



— SINCE 1937 —

National Association of Retired & Veteran Railway Employees, Inc.

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Cost — Membership in a Unit or Membership-at-Large



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NARVRE NEWSLETTER

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FROM THE NATIONAL PRESIDENT —

We are approaching renewal time for membership in 2021. I ask the Unit officers to also reach out to those delinquent members who we have missed. Many times we forget that only a phone call may cause them to renew. COVID-19 has curtailed most meetings nationally but the trials go forward. I hope everyone is doing well and in good health.

Keep in mind of the upcoming election on November 3, 2020. For us seniors try and vote early if your state has early voting either by mail in ballot or absentee. There is a lot at stake such as health care, climate change, social security, Medicare, Amtrak and railroad retirement if we keep having jobs cuts routinely. If you have followed the pattern the House of Representatives will pass a bill only to die in the Senate. There are some Senate battles going on such as Colorado, Iowa, North Carolina, Arizona, Maine and Georgia. Control of the Senate is at state this fall.

Whatever happens in the presidential race will be chaotic as the incumbent has stated he may not recognize the winner if it is not him. The American people pride ourselves on our democracy and the transfer of power. The Constitution explicitly states that the election be held in November and the new term commences on January 20th. A constitutional crisis could prevail otherwise. Let's hope that common sense decides and not the courts.

— Tom Dwyer, National President

FROM THE NATIONAL LEGISLATIVE DIRECTOR —

The House Transportation Subcommittee on Railroads recently held a hearing relative to Amtrak's request for emergency relief funds of nearly \$5 billion due to the impact of the coronavirus pandemic on Amtrak operations and train service. Amtrak Pres. and CEO Wm. Flynn testified that ridership and revenue is still down 80 percent as compared to last year, and ridership has been down as much as 97 percent. Therefore, he stated that without this \$5 billion in relief aid, Amtrak will be forced to begin furloughing over 2,000 workers on October 1st and dramatically reduce long-distance train services from daily service to 3x a week. They will include cuts in service to the Northeast Corridor and on state-funded routes. Subcommittee Chairman Dan Lipinski asked Flynn to agree to rescind the furloughs and service cuts if Congress commits to the \$5 billion in relief aid, whereby Flynn stated that Amtrak will do as directed by Congress... "if the relief aid instructs us to rescind the furloughs and service cuts, we'll do that". Flynn also added that without the supplemental funding, even more dramatic reductions will be necessary to "stave off bankruptcy". Considering the current status of Amtrak, in the midst of a national health pandemic, we must continue to urge our Representatives, especially our Senators, to support and vote for the \$5 billion to protect the nation's passenger rail service and over 2000 Amtrak employees. On 9/03/20, this office emailed an Action Alert to NARVRE members asking that they contact Congress quickly as the end of the fiscal year funding expires on 9/30/20. In order to avoid a government shutdown at the end of the month, the House of Representatives on 9/22/20 easily passed a bipartisan continuing resolution (CR) which will extend current fiscal spending through Dec. 11th. However, this stopgap measure needs to be negotiated with

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Unit 30 Council Bluffs IA has not had a meeting since February 2020 because of COVID-19. They finally decided to hold a meeting outside at a state park pavilion. 40 members attended, all wearing masks. Past President Orval McGee (pictured on right) brought this framed NARVRE charter membership certificate dated June 7, 1943. He handed it over to the new President, John Billingsley (pictured on left).

From the National Vice President —

Our NARVRE members worked long and hard in the Rail Industry and earned a hefty and second to none Railroad Retirement Pension annuity—a two Tier System. Tier I benefits under Social Security paid benefits earned in the form of Taxes paid from both the Employee and employer while working, and Tier II are Taxes paid for your Railroad Retirement Pension Annuity. To keep that hefty pension you must Preserve, Promote and Preserve the continuation of that RR Pension. Anything happening to Social Security can affect your RRB Pension that is why we have to be vigilant that both Tier I and Tier II Taxes continue. Throughout the years your pension has been attacked by the Government wanting to change the law to get to your pension funds, but NARVRE has fought to make sure your pension is safe. We must speak up when we anticipate a threat without fear. That is why we exist as a group. The



Collinwood Yard, Cleveland OH, Year 2010.

