

National Association of Retired Veteran Railway Employees, Inc.



NARVRE National Office
Phone Toll Free: 1-800-551-2588
6819 Crumpler Blvd, Suite 200 • Olive Branch, MS 38654-1940
Email: NARVRE@gmail.com • WEBSITE: www.narvre.us
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NARVRE NEWSLETTER

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FROM THE NATIONAL PRESIDENT —

Congress has been slow at naming committees and subcommittees because of the large freshmen class. Naturally, they all want plum assignments in areas affecting their constituencies. Railroads, workers and retirees should be aware of the two committees in the House of Representatives namely Ways and Means (Taxes) and Transportation and Infrastructure (Policy)

Congressman Peter DeFazio, D-OR is the new full committee chairman and Rep. Sam Graves, R-MO is the Ranking Member. The full committee has 67 members with a Democratic majority of 37-30 ratio. The railroads, rail labor and NARVRE deal with the subcommittee on Railroads, Pipelines and Hazardous Materials on a regular basis. If your Member of Congress is on this subcommittee you are very important in times of important legislation. The members are listed below Democrats listed under the Chair:

Daniel Lipinski, Illinois, Chair
Albio Sires, New Jersey
Donald M. Payne, Jr., New Jersey
Lizzie Fletcher, Texas
Elijah E. Cummings, Maryland
Andre' Carson, Indiana
Frederica S. Wilson, Florida
Mark DeSaulnier, California
Stephen M. Lynch, Massachusetts
Tom Malinowski, New Jersey
Grace F. Napolitano, California
Steve Cohen, Tennessee
Jesu's G. Garcia, Illinois
Eleanor Holmes Norton, Dist of Columbia
Eddie Bernice Johnson, Texas
Alan S. Lowenthal, California
Colin Z Allred, Texas
Angie Craig, Minnesota
Peter A. DeFazio, Oregon (ex officio)

Eric A "Rick" Crawford, Ranking Member
Scott Perry, Pennsylvania
Rodney Davis, Illinois
Brian Babin, Texas
Mike Bost, Illinois
Randy K. Weber, Sr., Texas
Doug LaMalfa, California
Lloyd Smucker, Pennsylvania
Paul Mitchell, Michigan
Brian K. Fitzpatrick, Pennsylvania
Troy Balderson, Ohio
Ross Spano, Florida
Pete Stauber, Minnesota
Greg Pence, Indiana
Sam Graves, Missouri (ex officio)

If your Member of Congress serves on this subcommittee they also serve on the full committee. The ratio is 19 Democrats and 15 Republicans.

— Tom Dwyer, National President

FROM THE NATIONAL LEGISLATIVE DIRECTOR —

The information in the first three paragraphs was provided to the RRB by the National Railroad Retirement Investment Trust (NRRIT).

The National Railroad Retirement Investment Trust (NRRIT, or "the Trust") was established pursuant to Section 105 of the Railroad Retirement and Survivor's Improvement Act of 2001 (RRSIA) that was signed into law on December 21, 2001. The Act set February 1,

2002 as the date that the Trust was to become effective.

The sole purpose of the Trust is to manage and invest Railroad Retirement assets. The Act authorizes the Trust to invest the assets of the Railroad Retirement Account in a diversified investment portfolio in the same manner as those of private sector retirement plans. Prior to the Act, investment of Rail-

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NARVRE President Tom Dwyer in his hometown of Hibbing, Mn.



NARVRE National Vice President speaking at our monthly meeting in Temple, Tx.



Eunice Grunberg celebrated her 100th birthday on December 11, 2018. She is still very active and regularly attends monthly meetings of Unit 30 Council Bluffs, IA. She lives across the state line in Omaha, NE. Happy Birthday, Eunice!

