



National Association of Retired & Veteran Railway Employees, Inc.

NARVRE National Office

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NARVRE NEWSLETTER

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FROM THE NATIONAL PRESIDENT —

I have received many calls, letters, emails over the past six years dealing with a variety of issues. Most of them deal with the Railroad Retirement Board for various reasons. I find a lot of these inquiries could have been avoided if people would document their conversations with the RRB when they go to sign up to draw their annuities. Because of the uniqueness of the Railroad Retirement Act (ACT) you have to keep in mind there are many factors that come into play especially for the non

railroad spouse who may have worked all her adult life and has benefits in her own right. The great majority of these problems deal with overpayments.

The Railroad Retirement Board does not have the personnel to police and handle each individual problem that may arise even though they are concerned. They deal with many different situations with close to 700,000 annuitants on the rolls. Retirees need to be informed as to their own personal situation. Listed below are just some of the situations that have landed on my desk because of lack of communications between the annuitant and the RRB.

Public pensions where non railroad spouses may have worked in the public sector such as a teacher, state or local government and never paid into social security because they had their own pension plan. Then they file for benefits under the Railroad Retirement Act based on their spouse's earnings. They find out later because they did not pay into social security while working as a public employee they are not entitled to draw Tier 1 under the RR Act. They then end up with an overpayment. This could have been resolved the day the non railroad spouse signed up for benefits under the RR Act when informing the RRB.

Annuitants who are working after retirement under full retirement age pay be penalized for going over the earnings limitations. That would be an overpayment as well.

Disabled employees drawing a disability who continue to work are only allowed to earn \$810 a month and anything over that will cause an overpayment as well.

Current connections can affect the non railroad spouse when she files for benefits as well. Example, if a railroad worker leaves the property before he/she reaches age 60 with 30 years of service and goes to work for an outside employer until he/she reaches age 60 the current connection is then broken. Upon the death of the railroad retiree the surviving spouse cannot collect railroad retirement and is referred to the Social Security Administration. Why? His last employer was not railroad connected.

We deal with these problems all the time as well as with MetLife claims and for all those widow(ers) under the Widows Initial Minimum Amount (WIMA) where their COLA's are frozen.

Interesting part of all of this even non NARVRE members will call with a problem because they were referred by a NARVRE member they may know.

— Tom Dwyer,
National President

From the National Legislative Director —

The Medicare Doc-Fix issue has been resolved, but not on a permanent basis. Last month the House ran a quick voice vote through, which means there was no recorded vote, but the procedure did pass a short-term "patch" for a 13 month extension, preventing a massive 24 percent cut to Doctor's Medicare payments. There have been 16 different patches passed over the years to avoid scheduled pay cuts to Medicare health care providers, and both the House & Senate had been working for a permanent fix. The Senate passed the House bill on a bipartisan vote when an objection stopped the progress on finding a solution to paying for the permanent repeal of the outdated Medicare repayment formula (the Sustainable Growth Rate). NARVRE has long supported a final and permanent fix to this controversial issue for Medicare patients and their doctors. The growth in Medicare beneficiaries due to the baby-boomer issue will only complicate the matter.

The work of the House Budget Chairman Paul Ryan has been released for FY 2015, and it's more of the same and then some. He's consistent with yet another proposal

for a voucher plan that sets up the original Medicare system for a great fall, which is his ultimate purpose and goal. The original authors of this premium support plan (vouchers) cited the Ryan proposal as one that won't work because he doesn't protect the beneficiaries in the Medicare system, and that it isn't time for such a test (H.Aaron, House W&M Hearing, 2011). He claims his proposals will balance the budget, but his numbers do not account for the needed revenue dollars to pay for more tax breaks for the wealthiest citizens at the top of the income charts. We only have to remember back to Ryan's proposals of 2012 when he misrepresented the Congress and deceived American taxpayers by stating that he would save the U.S. Treasury over \$2 billion by conforming railroad retirement benefits with that in Social Security. This time, NARVRE is primarily opposed to Ryan's target to eliminate all operating funds for Amtrak, eventually destroying our national passenger train service. Regardless of the obvious approval by Americans riding Amtrak trains in record breaking numbers, he continues with his plan to furlough more rail employees adding to the national unemployment numbers, and threatening

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From the National Vice President —

This is the last Newsletter before our 39th. biannual convention in Sacramento California. I hope you are going. By this time you should have your tickets bought, reservations made and your bags partially packed. Our Conventions are well-worth the effort, even if it is your vacation for the year.

