



- SINCE 1937 -

National Association of Retired & Veteran Railway Employees, Inc.

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NARVRE NEWSLETTER

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FROM THE NATIONAL PRESIDENT —

This year requirement to file your income taxes has been extended to May 17, 2021. It is also a reminder that Railroad Retirement is not taxable in all fifty (50 states). Railroad Retirement is taxable on the federal level only. Other income you may have such as investments can be taxable by the state.

The prohibition of states taxing railroad retirement is a federal law. Here in Minnesota back in 1988-89 NARVRE Unit 109 pursued a case in state tax court and was successful. Nothing has changed since on the federal level as far as the statute is concerned. Under Federal Statutory law states are prohibited under the following:

45 United States Code, Sec. 231 (m) provides in relevant part:

(a) Except as provided in subsection (b) of this section and the Internal Revenue Code of 1954 (26 U.S.C. Sec. 1 et. seq.) notwithstanding any other law of the United States or of any state, territory, or the District of Columbia, no annuity or supplemental annuity shall be assignable or be subject to any tax or to garnishment, attachment,

or other legal process under any circumstances whatsoever, nor shall the payment thereof be anticipated. (Emphasis added).

We have found accountants and tax preparers who are unaware of the statute and to those who may use Turbo Tax should be aware of that as well.

— Tom Dwyer, National President

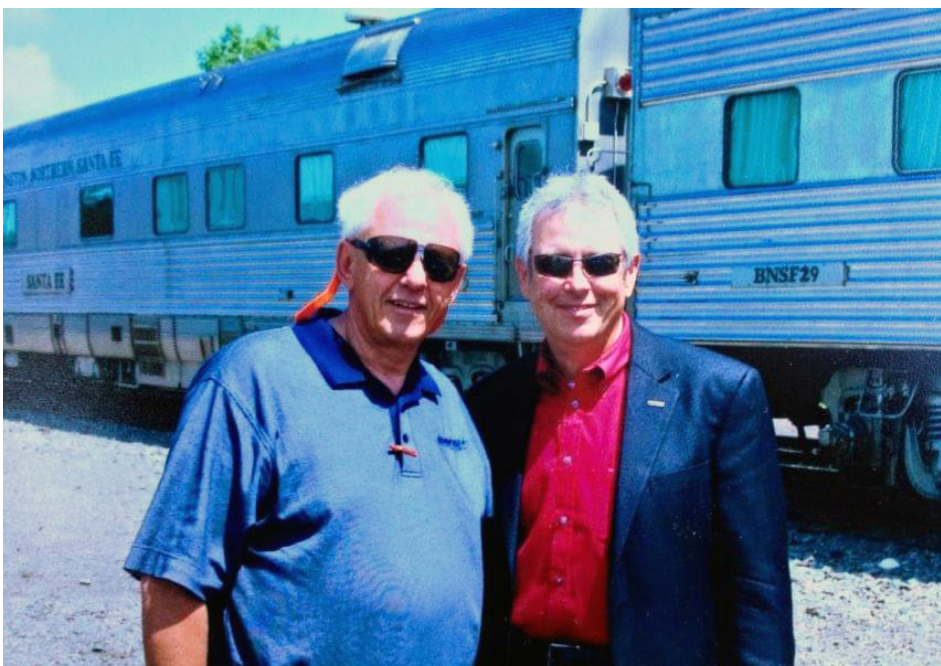
FROM THE NATIONAL LEGISLATIVE DIRECTOR —

Over the years, after the Medicare Part D prescription drug benefit came to be, NARVRE has urged Congress to examine the problems inherent to the rising cost of prescription drugs in America. Various proposals have been introduced that attempt to change the law and allow the Health & Human Services (HHS) to negotiate the price of prescription medicines with the drug manufacturers on behalf of Medicare beneficiaries. The immediate problem lies in the Medicare Modernization Act of 2003 (MMA) which gave birth to the Part D benefit, which mandates that the government (HHS) would “not interfere with the negotiation between drug manufacturers and the pharmacies”, and may not require a particular formula or create a price structure for the reimbursement of covered Part D Rx drugs. This clause has meant that the government (HHS) will have no direct involvement in negotiating or setting drug prices in Medicare Part D. Since 2006, Medicare beneficiaries have had access to prescription drug coverage through Part D, where private plans contract with Medicare. Problems are getting worse for Pt. D enrollees as out-of-pocket costs continue to rise and the weak financial incentives faced by Part D plans fail to control the high drug costs of medicines. Bipartisan bills addressing this issue have passed the House of Representatives but were stalled by the previous Senate leader, Mitch McConnell. Those bills need to be re-introduced this year in the new 117th Congress.

