

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

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### NARVRE NEWSLETTER

### **JANUARY 2016**

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# FROM THE NATIONAL PRESIDENT —

appy New Year! As 2016 begins the new year will bring many changes in our country. There are many divisions within political stripes including the nation and the world. In November, we will be electing a new president, one third of the Senate and all 435 members of the House of Representatives. States will be electing governors, legislatures and other local officials. We encourage you to study the candidates especially in Congress who have jurisdiction over social security, Medicare and railroad retirement. The system will work itself out and we as seniors need to be part of the process.

The 2016 NARVRE National Convention

is not far off. I trust all Units are planning on sending a delegate May 15-17 at the Union Station in Saint Louis, Mo. We want to thank Unit 56 and it's Chairman Norbert Shacklette for hosting this 40th Biennial Convention of NARVRE.

Under Article V, Conventions, Section 3 Resolutions is the following. Resolutions presented to the convention: 1) Are typed or printed in duplicate; 2) Contain the signature of the author: 3) Include the date adopted and the unit number of the local Unit; 4) are submitted to the national headquarters at least seventy-five (75) days prior to the date of the convention; and 5) may be reworded, combined and or rewritten in an easily understood form before being presented to the delegates.

Keep in mind that the national secretary-

treasurer has responsibility for assembling the work books so the faster any resolutions are submitted it makes her job that much easier.

For future reference, any Unit considering bidding on the 2018 convention should meet with your Unit officers and with approval of the members to take on the responsibility of hosting the convention. Do not come to the convention acting on your own as a delegate making a bid.

All delegates duly elected should remit their registration soon as possible so we can get a count of how many will actually be there. All Unit presidents received these forms sometime ago so please govern accordingly. I have seen the convention site and you will surely enjoy the Union Station with its railroad motif and the hotel connected to it.

—Tom Dwyer, National President

## From the National Legislative Director —

urrently, we await news on whether Congress will agree on an overall ✓ appropriation & spending measure, and evade a government shutdown, as federal funding expires tomorrow night (Dec. 11). The usual lack of understanding on the need for compromise, or the artful exchange of give and take remains a problem, and this year-end exercise is heavily weighted down with 30 or 40 riders (attachments) which impede the progress needed to move the bill. By definition, these riders are an additional provision added to a bill or measure under the current consideration by a legislature, having little connection with the subject matter of the bill. They are used when a controversial issue couldn't pass on it's own merit on a lone bill. And we know that specific controversial measures can be and are used as "poison pills" in order to prevent a bill from being passed, which can lead to a very real threat of a government shutdown. Of the 30 plus riders under current consideration, many are ideological in nature, and the majority party

(these days that means GOP) will use these issues to appease their political base, or as a hostage situation to benefit their negotiations. We are currently following a proposal (rider) from Sen. Mitch McConnell, Republican Senate majority leader, which would increase the amount of cash that political parties could spend on their candidates. This proposal would eliminate the current "caps" on the amount of cash that the political parties may spend in coordination with the political campaigns of their candidates running for federal office. This provision will indeed blow up the rules that currently govern political fundraising and spending levels for elections. This will give the wealthiest donors additional opportunities to influence the Congress of the United States, while the majority of Americans continue to express their opposition to such extreme measures. While it's beyond the imagination of a popular majority of American citizens, McConnell has added a rider that will expand the limits, allowing more money to come into an already overblown political "cash cow". Further, this is a key rider presently holding up the passage of an Omnibus appropriation bill

needed to fund the U.S. government ...again, from the Majority leader in the U.S. Senate. We should remember that it was just a year ago, in the closing session of 2014, when a bipartisan measure dramatically increased the amount that a single rich donor could give to national political party committees (annually), from \$97,000 to as much as \$778,000. That increase, and the current proposal for additional increases, prompts the question..."when is enough enough"? For the record, during our 39th Biennial Convention in May of 2014, NARVRE took a stand and unanimously adopted Resolution 6, to support efforts to oppose and reverse the 2010 Supreme Court "Citizens United" ruling which usurps the integrity of a fair and viable campaign funding system. This ruling effectively banned limits on political contributions and opened the door to direct the corporate financing of campaigns, allowing for the wealthy corporate interest groups and their lobbyists to influence candidates, and the evidence of that has been overwhelming in each election year post 2010. Moving forward, NARVRE will stay focused on our pledge

