



— SINCE 1937 —

National Association of Retired & Veteran Railway Employees, Inc.

NARVRE National Office

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NARVRE NEWSLETTER

MAY-JUNE 2016

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FROM THE NATIONAL PRESIDENT —

As you receive this newsletter it will be about Convention time. The 40th NARVRE Convention will be underway in St. Louis, MO. Our last count were 59 registered delegates including your national officers and we are still expecting more. There will be several speakers including vendors on Railroad Retirement, Palmetto GBA, railroad Medicare, United Health Care, Consolidated Associ-

ation of Railroad Employees (CARE), Union Pacific Retiree Health Care and Wabash Hospital Association.

Various speakers will include your national officers, Past President

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National President A.W. Westphal, Will Moody Jr, John Risch, National Legislative Director, UTU-SMART, Don Stier, President of Unit 41, Louisville, Ky on social media and banquet speaker Walter A. Barrows, Labor Member United States Retirement Board.

Elections will be held on Tuesday, May 17 including your national officers and four Governing Board members in Area 1-3-5-7.

A word of caution here to any Unit thinking about bidding on the next convention in 2018. You need to seek approval from your membership at a regular meeting as hosting a convention is a two-year project and you need the cooperation from all your members and of at least 20 to 25 members serving in various capacities such as credentials, prizes, program committee, raffles and of course Chairperson.

The biggest responsibility when awarded the convention is obtaining a hotel and meals. You need to be very careful when signing a contract. Hotels base their requirements on nights reserved. The average is about 4 nights Saturday through Wednesday AM. Based on past history there is around 200 people who attend with about 70 registered as delegates. We have found that there are convention attendees that will stay at other hotels or campsites if they are into RV living. Still the bulk of attendees do stay at the convention hotel.

You also need start up money from your Unit to get things off the ground such as postage or other incidentals that may arise.

—Tom Dwyer,
National President

From the National Legislative Director —

The U.S. Railroad Retirement Board (RRB) has requested that their Fiscal Year 2017 administrative budget be increased in order to modernize and upgrade their technology necessary to the delivery of retirement benefits. They have asked for our involvement, therefore we need the entire NARVRE membership to contact our own Representatives in the House and Senate, urging them to support and pass this appropriation..

The RRB has requested \$122.5 M for the FY17 Administrative Budget. That includes a necessary increase of approximately \$11 M. (As info, the agency's current FY16 Appropriation is \$111 M, which is flat from FY15). The following talking points will help with your call.

• **The increase allows the RRB**

to maintain staffing at appropriate levels to continue their excellent reputation for customer service and satisfaction. Urge Congress to support this funding request in order to maintain this tradition.

• **The increase is necessary to modernize an outdated mainframe for faster and efficient service. Without the increase, the mainframe will be obsolete by 2018. RRB infrastructure is similar to that of other agencies that were victims of cyber attacks. It is important to us that the RRB Trust Fund as well as our own personal information is protected by the newest security and technology for preventing fraud.**

• **The RRB administers comprehensive retirement and survivor**

From the National Vice President —

NARVRE May 2016

Convention Presentation —

Greetings, NARVRE Members, Delegates, Friends and guests and welcome to the 2016 National Convention. Let me first thank you for your confidence in allowing me to serve you as National Vice President. I am humbled and honor for giving me that privilege to serve you. **And, I hope you continue to support me for your National Vice President.**

Let me thank our NARVRE Team. President Tom Dwyer, Legislative Director Gary Faley and all the Area Directors and the members who contribute to doing excellent work to continue to **Promote, Protect and Preserve** your Railroad Retirement Pension Annuity. **I want to very specially thank Joyce Burton for the great work she has done for NARVRE as she steps down from National Secretary/Treasurer.**

As a reminder, the Railroad Retirement program was established in the 1930s. It provides retirement, survivor, unemployment, and sickness benefits to individuals who have spent a substantial portion of their career in railroad employment, as well as to these workers' families. **Combined with Tier I of SSI and Tier II of RR Retirement Tax, we have a Pension second to none in any industry which never misses a monthly payment, but we must continue to guard against a Congress and against any Presidential Candidate who may intend to erode our pension benefit including our Railroad Medicare/Medicaid Healthcare benefit.**

Let me address the good and not so good news about the state of our membership. When I took office we had two Area Director Vacancies that lasted for months. Area Director Vacancies are hard to fill because there is not much interest to take up the responsibility to serve the membership and that is very understandable, after all, we are all retired and it takes away from our families and retirement to service as volunteers.

Our membership continues to be only about 2% of all railroad retirees. It is a very low number. Thanks to the promotions, ideas and suggestions from the Officers, Area Directors and Assistant Area Directors and Unit officers we were able to attend in 2015 RRB informational meeting thanks to the Labor Member Walt Barrows and the Staff of the RRB who fostered support to invite NARVRE to attend these meetings, but frankly many prospective retirees do not attend those meeting, but at least for those that attend, now they cannot say they did not even know that NARVRE existed. So, I continue to encourage attendance to those meeting.

As promotions, we also were able to provide posters to use in Railroad Bulletin Boards and when attending any meetings where Railroad Retirees are found. All these helped us to be very successful.