Have you been reading the news or maybe watching T. V. Did you notice that the

threat to Social Security is still in the news and how-about funding for Amtrak? In someone's mind, in their planning or even in the root of some Organizations belief, the want, need or thought and Plan to reduce income to the Elderly, the Senior Citizens just doesn't go away. The reduction or elimination of Government subsidies for mass-transit is always prevalent. It will be a continued fight for those in the NARVRE Organization, are you up for the challenge? We might as well consider what we Lobby for, is a never-ending-JOB! In all reality,

isn't it satisfying to be on 'top' of the hill, knowing what's happening and who's making it happen. Thanks to NARVRE and National Legislative Director Gary Faley, we all know what needs to be done, at a moments notice.

But wait! It's one 'thing' to be in the know, but yet another to have a sizable force to deal with the foe. Looking over the last two years, we have seen the good points and the not-so-good points. Let's call them highs and lows. On the high side NARVRE has chartered 5 new Units, North Platte #14, El Paso #37, Conneaut #43, Salina/Abilene #186 and Houston #187. The lows were losing 6 Units in Maryland, California, Oklahoma, New York, Arkansas and Pennsylvania. Those that we lost are examples of Units that had not grown and the officers in the Units got tired and had no relief and everybody just gave up. We experienced disappointment when after completing 'informational meetings', no one would take an officers position to enable chartering. Even though enough members were signed up, no Unit was formed. Today, the latest 'count' of members, as of March 2014, is 17,568, with 2,376 in the member-at-large group that we call 801. We, NARVRE, have little change in our membership through the last two years. The biggest regret in my tenure occurred from January to October of 2013. NARVRE National Office reported that 1,859 members had not renewed their membership. That is a number that sticks out like a sore thumb and can not be recovered. That loss happened in our Units under the watchful eyes of the Unit officers. NARVRE needs every 'Committed' member to take on the responsibility of growing-NARVRE. It needs to be 'equal-to' our commitment of protecting our railroad retirement. I feel that the zest of my position was to be a 'empower-er' to our membership, even be a cheerleader if needed. I feel I completed my task both verbally and in writing. To several or few, my message was completed, but to many it was for nothing. If NARVRE's membership stays about the same, we have all-failed. If we don't grow, we FAIL!

Snow is almost gone in IOWA, grass is starting to turn green. A month ago we complained about the cold and snow, soon we can complain about mowing grass. Perhaps a complaining railroader is a happy railroader. (ay?)

Hope to see you at the Convention

— **Lester Newton**
NVP-NARVRE

From the National Secretary-Treasurer

Reminder:

All Secretaries and Sec/Treasurers that handle doing the IRS 990-N report please get your reports completed before the May 15, 2014 deadline. Forward the e-mail acceptance form from the IRS to the National Office for record keeping. I can not express just how important this IRS report is to keeping all Units in force under our non profit status.

— **Joyce A. Burton, National Sec/Treas**

Attention:

Railroad retirement and Railroad Unemployment and sickness benefits paid by the RRB subject to STATE income Taxes? The Railroad Retirement and Railroad Unemployment Insurance Acts specifically EXEMPTS these benefits from State and Local income taxes.

From Palmetto, GBA

What You Don't Know May Make A Difference

Should I pick a Medicare Advantage Plan?
Which Part D drug insurer should I use?
Do I need a supplemental plan?
Which supplemental plan should I get?
Medicare didn't pay for a service I think they should have. What do I do?

These questions, and many more, are routine inquiries handled by your free State Health Insurance Program (SHIP). Every state has one, including Puerto Rico, Guam and the Virgin Islands. Not all are called 'SHIP'. Some are called 'SHIP,' 'Choices,' and more. 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 plan.

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).

The staff at the SHIP offices can help you find the answers that make the most sense for you and your healthcare needs. They are there to help, and they make a difference with each patient they assist.

The following are the websites and telephone numbers for your state SHIP office. This information is also available at the back of your 2014 Medicare & You handbook.

