



National Association of Retired & Veteran Railway Employees, Inc.

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



NARVRE NEWSLETTER

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FROM THE NATIONAL PRESIDENT —

We are entering that time of the year when once again it is all about membership. Local Units are now commencing to sign up their members for the 2017 calendar year. I want to emphasize how important it is to reach out to those members who are on delinquent lists. Many only need to be contacted and they will renew. Each Unit should have a calling committee to reach these members. Some members move, are in assisted living or move in with their children and do not tell their treasurer of the Unit of their situation.

We cannot afford to lose 2000 members nationwide. The bottom line then would be to raise dues and we do

not want to do that. Also we would double our membership if every retiree would pay for their spouse who is also drawing a railroad retirement annuity. Everyone of us knows a person who is not a member we should sign up. I get many calls from non members who ask for help on various issues when they have a problem. We help them as well but they do get an application blank from me when I get their name and address. We need to be vigilant with our resources as we cannot afford to lose vast numbers of members because no one wants to follow up and call them. Lets all work together and get the job done! Thank you.

—Tom Dwyer, National President

FROM THE NATIONAL LEGISLATIVE DIRECTOR —

Last April, CBS “60 Minutes” aired a segment relative to a systemic practice of many insurance companies that were not paying death benefits to millions of policyholders. A disturbing footnote is that many were not paying these benefits even if they knew the policyholder was dead. A spokesman from a Florida task force investigating the industry has stated that the insurance companies do not reach out to the beneficiaries even when they know of the policyholder’s death. So, some companies actually know that their policyholder had died, they purposely neglect to initiate an investigation in order to pay the claim. It seems that this scam begins with the insurance industry maintaining that it is up to policyholders’ beneficiaries to contact the insurance company and to file a claim in order to collect any death benefit that may be due them. The glitch is that beneficiaries are frequently unaware that the policy exists so they don’t know a claim should be

filed. The task force investigation has revealed that criminal behavior by companies within this industry is ongoing, rampant and involving serious money owed to policyholders all across the nation. Consider that 25 insurance companies have already agreed to pay more than **\$7.5 billion in back death benefits** in a series of settlements across the country. The purpose of this writing today is to alert all NARVRE members and former union railroad workers, that we or our family members might be policyholders with **MetLife Insurance Co.** The research has been started by a fellow NARVRE member, so the what, when and how has been provided for all of us moving forward.

Paul Iverson is a NARVRE member in Unit #92, in Duluth, MN. He first heard rumors of the Met Life death benefit in 2014 and began the research to see if he and his father (a deceased and former railway Carman) were in the system. He was told they were not in their benefit system but Paul states that NARVRE

President Tom Dwyer advised that he should keep calling. This persistence paid off as he and his father were finally included in the system and his mother eventually received his father’s \$2000 life insurance benefit. Paul also tells us that efforts in the Duluth area have brought in around \$200,000 or more. He suggests that there may be over a million dollars in benefits due in his region of the country. He continues to advise that members remain persistent in their inquiries with MetLife. If they tell you that your name cannot be found in their system, ask them to keep checking and ask them to check with the RRB. Call back again in a couple weeks and you’ll no doubt get another agent who may be willing to help you. Paul advises...” Keep on Them”!

In the weeks ahead, with the help and guidance of Paul Iversen, NARVRE will be working to get the following information out to our membership through our Newsletter, website, and our officers and Units. The message is that most union railroad workers and

continued on page 3 ■■■

Wishing you a Very Merry Christmas

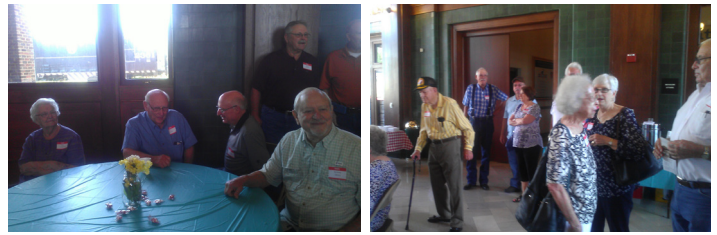
From the National Vice President —



As the General Elections of **November 8, 2016** come to an end, we hope that you voted. Your vote is your voice in order to have a say so about the direction the country takes on issues important to you and your family. There are many concerns our retired railroaders have regarding the outcome on issues of **Pension Security, Social Security, Medicare, and Prescription Drugs** not only when it comes to the Railroad Retirement Pension Annuities, but also about how changes affect family members and relatives who depend on these benefits. This is also the time **not to forget** to evaluate our **Railroad Medicare enrollment** to keep, select and make changes if necessary to appropriate choices for your 2017 healthcare coverage. **As the new Holiday Seasons are approaching**, vacation, and traveling sprees are in the horizon as we prepare to celebrate time with family and friends especially during the **Thanks Giving Holiday season** and the Christmas Season as the approach of a New Year begins to arrive. **We encourage our Area Directors to continue our NARVRE membership drive.** **Our membership is down and our coffers are low because many of our members are behind in their dues.** Remember that we need to remind our members to pay their **NARVRE affiliation** so we are able to mail out our NARVE newsletter. This 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 in funds after a National Convention, we are apprehensive because many retirees may 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. Many 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. **Your help to reach out to new Railroad Retirees and spouses is crucial.** **There are many Railroad Retirees we need to find.** On September 10, 2016, President John Redwine President of Unit #071 from Temple, Texas, called me to see if I could come down to address a Railroad Retiree reunion being held at the Santa Fe Station in Temple Texas. He advised me that most of those attending have never heard of NARVE and he was helping promote the program to garner members for his Unit. I did attend and I was completely surprised to meet about 150 retirees who were delighted to find out how NARVE has been there for years protecting their retirement and never heard of NARVRE. One of the retirees came to me in jest and said "what is NARVRE and what is Aleppo" referring to the Green Party Candidate for President having an **Aleppo Moment**. Believe me by the time the meeting was over many came to thank me for addressing the group. Many signed up for NARVRE Unit 71 in