• The Elijah E. Cummings Lower Drug Costs Now Act passed the House on December 12, 2019, but died in the Senate. This legislation contains the following provisions and examples important to retirees:

• Medicare would be authorized to negotiate prices for commonly used drugs, saving

continued on page 2



Gary Nelson Area 4 Director and Pat Haitte (former BNSF General Director of Corporate Affairs) will be heading NARVRE'S new social media campaign described in the National Secretary Treasurer's column. In the background Twin Cities Burlington Northern Employees Appreciation Train!

From the National Vice President —

It has been a year ago that our country was crippled by the coronavirus pandemic and the officers and governing board were forced to cancel the May 2020 National Convention.

This year we are hopeful that we may be able to overcome this pandemic and begin to prepare for the 2022 NARVRE National Convention. Once again as done in the past, I want to thank the officers and host committee of Unit 061 in Oakland California and especially our thanks to Chairman Bob Paulson and Brian Patrick Lewis for all the anticipated work and logistics. They will prepare to move forward to have the convention at the same location in Oakland California hosted by the same Unit 064 and at the same Waterfront Hotel if God permits.

Our primary concern of NARVRE is the safety of railroad retirees who are most susceptible to the coronavirus. In spite of the instability of not being able to meet in person, the national officers and unit officers did not relent in continuing to make and keep the NARVRE organization strong. Although we are still behind renewing membership from 2020 and 2021 in many units, we will prevail in renovating once we are fully able to meet in person in unit meetings. Our Area Directors are encouraged to continue to communicate with all the Unit officers to do membership drives to bring up to date delinquent membership dues from those that are not up to date.

“Units officers should assign calling committees to reach out to and to recruit new members and form new units,” said our President Thomas Dwyer.

We have an opportunity to shape the outlook of NARVRE and implement measures

to secure the very essence of NARVRE that is to Promote, Protect and Preserve our Railroad Retirement Pension Annuity.

My advice to our members is to continue to follow the rules of the scientists and medical doctors to overcome exposure to further developments to get rid of the variations of the coronaviruses.

I want to thank all the members who made donations and for your past and continued voluntary contributions beyond our membership dues to augment the finances of our NARVRE Organization. The memorials give lifetime recognition to our love ones in NARVRE. Your support is appreciated no matter how small your contribution may be. It is very much valued and respected as our finances keep improving to move forward successfully with the support of our governing board.

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

(National Legislative Director from page 1)

\$456 billion over 10 years, of which \$360 billion will be used to provide dental, hearing and vision coverage (CBO Estimates).

- Cap out-of-pocket costs for medicines at \$2000 a year.

- The Prescription Drug Pricing Act was introduced in 2019 in the Senate Comm. on Finance but was not considered in 2020, due to the interference of election year politics. This bill would limit yearly out-of-pocket costs to \$3,100, and also cap the amount of out-of-pocket costs that a beneficiary must pay in any single month. This particular bill will be key to the inevitable conference negotiations because of the bipartisan work of Sen. Wyden (D-OR) and Grassley (R-IA) in 2019-20.

- This bill would save seniors and Americans with disabilities \$72 billion in out-of-pocket costs in Medicare Part D and reduce premiums by \$1 billion. (CBO Est.)

- The Safe Affordable Drugs From Canada Act of 2021 (S.259) will require the FDA to permit Americans to import safe Rx drugs from licensed pharmacies. This bill will help lower costs of Rx drugs in America, and allow citizens to obtain proper prescriptions under FDA regulations (introduced 2/04/21).

