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National Association of Retired & Veteran Railway Employees, Inc.

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NARVRE NEWSLETTER

JULY 2016

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FROM THE NATIONAL PRESIDENT —

The 40th Biennial Convention of NARVRE is now behind us. I wish to thank Chairman Norbert Shacklette and St. Louis Unit 56 for their hospitality and all the hard work that was put into their efforts. I hope all the attendees enjoyed the facilities and the Union Station.

Thanks to all the vendors Geraldine Clark from the Railroad Retirement Board, Jennifer Johnson from Railroad Medicare Palmetto GBA, Charlene Payne from United Health Care, Shelly Cumby and Kathy Hampton from Consolidated Association of Railroad Employees (CARE), Tamara Bivins of the Wabash Hospital Association and Kevin Potts of the Union Pa-

cific Retirees Health Association.

Speakers John J. Risch, III, National Legislative Director for SMART-UTU addressed the delegates and gave us the insight of what is going on in Washington, D.C. and from around the country.

As always our banquet speaker was Walter A. Barrows, Labor member of the Railroad Retirement Board who brought us up to date on concerns confronting railroad retirees and the goings on in Congress.

Many thanks go to Will Moody Jr. in his support of the NARVRE organization over these past years and their support is greatly appreciated.

Reelected as National officers were Tom Dwyer as National President, Tony Padilla,

National Vice President, newly elected Phil Steward as National Secretary Treasurer and Gary Faley as National Legislative Director. Elected as Area Directors were Ken Kolberg, Area 3 and GG Gonzalez, Area 5. There are vacancies in Area 1 and Area 7.

There were no bids on the 2018 Convention but efforts are being made to find a convention site as this newsletter goes to press.

I want to thank Joyce Burton outgoing NST and her tremendous work she performed on NARVRE's behalf over the past four years. The NST position is a full time operation as previous NST's can attest. Thank you Joyce for your great work!

—Tom Dwyer,
National President

From the National Legislative Director —

The issue of Medicare doctors pay cuts ended when Congress passed the Medicare Reauthorization Act of 2015 (June). H.R.2 repealed the outdated formula on reimbursement fees for Medicare doctors which actually threatened to cut their pay on an annual basis. In order to avoid the deadlines for those scheduled pay cuts, Congress passed 17 straight extensions (short-term fixes) over the last 10 years. Those delays were expensive, costing the government over \$170 billion dollars, monies that could have been applied to the Medicare program. This bipartisan bill passed replacing an unjust payment formula with a new system that fairly reimburses Medicare doctors based on the quality of care rather than the quantity of services. This legislation puts an end to a bad system of “fee for service”, which led to a waste of money and resources that only weakened the Medicare Trust Fund. NARVRE members have been involved with this issue for many years, and our work in passing this bill will help strengthen the Medicare program in the years to come. It will keep doctors and healthcare providers serving Medicare beneficiaries, rather than follow through on their promises to leave an unfair system that threatened their businesses. We agree with a majority of supporters that this legislation was the right bill at the right time. However, it will need Congress to work together by implementing sensible pro-

posals to keep Medicare moving forward as a sustainable program for millions of beneficiaries.

Congress needs to look to new bipartisan proposals in order to keep Medicare solvent and growing, rather than bringing up old and bad ideas that only serve to appease one ideological point of view. Suggestions to move the current system over to a private industry voucher system will not protect the sickest beneficiaries and those plans have a cap on the amount of healthcare they will pay for, which leaves those enrollees unprotected if faced with a major illness. It wasn't that long ago when private plans simply cut the plan holder off in the middle of an ongoing chemo treatment. Further, Speaker Paul Ryan just recently called for eliminating the guarantee of insurance for anyone with a preexisting condition. He proposes to move those people into state-run high risk pools, which have already been tried by 35 states before the enactment of the new health care law, and they were massive failures. Non-profit, and non partisan policy experts in the healthcare field have analyzed these plans and called them a scam. Years ago, when these vouchers were first rolled out, the original author detailed who the losers were, and stated that the plans, as written, should not be implemented. There are simple solutions to save Medicare dollars, such as closing the tax loophole we covered