From the National Vice President —

We are all waiting for a report on the Status of our Membership so we can access how many members are still delinquent of their Membership Dues. I am sure there will many who we still need to be reached. I am optimistic that the outlook is positive. February was the month of the year for all Area Directors to begin to prepare to fully take the task to a new level of targeting these delinquent members. We have been successful in the past as February was the deadline before becoming dues delinquent. As officers of NARVRE we will not relent or concede failure to act and to advise all the Area Directors, Assistant Area Directors and Unit officers to take time to evaluate yourselves and be prepared to make a commitment to continue to work diligently to the primary goal of promoting, protecting, preserving your Railroad Retirement Annuity not only for current NARVRE members already receiving a Railroad Retirement pension, but also to protecting the future Pension Annuity of future retirees. Area Directors are encouraged to make efforts to promote new members and promote new Units. Area Director G. G. Gonzalez did not give up in making sure that we reorganize a new Unit in Fort Worth Texas, finally succeeded to do so after many trips to Fort Worth by all officers who held various meeting. The issue was not for the lack of members, but we lacked forming a new Unit due to having officers. No one wanted to commit to be officers. G. G. Gonzales finally got it done. Another example of a great champion and leader is our Former National Officer and current Assistant Area 4 Director George Wisdom of Unit 165. He humbly writes to his friend Roger Barr. "Hello Roger, I'm here to brag a little about our NARVRE Unit. Our Treasurer, Sue Fennel became seriously ill and passed away a couple of weeks ago. Prior to her passing my wife Kristine and I had the opportunity to meet with Sue and review her files. Kristine Wisdom agreed to assume the duties of Treasurer and right after Christmas we sent out 105 notices reminding members who had not already paid their 2019 dues that it's time to renew membership. To date we have had 51 responses -- 27 couples and 24 singles for a total of 88. This, added to the 97 who had already renewed at our meetings, brings our total to 185, including spouses, who are current with their membership. We are convinced that the time and expense in sending out the notices was well

worth the effort. Kristine had found this to be true when she was Treasurer of Unit 74 in Auburn, Washington. I felt this might be an idea to pass along to other Units that may not already be doing this." This is what it takes to make sure our membership endures. Try to contact and notify your membership. It will pay off.

Many retiree railroaders have said, "I never heard of NARVRE before" this is true especially where there are clusters of retirees not yet explored. Where these groups exist, we cannot afford not to go get them but also, noting that we cannot go on a goose chase because the expense does not justify it. Continue to attend rail Union Meeting of unions when possible. Area Directors are urged to contact me for travel evaluation. I would be remiss if I did not recognize our Area 4 Director Gary Nelson pictured below with Debi & Don are retired Amtrak

Trainmasters. "I am sponsoring them as new NARVRE Members. They are both committed to advancing our cause with Amtrak Employees in the Chicago Area." The message is to attempt to alert Railroad Retirees of their rights under the Railroad Retirement Act. The cost for most informational meetings is minimal to NARVRE. We are fortunate to have a good innovative Secretary Treasurer, Phil Steward who understands the value of recruiting members. But it is easier said than done, the mission to recover loses of members is a losing and exhausting job, so we must employ the most reasonable means to reach new members. President Tom Dwyer is best recognized for his leadership and ability to bring in new members. His Minneapolis/St. Paul Unit # 109 is the largest in the country.

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

NARVRE Ohio Biennial State Meeting will be held May 20, 2019 at the Holiday Inn in Strongsville, OH. Speakers will be our National President, Tom Dwyer; National Vice President, Tony Padilla; National Secretary/Treasurer, Philip Steward and National Legislative Director, Gary Faley. We will also have speakers from United Health, Medicare, Railroad Retirement plus Walter Barrows, retired Labor Member of the US Railroad Retirement Board and others. A luncheon will be served compliments of the Moody Law Firm. A block of rooms has been reserved for anyone wishing to stay overnight. For more information or for a reservation contact Ruth Teper, Ohio State President at 216-749-2786 or rbt@cox.net.

From the National Secretary-Treasurer —

We have been informed that there are many members who have suffered from accidents at home.

It is true that advancements in health have improved quality of life and people are living longer. Many seniors today are living longer, being more active, and are healthier in general.

As we get older our bodies change. We are not as mobile and don't see quite as well. Our bodies begin to lose some of the core strength needed to maintain balance. Combined, these changes can lead to accidents such as falls, breaks and sprains. Safety for seniors is important and there are plenty of things you can do so that you can continue to have a healthy and active lifestyle. Fall prevention is one of the keys critical to longevity and good quality of life.

Ways To Improve Home Safety:

- Install handrails that run the entire length of the stairs on both sides of the staircase

- Add automated lighting to light up rooms as you enter
- Install grab bars in the shower, tub and near the toilet
- Keep the stairs and open areas clear
- Use double sided tape to keep small rugs down
- Don't leave anything wet on the floor
- Fix any broken or chipped steps, tiles, or flooring

For additional information and other resources refer to Jennifer Johnson's article in our January Newsletter, which will be archived on our website www.NARVRE.US

As everyone should know, February 28, 2019 is last day before your dues become delinquent. We have received a significant number of payments from members meeting the deadline. Unfortunately, this will be last newsletter some members will receive until their dues are paid to become current.