### From the National Vice President —

s we begin the 2016 New Year, we wish all the family of NARVRE Members a most prosperous and healthy new year. As members of NARVRE, we keep up the fight to continue to promote, protect and preserve our Railroad Retirement Pension Annuity from those trying to infringe and raid our RRB pension fund -the Tier I (Social Security Tax) and Tier II (RR Tax). Currently, National NARVRE has 15,467 paying members in 131 Units in 48 States. However, of those whether they know it or not, we represent approximately 500,000 retirees in the rail industry most of which are of 65 years of age and are covered under the Railroad Retirement Board (RRB) Medicare Contractor represented by Palmetto, GBA. Last year's survey by the RRB Specialty Contractor (RRB SMAC) rated Palmetto GBA about 96% member satisfaction, thereby demonstrating and assuring CMS that NARVRE has demonstrated we are very satisfied with the representation the contractor provides under the RRB Medicare. As in FY2015, FY2016 and now FY2017, President Tom Dwyer and National Vice President Tony Padilla wrote a letters to Center for Medicare and Medicaid Services (CMS) asking not to take away this benefit we have enjoyed for over 50 year. Once again, we were successful to keep CMS from offering language to remove the benefit in the FY2017 Budget. In the October 2015 issue of our NARVRE newsletter I reported that our RRB Retirees were facing a threat of losing our current contractor with Railroad Retirement Board (RRB) Medicare Part B represented by Palmetto, GBA. The officers of NARVRE will continue to monitor any changes on benefits now enjoyed by our membership. Be aware that we must try to protect our Medicare and Medicaid benefits from also being raided by the Congress, as done under Social Security, to use Medicare funds to finance the government's budget and to finance the U.S. Trade Agreement. We were able to influence Congress to remove this provision from the trade bill which took funds from Medicare to fund the trade bill. However we are not done since the current Trans-Pacific Partnership (TPP) bill still includes provisions locking in monopoly protections for expensive specialty drugs called biologics and constrict the government's ability to limit spending on drugs, potentially increasing drug costs for the government and all Americans and restrict us from negotiating for production for less expensive pharmaceutical drugs.

While some Area Directors continue to work on increasing membership and establishing new Units, we are far short of the efforts to grow. The percentage of representation is still about 2% of those retired members receiving a RRB Annuities. While many Units closed we also established new units during 2014 and 2015. Nationwide, when I took office as National VP in May of 2014, I inherited many units in the brink of collapsing.

Before I took office in May of 2014 many units had already closed down and many barely survived, but leading to this year, we lost a total of 16 Units. But, we also Chartered 7 new Units since 2014 plus two that are pending new Charters in Area 1 - Jasper, AL Unit 72 and Mobile AL Unit 73 organized by Assistant Area 1 Director Phillip Steward of Olive Branch Mississippi. Now, you should know that we did not lose the membership of these units we only lost the Unit. Many of these units closed due to officers being up in age and there were no one willing to become officers. The membership of the units closed, went to the At-Large membership Unit 801. Kansas State Legislative Convention was held in Topeka Kansas on October 10, 2015. The Statewide NARVRE membership informational meeting was sponsored by Past President Whitey Westphal representing the law Firm of Will Moody. The State Legislative Director Roger Barr

invited the Railroad Retirement Board and Medicare Palmetto GBA and United Healthcare representatives and the officers of the National NARVRE. New members were signed up and applications were handed out. The Florida State Association Convention (FSA) was held on Friday November 7th, 2015 in Sebring, FL. This was a very special Convention and celebration of its inception 42 years ago, Chartered on October 23, 1973. The FSA Convention was also sponsored by the Past President Whitey Westphal representative of the Law Firm of Will Moody. The Association was in the brink of folding as the President Jim Barker wanted to close the FSA due to sickness and being unable to find a unit to sponsor the convention as the rest of the officers did not want to continue the FSA and called to close it down. In early January of 2015 Don Lynch of the Wildwood unit 066 when he invited the national officers to attend his meeting on January of 2014 where we were apprised by the devastating news of the FSA Closing, but in the end, we were able to acquire a sponsor in spite of its demise. In the end we thank the sponsoring Unit #11 officers for the many months of preparation to keep the FSA moving forward. During the FSA meeting, the task now was to find new officers and after much recruiting and lobbying from the officers of NARVRE, we finally got new officers for the FSA. We want to thank Jerry and Nancy Tressa and the new officers for the courage and dedication to preserving the Florida State Association as it would have been a great tragedy if NARVRE would have dissolved the Florida State Association. Once again, on behalf of all the officers, and our sponsor Whitey Westphal Representing the Will Moody firm for their support to the longevity of our organization. "It was a great success with around 30 people in attendance, representing 6 of the 9 units that are in Florida. In attendance were Representatives from the Railroad Retirement Board, Palmetto Medicare and United HealthCare," said Area 1 Director James Johnson.

