



National Association of Retirees & 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

Published ten times a year

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



NARVRE NEWSLETTER

November-December, 2020

VOL. 34 NO. 10

Happy Holidays

FROM THE NATIONAL PRESIDENT —

Most railroad retirement annuities, like social security benefits, will increase in January 2021 due to a rise in the Consumer Price Index (CPI) from the third quarter of 2019 to the corresponding period of the current year.

Cost-of-living increases are calculated in both the tier 1 and tier 2 benefits included in a railroad retirement annuity. Tier 1 benefits, like social security benefits, will increase by 1.3 percent, which is the percentage of the CPI rise. Tier 11 benefits will go up by 0.4 percent, which is 32.5 percent of the CPI increase. Vested dual benefit payments and supplemental annuities also paid by the Railroad Retirement Board (RRB) are not adjusted for the CPI change.

In January 2021, the average regular railroad retirement employee annuity will increase \$30 a month to \$2,936 and the average of combined benefits for an employee and spouse will increase \$42 a month to \$4,263. For those aged widow(er)s eligible for and increase, the average annuity will increase \$16 a month to 1,453. However, widow(er)s whose annuities are being paid under the Railroad Retirement Survivors' Improvement Act of 2001 will not receive annual cost-of-living adjustments until their annuity amount is exceeded by the amount that would have been paid under the prior law, counting all interim cost-of-living increases otherwise payable. About 54 percent of the widow(er)s on the RRB's rolls are being paid under the 2001 law.

If a railroad retirement or survivor annuitant also receives a social security or other government benefit, such as a public service pension, any cost-of-living increase in that benefit will offset the increased Tier 1 benefit. However, Tier 2 cost-of-living increases are not reduced by increases in other government benefits. If a widow(er) whose annuity is being paid under the 2001 law is also entitled to an increased government benefit, her or his railroad retirement survivor annuity may decrease.

However, the total amount of the combined railroad retirement widow(er)s annuity and other government benefits will not be less than the total payable before the cost-of-living and any increase in Medicare premium deductions.

The cost-of-living increase follows a tier 1 increase of 1.6 percent in January 2020 and 2.8 percent in January 2019, the latter of which had been the largest in 7 years. The Centers for Medicare and Medicaid Services will announce Medicare Part B premiums for 2021 later this year, and this information will be available then at Medicare.gov or www.medicare.gov.

In late December the RRB will mail notices to all annuitants providing a breakdown of the annuity rates payable to them in January 2021.

Source: Railroad Retirement Board

— Tom Dwyer, National President

FROM THE NATIONAL LEGISLATIVE DIRECTOR —

Effective October 1, 2020, the Continuing Resolution Appropriations Act (CR) was agreed to and signed into law extending current FY20 funding levels through December 11, 2020, covering all federal agencies. The CR also extends the Fixing America's Surface Transportation law (FAST Act) for one year. The CR will continue to fund Amtrak through Dec. 11th, but the legislation does not include the language we lobbied for in order to prohibit cuts to Amtrak employees and long-distance routes. If nothing happens by Dec. 11, the warnings from Amtrak CEO Wm. Flynn, as reported in emails and last month's article will be realized. And Mr. Flynn has now sent yet another letter to Congress which reiterates his plea for the reported amount of \$4.9 billion. Flynn's latest communication clearly states that without the supplemental stimulus funding, "we will be unable to avoid more drastic impacts that could force Amtrak to reduce its workforce by an additional 2,400 jobs and state partners say they will likely reduce their train service (approximately 1,625 jobs).

continued on page 3



From the National Vice President —

For NARVRE families, there are many concerns our retired railroaders have regarding the outcome on issues of RRB Pension Annuity, Social Security, Medicare, and Prescription Drugs not only when it comes to the Railroad Retirement Pension, but also about how changes may affect family members and relatives who depend on these benefits.

This is to accomplish the very essence of our goal to Protect, Promote and Preserve our RRB Pension annuity. This the time to evaluate our Railroad Medicare enrollment to keep, select and make changes if necessary to make appropriate choices for your 2021 healthcare coverage.

