

National Association of Retired Veteran Railway Employees, Inc



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NARVRE NEWSLETTER

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FROM THE NATIONAL PRESIDENT —

I write this article for clarification to some NARVRE members basically who may think we are partisan or opposed to their viewpoint. That is far from the point. Everyone has their personal views and we respect that.

NARVRE was organized on September 6, 1937 in Louisville, KY by the following railroad labor organizations.

Brotherhood of Locomotive Engineers, Brotherhood of Locomotive Engineers and Firemen, Order of Railway Conductors, Order of Railway Trainmen, Brotherhood of Railway Trainmen and the Brotherhood of Railway Carmen. NARVRE was organized by representatives from nine states as their concern for the newly enacted Railroad Retirement Act at that time. Over the course of 82 years we have been diligent in defending attacks, changes to the law and outright hostility toward pension plans.

In 1983, President Ronald Reagan as part of his budget recommended abolishing the Railroad Retirement Board, which oversees pensions and unemployment compensation; merging Tier 1 retirement benefits with social security; turning over Tier 2 benefits to a new private corporation; and shifting federal jobless benefits for railroad workers to state unemployment systems. The Reagan Administration's take on

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FROM THE NATIONAL LEGISLATIVE DIRECTOR —

NARVRE members might recall our mention of the Met Life Insurance and Death Benefit issue when we covered the subject a couple of years ago. Recently, at our May Convention, we updated the issue for the delegates, with further information from Unit #92 member Paul Iverson (Duluth, MN). Paul has lead the effort to get the initial information to as many members and other rail retirees in order that beneficiaries receive their death benefits due them from a policy under Met Life. Since Paul first began his quest in 2014 to make sure he and his father were properly recorded as enrollees in their own Met Life policies. Since then, he and fellow member Jeff Sunde, and others willing to spread the word, have helped collect over \$500,000 in benefits for widows, children and other beneficiaries in their own neck of the country. Paul has now expanded his work beyond MN and is looking to spread the word to other survivors of railroad workers on a nationwide basis, but he will need some assistance from other NARVRE Units and fellow members. As background, in 2016, CBS "60 Minutes" covered the system-wide practice of insurance companies who were not paying death benefits to the families (survivors) of policyholders. The CBS program showed that many

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NARVRE Biennial Convention 2018

Narvre Biennial Convention 2018 in Council Bluffs, Iowa, concluded May 22, 2018 with approximately 115 delegates, alternates and guests from out-of-town. Forty local Unit 30 members participated in various events and assisting with the Convention.

We appreciate all who took the time to attend our Convention and we trust you found it an educational and fun event. Our unit certainly learned a lot and enjoyed hosting very much.

A big thank you to all who helped us plan and supported us throughout the planning stages and during the convention.

All the National Officers were very helpful and brought a lot of information and wisdom to the Convention. Phil Steward worked closely with us as we prepared. He brought in some people during the Convention to educate our members on technology and how we can use it to grow our membership.

Gary Nelson, our Area Director, brought numerous items for our raffle. We appreciated your support, Gary. Thank you!

Tony Padilla was there offering encouragement and words of wisdom.

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From the National Vice President —

Once again, I remind you that following the preamble in ARTICLE II of the NARVRE Bylaws, it cites “the object and purpose of the organization as a nonprofit corporation, shall be and is exclusively for educational, scientific, literary and professional purposes of studying, promoting, and disseminating the philosophy and principles underlying the legislative process in order to further the growing interest in the continuance of Public Law #162 enacted by the 75th Congress of the United States of America on June 24, 1937, commonly referred to as the Railroad Retirement Act; to bring into closer cooperation the railway employees, both active and retired, of the country; to inculcate and uphold the general principles necessary to protect the standard of living for all current and former railway employees, and to lend moral aid and strength to the activities of its members, the Standard Railroad Labor Organizations, senior citizens groups and other organizations, who are promoting the general welfare of retired people in The United States of America; all within the meaning of Section 501(c) (4) of the Internal Revenue Code.”

With that in mind as National Vice President responsible to work with Area Directors and Assistant Area Directors to promote membership, I call on all Area Directors to make the greatest of efforts to preserve, protect and promote the safety of our RRB Pension Annuity to include election of friends to the federal offices who will vote to protect benefits under the RRB. Although we are a nonpartisan organization, we are always concerned we elect friends that will be supportive of our earned benefits under our RRB pension annuity to include our Railroad Retirement Medicare and Medicare and Social Security which is our Tier I of our RRB Pension Annuity. Elections have consequences and I urge you to educate our membership to register to vote and Get-Out-the-Vote in the upcoming elections to elect friends who support our issues regardless of party affiliation. Your vote is your voice. For most of us we look to continue to protect our Railroad Retirement Pension Annuity from Congressional encroachments. NARVRE's sole purpose is to Promote, Preserve and Protect our RRB Pension Annuity. I am sounding the alarm because the congress announced they want to gut the programs that everyday Americans and seniors depend on, all to pay for the disgraceful tax bill. Millions of seniors are counting on us to stop