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.

In Memory of Shirley Henderson • William Doughty • Victor Sundquist • Clayton Dunn • David Corless

Memorials

Unit 123 Fargo ND President, John J Ceterski
• Unit 033 Lincoln, NE, Secretary-Treasurer Sue Eman • Donald William Fanning – Milw – died 04/21/20 – Age 109 oldest member of unit 109, St. Paul MN • Richard Coates, 99 yrs. old • Frances E Bengtson • Patrice A Sinclair • Connie Prendergast • Dorothy Swope • J C Frizzell • Freddie Gage • Phil De Alva • Gregg Hynes

RRB Trust fund is always in check by our Labor and Management members of the Railroad Retirement Board. The most recent attempts the government has tried to hurt our members is by elimination of workers as they are trying to do it now on Amtrak by furloughing 2,000 workers and on the other hand by the Administration who have made announcements to eliminate Social Security and Medicare taxes. If they do our social security program would become insolvent by the year 2023. Congress is not about to allow the current Administration to get away with that threat. So, again we must stay alert and do our work to protect your pocketbook by making sure that on November 3, 2020 you go vote for the Congressional, Senatorial, and President that will protect your Railroad Medicare, Healthcare and Social Security. It was not by accident that we came to inherit those RRB Pension benefits of Tier I and Tier II. Therefore, it was the work of those activists that came before us that made it happen as members of their respective unions and the industry.

Even during these difficult times, our Area Directors and Local Unit officers are very much engaged in doing that with caution as we are quarantined from conducting in person meetings. Listen to the experts and scientists for advice on cures and solving problems of climate change and pollution control and saving the planet from the phenomenon that has left hundreds of thousands of people without homes and personal possessions to live a dignified economical life style.

On another note, I want to thank all that made NARVRE contributions to augment our finances and ask you to continue to promote our NARVRE organization.

Recognize a member by sponsoring some one's Anniversary, Birthday, Graduation, Grandson's Graduation from High school or College, wedding, baptismal or honor a memorial of a railroader, etc. Your sponsorship will be recognized in our NARVRE's Newsletter. We are fortunate to have a good retirement that keeps us secure and protected. I ask that Unit Officers begin to explore using Zoom to conduct virtual meetings as some of the units are now looking to do.

In a recent conversation with Kevin Potts, Chief Operating Officer at Iron Road Healthcare (formerly known as Union Pacific Railroad Employees Health Systems), he indicated that this Hospital Association is offering an open enrollment for their Medicare plan for 2021. For the first time in many years, Iron Road Healthcare is offering an open enrollment period for its Medicare plan. Additionally, the Board of Trustees made changes to eligibility rules to allow any former Union Pacific Railroad employee who is eligible for Medicare to join their plan.

For those electing to join the Iron Road Medicare plan, the effective date will be January 1, 2021. Those who would like additional information may contact Iron Road Healthcare at (888) 520-0401 (TTY: 711) or on the web at help@ironroadhealthcare.com and the website at <https://medicare.ironroadhealthcare.com/medicare-plan/> Other Railroad Hospital Associations (CARE [BNSF], C & O and Santa Fe) may also be offering an open enrollment in their Medicare plans. Please visit their websites or contact their customer service for additional information

— **Anthony (Tony) Padilla**

NARVRE National Vice President

Santa Fe No. 3512 (GP38, blt 1970) LtoR: Assistant Trainmaster Jeter, switchman Bill Yearwood and Trainmaster J.D. McPherson at Temple, Texas September 20th, 1976 -- Photo by R.J. McKay



From the National Secretary-Treasurer —

Many unit officers are still asking about procedures for resuming monthly meetings. While I do not consider myself an expert on the topic of COVID-19, I have continued to research the CDC website as well as other available resources. From my research, I have been able to develop a COVID training program for our church and much of it was influenced by the information in this article. There is still no vaccine to prevent the coronavirus, but many experts agree a safe vaccine, which succeeds into phase 3 clinical trials, will not be ready until the first or second quarter of 2021. In order to prevent the spread of COVID-19, we must understand how it is spread. The following is an updated general overview.

