

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



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NARVRE NEWSLETTER

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## FROM THE NATIONAL PRESIDENT —

**W**e are two months away from convention time in Council Bluffs, IA, May 20-22. In looking over registrations they are coming in slow. As of March 10, we showed just 40 paid delegates and most of those are from established Units. If you are on the Governing Board please submit your registration as soon as possible. The Host Unit 30 needs a head count for meals and rooms at the hotel and other important matters. This convention should be interesting and eventful with a lot of new information and speakers.

### ALL DELEGATES

#### NARVRE 41st BIENNIAL CONVENTION

I will be a candidate for reelection at the upcoming NARVRE Convention in Council Bluffs, Iowa as your president. I would appreciate your support!

—Tom Dwyer

I want to emphasize that any Unit who may want to bid on the 2020 convention come prepared to state your case. The first criteria is to get approval from your local Unit and discuss it at your local meeting. It takes not just a few people but a committee between 10 and 20 members as it is a two-year project. It is a good money maker for your Unit and also a lot of hard work and effort but well worth it.

We have moved into the technological era in regards to social media and NARVRE needs to as well. Finances is a major issue before this convention and will be discussed and voted upon. Railroad retirees in the future will be computer literate and will take this organization into a different direction. Just think of the cost savings if we did not have to mail a newsletter by U.S. Mail but do it electronically via email. As of March 15th, we have a new web site [www.narvre.us](http://www.narvre.us) so check it out. It is well done. I hope to see most of you in Council Bluffs.

*Tom Dwyer, National President*

## FROM THE NATIONAL LEGISLATIVE DIRECTOR —

**L**ast month this office emailed our members asking them to contact their representatives in Washington on behalf of the Railroad Retirement Board's budget requests for 2018 appropriations. We continue to urge the membership to call Congress and ask that our Senators and Representatives approve the proposed \$40 million in increased funding. This investment is critical for the RRB to upgrade their computer systems, cyber security and modernize the IT plan for 2018. We ask you all to join in and make the call for our Railroad Retirement Board. The message is that the RRB has aging IT systems that need to be addressed and this is a unique opportunity to make a substantial IT investment. The President amended his FY18 budget request and asked for \$40 million in IT investments. This \$40 million investment will improve the IT program and complete the necessary modernization and consequently, to improve the proper function of the RRB agency. Our calls on behalf of the RRB are an important and integral part of this collective effort.

### \*\*\*\* Call CONGRESS TOLL-FREE #'s

**877-668-3864 & 877-668-3866 \*\*\*\***

We have talked about the deficiencies in the Trump budget proposals, pointing out his campaign promises relative to rail and transit service in America. We have our work cut out for us on many fronts, to include Medicare and Social Security. We will continue to remind the President of his promises to protect senior's earned benefits. His colleagues in the House are speaking in veiled threats relative to their plans to alter and re-structure these national programs. We must remember that their promise (and language) to "reduce spending on entitlements and welfare programs" is their promise to cut health care and other medical services on which seniors and their families rely. We need to speak out when we hear or see coded language that will only bring harm to valuable programs in Medicare. Remember it is an election year, not for the President, but for all members of Congress and certain seats in the Senate. As active constituents, we need to know what our own representatives in Washington are doing, in order to be prepared for our elections.

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**N.A.R.V.R.E.**

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## From the National Vice President —

As members of NARVRE begin to spend time with the family and grandchildren, they look for the beauty of spring and the Easter Holiday Season to begin to enjoy the green and the flourish of flowers in bloom in the landscape. For most of us we look to continue to protect our Railroad Retirement Pension Annuity from Congressional encroachments.

As we get closer to the NARVRE's 41st Biennial Convention, May 20-23, 2018, in Council Bluffs, Iowa, the National Office is full of activity in preparation to have the most organized convention ever. NARVRE's sole purpose is to promote, preserve and protect our RRB Pension Annuity. This convention will be focusing on that; and on making improvements to our organization in terms of growing our membership.

A recent comment from Donald Lynch said, "I am the President of Unit 66 Wildwood, FL, and I am pointing out in this article to the national membership how we could grow 100% in a year if everyone would get one new member to join NARVRE in a year. I stress that you have 365 days to do this."

Like Donald Lynch, President Tom Dwyer also encourages every member to sign up their spouses to be members of NARVRE. He also said that inviting speakers to come to address your units is a very effective way to bring in new members.

Mel Underhill, Communications Director of Unit 41, Louisville, KY, very effectively gives recognition to a member of the unit by designating him/her Member of the Month at the regular meeting. That generates prestige to the unit and attracts new members. Be assured that the officers of NARVRE will continue the to fight for the protection of our members and we do not rest from protecting our RRB Pension Annuity as our Legislative Director Gary Faley will call on us into action to respond in times of crisis.