Our membership fluctuates because many of our Units close down. Members get sick and go to retirement homes and many pass-on. **In many of those areas there are no more railroad facilities that once existed.**

Only few Area Directors have established and promoted new units, which to me this is the most important way to increase and recruit members. Just attending unit meeting does not always result in increasing membership but we do pick up a few members and we promote exposure. It is very important that all Area Directors check with their respective units to assist in any way they can to promote membership. I continue to encourage our Area Directors to seek to establish new Units. This is an area we need to work on. **I want to recognize Area Director Rick Olson, and his team Brothers Bob Bloomer, Gary Watkins and Sister Jackie Kuehl for establishing two new Units, in this case Unit 49, in Ogden, UT and Unit 50, in Reno, NV.**

I want to thank our past President Whitey Westphal who is always ready to assist Area Directors to do informational meetings sponsored by our Legal Counsel the Law Firm of Will Moody who has never hesitated to sponsor informational meetings where needed.

Today we are still behind in membership and although we improved some we are short of membership and funds to run the organization. As a matter of policy, like all organizations be the Church, social clubs or retiree chapters are all declining membership.

At the beginning of the year our Secretary Treasurer reported that many members had not renewed their Membership and our Area Directors contacted our units to do a campaign to make personal calls and it worked. Many members that had not renewed their membership did, but today we still behind. In April our S/T Joyce Burton reported we had made a small improvement since last reported. As of April we have, **1473 Life Time Members, 11,462 Paid up for 2016, 764 extended memberships in 801, that equals a total membership of 13,699. The total unpaid membership from 2015 from Units is 2,015 this includes 518 members from the 801 Unit with a second notice sent.**

In February I started a new monetary contribution campaign for NARVRE. This request is totally on a voluntary basis and is similar to what many organizations are pursuing to increase a financial stable goal. **Many non-profit organizations such as NARVRE reach out to their memberships for an in-kind voluntary contribution if they so choose in addition to their yearly dues.** No matter how large or small, your contribution is appreciated to keep our organization strong. So far contributions are steadily coming in. Total Contribution to date 4/4/16 \$505.00. Thirty-eight members have contributed an average of \$13.00 and two units contributed \$100.00 each and another donating \$150.00. In February we had many smaller than \$20.00, but some \$50.00. The different amounts made it hard to get a set average. We do not know how many members saw the request on the newsletter and on the NARVRE Website, but I feel they are contributing what they feel they can.

Don J. Stier, President, NARVRE Unit 41 of Louis-

From the National Secretary-Treasurer —

This will be my last issue of the newsletter while I am still National Secretary-Treasurer. I just wanted to let all of our members know that I have enjoyed working with everyone that I have met and talked to over the last four years. I feel somewhat sad to be leaving, because I will miss these communications that we share.

Convention time is soon upon us and I have finished mailing out all packets of information to all those that have registered as of 4/4/16. I will continue to monitor the hotel reservations to keep up with those that register from now forward.

My daughter and I will be attending the convention and we have close to 61 eligible voting delegates, officers and directors attending the convention. Host Unit 056 have been working hard to get hotel rooms filled and if you have not registered by now it will soon be too late.

All Units have completed their IRS 990N filings, which were finished by the Hibbs Tax Services at a minimal cost of \$8.00 each unit filing and we had 63 that were filled. The IRS changed the filing system for the 990N epostcard and you are required to setup a profile which gives more security for the IRS and each of our unit filings. I have sent emails to all our unit S/T's that have email about the cost to each unit for filing. I will be sending a copy of the filings acceptance from the IRS to each unit

(National Vice President from page 2)

ville, KY wrote –Dear Tony: Just received some more great news for the organization... following up on the \$100 donation mentioned below. In addition to this, another \$100.00 is being donated by Unit 41 member Anne Stier, in remembrance of her deceased husband, Norman Stier, Sr., as well as \$50 by new Unit 41 member Gary Chambers in honor of his deceased father. This makes three individual donations of \$250 so far by members of Unit 41 to our cause. I will make sure that these

for their files so if they are audited by the IRS they will have a copy on file.

The reason for this change was that the IRS 990 files were hacked in 2015 and as of March 1, 2016 the old system that we used to file was drastically changed and called for new measures to get those that where remaining filed before the May 15 deadline. We have accomplished that filing and I am relieved of the pressure that it puts on the National Office to get these filings completed.

In 2017 when this IRS 990N report is due you will receive in the September packet how National Office will handle doing these reports for the future. I am reasonably sure we will have an accountant that is approved by the IRS to file these reports with the IRS at a reasonable cost to each unit. We must pass this cost on the unit and will be realistic in our expectations of the cost involved.

At this time, we have additional contributions coming in since the March newsletter with contribution from:

Unit 006 Tulsa, OK

Henry F. Sanchez

Joan P Kerr

Total donations so far in 2016 is \$ 605.00

Please support the new National Secretary-Treasurer that is elected at the convention. The office may have some down time when the office is moved before the first of June. Thanks for you co-operation.