These are many more proposals in Congress that address the drug manufacturing industry and the gouging of American consumers, and retirees that rely on Rx medicines while living on fixed incomes. The out-of-control rising costs of prescription medicines

and the substantial out-of-pocket fees is plainly seen as a grotesque abuse of Medicare beneficiaries. The drug industry has a captive audience and Congress has allowed the abuse to occur for far too long. The democrats hold the majority in both chambers and the White House and they must move on this issue. It is obvious that new medicines always need to be developed for the treatment of cancers, diabetes, and numerous chronic health problems, but the affordability problem is always heightened by soaring prices for these specialty drugs. Leaders of the drug industry have failed to attend Congressional hearings and have not explained why the cost of commonly used drugs are rising so dramatically and that includes generic drugs, which used to mean lower priced medicines. Congress must address the outright examples of larceny from U.S. taxpayers. In 2019, bipartisan

legislation labeled “The Right Rebate Act” was proposed to close a loophole that allowed pharmaceutical companies to misclassify their drugs and overcharge taxpayers by billions of dollars. As an example of misclassification, the HHS Inspector General stated that taxpayers may have overpaid for the EpiPen drug by as much as \$1.27 billion over 10 years. That bill would provide the HHS with additional authorities to monitor the drug manufacturers and require them to reclassify their drugs subject to new reporting and transparency requirements of the government. This legislation was included in a previous bill (IMPROVE Act) which cleared the House 400-11 in December of 2018, and was not taken up in the Senate. More as these bills move through the Congress.

—**Gary Faley**,
National Legislative Director



Unit 71 Temple, TX: L to R - Ricky (ret Cond'r) & Royce Ann Wiggins, Marie Survant (ret Eng'r) Royce Ann is our Secretary.

From the National Secretary-Treasurer —

NARVRE is launching a new and exciting marketing program that will help us identify and recruit new members to join our organization. We plan to utilize social media to connect with potential new members and let them know who we are and what we stand for as an organization. We must inform them of the importance of preserving their and future retirees railroad retirement benefits.

Personal outreach to potential members by current members has always been an essential part of our membership expansion efforts. However, by relying on this type of outreach alone, we could be facing a reduced membership. With this cutting edge technology, NARVRE is adding a new way to make connections, thus reaching potential members who might have gone unseen.

In order to continue the growth of our organization, we've retained the services of a firm that specializes in outreach through technology. The program will include monthly e-mails to active and retired railroaders to inform them with what NARVRE has to offer, search engine optimization to make it easier to find NARVRE on internet searches, and videos to help promote NARVRE. By using these new resources, we hope to reach a new generation of railroaders thus breathing new life into our beloved organization.

Keep an eye on the NARVRE website and on this newsletter for the latest developments in our marketing program and don't be surprised if you're asked to become involved. This program will not be successful without the efforts of current members who are willing to volunteer their time and resources. We need you! We need dedicated members who are willing to oversee and

grow closed Facebook groups. If you are unsure of how or where to start, there's no need to worry. The marketing firm will set up monthly coaching and development sessions via Zoom to help you get started. Any unit officer or member who wishes to participate, please email narvre@gmail.com to reserve a slot. We look forward to hearing from you.

This is our May/June edition and unfortunately you won't hear from us until July. We hope that you all have a safe and COVID-free Memorial Day!

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

Covid Vaccine Fraud Concerns Rise as More People Become Eligible for Shots

As more people get the coronavirus vaccine, the level of COVID vaccine fraud could rise, particularly around vaccine passport and scheduling apps and vaccination cards.

Right now, there are no programs in the U.S. that use or require a vaccine passport app. If anyone receives a message about one, it is a scam trying to steal people's credentials or get them to pay for a fake app or service.

There are apps to schedule a vaccine. However, an app that asks for money or personal health information (PHI) should raise a red flag.

Many people are posting pictures online of their vaccination cards once they've gotten the COVID shot. The Identity Theft Resource Center (ITRC) does not recommend people post these photos unless they blur out their personal information to reduce identity risks.