Review of the Legislative Report (2016 Convention):

in the April Newsletter. That tax loophole (NIIT) allows the richest earners to escape a small tax earmarked for Medicare, and that is costing the Medicare system \$200 billion over 10 years! NARVRE will not stand by silently to proposals that only benefit a small amount of taxpayers, while threatening the solvency of the Medicare system. The pharmaceutical industry has been in the headlines due to their blatant display of avarice and greed relative to the rising costs of prescription drugs. Recently, it was reported that the research and development of certain drugs were actually paid for with government grants, while the drug makers still insist that R&D is the major reason for raising their prices on those drugs. NARVRE will be following those reports as they come under the scrutiny of a national healthcare alliance (Campaign For Sustainable Drug Pricing) that is discussing the issue of high, obscene increases in the cost of prescription medicines. This Alliance is fielded with medical and prescription drug experts looking into the practice of certain drug makers gouging the public in order to increase their profits. They are currently charting the amounts of federal subsidies received by the pharmaceutical companies. Our concern is that seniors everywhere, to include our NARVRE membership are not exempt from the effects and

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From the National Vice President —

Greetings Brothers and Sisters: I am happy to report on another inspirational and historical 40th Biannual Convention of the National Association of Retired and Veteran Railway Employees, Inc., (NARVRE) in St. Louis, Missouri on May 15-17, 2016. I would be inattentive if I did not first thank Convention Chairman Norbert Shacklette President of UNIT 56 and the Host Committee for selecting a most appropriate and railroad historical site which is the Union Station housing the Hilton Hotel that makes up the railroad museum and a rail passenger station for Amtrak. National President Thomas Dwyer and National Vice President Tony Padilla were re-elected unopposed. We have a new Secretary Treasurer James (Philip) Steward leaving his position of Area 1 Director which currently goes vacant to be appointed later. Kenneth Kolberg was elected to represent Area 3 Director, G. G. Gonzales was elected to represent Area 5 and Byron Smith was elected to represent Area 7. And, this was the first election of Gary Faley to represent the office of National Legislative Director. The position was changed at the last Convention in 2014 in Sacramento. We congratulate all the elected officers of the Governing Board.



May 17, 2016 NARVRE Governing Board-From Left to right: Kenneth Kolberg Area 3 Director CT-DE-ME-MD-MA-NH-NJ-NY-PA-RI-VT, **Gonzalo G. Gonzalez, Jr** Area 5 Director AR-LA-NM-OK-TX, National President **Thomas Dwyer**, National Legislative Director **Gary Faley, J.J. Grabner III** Area 2 Director IN-KY-MI-OH-VA-WV, **Anthony (Tony) Padilla** National Vice President, **Rick Olson** Area 8 Director AZ-CA-NV-UT, **Bruce A Hager** Area 6 Director CO-KS-NE-ND-SD-WY, **Byron C. Smith** Area 7 Director ID-MT-OR-WA and **Philip Steward** Newly Elected- National Secretary Treasurer. Philip Steward is Area 1 Director FL-GA-MS-AL-TN-NC-SC until May 31, 2016.

I am featuring two great reports of the convention contributed by Delegate John Higdon and Area 8 Director Rick Olsen:

Report of Delegate of Unit 145 El Red Oklahoma 40TH National Convention of NARVRE St. Louis, Missouri – 2016 -- President Tom Dwyer opened the convention by introducing guest speakers from various organizations. Geri Clark from the RR Retirement board was the first speaker. She outlined the role of the Board with 53 Agencies serving 550,000 Retirees. She also stated that the Retiree trust is currently worth 26.3 Billion. Since its inception in 2001 it has made 23 Billion dollars in retirement funds. Other speakers were Jennifer Johnson from Palmetto RR Medicare - Charlene Payne United Health Care - Kevin Potts UPREHS - Shelly Cumby CARE and Tamara Bivins Wabash Hospital Association. These talks were informational concerning their respective associations.

The Convention opened with 61 Delegates, 1 Alternate, 8 Area Directors and 4 National Officers for a total of 74 votes. Various reports were given by the National Officers. Joyce Burton stated she would not return as National secretary. The National Narvre has a budget of \$200,000 dollars. National officers are not paid a salary but are compensated when required to form units etc.

John J. Risch, National Legislative Director of UTU, gave a talk stressing the importance of keeping vigilant on the Washington scene to protect the rights of retired railroaders. AMTRAK has 20,000 employees paying RR Retirement and Medicare which is important to us. Through the years attempts have been made to place RR Retirement into Social Security. This occurred in 1988, 1993 and 2012.