We appreciate everyone's cooperation and the many donations that have been made.

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

(National Legislative Director from page 1)

road Retirement Account assets was limited to U.S. government securities.

The Trust has no powers or authority over the administration of the benefits under Railroad Retirement. Responsibility for administering the railroad retirement program, including eligibility determinations and the calculation of bennarvefiary payments, remains with the Railroad Retirement Board (RRB). The Trust is a tax-exempt entity independent from the federal government. It is domiciled in and subject to the laws of the District of Columbia.

Recently, a report was released regarding NRRIT operations, with complaints on the lack of adequate safety measures to protect retirement investments in the stock market (their biased opinion). A response to their misleading statements is in order, with some important observations on the structure, safety and operation of the Trust. Just as before, when a critical and misleading article was printed during the 2008-09 financial downturn, similar statements were suggesting that the NRRIT is in need of additional safeguards, amid other criticisms which always come from writers that are vehemently opposed to the 2001 RRSIA law allowing the Trust to manage and invest railroad retirement assets. The pessimistic suggestions are always fraught with misrepresentations and ignore NRRIT's proven track record, to include the rebound from the serious losses incurred during 2008 and 2009. Those criticisms stating that any investment of retirement funds is too risky do not balance with the existing safeguards written into the governing language in the law that authorized the investments. To respond, we would point out that current oversight rules are mandated and consistent

with the judgments of Congress via hearings and discussions with the industry, rail labor unions, and a bevy of attorneys and experts from the financial community, during the Congressional process that created NRRIT. The 2001 legislation requires NRRIT to engage independent auditors to conduct annual audits of NRRIT's financial statements. Those reports are then included in the NRRIT annual management report, which must be sent to Congress, the POTUS, the RRB and the Office of Management & Budget (OMB). Importantly, the statute clearly states that these audits will not be done by the RRB, nor the Office of Inspector General (avoiding political maleficence). The Trust structure provides for meetings between the RRB and the NRRIT Board of Trustees, as well as RRB and Trust Counsel meetings up to 10 times a year. Discussions are held for detailed monthly financial data to be submitted to the RRB pursuant to a Memorandum of Understanding, between the RRB, NRRIT, US Treasury, and the OMB. There are many different levels of activity for the purpose of oversight and all of this and more financial information can be accessed on the website of www.rrb.gov. Investment performances are rigorously monitored by the NRRIT Chief Investment Officer and staff, subject to the different levels of review and oversight. Overall, the Trust has performed very well, as evidenced in the Quarterly and Annual Reports published regularly on the RRB website under NRRIT. The fiscal year-ending report of 2017 indicates that the net asset value of Trust managed assets increased from \$25.1 billion to \$26.5 billion. This FY2017 increase in asset value includes \$1.8 billion that the trust transferred to the US Treasury for railroad retirement (Tier 2) benefit payments. Also, during the Trust's 15 years of investment operations, the total railroad retirement system managed assets

(Trust and Reserves maintained at the Treasury) grew from \$20.7 billion in 2002 to \$27.8 billion as of the end of fiscal-year 2017. Reports on the financial standing of the Trust from RRB offices have consistently stated that even under the most pessimistic assumptions, the Trust remains financially sound and estimates are that the railroad retirement system will remain solvent for another 25 years. That is due to the proven mechanisms in place to safeguard the system.

A recurring question is usually carried in the NRRIT Q&A section and relates to the remote possibility of the need to increase taxes to maintain funding levels. It states that the Tier 2 rate on employers and employees is adjusted automatically pursuant to a statutory schedule that is designed to maintain a fund balance sufficient to pay between four and six years of benefits. Further, if any tax increases are ever necessary, they would be borne by the industry, the employers. This information should be acknowledged if we run into a poor performance in a future Quarterly Report from NRRIT. The next quarterly report ending 12/31/18, should be forthcoming in the near future, and available on the RRB website. Normally, this office forwards that report to those receiving our informational updates via email.

— Gary Faley,
National Legislative Director

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.