- Anthony (Tony) Padilla NARVRE National Vice President



New Florida State Association Officers: Joe Oates Vicepresident; Anna Johnson, secretary; Jerry Tressa, president; and Nancy Tressa, Treasurer.



Picture of National Officers and the New Officers of the Florida State Association: L-R; National Legislative Director Gary Faley, Past President Whitey Westphal, Jerry Tressa, Nancy Tressa, Anna Johnson, Joe Oates, President Tom Dwyer, National Vice President Tony Padilla.

# From the National Secretary-Treasurer

ope all of our NARVRE members and families had a safe and Happy New Year. WOW! has 2015 gone by fast. We have been very busy setting up a new database, I hope will give us more choices and more accurate numbers on our membership files. Accuracy and details will give us a better view of membership.

Bylaws Article V. CONVENTIONS: Official Notice or call of convention 40th Biennial Convention,

May 15-17, 2016, the site is Union Station, 1820 Market St, St. Louis, MO 63103. Delegates and Alternate Delegates should be elected by December 2015. All officers, Area Directors and Delegates or Alternate, one from each unit represented are the Voting Body of the convention. Credentials for Officers, Area Directors, Delegates and Alternates, will be

sent out 30 days before the convention from the National Office. The credentials are to be presented to the host Unit 056 when registering as you enter the hotel at the registration tables. Hope to see you at the Convention.

Any amendments to the National Bylaws or resolutions of the National Policies & Procedures should be sent to the National Office by January 27, 2016 which is 75 days before the convention and are sent to the Committee's for recommendation, adjustments, amending or rejecting. All amendments and resolutions must be typed or printed in duplicate, contain the signature of the author, are approved by the local unit members Unit number included and submitted, they may be rewritten, reworded, combined into easily understood form before being presented 30 days prior to the convention and sent to the delegates, which in turn has their local unit body vote for or against said changes to the Bylaws or policies. Delegates do not vote their own wishes, but consensus of the voting body of their local Unit. A quorum is the majority of the voting body.

The Centers for Medicare and Medicaid Services has announced that the standard monthly Part B Premium will be \$121.80 for 2016. However, most Medicare beneficiaries will not see an increase in their monthly Part B premiums because of a "hold harmless" provision in the law. Under that provision, Part B Premiums cannot increase for current enrollees if there is no cost-of-living increase in Social Security benefits. So your monthly premiums will remain at \$104.90 as in 2015. The higher premiums are for new enrollee's and those with higher income-related adjustments.

At this time of the year we have many snowbirds that move around our great country. Please send us any forwarding address's that you leave with the postal service to make sure you get your newsletters. Please contact your local post office and change your address if you are going to be away from home or have someone pick up your mail.

We have many newsletters returned with temporary away posted on front from the post office. We in the future are thinking about sending those back to the Units and charging to them the postage that it costs to originally mail them plus our cost to have them returned to the National Office. Plus the cost to mail to unit officers.

I want to thank all of our Unit Officers that have worked hard to collect dues renewals for 2016.

We have several new units that will be chartered soon. Jasper, AL Unit 72; Mobile, AL Unit 073;

Ogden, UT Unit 049; Reno, NV Unit 050. Thanks to Moody Law Firm, Whitey Westphal, the Officers Directors and Assistant Directors that organized these Units. The Florida State Association 501 of NARVRE had its annual meeting on November 7, 2015 and held officer elections and new officers where installed and the organization was reorganized.

Joyce A. Burton, National Sec/Treas

# (National Legislative Director from page 1)

to help return campaign financing to a fair and equitable open system, and support new ideas which promise to reach that objective. NARVRE agrees that innovative efforts must evolve, as the idea to overturn Citizens United by the process of a Constitutional Amendment does not seem to be gaining realistic progress. We will be following House & Senate legislation in the new year that propose to reject the unfair and secretive focus of the Citizens United ruling, with proposals to establish fair campaign financing and enact changes that will allow for individuals to run for federal office and make it feasible to compete against deep-pocketed and well-connected opponents. There are also creative campaign financing proposals that will not add a dime to the deficit by adding a tiny fee of .05% on annual federal contracts, which we will be following in 2016.