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

*donations are properly addressed to Secretary Burton to eliminate any unnecessary extra handling. **Your initial contribution got something rolling, and hope this is having some good results elsewhere too.** I want to very honorably thank Brother Don J. Stier, Ann and Gary for their generosity and promotion of this new DONATION program. If you have not seen the Donate Button on our NARVRE website go to and CLICK -- <http://www.narvre.info/joinpay-dues.html>*

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

(National Legislative Director from page 1)

benefit programs for railroad workers and their families. They served over 558,000 beneficiaries in FY2015. All railroaders depend on the RRB!

NARVRE TOLL-FREE NUMBERS To CONGRESS:

****** 1-877-668-3864 or 877-668-3866 ******

FYI...The RRB has made the case for the importance of the requested appropriation for Fiscal Year 2017. The more detailed and intricate information has been delivered and explained by the RRB. NARVRE now needs to assist in this ongoing lobbying effort. As both beneficiaries of railroad retirement, and constituents of our Representatives in Congress, it is vitally important for all of us to urge Congress to support the \$122,449,000 requested to fund operations for 2017 fiscal year. If your request prompts a reply, this office will appreciate a copy.

This office sent out an earlier notice to members on our email lists, and an example letter to Congress can be seen (Alerts) on our website (www.narvre.info). I thank you, the RRB thanks you, and your annuity thanks you.

— **Gary Faley,**
Legislative Director

NARVRE member contributions for April:

Henry (Hank) Sanchez

Joan P. Kerr

Unit 006, Tulsa, OK

James P. Steward

Correction:

Mr. Max Jahn was President of Unit 166 at Springfield, MO and was S/T at the time of his death. We stated in the April issue that the proposed replica was a rural RR museum, but is actually a depot. For this project the goal of \$30,000. has been reached. When completed the depot will be named in honor of Max Jahn.

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From Palmetto, GBA

Traveling Abroad and Your Healthcare Coverage

If you are planning a trip outside of the United States and its territories, it's important not to assume you can take your Medicare coverage with you. Unfortunately, most of Medicare's payments for emergency and/or non-emergency services cease once you are beyond the U.S. borders, which include the 50 states, District of Columbia, Puerto Rico, U.S. Virgin Islands, Guam, American Samoa, the Northern Mariana Islands, and the territorial waters adjacent to these areas.

Rare Circumstances in Which Medicare May Pay for Medically Reasonable and Necessary Services Outside of the U.S.:

- Medical treatment you receive on a cruise ship when the ship is in U.S. territorial waters. This means while the ship is in a U.S. port, or is within six hours of arriving at or departing from a U.S. port.
- Emergency inpatient treatment you receive at a Canadian hospital when you are traveling straight through Canada between Alaska and another state, and the closest hospital that can treat you is in Canada. There is no benefit when you are vacationing in Canada.
- Emergency inpatient treatment you receive at a foreign hospital when the emergency occurs in the U.S. but the closest hospital that can provide necessary treatment is outside of the U.S.
- In addition to when you are traveling, Medicare may also cover emergency or nonemergency

inpatient treatment you receive at a foreign hospital when you live in the U.S., but the foreign hospital is closer, or substantially more accessible, to your U.S. residence than the nearest participating U.S. hospital that can provide the care needed.

Physician and ambulance services performed as part of a covered foreign inpatient hospitalization.

- Please remember, being an 'inpatient' means you have been admitted to the hospital and are not there in observation status only. Spending the night in a hospital does not mean you have been admitted.

Note: Some Medicare Advantage Plans and Medicare supplemental plans (not Original Medicare/Railroad Medicare) may pay for additional services, but you need to check with your plan before you travel to be sure.

When Medicare Won't Pay:

- Medicare won't pay for any services related to a foreign hospital stay if the hospital stay is not covered by Medicare (this includes ambulance services).
- Medicare won't pay for foreign ambulance transports or physician services after your foreign hospital stay is over (even if Medicare pays for the inpatient hospital stay).
- Medicare won't pay for services in a foreign hospital owned or operated by the U.S. Government unless that hospital is within the U.S. borders as defined above.

What You Can Do:

- Consider buying travel insurance. Because some travel insurance plans don't cover health care services, be sure to talk to your insurance or travel agent about this topic. If the cost of travel insurance seems prohibitive, please keep in mind that most foreign services you receive require payment in full prior to leaving the facility, and in some instances, prior to receiving services.
- If you have received Medicare-covered services as mentioned above, you may have to file a claim yourself since foreign hospitals are not required to file claims to Medicare. For information on how to file a claim, please visit our article called 'Filing a Claim to Railroad Medicare: Using the Railroad Retirement 'Patient's Request for Medicare Payment' (G-740S) Form' located on our website at www.PalmettoGBA.com/RR/Me. Enter 'G-740S' in the Search box located on the top right-hand side of the page, and the results link will take you to this article.

If you have question about your Part B coverage, please call our Beneficiary Contact Center at 800-833-4455, between 8:30 a.m. and 7 p.m. ET. Basic Medicare information may be found on our website at www.PalmettoGBA.com/rr, and you may also visit our Facebook page called 'My RR Medicare' at www.facebook.com/MyRRMedicare

Jennifer Johnson