In the election of National officers - Tom Dwyer, unopposed President. Tony Padilla, unopposed Vice-President, Gary Faley, unopposed National Legislative Director. Philip Steward was elected to replace Joyce Burton as

National Secretary Treasurer. Mr. Steward will headquarter the National Office of the Secretary Treasurer in Olive Branch, Mississippi, which is just south of Memphis, Tennessee. Philip Steward retired in 2007 from the BNSF where he worked in the operating crafts, in various positions.

The convention concluded with a banquet. The guest speaker was Walter Barrows from the Railroad Retirement Board. His comments were centered on the preservation of RR Retirement. He is the Labor representative of the Board and stressed the importance of NARVRE in helping keep a watchful eye on our pension. He stated that we should be in good shape for the coming years. Current employees pay 6.2 % on earnings of \$118,500 for Tier 1 and 4.9% on earnings of \$88,000 for Tier 2.

G. G. Gonzalez was elected Area 5 Director for the next term. He is a retired engineer from the Houston area. A memorial service was held for deceased members. Narvre lost 450 members the last 2 years. Area 5 lost 62. A. W. Whitey Westphal was unable to attend the convention, because of health reasons. He is currently 90 years old and served as president for 16 years. He is our Legal Representative for the Law Firm of Will Moody who is the official NAVRE FELA Lawyer.

I want to thank Unit 145 for electing me to represent them at the National Convention. My conclusion - we are in capable hands and should do well in the coming years. *Delegate John Higdon and wife Barbara Higdon of Unit 145*

Area 8 Director REPORT TO THE AREA 8 MEMBERS 40th Biennial NARVRE Convention St. Louis, MO --May -15-17, 2016 To My Fellow

Area 8 NARVRE Members: The following is my report to you as what transpired at the NARVRE Convention in St. Louis. Sunday, May 15th, 2016, 10 AM – NARVRE Governing Board Meeting took place.

Discussion at the Governing Board meeting consisted of discussion on the transfer of the Nat'l Office from Moberly, MO to the Memphis, TN Area. Joyce Burton, NARVRE Nat'l Sec/Treas. will retire and Phil Steward (Former Area 1 Director) was elected to replace her. Discussion consisted on how and with whose help would transfer the computer files to a new location and onto an updated computer system. Also discussed were ways to improve and increase membership. Advertising was discussed in union publications and with the railroad veteran organizations such as the SP, WP and BNSF Veterans Associations. Discussion on changing the NARVRE logo.

Open General Delegate Meeting – 2:00 PM - Speech by Gerri Clark, Assistant to Walter Barrows, Labor Member of the RRB. She stated that \$26 Billion is in the RRB Investment Trust Fund. That current employees pay 4.9% toward their Railroad Retirement each payday and that the Railroads pay 13.1% into that ratio as well. She also spoke on the success that NARVRE officers have on being able to set up informational tables outside the meeting locations of the RRB Informational Meetings along with the RRB Pre-Retirement Seminars across the country. The Medicare Palmetto representative, Jennifer Johnson spoke regarding that some doctor & medical services offices fail to submit the correct medical services code (for example: Doctor charges for a routine physical charge when the physical is for other than a routine physical) then the Medicare Insurer will decline because the Doctor submitted the wrong code. The spokesperson said to really exam your medical bills for these types of mistakes. **Monday, May 16th, 2016 – Convention convenes @ 9 AM President Dwyer opened the convention.** He stated that 74 voting delegates and officers were present at the convention. Pres. Dwyer thanked Jackie Kuehl (65), Gary Watkins (60) and Bob Bloomer (60) for their instrumental work in helping create two new units in Area 8. Guest Speaker John Risch, SMART-TD (UTU) Nat'l Leg. Director gave a fiery speech on how rail unions and NARVRE work together in the fight to maintain a strong Rail Retirement Fund. He said that at a recent Washington, D.C. Congressional get together that Rep. Paul Ryan went up to Brother Risch and complained about the huge amount of working & retired railroaders who "Overwhelmed" his office with calls regarding the need for the Congressional 2-man crew Proposal to pass. To read more on his speech, go to the UTU.org webpage below. <http://utu.org/2016/05/17/smart-td-legislative-director-urges-unity-and-action-in-speech-to-narvre/> **Tuesday, May 17th 2016, NARVRE Convention - Day Two, 10 AM**

Election of Officers – All current Area Directors and Nat'l Officers were re-elected. Nat'l Sec/Treas, Joyce Burton retired. Area One Director James "Phil" Steward was elected to the Nat'l Sec/Treas. position. Currently, the

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Area 1 Directorship is now open.

