip Steward, National Secretary Treasurer's, article of this newsletter provides information on how to contact TLC Insurance Group so you can have a TLC representative speak to your local unit or personally visit with TLC as outlined in the TLC insert.

The official figures for the cost-of-living adjustment (COLA) will be announced on October 15, 2025. The COLA adjustment reflects changes in the cost of goods purchased during the third quarter of the current year, compared to the same period in the previous year.

— *Ron Hylla*
NARVRE National Vice President

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of the purse, which is a vital check on executive authority. In addition to HR 1, Trump's executive orders and actions taken, especially by an unelected billionaire, Elon Musk, reign free with unchecked power over government agencies (RRB, Social Security, Veteran's Affairs, etc.) without public accountability. Add in the unlawful freezing of appropriated funds in standing laws, and an unlawful order to transfer funds already authorized in those laws, and we have an apparent challenge to congressional authority. Yet, those actions were taken, without the executive branch yielding to checks and balances. Neither the President nor the unelected billionaire control the power to defy accountability for the hundreds of thousands of jobs lost and the employment of as many Americans so far this year. Also, we've recently found that Mr. Musk's operatives were granted access to federal payment systems, placing Social Security payments, military salaries, and government disbursements under private influence. The obvious recourse or reaction to this present danger must point to the ballot box in 2026. Elected representatives that are complicit in the actions of this Congress should be replaced, in order to reach a balance in leadership.

— *Gary Faley*
Legislative Director



Joan Newbill and friend, Unit 30 Council Bluff IA members attending Informational Meeting sponsored by Jones and Granger.

From the National Secretary-Treasurer —

Greetings, NARVRE family, I pray this message finds everyone and their families doing well and looking forward to the upcoming change of seasons. It has been one sweltering summer here in the Memphis/Olive Branch area, and I am personally looking forward to the cooler autumn weather in just a few weeks.

Medicare open enrollment is between October 15 and December 7, 2025, and changes will take effect on January 1, 2026. TLC Insurance Group is available for in-person Medicare educational speaking events at your monthly meetings this year nationally during October and November!

TLC Insurance Group has been a trusted resource for NARVRE retirees across the country, aiding Medicare eligible members and their spouses by providing education, support, and Medicare-related insurance solutions. (See attached or enclosed pamphlet)

We have been advised that there are a number of important Medicare plan changes and potential plan eliminations for the 2026 plan year. We strongly suggest scheduling your speaking events and educational seminars for October and November now.

Request an event and the possibility of sponsoring lunch for your event by contacting Craig Villwock at craigvillwock@tlcinsurancegroup.com or by calling 800.719.3751. Please mention NARVRE when calling!

During the first full week of October, I will email all Unit Secretaries, Treasurers

Narvre 44th Biennial Convention is scheduled for May 17-19, 2026

The fast-approaching Narvre 44th Biennial Convention is scheduled for May 17-19, 2026, in Council Bluffs, Iowa. The Holiday Inn & Suites at 2202 River Road, Council Bluffs, Iowa, will be our Convention Headquarters. Registration forms will be sent out soon to the Presidents of the Narvre units throughout the United States. We look forward to having a productive and interesting event and hope most units will be sending a delegate to represent them. We will extend a welcome to you next May in Council Bluffs, Iowa!!! Host Unit 30.

and/or Unit President, Governing Board, and Assistant Area Directors newly updated Unit reporting materials. Those who do not have email addresses will be mailed via U S Postal Service. These communications will 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, 2026.

Additionally, during that same period, we will be mailing the 801 renewal notices to Members across the country. National dues rates for members of 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.

We have driven down our mailing costs by reducing the number of members receiving the newsletter via USPS with members electing to receive the newsletter through our email system. Additionally, costs were driven down by the number of "Return to sender/ Not deliverable" from the United States Postal Service, because those members were removed from the mailing list until notification of the updated address or email. In reviewing your roster any member listed as A/N is active and dues current but is not receiving the newsletter because we need the correct contact information. If you have the members listed A/N on your unit roster or know of any current paying member not receiving their newsletter, please send the updated contact information to the National Office or email the address to narvre@gmail.com.

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

ADDRESS SERVICE REQUESTED

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State Health Insurance Programs (SHIP): What They Can Do For You

Sometimes it's hard to know what to do when it comes to Medicare. Did you receive a claim denial for a service that you feel should have been paid and need help filing an appeal? Are you dreading Open Enrollment (October 15 – December 7) and not sure if you need to make any changes? Should you stay with Original Medicare, or should you try a Medicare Advantage (MA) plan? Do you need assistance choosing a Medicare Prescription Drug Plan or a Medigap plan? Curious about what other resources are available to you that you might not be aware of?

Finding answers to those questions is where your state's State Health Insurance Program (SHIP) comes into play. These questions, and many more, are routine inquiries handled by your state's free SHIP. Every state has one, including Puerto Rico, Guam and the Virgin Islands. Not all are called 'SHIP'. Some are called 'SHIIP,' 'Choices,' and more.

With offices in each state, SHIP is national program manned by volunteer counselors who are not affiliated with any policy or insurer. The program is funded by each state and with grants from the Centers for Medicare and Medicaid Services (CMS). All SHIP offices offer one-on-one counseling, and regardless of the name, they have the same objective: to help you to make informed decisions about your health care plans. They are there to provide personalized help. Besides one-

on-one assistance by phone, SHIP performs face-to-face counseling and conducts public education presentations. Here are a few of the topics that SHIP volunteers can help you with:

- Your Medicare rights and benefits
- Complaints about your medical care or treatment
- Billing problems
- Plan choices related to the open enrollment period

You can find the telephone number for your state's SHIP office on the SHIP website at <https://www.shiphelp.org/> or in your "Medicare & You" handbook. You can download

and view the 2026 version of the handbook on the Medicare.gov website by using this link: <https://www.medicare.gov/publications/10050-medicare-and-you.pdf>

You can also call Railroad Medicare 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 can answer inquiries and help you find contact information for your local SHIP office.

— Jennifer Johnson
Palmetto, GBA



Retired Train Dispatcher breakfast at the Squeaky Rail Diner in Enola, PA. Terry Albright, Brian Keller, Mike Scacco, Joe Constantine, NARVRE Asst Area 3 Director Joe Bova and Joe Taverna.