- The best way to prevent illness is to avoid being exposed to this virus.
- The virus is thought to be spread by close person-to-person contact (less than 6 ft) through respiratory droplets produced when an infected person coughs, sneezes, or talks.
- These droplets can land in the mouths or noses of people nearby or possibly

be inhaled into the lungs.

- Some recent studies have suggested that COVID-19 may be spread by people who are not showing symptoms.

Some common prevention tips include:

- Listen for instructions from your local government about staying home.
- Stay at least 6 feet or 2 arm lengths from others.
- Wash hands often and disinfect frequently touched surfaces.
- Don't touch your eyes, nose or mouth with hands that are not sanitized.
- Cover coughs and sneezes with your elbow or tissue.
- Cover your mouth and nose in public with a face covering, including surgical and cloth masks.

Very few units have made the decision to resume meetings. NARVRE does NOT advocate for meetings being held if the officers and membership do not feel it is safe to do so. While most members are still in lockdown mode, now is a great time to telephone members not only to remind them to renew their 2021 membership, but

to check on members to see how they are doing. This is an important aspect of our organization. Recently Marv Boser, Secretary Treasurer in Fargo, ND, attempted to contact Unit President, John Ceterski, over several days unsuccessfully. Under normal circumstances, John would return Marv's call in a matter of a few hours. Marv became concerned especially after telephoning some of his and John's mutual friends who had not heard from John. Finally, Marv contacted the local police to conduct a safety check. Subsequently, the patrolmen found John, who had been deceased for several days. A few years before, Marv responded in time and the police found John who had suffered from a stroke. Obviously, this situation happened to be a worst-case scenario, but we cannot emphasize the importance of keeping in touch with our members.

We strongly encourage units to develop calling committees to perform this much needed activity.

Lastly, plan to vote, plan how to vote, and plan when to vote. At any rate exercise your right as an American Citizen and Vote!

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

(National Legislative Director from page 1)

and passed by the Senate. As stated before, the Senate has been derelict in its duties for not addressing any of their appropriations bills and they have not brought up the House passed Heroes Act, which is the latest coronavirus relief aid package received from the House last May. That legislation needs to be addressed, as well, and Amtrak advocates to include NARVRE, are hopeful that the emergency funding for Amtrak will be a part of that aid package. So, today, 9/23, we sent out yet another update under Action Alert #2 which continues to ask NARVRE members to urge their Senators to put pressure on the Senate leadership and treat Amtrak much the same as the airlines and highway industries with nearly \$5 billion to keep Amtrak employees on the job and train service operating into FY 2021. A letter from 16 Senators was sent to Mr. Flynn last June denouncing his plans to cut long-distance train service and testimony from the Railroad Passenger Association (RPA) agreed, and warned the hearing members of the potential for catastrophic damage to communities across the country, if the service cuts are enacted. RPA Pres. Jim Matthews reminded the committee members that much like the Postal Service, Amtrak is also a vital service that should be protected by Congress. He stated that “the

objective is not profit; the objective is to serve all the communities”, especially during this severe economic crises. Passenger trains are especially needed during this pandemic while air travel is a perilous gamble for millions of Americans. With only a week to go before the deadline of Sept. 30th, the lack of importance to the issue remains minimal in the Senate, so it's up to advocates like us to establish a sense of urgency. The Senate can add this Amtrak emergency aid into their FY 2021 proposals and/or insert that funding during the negotiations on the next stimulus relief package (Heroes Act). While the Senate has their responsibilities to address this funding, remember that NARVRE members has our own mission to protect the solvency of our railroad retirement benefits and annuities. To the best of our ability, NARVRE is bound to protect all railroad workers that pay into the railroad retirement system...always. As constituents that elect our representatives to work on our behalf, let's remind Congress that we expect them to protect Amtrak and these American rail jobs. Indeed, they should consider Amtrak and their employees as essential workers during this pandemic. Amtrak belongs in the same conversations on the next coronavirus relief package for the airline and highway industries. Amtrak jobs are as real and important as any transportation jobs in America. And the first 2000 plus furloughs, coupled with the proposed cuts to train routes

could be used to trigger the beginning of the end for rail passenger train service in America. We have seen and been involved in similar attempts in years past. Please take the time to call Congress...again. And simply ask for their support for Amtrak's request for the \$4.9 billion for FY2021.