this disastrous plan. I encourage every member to sign up their spouses to be members of NARVRE and bring one additional member. Inviting speakers to come to address your Units is a very effective way to bring in new members. That generates distinction to the Unit and attracts new members. Be assured that the officers of NARVRE will continue 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. We continue to educate the congress to augment all senior benefits from the continued efforts from the Congress and the Administration to erode Social Security, Medicare, Medicaid and an affordable Healthcare and pensions as they are doing it in the current Budget on the backs of Seniors to give tax breaks to the wealthy. Our Area Directors are the key to promoting and stablishing new NARVRE Units. Once again, I want to thank you for all the voluntary contributions many of you have made above you membership dues.

— **Anthony (Tony) Padilla**

NARVRE National Vice President

(2018 Convention from page 1)

We all enjoyed meeting Tony.

We especially want to give a shout-out to our President, Tom Dwyer. He was there from the very beginning to help with our planning. He has an immense responsibility selecting speakers, appointing members to the various committees and conducting the business meeting. The speakers he selected were wonderful. Tom has dedicated most of his adult life to promoting and leading NARVRE and gives a lot of time and energy in helping retired railroaders and their spouses as well as all our

Narvre units. Thank you Tom, for all you do. We appreciate you!

Winner of the Berkshire B share of stock was Gary Faley, our National Legislative Director. Congratulations to you Gary. Thank you to all who participated in that drawing. We appreciate your support. It was very helpful in helping us defray our costs for the Convention.

Unit 61 in Oakland, California volunteered to host the 42nd Biennial Convention in 2020. We wish them much success and look forward to participating in 2020.

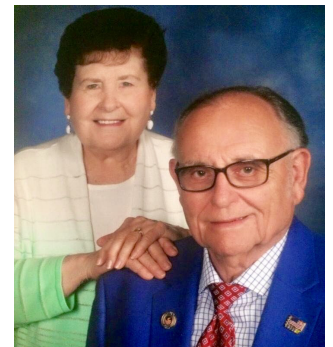
— **Narvre Host Unit 30 Council Bluffs, Iowa**



L/R GRN, Ron Hylla S/T 107, Wayne Schmitz Member, Duane Tadych President 107. Full house Great Time.



Twilva Schworm wife of Lorin Schworm and Bob Martin Unit 20 members celebrate their 95th birthdays



RC and Wanda celebrating their 54th wedding anniversary.

(National President from page 1)

the railroad retirement program was unnecessary, expensive duplication of social security according to their Office of Management and Budget (OMB)

On March 3, 1993, another attack on railroad retirement was initiated under the Clinton Administration with the National Partnership for Reinventing Government headed up by Vice President Al Gore and Harvard professor Elaine Kamarck which came a

recommendation to merge railroad retirement into social security. Rail Labor organizations along with NARVRE fought them off.

In this current Congress, which is Republican controlled attacks are being made in the appropriation process and the CEO of Amtrak is attempting to rid the system of long-distance trains as well as eliminating employees of on-board service. These employees are all contributors to railroad retirement--some 19,000 including management.

NARVRE in its 82 year history has never endorsed a candidate for federal, state or local office. We have legal authority under federal law because we are a 501C4 if we so choose to endorse. There are no plans to do so.

To those who challenge us on a policy or candidate over any issue we will continue to point it out no matter the political party. So if we ruffle some feathers so be it — we will respond!

— *Tom Dwyer, National President*

(National Legislative Director from page 1)

insurance companies were not properly managing and/or paying policy beneficiaries even when they knew the policy owner had died. Their attitude was that the onus is on the beneficiaries to file a claim in order to initiate the process for payment. A task force investigation had revealed that this criminal behavior was ongoing, rampant, and involving serious money, but public disgust was enough to make 25 insurance companies agree to pay settlements of more than \$7.5 billion (with a B) in back death benefits across the country. Many insurance companies are now understanding that it is not prudent nor self-serving for them to wait for a judge, or a jury of their peers to decide these matters in court. In 2016, we agreed with Paul that it was important that NARVRE do everything we can to get the information out to our members. Those efforts have literally paid off, but Paul's work-load is growing, so he does need some help from our fellow members. As we conveyed to our delegates, NARVRE