It appears that Congress and the current administration is attempting to erode Social Security, Medicare, Medicaid and an affordable Healthcare. We continue to educate Congress to augment all senior benefits.

Our Area Directors are the key to promoting and establishing new NARVRE Units. I want to thank them for their efforts they do to make that happen, even though this year it has been a slow movement.

I want to thank you for all the voluntary contributions many of you have made above your membership dues. I look forward to seeing your Unit's Delegate at the Convention.

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

### Passing of Whitey Westphal



NARVRE Past National President A.W. "Whitey" Westphal passed away Sunday, March 25, 2018 500 PM EDT. Below is a link to our website with the obituary for Past President Whitey Westphal.

<https://www.narvre.us/obituary-for-august-w-whitey-westphal/>



Identity theft has been one of the top consumer complaint filed with the FTC. Criminals are getting smarter. Unfortunately, seniors have been a top target. That's why theft protection is crucial. Unit 032 Providence RI lead by Unit President Joseph Patriarca is the first NARVRE unit beginning enrollment with IDShield and LeagalShield. If your unit is interested in this program, contact Lynn Duncan at 800 735 4850 or [Iduncan@idtsoa.com](mailto:Iduncan@idtsoa.com). This is a partnership that can add to our bottom line.

Pictured — Newly elected officers from Unit 32 in Rhode Island, from the January 2018 meeting. Pictured from left to right are; Carmine Bianco, Chaplin, Kenneth LaFountaine, Secretary/Treasurer, Susan Bergeron, President Joseph Patriarca, Vice President, Richard James, and Second Vice President, Michael Webber.

## 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.

### March Donations

Mary Jo O'Linn	George Wallin
Victor Sundquist	Richard and Shirley Marzullo
David Canas	David Corless
Ruth Ostby In Memory of	Kyle Tilson
Harold & Mary Dupree	Richard Baker
George Tait	James Leitz
Chris Nelson	Wayne and Nadine Haskamp

## Memorials

Geraldine Mc Collow	Russell Miller
Sandy Hansel	Ronald Kaufold
Virgil Klaas	Gerald T McNulty
John Cable	Frederick R Kirchner
Robert (Woody) Woodford	Rosemary Suchy
Catherine Fitzgerald Dilworth	Barbara Ovall
Delores Virginia Ebert	Arden Nygaard
Gill Wright	



## (National Legislative Director from page 1)

The GOP platform has continually targeted the viability and future of Amtrak and the jobs of those rail employees that pay into railroad retirement (thousands of them). Clearly, there are members of the GOP that vote with us on Amtrak, and we believe that number grows when our members communicate with their offices. However, distinct differences on this yearly issue was presented by the Democratic Party, as they released alternative proposals to that of the Trump White House. It is imperative to recognize and remember the differences of the candidates when preparing to vote. All NARVRE members are aware of

what we fight to preserve year in-year out. The democratic alternative includes proposals to strengthen the national rail network by increasing federal funding for Amtrak with specific earmarks for repairs, and restorative grants to keep maintenance programs up and running. While Trump would make deep cuts into the rail transit system and eliminate grants that would eventually eliminate long-distance routes, this new alternative plan offers \$10 billion in new investments (TIGER grants) to build and expand the Amtrak system and protect rail employment. There are choices to be made in this year's elections that could balance the Congress and protect issues important to seniors and rail retirees. NARVRE must always work to obtain

a fair system of governance, and that means a Congress that works with all Representatives in Congress, and that is not happening now. We must also vote to protect those in office that protect our issues, such as Medicare, Amtrak and the financial needs of the RRB.

We are gearing up for our Convention this coming May in Council Bluffs, IA. We hope your Unit is represented at this meeting. We will discuss many issues relative to the next election. We all need to get out a solid vote on Election Day in November. If we remain complacent, we will continue to suffer the consequences of an unfair system. It is a necessity that we remain active.

— Gary Faley,  
National Legislative Director

## From the National Secretary-Treasurer —

The launch of our new website, [www.narvre.us](http://www.narvre.us), was an outstanding success. Members from across the country have been visiting the site and liking our Facebook official page, indicating a significant increase in our members' social media engagement. Let's keep this momentum going by liking both Facebook pages and encourage your friends to do the same. Remember to post your local unit activities and pictures on the NARVRE National Forum Facebook page.