Toll-Free Switchboard ***877-668-3864 and 877-668-3866 ***

No matter how we cast our ballots for the November election, the best advice is to get our ballots in as early as possible. If you are voting AB or mail-in voting, protect your vote and read the instructions carefully, before mailing the ballot or using a local drop box.

— **Gary Faley,**
National Legislative Director



Celebrating 85th birthday, former president of Unit 145, El Reno, OK (closed), John Higdon with sons Tim, left, and Tom, right, at the Railroad Museum in El Reno OK.

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What is Railroad Medicare and Who Gets It?

Whenever we travel to a NARVRE unit and speak to its membership, we're almost always asked what is the difference between Railroad Medicare and "regular" Medicare, and "who gets it?". The answers to these questions come with an explanation of the RRB itself.

In the 1930s, several legislative Acts created the Railroad Retirement Board (RRB) and the Railroad Retirement system. This industry was forward thinking. Many railway companies had "pension plans," but few people ever got paid from them.

Then in 1965, Medicare came into law, and not long after that the RRB wanted to have its own Part B service with its own telephone call center to serve its qualified beneficiaries. The first claims were processed in 1976 in Augusta, GA, and they still are processed here today in the same office it in which it all began.

The Railroad Medicare program processes claims for Part B services, which include doctors' visits, lab services, radiology and x-ray services, ambulance transports, as well as many preventive services. This is the same coverage as "regular" Part B Medicare. What makes Railroad Medicare special is that unique call center and the traveling that Palmetto staff does to NARVRE units and other beneficiary

groups. On our travels, we seek to provide education about Railroad Medicare and its role in the Medicare program. All coverage requirements and provider services are the same as "regular" Medicare.

In terms of "who gets it," Railroad Medicare is for all railroad retirement beneficiaries aged 65 and older, as well as individuals with specific illnesses or disabled beneficiaries. "Individuals with specific illnesses" are those that have end-stage renal disease (permanent kidney failure or kidney transplant) or those who are entitled to RRB disability benefits for 24 months. However, if you have Lou Gehrig's disease, the Medicare benefits start on the first month you get disability benefits.

While the RRB offers full retirement for employees who are at least 60 years old and have 30 years of service, Medicare's entitlement age is still at 65 years.

Qualified RRB annuitants (those who are getting railroad retirement or social security benefits) are automatically enrolled by the RRB in Part A and Part B with notification sent to you three months prior to your 65th birthday. If you are not already getting benefits, you should contact the RRB about three months before your 65th birthday. Even if you don't plan to retire, you still can sign up for Medicare at age 65.

You can decline your Part B Railroad Medicare benefits at any time; however, you may have to pay a penalty for not signing up when you were eligible to do so. The penalty does not apply if you are working and have coverage through your employer, coverage from your spouse who is currently working, or retiree coverage from your former employer – or spouse's former employer.

For more information about the RRB and the Railroad Medicare program, please see the RRB's booklet "Medicare for Railroad Workers and Their Families". You can access it on the RRB's website at <https://rrb.gov/Benefits/Medicare/RB20>.

If you have questions about your Medicare coverage, you can call our Beneficiary Contact Center at 800-833-4455, between 8:30 a.m. and 7 p.m. ET. We encourage you to also visit our Facebook page called 'My RR Medicare' at www.facebook.com/MyRRMedicare. You can also sign up for our free online portal, MyRRMed, where you can view claim status, historical Medicare Summary Notices, or view and request to add/remove individuals who you have authorized to have access to your private health information. Visit www.PalmettoGBA.com/MyRRMed today to learn more.

— *Jennifer Johnson, Palmetto, GBA*