The Holiday Seasons are approaching and we think about passing time with family members, but we think how careful we must be because of the danger of catching the COVID-19. With that said, be especially careful during the Thanksgiving Holiday season and the Christmas Season as the New Year begins to arrive.

We encourage our Area Directors to continue our NARVRE membership drives. Our membership is down and our coffers are low because many of our members are behind in their dues but this is the time for Area Directors and Unit Officers plan to set up calling committees to secure our Unit membership dues. Remember that we all need to remind our members to pay their NARVRE affiliation so we are able to mail out our NARVE newsletter. The newsletter is one of the most expensive costs we incur.

You may not get a newsletter if you are not up to date on your dues. While it is not unusual at this time of the year to be behind because we are not having regular Unit meetings for fear of contacting the Corona Virus, we are apprehensive because many retirees need reminders.

This is an ALERT to our Area Directors and officers of our Units to make personal calls to those members that are behind in their dues. There are many reasons why a member has not paid. We have said in the past that members may get sick or move to care facilities or move with relatives. Many pass on to Glory. There are fewer and fewer retirees from an emaciated rail industry workforce and now because of COVID19, it has hit hard on Amtrak and Freight employees. It is necessary to reach out to new Railroad Retirees and spouses.

At this time, I want to thank all those members who continue to make memorial contributions dedicated in our newsletter.

Your voluntary contribution above your membership dues is greatly appreciated and recognized in our newsletter.

In closing, I join in the following tribute for our NARVRE Area 2 Director J.J. Grabner by members of Unit 41 Louisville, KY: J.J., as we knew him, was a connoisseur and collector of fine antique cars, a hopelessly-devoted animal lover, and an expert on railroad safety and risk reduction programs. J.J. could always engage in a healthy debate with spirited opposition; but, always striving for truth, fairness, compromise and accountability! J.J., we recognize your valuable contributions to Unit #41 and to NARVRE, as a whole! You will be sorely missed and honorably remembered! It has been a privilege to have worked with and known you as both colleague and dear friend! Thank you! Officers, friends, and members of Unit 41 Louisville KY.

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



We regret to announce the passing of NARVRE Area 2 Director JJ Grabner III, age 70. NARVRE offers our sincere condolences to Lauren, their family, and JJ's many friends. His years of service and many contributions to NARVRE are certainly appreciated.

Obituary J J Grabner III 1950 – 2020 John J. Grabner III Beaver, PA

John J. Grabner III, 70, of Beaver, passed away unexpectedly on September 30, 2020.

Born on March 16, 1950, in Rochester, he was the son of the late John J. Grabner Jr. and Zelia Evelyn Giles Grabner.

John was an avid antique car enthusiast and collector, and the area director for the National Railroad Retirees Association.

Along with his parents, he was preceded in death by his beloved dog, "Jackie".

He is survived by his lifelong friend, Deborah Cercone of Economy; sister, Bonnie G. (Edward C.) Howe of Economy; and twin sister, Evonne G. Sinclair of Rochester Twp.; nephew, Dennis A. (Melanie) Vaughan; niece, Kimberly D. Vaughan; former wife, Cecilia Francis of North Carolina; and estranged wife, Lauren Guthrie.

As per John's wishes, all services were private.

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.

Arnold J Marotta • Victor Sundquist • David Pfeiler • Charles Nelms • David Corless

Memorials

J J Grabner III Area 2 Director • Walter Rutledge Past President Unit 41 Louisville KY • Sue Eman Secretary Treasurer Unit 33 Lincoln NE • Joseph A. Popowich • Delbert A Christen • Bettie Shelnor • William Copeland • John (Ronnie) Jacobs • T Ed Hutchins • Caroline Long • Carolyn M Marks • Gordon Rhyner • Paul A Currier • James T Hunter • James McDavid • Eleanor Grace • James Powell • Jerry S Sutton • Hilma Pepin • Wally Thompson



From the National Secretary-Treasurer —

In last month's newsletter, we reported that most units across the country have cancelled meetings due to the pandemic. A few units conducted meetings under strict CDC guidelines but recently a number of units notified the national office of a new approach to monthly meetings. They have made the decision to conduct Zoom meetings. Zoom is the leader in modern enterprise video communications, with an easy, reliable cloud platform for video and audio conferencing, chat, and webinars across mobile, desktop, and room systems.