agrees that our Units should designate one representative to manage that area and comply with the suggestions and information from Paul based on his knowledge and experience. We delivered a packet to all delegates with Paul's information, with suggestions and instructions that should help deliver this Met Life message. This will also be on our website, and our national Facebook managers will include this on our national FB page. All of this coordination will also deliver the message about who and what NARVRE is and that will help in our ongoing efforts to increase membership. This issue is a NARVRE message moving forward. We should use the success of this Met Life message as another tool in our efforts to bring in new members to our Association. So, the message was (and is) that most rail workers, active AND retired, have a \$2000 death benefit and insurance policy under Met Life. It is a negotiated policy with the rail unions and Paul says that policies probably include retirees who worked on or after 4/1/67, and possibly as early as 1964. NARVRE has copies of the packets which will bring Unit representatives up to speed

on the Met Life issue. It's basic information to use to educate and help other retirees in your areas. This is not a new Unit position, but a lending hand to help other members that may be in the dark regarding this death benefit of at least \$2000 (they do pay interest on the benefit). One widow rec'd \$20,000 because her husband was still employed when he died, so some benefit amounts are more than others. The following is a condensed list of suggestions for workers and their families, from Paul Iverson...

Survivors of railroad workers should call Met Life @ 800-310-7770 and ask about the Railroad Employees National Health and Welfare Plan, Group # 1023000. Be prepared to have the rail worker's name, social security #, railroad worked for, and the name of their Union (the craft, if u don't know the union). You might need to know the date of birth, date of death, date of retirement, and last known address. A death certificate will be helpful. Make sure Met Life has the rail worker in their records and that the beneficiary is correct. We all have permission to use and call Paul Iverson @ 218-834-5248 with questions. I would suggest that the Units first contact NARVRE's National Office for the aforementioned packet. I agree with reports that Paul is like a bulldog, and he does say you might have to keep fighting to collect your contractual and earned benefit from Met Life. To the statement that workers and families and unions fought for this benefit and it was conveniently forgotten by the insurance company, he said..."it isn't forgotten anymore!" I wrote in 2016 that Paul and his fellow members working this issue remind us of the importance of members that benefit our greater Association, and we can use more of them now in 2018. So, take the step for your Unit, and call or email NARVRE NST Phil Steward (800-551-2588) or email myself (faleyg@comcast.net) for a packet of information on the Met Life Death Benefit.

— *Gary Faley,
National Legislative Director*

From the National Secretary-Treasurer —

Revue of the Resolutions passed at the national convention.

1. Provided guidelines for unit closures and funds are property of the National organization

2. Set structure for local unit elections in odd year prior to convention years and enhance reporting procedures for updating the National Directory

3. Eliminated multiple year discounted rates and lifetime memberships and increased yearly national organization rates for unit members Single \$23.50 Couple \$30.50 and 801 member yearly rate \$26 for single and \$33 for Couples

4. Established requirements for the proper registration of NARVRE'S website domains in order properly protect advertising and

trademark content

5. Designed to protect members' privacy and forbid unauthorized use of personal information by outside individuals and entities

All were passed unanimously by the delegates except Resolution 3 which was passed by and overwhelming 70% of the vote.

MEMBERSHIP RATES EFFECTIVE July 1, 2018

Discounted multiple year memberships and lifetime memberships are no longer available. Membership national rates are:

- Members at large \$26 single
\$33 couples.
- Unit members \$23.50 single
\$30.50 couples.

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

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Volume 32 Number 06

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From Palmetto, GBA

New RRB Medicare Cards

The Railroad Retirement Board (RRB) has begun mailing the new Railroad Medicare cards with new Medicare numbers. That's because the Centers for Medicare & Medicaid Services (CMS) is sending out non-Railroad Medicare cards in monthly waves across the country while the RRB is sent all Railroad Medicare cards in June.

New Card, New Number

Your new card will have a new Medicare number that is unique to you and that does not contain a Social Security Number (SSN). SSNs are being removed from Medicare cards to help protect your identity. While the same SSN may have been part of the old Medicare numbers for spouses or dependents, the new Medicare numbers will no longer have that pairing. Each new Medicare number is unique to each person.

In addition, the new Medicare number format will be different. Currently, your Railroad Medicare card contains a Health Insurance Claim Number (HICN) made up of 1-3 alpha characters followed by numerals. The format of a Railroad Medicare HICN was

distinct from the format of a Social Security Medicare HICN.

When to Put It in Your Wallet

Now that your new card has arrived, destroy your old one and start using your new card right away. When it's time for a doctor's appointment or other Medicare service, be sure to take your new card with you. Your provider's office knows the new cards are coming, and they will need to keep a record of your new Medicare number so they can bill Railroad Medicare correctly.

Is Your Address Up-To-Date?

It's important to make sure the RRB has your address correct in their systems. If you need to verify or correct your address, you can call our Beneficiary Contact Center at 800-833-4455. If you have other questions about your Medicare coverage, please call us. Customer Service Representatives are available Monday through Friday, from 8:30 am to 7:00 pm Eastern Time. We encourage you to visit our website at www.PalmettoGBA.com/RR and use our new beneficiary portal, MyRRMed. — *Jennifer Johnson*

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.

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