We did see a fair share of legislative packages passed and signed into law in 2015. NARVRE members stepped up and answered the call to contact Congress on different legislative issues, and saw success ranging from getting new life-saving technology implemented on freight and passenger rail lines, to the passage of a long-overdue multi-year transportation bill that promises to address the corrosive infrastructure and safety issues affecting all segments of transportation. A three-year extension was granted for U.S. railroad operators in order for them to fully implement the Positive Train Control (PTC). The Federal Railroad Administration (FRA)

was not happy with the delays, and has warned the railroads that they need to act on this federal mandate and have the PTC operational within the new time limit. We shall see. Also, the President signed into law a massive and complex transportation funding bill (FAST ACT), a 5-year, \$305 billion package, which is suspect, as offsets and financing trade-offs merely take "tomorrow's dollars to pay for today's need to rebuild and modernize our country's transportation system". Sen. Tom Carper (quoted) was a no vote, claiming the funding for policies is "unsustainable and irresponsible"...and he further stated the Congressional Budget Office has told Congress that "when the bill expires, the Highway Trust Fund (HTF) will be \$100 billion in the hole". Congress missed an opportunity to add a small tax increase to already low gas prices, and raise substantial revenues for the HTF. The gas tax hasn't been raised since 1993, yet all reasonable proposals to increase the outdated taxes for the HTF were rejected, even though it was going broke and headed for bankruptcy. Another popular proposal to use revenues obtained from inverted tax dollars from foreign banks was also voted down in both the House & Senate. Also, much has been written on the inherent problems within the FAST bill as it relates to "reform" Amtrak. We have no choice but to keep an eye as the many complex components of this bill are implemented...again, we shall Have a healthy, safe and Happy New Year. Bring a new member into NARVRE. Thanks for your help.

Gary Faley Legislative Director

# In Memory of...

In remembrance of Gerald "Snuffy" Crees, recently passed away with A.L.S. he was a Lifetime member of NARVRE as member of Unit 161 Parkersburg, WV now closed and moved to Unit 801 He was a wonderful person who helped many people.

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# From Palmetto, GBA Medicare: Part B Premium And

premium and deductible costs for 2016. Railroad Medicare processes claims for Part B Deductible Costs For 2016

following criteria: beneficiaries. However, the remaining 30% will pay a different amount based on the

The 2016 monthly premiums will remain unchanged for approximately 70% of Medicare

- \* those enrolling for the first time in 2016
- \* individuals not receiving Railroad Retirement/Social Security benefits
- \* those who are directly billed for their Part B premiums
- \* individuals whose modified gross incomes from two years ago is above a certain \* those who have Medicare and Medicaid and Medicaid pays the premiums, or

For beneficiaries who meet one of those criteria, Part B premiums for 2016 will be

based on their annual income in 2014 Those filing individual tax returns with annual incomes (in 2014) noted here will pay

- the following in 2016: less than or equal to \$85,000 will pay \$121.80 in 2016
- $\ ^*$  greater than \$85,000 and less than or equal to \$107,000 will pay \$170.50
- greater than \$107,000 and less than or equal to \$160,000 will pay \$243.60
- greater than \$160,000 and less than or equal to \$214,000 will pay \$316.70

greater than \$214,000 will pay \$389.80

following in 2016: Those filing joint tax returns with annual incomes (in 2014) noted here will pay the

- less than or equal to \$170,000 will pay \$121.80
- greater \$170,000 and less than or equal to \$214,000 will pay \$170.50
- greater than \$214,000 and less than or equal to \$320,000 will pay \$243.60 greater than \$320,000 and less than or equal to \$428,000 will pay \$316.70
- greater than \$428,000 will pay \$389.80

any time during the year) and file separate tax returns. Those filing separate tax returns with annual incomes (in 2014) noted here will pay the following in 2016: The rates are slightly different for married beneficiaries who lived with their spouse (at

- \* Less than or equal to \$85,000 will pay \$121.80
- \* Greater than \$85,000 and less than or equal to \$129,000 will pay \$316.70
- \* Greater than \$129,000 will pay \$389.80

per year in 2016. The Medicare Part B deductible will be increasing from \$147 per year in 2015 to \$166

at 877-566-3572. Customer Service Representatives are available Monday through Friday. Beneficiary Contact Center at 800-833-4455, or for the hearing impaired, call TTY/TDD General information can also be found at the RRB's website at www.rrb.gov. Board toll free at 877-772-5772 or for the hearing impaired (TTY) call 312-751-4701. from 8:30 a.m. until 7 p.m. ET. If you have questions about your Railroad Medicare coverage, you can call our If you have questions about your Part B Premium, you can call the Railroad Retirement We encourage you to visit our Facebook page at www.

Jennifer Johnson