Unit 77 Decatur IL Officers RC Smith President, Rose Mattix VP, Carol Sincebaugh Secretary Treasurer, Davi Haun Legislative Rep. in memory of Eugene Salefsky - Charter President Unit 77 • Leroy Engel in memory of loving wife Shirley Engel • Michael Ianone • Jean Renalds in Loving Memory of former National Secretary Treasurer Mary David • Loren Clark • Daniel Beshaw • David McBroom • David Monroe • Dennis Kinzie

Memorials

Harold Zamaites • Eugene Salefsky • Louise Listebarger Shultz • John Q. Goodman • Jim Fulton • Ann Christie Hageman • Joanne Marie McMahon • LeRoy James King • Helen D King • Willis G Croonquist • Ronald Godeen • Donald R Wallin • Eugene P Schmidt • Patricia Jean Walker • Donald E Moe • Joan Louise Suess • Angela Fabjancic • Harold Smith • Shirley Engel • Raymond Downey • Herbert Brooks, Sr. • Miguel Alvarez



Area 4 Director Gary Nelson attending SMART UTU Local 1000 in Minneapolis. Many of these members are NARVRE members of Unit 109, St. Paul and Unit 107, in St Cloud MN.

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National President

Thomas Dwyer
11304 Norway St. NW
Coon Rapids MN 55448-3269
763-757-1501 FAX 763-767-5794
tdwyertcu@aol.com

National Vice President

Anthony "Tony" Padilla
303 Black Cap Run
Buda, TX 78610-4978
Home: 512-523-8465
Cell: 512-552-8703
tonypadillatcuam@austin.rr.com

National Secretary-Treasurer

James (Phil) Steward
6819 Crumpler Blvd, Ste 200
Olive Branch, MS 38654-1940
1-800-551-2588
narvre@gmail.com

National Legislative Director

Gary M Faley
6324 Calkins Road
Flint, MI 48532-3207
810-733-7256
faleyg@comcast.net

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NATIONAL ASSOCIATION OF RETIRED
AND VETERAN RAILWAY EMPLOYEES, INC.
6819 Crumpler Blvd, Ste 200
Olive Branch, MS 38654-1940
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From Palmetto, GBA

Be On the Look-Out for Fraud Schemes

This article is the start of a series of articles that will appear periodically and discuss current fraud schemes. The first are for colonoscopy billing. Colonoscopies are an important tool in the diagnosis and prevention of certain cancers. In examining colonoscopy billing for potential Fraud, Waste and Abuse (FWA), there are several areas of potential risk. This alert is focused on a very specific area of colonoscopy billing risk that has been observed recently, billing colonoscopies with the control of bleeding. This procedure can often have a much higher payment than other colonoscopies and can be bundled with several other codes as well.

How is it Billed?

Colonoscopy, flexible; with directed sub-mucosal injection(s), any substance

In this procedure, the provider examines the portion of the colon that remains after a colon removal procedure using a colonoscope, a tubular instrument with a light source and camera. The provider inserts the scope through a previously placed colostomy stoma, an opening on the skin of a surgically created passageway into the colon. The provider

then identifies and repairs areas of internal bleeding.

Colonoscopy, flexible; with control of bleeding, any method

In this procedure, as with the previous one above, the provider examines the colon and rectum using a colonoscope, to identify the source of internal bleeding. He/she then controls the bleeding in the colon by various methods.

Though payment policies can vary, typically, there are two conditions that more often will be the reason for billing this procedure:

- The patient presented with gastrointestinal bleeding and the colonoscopy is being used to investigate the cause of the bleeding.

- A patient returns for postoperative care from a diagnostic colonoscopy and bleeding has begun.

There are many behaviors we look at to identify potential risk in this area:

- Is the control of bleeding procedure billed at the same time as a diagnostic colonoscopy? If so, how often?

- What percentage of the colonoscopy patients are being billed with the control of

bleeding?

- Has the billing of the procedure increased at an abnormal rate? Has it decreased rapidly?

- Does the provider bill an unusual number of colonoscopies with biopsies, versus those without?

- Do the provider's patients return for follow up procedures at unusual frequencies, especially if the initial colonoscopies failed to identify any issues of concern?

If you have questions about your Railroad Medicare coverage, 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/myrr-medicare> We also invite you to join our list-serv/email updates. Just select the 'Listservs' link at the top of our main webpage at www.PalmettoGBA.com/RR/Me

— Jennifer Johnson