Alabama SHIP website:
www.adss.alabama.gov/ship.cfm

Alaska SHIP website:
dhss.alaska.gov/dsds/Pages/medicare/default.aspx

Arizona SHIP website:
www.azdes.gov/daas/ship

Arkansas SHIP website:
www.insurance.arkansas.gov/Seniors/divpage.htm

California SHIP website:
www.aging.ca.gov/hicap/default.aspx

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(National Legislative Director from page 1)

the Railroad Retirement System. While Ryan's budget saves the cruelest cuts for the lowest income earners, he rejects all tax reform suggestions from the House Ways & Means Committee. Shared sacrifice is not evident in Ryan's budget. FYI, the House just voted and passed the House 219 to 205, on a purely party line vote. Rep. Massie (R-KY) gave us a sincere warning after the vote, when he stated..."This is a messaging bill. What it says is, if you give us the Senate and we have the House, this is what we will do, this is what we can do". Even though it passed the House, we are assured that it will not be considered in the Senate.

However, the words of the Representative should not be dismissed.

We want to remind everyone that because of your work, the White House 2015 Budget does not include the Chained Consumer Price Index (CPI) that would have reduced Social Security and Railroad Retirement benefits in cost-of-living adjustments. After a concerted effort by our members and others, to call on the President to remove that proposal from negotiations with the Republicans, he and his advisers changed their position and agreed to not use this as a bargaining chip in talks over the fiscal debt and government spending issues. Activism does work! We earlier reported on the President's 2015 Budget that included a 4 year \$300 billion surface transportation initiative to include higher rail passenger speeds and new safety measures

throughout the nations railroad industry. And no cuts to Amtrak.

The RRB website has posted the Quarterly Report for the National Railroad Retirement Investment Trust (NRRIT) ending December 31, 2013. We emailed that report out earlier this month (the RRB posting was delayed), but we have many members that do not have computer access. The total Trust managed assets and RRB assets, as of December 31, 2013, are \$27.5 billion (up from \$26.7 b on 9/30/13), for an increase of \$0.8. I receive inquiries regarding the financial status of the NRRIT, and appreciate you all sharing this information. The Annual Report for 2013 is also available on www.rrb.gov/nrrit.

Thanks...see you at the Convention.

— **Gary M. Faley**
Legislative Director

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Colorado SHIP website:
<http://cdn.colorado.gov/cs/Satellite/DORA-DI/CBON/DORA/1251631731291>

Connecticut SHIP website:
www.ct.gov/agingservices/cwp/view.asp?a=2513&q=313032

Delaware SHIP website:
www.delawareinsurance.gov/services/elderinfo.shtml

Florida SHIP website:
www.floridashine.org

Georgia SHIP website:
www.mygeorgiacares.org

Guam SHIP website:
<http://dphss.guam.gov/content/state-health-insurance-assistance-program-ship>

Hawaii SHIP website:
www.hawaiihip.org

Idaho SHIP website:
www.doi.idaho.gov/shiba/shwelcome.aspx

Illinois SHIP website:
<http://www.illinois.gov/aging/ship/Pages/default.aspx>

Indiana SHIP website:
www.in.gov/idoi/2500.htm

Iowa SHIP website:
www.shiip.state.ia.us/FindACounselor.aspx

Kansas SHIP website:
www.kdads.ks.gov/shick/shick_index.html

Kentucky SHIP website:
www.chfs.ky.gov/dail/ship.htm

Louisiana SHIP website:
www.lidi.louisiana.gov/Health/SHIP/index.html

Maine SHIP website:
www.maine.gov/dhhs/oes/resource/health_insurance.htm

Maryland SHIP website:
www.aging.maryland.gov/SeniorHealthInsuranceProgram.html

Massachusetts SHIP website:
<http://www.mass.gov/elders/healthcare/shine/serving-the-health-information-needs-of-elders.html>

Michigan SHIP website:
www.mmapi.org

Minnesota SHIP website:
www.health.state.mn.us/ship


Mississippi SHIP website:
<http://www.mdhs.state.ms.us/programs-services-for-seniors/state-health-insurance-assistance-program/>

Missouri SHIP website:
www.missouryclaim.org

Montana SHIP website:
www.dphhs.mt.gov/sltc/services/aging/SHIP/ship.shtml

Nebraska SHIP website:
www.doi.nebraska.gov/shiip/

Nevada SHIP website:
<http://www.nevadaadrc.com/services-and-programs/medicare/ship>

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Convention News

The 39th Biennial National Convention is only weeks away...May 18-20, 2014 Just a few reminders...if you are flying in or taking AMTRAK, the number to call for free shuttle pick up is 1-916-326-5000 not the 800 number. Please call when you arrive at the airport. It takes approximately 15 minutes for the shuttle to get there from Embassy Suites. The hotel is only a few blocks from AMTRAK. and it only takes a short time for the shuttle, so call as soon as you have your luggage.