The only proposed By-Law Change proxy vote did not get accepted by the Bylaws Committee, Ron Hylla Chairman. So it was not adopted and did not go to the floor for a vote.

Walter Barrows, Labor Member of the Railroad Retirement Board gave a speech to the NARVRE Delegates and Officers. He stated that we must be vigilant in protecting the RRB Fund, that some members of Congress call the RR Fund an "entitlement" fund, Mr. Barrows stated it is **NOT** an entitlement fund. It is a fund that railroaders through their hard work earned! That the RR Fund should be an example to the 35% of American workers who have no retirement fund connected to their place of work. He stated to the NARVRE audience that it is our job along with Rail Labor to educate our active rail workers of what and why they pay into the RR Fund, that it's, to pay for their future! That each generation must fight for the success of their future.

Other notes regarding the NARVRE Convention:

- The President is soliciting **All** NARVRE units nationwide if they would send in a proposal to the NARVRE President if willing to host the 2018 NARVRE Convention.

- There are **16,898** active NARVRE Members

John Risch, Nat'l Leg Director also stated that hauling coal is a major customer to railroads affecting rail workers, and that there is in the works a new process being developed to make the carbon emissions from coal fired generators into liquid and to use the liquid for oil field fracking. Go to: www.UJEP4jobs.org and www.NEORI.org for more details. This concludes my report to the AREA 8 NARVRE membership. It was a privilege to attend this meeting on your behalf. Thank you, In Solidarity, Rick Olson – Area 8 Director. John Risch – SMART Nat'l Leg. Director Legislative Director urges unity and action in speech to NARVRE

— **Anthony (Tony) Padilla NARVRE**
National Vice President

100 Years Young

Mr. Phil Cornacchia of Utica, NY, Unit 024 was 100 years young on February 10th 2016. He believes that he is the only living Charter member of his Unit. Mr. Cornacchia, has been very active in his church; 75 years as an usher, and 26 years with the income tax program, VITA & TCE. He still attends his local unit of NARVRE and helps with Retirees on their Railroad Annuities. He was active in PTA and held office locally and statewide. He has been retired for 35 years from the NY Central-Penn Central & Conrail. Thanks for being a NARVRE member!

From the National Secretary-Treasurer —

Hello NARVRE Members, Officers, and Friends.

I would like to begin by saying thank you for your support throughout the election for national officers. I am pleased to begin this journey for the next two years as your National Secretary Treasurer. Congratulations to my predecessor, Joyce Burton, on a job well done. You have been exceedingly helpful throughout the transition and I could not be more grateful.

As we move forward, I would like to make you all aware of the many technological changes that are heading your way. These changes are all to the advantage of the members and will increase both accuracy and efficiency. There is a new database in

the works that will allow individual units access. With this update, each unit will be able to input new member information and update any information that may change with existing members. There will also be a new expense account form that will contain excel formulas, making it easier to accurately calculate the expenses needed to be refunded.

For your information, listed below is the information for the new national office. Thanks again for your continued support.

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— **James (Phil) Steward**
National Sec/Treas

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impact of these unscrupulous practices. And Medicare's spending on prescription drugs has risen dramatically, especially with life-sustaining medicines needed for people living with diabetes, and other daily illnesses. In some cases, medicines have been increased over 500 percent, which most seniors cannot afford. One major proposal from this Alliance group was to end the prohibition on Medicare from negotiating the costs of prescription drugs with the pharmaceutical industry. That piece of legislation has been financially harmful to Medicare and needs to be repealed. The military and Veterans Affairs has the ability to bargain on behalf of their Tricare

veterans, and Medicare needs that same capability. That should be a central issue in this year's election. We will report back on any proposals that threaten to do harm to the Medicare system and their beneficiaries.

Currently, we're still working on the RRB's request for FY2017 Appropriations (May Newsletter). While it appears the RRB will receive an increase (Senate Full Committee), it looks like they will have to settle for a smaller amount than what they needed. However, it might have been much less without our involvement...thanks to all that took the time to contact Congress. It's important and appreciated.