We have accomplished a lot during the past two years. I would like to thank my two predecessors: Richard Duley and Joyce Burton, who before me assisted in moving our organization forward. Whenever you take over a post, you do the best you can do and hopefully it will be better when you leave it. We have completed

the new database with new reports for improved management tools, created a color digital newsletter to significantly reduce mailing costs, development of a comprehensive business plan, new and improved website, instituted an assertive social media outreach program, developed partnerships to bring revenue to our bottom line, developed new marketing materials, and now offer editable computer reports.

Our management team is forward thinking and we stand ready to put NARVRE on a path to be a viable organization for another eighty years to preserve, protect, and promote Railroad Retirement.

I certainly appreciate the kind words and encouragement our members send through various communications which come to the National Office. However, we cannot respond

to them all. Believe it or not there are not enough hours in the day for us to accomplish everything we want on a daily basis.

*I ask for your vote in oncoming election for National Secretary to continue on the journey.*

— James (Phil) Steward,  
National Secretary/Treasurer

## From the Convention Committee

Unit 30 is excited to be hosting the 41st Biennial Narvre Convention in Council Bluffs, Iowa May 20-22, 2018. The Hilton Garden Inn is a very nice hotel with great convention space. The blocked room rate is good until April 15 so if you haven't reserved a room you may want to do so soon. We are planning a tour Sunday afternoon May 20 from 1:30-4:30. We will tour the Union Pacific Railroad Museum that is housed in a Carnegie building that previously served as our public library. It is an extensive collection of railroad memorabilia and interactive displays that are exceptionally well-done. Later the tour goes onto a walkthrough of business cars from Union Pacific's fleet. The cars are still in active service and each has a story. We are looking forward to welcoming you to Council Bluffs, Iowa where the transcontinental railroad began its westward journey! See you in May.



Unit 32, Rhode Island during their most recent meeting.



Roger Sogard on his 91st Birthday at the March 8th 2018 meeting of Unit 32.

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### Volume 32 Number 04

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## From Palmetto, GBA

# What is an ABN and When Might You Need One?

An Advance Notice of Beneficiary Notice of Non-Coverage (ABN) is a document your provider must supply you with if he or she thinks Medicare won't pay for an item or service because he or she believes it is not medically reasonable and necessary. The purpose of the form is to let you know that you may have to pay for a service that would otherwise be covered by Medicare, if it were medically reasonable and necessary.

An ABN comes in a prescribed format. It must:

1. Be easy to understand
2. Be straightforward in identifying the item or service that the provider does not expect Medicare to cover
3. Tell you with the costs of the item or service, should you choose to have them
4. Give very specific information as to why the item or service might be denied by Medicare
5. Be explained to you to ensure understanding and to allow you to ask questions
6. Be given to you with enough advance notice that you are able to make an informed decision

An ABN contains three options for you to select from:

Option 1 indicates you want to have the item or service performed, even if Medicare does not pay for it. However, you want the provider to bill Medicare for the service, and if the claim is denied, you can file an appeal. You also agree to pay for the service yourself if the provider asks you to pay for it before the claim is submitted to Medicare.

Option 2 indicates that you want to have the item or service performed, but you do not want your provider to bill Medicare. In this case, you cannot appeal a decision, as no claim has been filed. You agree to pay for the item or services at the time they are provided.

Option 3 indicates that you don't want the items or services that Medicare may not pay, and that you are not responsible for any payments (since no service has been rendered). No claim is filed to Medicare; an appeal cannot be requested as there was no claim from which to appeal.

Note: in an emergency situation (to include an emergency ambulance transport), an ABN cannot be issued to you at that time. A provider

can issue an ABN when you are medically stable and able to make informed decisions.

Is an ABN Issued for All Non-Covered Services?

ABNs are required to be issued for Medicare-covered services that your physician or supplier thinks are not medically reasonable and necessary for you at the time. An ABN can be issued, as a courtesy, for items or services never covered by Medicare, though it is not required in these cases.

If you have questions about the ABN, please call our Beneficiary Contact Center at 800-833-4455, between 8:30 a.m. and 7 p.m. ET Monday through Friday. We also encourage you to visit our website at [www.PalmettoGBA.com/RR/Me](http://www.PalmettoGBA.com/RR/Me), our Facebook page called 'My RR Medicare' at [www.facebook.com/MyRRMedicare](http://www.facebook.com/MyRRMedicare), and our free Beneficiary Portal at [www.PalmettoGBA.com/MyRRMed](http://www.PalmettoGBA.com/MyRRMed). MyRRMed offers you the ability to access claims data, historical Medicare Summary Notices (MSN), and a listing of individuals you have authorized to have access to your personal health information.

— Jennifer Johnson