According to the Centers for Disease Control and Prevention (CDC), well over 100 million vaccines have been administered, and more than 12 percent of Americans are fully vaccinated. States across the U.S. are moving beyond limited groups to vaccinate the general public, leading to concerns over COVID vaccine fraud. There are several different ways identity criminals could attack.

If anyone wants to learn more about COVID vaccine fraud concerns or believes they have been the victim of a COVID vaccine scam, they can contact the ITRC toll-free by phone (888.400.5530) or live-chat. Just go to www.idtheftcenter.org to get started.



Jimmy Briscoe at Track 3, south end, BNSF yard, Temple, Texas on his actual last day of work, the day before he retired. June 29th, 2011. Photo by R.J. McKay.

HAPPY BIRTHDAY!!

Bobby P Long retired SP General Foreman in El Paso TX will be celebrating 95 years in June 2021

Memorials

W D Dale Godwin • Barbara Da Lonzo
• Peter Honer • Mary Gross • Dennis Stowe

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.

Andrew and Anita Mc Donald • Clayton Dunn • Joan & John Janof • David Corless • Victor Sundquist • J.R. Hummel In Memory of Rudy Hummel • John Korte



The boys and girls from Wildwood/Villages: April, 2021 attendance 16 + 7 VISITORS. WELCOME 3 new members: J.W. (John) Hammond, Steve Matson and Gloria Milam.

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ADDRESS SERVICE REQUESTED

The Open Payments Program Revisited

More than 7 years ago, we announced the Open Payments initiative. The goal of this program then and now is to increase public awareness and knowledge of the financial relationships between drug and medical device companies and physicians and teaching hospitals.

Open Payments is described by the Centers for Medicare & Medicaid Services (CMS) as "a national disclosure program that promotes a more transparent and accountable health care system. Open Payments houses a publicly accessible database of payments that reporting entities, including drug and medical device companies, make to covered recipients like physicians." It further says: "Please note that CMS does not comment on what relationships may be beneficial or potential conflicts of interest. CMS publishes the data attested to by reporting entities. The data is open to individual interpretation."

In summary, this is a program that provides data on how much your doctor or teaching hospital receives from drug companies or medical device companies. The data does not state what kind of relationship

exists between these entities. It is not a finding of fraud or abuse. It is only an accounting of dollars that were spent.

To test the program, I went to the site and entered my general practitioner's name. I found that she received \$1,762.10 with 116 payments in 2019. The payments were primarily for food and beverages (96.3%). AstraZeneca Pharmaceuticals LP was the highest contributor, followed by Novo Nordisk, Inc. There were a total of 10 companies that bought her food or beverages that year. The data shows that she is well below the norm for the doctors in the United States (the mean general payment for 2019 was \$3,736.21. Knowing this, I am not concerned about my doctor).

The Open Payments data is available for the years of 2013 – 2019. CMS will publish the data for the year 2020 on or by June 30, 2021.

If you'd like to look up your doctor or teaching hospital, you can visit the Open Payments website at <https://openpayments-data.cms.gov/>. If you would like to watch a short video to see how Open Payments work, you can do so at YouTube: https://www.youtube.com/watch?v=4__S807H3gI.

This video was created by CMS and is part of their national educational program.

If you have any questions about your Railroad Medicare coverage, you can call our Beneficiary Contact Center at 800-833-4455, Monday through Friday, from 8:30 a.m. to 7 p.m. ET. You can also visit our newly redesigned website at www.PalmettoGBA.com/RR/Me. There you can sign up for 'Email Updates' on the top right-hand of the page. This will let you receive emails from us about topics you are interested in getting updates about. We won't share your email address with anyone.

We also encourage you to use our free, beneficiary website portal called 'MyRRMed'. MyRRMed provides you with access to your claims information, along with historical Medicare Summary Notices, and a listing of individuals you have authorized to have access to your protected health information (PHI). You can also submit requests to add or change your authorized representatives through the portal. To access MyRRMed, please visit us at www.PalmettoGBA.com/MyRRMed.

— Jennifer Johnson, Palmetto, GBA