— **Gary Faley,**
Legislative Director

NARVRE member contributions for July:

Memorial remembrance of Ronald Edwin Mosby sent by Richard E & Barbara A Rogers of Bethalto IL.

Other contributions to NARVRE from members:

Donna Stier Richardson & Drew Richardson sent contributions as follows in memory of her father Norman H Stier, SR., Sgt., USA AF World War II, Anne H Stier in memory of her husband Norman H Stier, Sr and Gary N Chambers in memory of father Allen Chambers, Tech Sge., USMC World War II. We honor all these American Patriots that have served their God, Families and Country.

Thanks to all that have made contributions to NARVRE: Mary Cruz, Victor Sundquist, Timothy & Joy Freeland, Larry J & Carole K Kinnison, NARVRE Unit 067 and Anthony & Linda Schmitt

In Memoriam...

John Edward Bessette passed away at age 96. He was the long time president of Unit 32 in Providence, RI for over 29 years. He was a World War Two veteran serving in the U.S. Navy serving on the U.S.S. New York. He was employed by the NY, NH and Hartford, Boston & Maine, Penn Central and Conrail. Services have been held.

Harold Zweifel, age 93 was a long time officer in Columbus, OH Unit 20. He served as National Vice President of NARVRE from 1988 to 1990. He also served as the first president of the Ohio State Association of NARVRE established in February 2002. Harold and his wife Violet were married

seventy three years and had six children and many grand children. Services have been held.

Ron Mosby was elected delegate of Unit 056 St. Louis, MO for our convention in May, but passed away before the convention. Pictured — Ron & Joyce Mosby of Unit#56. They worked the annual RRB Seminar in St. Louis on Friday April 8, assisted by Mr. John Russell.



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From Palmetto, GBA

The Three Most Important Railroad Medicare Forms

When interacting with Railroad Medicare, there are three forms that can simplify the process. These forms allow you to update your information that we have on file, as well as allow Palmetto GBA to release your personal information to one or more individuals that you designate.

The Beneficiary Address Change Form

If you need to update your address with Railroad Medicare and/or the Railroad Retirement Board, use our Beneficiary Address Change Form. Palmetto GBA has designed this interactive form to be completed easily and quickly. If someone else is sending this form on your behalf, they must include a copy of legal or court papers showing that you've authorized them to do so.

The Beneficiary Authorization Form

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 be contacting Medicare for you on a regular basis, you might consider sending written permission for them. The Beneficiary Authorization Form is used to indicate who you would like to have access to your Medicare claims and benefits information. Once we've received the completed form, we'll document on

your records any individual you've given consent to and send you an acknowledgment letter.

We may also accept a copy of a valid Power of Attorney document to list someone as authorized on your account. If you choose to send a Power of Attorney (POA) document to our office, it must include your name and address, the name and address of the person appointed as your representative, your signature and the date you signed the document. The document must also indicate that it allows your representative to assist you with health insurance and medical issues. If your state laws require the document to have a court or notary seal, the seal must be visible on the copy. Please also include your Medicare number and date of birth.

The Deceased Beneficiary Address Change Form

If, after the death of a Railroad Medicare beneficiary, the address on file needs to be changed (as an example, the address for the patient was a nursing home, but the patient's representative needs to change the address to their home in order to handle outstanding claims), then this is the form to use. To allow us to take action, the form must include a copy of the court papers naming the form submitter as the estate representative. Examples of acceptable documentation include:

- Executor/Executrix papers
- Next of kin attested by court documents with a court stamp and a judge's/clerk of court's signature
- A Letter of Testamentary or Administration with a court stamp and judge's/clerk of court's signature,
- Personal representative papers with a court stamp and judge's/clerk of court's signature.

Unfortunately, Railroad Medicare is unable to accept a copy of a will or other legal documentation drawn prior to a patient's death. If the person submitting this form doesn't have court papers naming them as the estate representative, Railroad Medicare will temporarily update the address for a period of 12 months.

All forms are located on our website at www.PalmettoGBA.com/RR/Me under the 'Forms' link in the 'Forms/Tools' box on the site.

If you have questions about these forms or how to complete them, please call our Beneficiary Contact Center at 800-833-4455, between 8:30 a.m. and 7 p.m. ET. We encourage you to also visit our Facebook page called 'My RR Medicare' at www.facebook.com/MyRRMedicare.

Jennifer Johnson