With millions of people being forced to stay home to help stop the spread of COVID-19, many have found creative ways to virtually stay social through various special occasions. Zoom is one of dozens of video conferencing services. Zoom states daily users spiked to 200 million in March up from 10 million in December 2019, although it has not been without problems. Privacy concerns have been rising around Zoom, including Zoombombing where a malicious user will join a Zoom meeting and show inappropriate or disturbing images. Al-

though I have attended dozens of Zoom meetings without incident other than technical difficulties, such as attendee sign ins, or problems with sound and video connectivity. In those cases, it is good to have a child, grandchild or a young friend close at hand!

I recently attended a zoom meeting held by Unit 145 Topeka, KS; see the accompanying Zoom picture. This meeting went great and I encourage units across the country to get creative with their membership and take advantage of the new technology.

Many thanks to Sylvia Long, Terry Genzen, and John Zupansic for creating, improving, and updating our electronic forms. Additionally, thanks to Jerry and Cheryl Lambert for redesigning our NARVRE display banners and Roger Swanson for updating our the NARVRE Unit Audit Report plus his assistance to randomly review completed Unit Audit Reports. And our appreciation goes out to R.J. McKay and Gary Nelson for the amazing train pictures that we've



Top left to right: Vacant, Phil Steward, George Stewart, Ron and Stephane Dean, Roger Barr, Jim Brewer and Alda Evans.

published in recent issues of our newsletter.

This is the last newsletter of 2020. Newsletters will return in January 2020. On behalf of the National Officers Tom Dwyer, Tony Padilla, and Gary Faley our office and communications staff Paige Franklin, Jessica Mason, Pat Hiatt, and Scott Steward we wish you a Happy Thanksgiving, Merry Christmas and have a very Happy New Year

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

(National Legislative Director from page 1)

The Senate needs to respond to this emergency, begin negotiations and pass legislation meant to stimulate the economy and save jobs. Many experts representing both sides of the aisle agree with the Federal Reserve Chairman Jerome Powell who insists that the time is ripe for additional stimulus aid and serious investments. Powell has recently warned that the economy could see "tragic" results without robust government support. Amtrak needs to be included in the next stimulus package to avoid cutting daily train service and losing thousands of American rail employees all paying into our railroad retirement system. And critical Amtrak projects, such as replacing NEC bridges and tunnels and infrastructure improvements throughout the train service network are long overdue.

Most reporting on the suspect mention of additional stimulus relief seems to be fixed on the plight of the airline industry while Amtrak and other industries are seemingly overlooked, even as the pandemic continues to ravage our American cities and states. Accordingly, we continue to work with numerous organizations that support the efforts to protect Amtrak and our economy. On Oct.16, we emailed another Action Alert (#3) to NARVRE members asking, once again, that we place additional calls to our elected officials, asking that they urge Sen. McConnell to address the ongoing crisis and in-

clude Amtrak and rail passenger employees in the overdue stimulus package. I realize this has been our main focus over the last few months, but we need to stay on the task at hand, or possibly face further harmful actions. We are facing ill-conceived proposals that will weaken Social Security and not serve the best interests of the Railroad Retirement system due to the interaction of financial interchanges between these two connected administrations. The President has already issued an executive order to remove the work-related Social Security payroll taxes, and he has publicly stated that if re-elected, he will make those payroll tax waivers permanent. Due to this economic crisis, unemployment levels continue to rise denying the system those tax dollars. The Social Security system needs more tax revenue, not less. Along with the Social Security Administration, the National Committee to Preserve Social Security and Medicare is warning that Trump's proposals would "completely decimate Social Security as the fund will run out of money in 3 years if he eliminates the payroll tax". The Alliance for Retired Americans, AARP, and numerous senior advocacy organizations are supporting an alternative proposal to "Scrap the Cap" and raise the amount of taxable income to \$400,000 dollars, up from the top-end figure of \$139,000. That legislative idea, which continues to gain solid support in Congress (and American polling), would serve to strengthen the Social Security system and protect the benefits of the program. Further, you couldn't imagine a worse