If no one is attending the convention from your unit, please return all sold and unsold afghan tickets as soon as possible. If someone from your unit will be attending the convention, they can either mail or bring all sold and unsold tickets with them to the convention and present them to the registration desk when checking in. May sure you return the tickets/money in a sealed envelope and have your unit number on the outside.

There has been a slight change in dinner plans on Monday evening. We will still board the train at Embassy Suites at approximately

5 PM and go up and down the river, but we will be returning to the hotel for dinner, not the museum. We will not be having dinner in the museum, but, you will be able to tour the California Railroad Museum at your leisure any day between 10AM-5PM during your stay. This is a great tour and worth taking. There will be no charge for convention attendees for either of these events as long as you wear your convention identification lanyard and have your "free ticket" with you. Your ticket will be in your goodie bag. Make sure and look for it. Every attendee will be receiving a goodie bag from Unit 65. Convention delegates will be receiving a separate briefcase with convention meeting information from the Moody Law Firm, which can also be picked up at registration.

Looking forward to seeing all of you...our weather is usually very pleasant in May, but a light jacket is sometimes recommended for evenings along the river.

A big THANK YOU to everyone who has been working hard to make this convention a success.

— **Jackie Kuehl**
Chair of the 39th NARVRE Convention

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New Hampshire SHIP website:
www.nh.gov/service/medicareinfo.html

New Jersey SHIP website:
www.state.nj.us/humanservices/does/services/ship/

New Mexico SHIP website:
www.nmaging.state.nm.us/State_Health_Insurance_Assistance_Program.aspx

New York SHIP website:
www.aging.ny.gov/HealthBenefits/index.cfm

North Carolina SHIP website:
www.ncdoi.com/SHIPP/Default.aspx

North Dakota SHIP website:
www.nd.gov/ndins/sihc

Ohio SHIP website:
www.insurance.ohio.gov/about/odid/iv/pages/oshiip.aspx

Oklahoma SHIP website:
www.ok.gov/oid/Consumers/Information_for_Seniors/SHIP.html

Oregon SHIP website:
www.oregon.gov/DCBS/SHIBA

Pennsylvania SHIP website:
www.portal.state.pa.us/portal/server.pl?open=914&objID=616587&mode=2

Puerto Rico SHIP website:
<http://www.elderweb.com/organization/puerto-rico-state-health-insurance-assistance-program>

Rhode Island SHIP
www.dea.ri.gov/insurance/

South Carolina SHIP website:
aging.sc.gov/seniors/medicare/Pages/default.aspx

South Dakota SHIP website:
www.sihline.net

Tennessee SHIP website:
www.tn.gov/comaging/ship.html

Texas SHIP website:
www.tdi.texas.gov/consumer/hicap/hicap.htm

Utah SHIP website:
daas.utah.gov/senior-services

Vermont SHIP website:
www.medicarehelpvt.net

Virginia SHIP website:
<http://www.vda.virginia.gov/>

Virgin Islands SHIP website:
<http://ifig.gov/vi/vi-ship-medicare.html>

Washington SHIP website:
www.insurance.wa.gov/about-otc/what-we-do/advocate-for-consumers/sihba/

Washington D.C. SHIP
website: www.law.gwu.edu/Academics/EL/clinics/insurance/Pages/About.aspx

West Virginia SHIP website:
www.wvship.org/AboutWVSHIP/tabid/132/Default.aspx

Wisconsin SHIP website:
www.dhs.wisconsin.gov/aging/EBS/ship.htm

Wyoming SHIP website:
www.wyoming-seniors.com/services/wyoming-state-health-insurance-information-program

If you have questions about SHIP, you can call our toll-free Beneficiary Customer Service Line 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.

We encourage you to visit our Facebook page at <https://www.facebook.com/myrmedicare>. We also invite you to join our listserve/e-mail updates. Just select the 'E-Mail Updates' in the 'Stay Connected' section on the lower left-hand side of our main webpage at www.PalmettoGBA.com/RR/Me.

— Jennifer Johnson.