time while enduring the current health pandemic, but two weeks after the November 3rd election, the US Supreme Court will hear the Trump Administration's arguments to repeal the entire Affordable Care Act (ACA), which, if successful, will immediately deprive over 21 million vulnerable Americans of medical care. President Trump has promised to get rid of the Affordable Care Act without presenting a replacement plan and the Republican Party did not present a substitute plan or policy at their 2020 party convention. People with preexisting medical conditions will lose their health care coverage and that will include the millions of people who survive the complications of Covid-19. They have made 70 attempts to kill the ACA over the years, and the Republican party still has not presented a plan to protect the millions that will suffer if they win this case, scheduled for November 10. This case would have extreme consequences for the current structure of Medicare, causing reversals or eliminations of programs implemented by the mandates of the ACA, and would end free preventive benefits and annual exams. A decision to repeal the ACA would return us back to the malevolent decisions of the private health care industry. The workers at the US Postal Service deserve our thanks for what they've had to deal with by obvious attempts to slow down the delivery system in this election. So far, so good, job well done!

— **Gary Faley,**
National Legislative Director



NARVRE NEWSLETTER

**Volume 34
Number 10**

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

News deadline 10th of each month



NATIONAL ASSOCIATION OF RETIRED
AND VETERAN RAILWAY EMPLOYEES, INC.
6819 Crumpler Blvd, Ste 200
Olive Branch, MS 38654-1940
NOVEMBER-DECEMBER, 2020

NON-PROFIT ORG.
US POSTAGE
PAID
PERMIT 2826
KANSAS CITY, MO

ADDRESS SERVICE REQUESTED

Review your 2021 Medicare Enrollment Options

It's that time: Time for Medicare's Open Enrollment effective for 2021. It's also time to be reading the new Medicare & You 2021 handbook, which you should have received in the mail or by email, if you signed up to receive your handbook electronically. The Medicare & You 2021 handbook is also available for downloading on the Medicare.gov website at <https://www.medicare.gov/medicare-and-you>. You can download the handbook as a PDF in English or Spanish, in large print PDF in English or Spanish, or in an eBook format (Kindle, iPad, Nook, Sony eReader and all other eReaders). You can also download an audio podcast version of the handbook in English or Spanish. You can request a Braille version or order an additional paper copy of Medicare & You 2021 by calling 1-800-Medicare.

Why it's important to read this handbook: SHIP

This handbook is an easy to read document with essential information about the Medicare program and the coverage options that are available to you. It also has contact information for your local state health insurance assistance program (SHIP) offices. SHIPs have volunteers who can assist you when making a decision on what kind of coverage you need and what kind of medical coverage

is available. Every state has a SHIP program. To learn more about your local SHIP program, please see last section of the Medicare & You handbook or visit our website at www.PalmettoGBA.com/RR/Me and see the article "What You Don't Know May Make A Difference." This article lists the contact information for each SHIP office in the nation.

What the handbook says is new for 2021

The following topics are new to the 2021 Medicare & You handbook:

- Coronavirus information
- Out-of-pocket costs for insulin (Part D)
- Acupuncture for back pain (you can also see our article in the May-June 2020 edition of this newsletter for more information)
- Telehealth and other virtual services (you can also see our article in the September 2020 edition of this newsletter for more information)

Open enrollment and what it means for you

October 15, 2020 marks the start of the 2021 Medicare Open Enrollment period. The period runs through December 7, 2020. Open Enrollment is the time for you to review your Medicare plan options and to decide what type of coverage best fits your needs.

During open enrollment, you can change to a Medicare Advantage Plan, change from

one Medicare Advantage plan to another Medicare Advantage plan, or change from a Medicare Advantage plan back to original Railroad Medicare. If you were eligible for but not enrolled in Medicare Part B last year, you can sign up for coverage with Railroad Medicare or a Medicare Advantage Plan. Open Enrollment is also the time to review your Medicare prescription drug coverage and change prescription drug plans, if you need to.

You can research and compare Medicare Advantage plans and Medicare prescription drug plans available in your area using the Medicare Plan Finder on the Medicare.gov website at <https://www.medicare.gov>.

Have questions

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