Temple. To see Photos go to the NARVE Website to see the video on Facebook www.NARVRE.info

<https://www.facebook.com/pages/NARVRE/459419410757774?ref=hl>



1.) Left to right is **Kate Sheppard**, **Roy Fowler**-Reunion Organizer, **John Redwine**-NARVRE Unit 071 President, and **Johnny Gray**. 2.) Brother James Roskey (walking) is one of many RR Retirees attracted by organizers Mr. & Mrs. Roy Fowler in Central and West Texas.

We continue to attend by invitation, sponsored Railroad Retirement informational meeting for future retirees. "Attached are two photos taken Friday, 9/16 at the R.R. Retirement Board Informational Conference Program held at the Decatur Conference Center and Hotel open to all union officers, auxiliary members and their spouses for explanation of railroad retirement benefits. **NARVRE Unit #77 of Decatur, Illinois** was invited to set up an informational table to promote NARVRE Unit #077.



1.) Photos are of **Dave Hahn**, Legislative Representative, **Carol Sincebaugh**, Secretary/Treasurer, not pictured **Pam Hahn**, and Communications Director who all attended the meeting. 2.) The other photo is of Railroad Retirement Board Representatives, **Robert Braitman**, Dist. Mgr., Indianapolis, **Brandi Splitter**, Network Mgr., Decatur, **Rhelo Thomas**, Claims Rep., Decatur and **Greg Schram**, Dist. Mgr., Milwaukee. Approximately 16 were in attendance," Communications Director Pam Hahn said.

Also on Friday, September 23, 2016 the Railroad Retirement Board invited NARVE to man a NARVRE informational Table for future retirees at the Marriott Courtyard South University Hotel in Fort Worth, Texas. Forty-one prospective retirees attended the conference. Every participant got a package of Narvre information along with a *membership application*. Many indicated they would join. The Railroad Retirement Staff were very friendly and recognized our presence. Kathy Hampton with ATSF Railroad HealthCare also attended. There were many local staff attendants from the RRB, but here are the main presenters on the photo below. I sincerely thank the Staff of the RRB.

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

(National Legislative Director from page 1)

retirees have a \$2000 Life Insurance policy with MetLife. **This policy was negotiated by the rail unions and most railroads** and also includes an accident policy for active workers. This policy may go back as far as 1964.

How to Access the Railroad \$2000 Life Insurance Benefit

Call Met Life @ 1-800-310-7770, ask about the Railroad Employees Nat'l Health & Welfare Plan, Group # 1023000. You will need your Social Security #, railroad worked for, and the union you belonged to. Make sure MetLife has you in their records and your beneficiary is correct. Make sure the beneficiary is aware of the policy.

Survivors of deceased railroaders will need the information above, and possibly need the date of retirement and last known address. A Certificate of Death has most of the information you will need.

For retirees that passed away before 1996, a letter to MetLife may be needed. Many survivors may not know what union or railroad a deceased family member was with... if you have questions, you can call NARVRE member PAUL IVERSEN @ 1-218-834-5248 for assistance (keep this number around).

I want to thank Larry Sillanpa, of Labor World, who wrote the informative story on this Met Life Death Benefit Policy, and the ground work efforts of Paul Iversen, who has also stepped up as NARVRE's advisor to this issue. Also, I want to acknowledge Steve Knutie of Duluth Unit #92, who took the time to call this office, and alert us to the possible impact on our membership. NARVRE members like Paul and Steve remind us of the importance of members that benefit our greater Association.

We'll assume that the election may be over when this Newsletter reaches you. We hope that we all have voted for those that will protect railroad retirement and our annuities in the House and Senate. Railroad Retirement will stand in a safer and stronger position moving forward with a change in the majority in the U.S. Senate.

— Gary Faley, *Legislative Director*

From the National Secretary-Treasurer —

If you are an 801 life or multiple year member in current standing and you received a bill for dues, please disregard this. Due to a computer glitch, these were sent in error. Our apologies for any inconvenience.

During the National Convention this year, it was suggested that NARVRE become proactive and have increased presence in social media such as Facebook. Subsequently, we will officially relaunch our Facebook page in the near future. To enhance and manage content input of our Facebook page, we are asking for volunteers from local units and area correspondents to serve as reporters to post events and any interesting activities regarding NARVRE members. Please contact me via e-mail or telephone if you are interested being a correspondent.

Please check out our website WWW.NARVRE.INFO as our webmaster, Kevin Palmer has made significant changes to easily access important information. Many thanks to our database programmer, Paul

Frazier for redesigning the database and automating some of our forms. I would also like to recognize Paige Franklin and Terry Hargrove for assisting in redesigning and updating our forms, which can be obtained on our website.

This is the last issue of the year as it is customary for the November and December publications to be combined. We sincerely wish you a Happy Thanksgiving, a Very Merry Christmas and Happy New Year.

— James (Phil) Steward,
National Sec/Treas

In Memoriam...

Joyce L. Moran • Verl McManus • Earl Shelner • Kathryn Zimmerman • Ardene Pengel • Ted Stein • Becker, Walter • Hagen, Ser • Hallermann, Boniface • Jonas, Clarence • Kopka • Schindler, Alphonse • Theisen, Jean • Young, Harold • Klar, Ronald E. • Delores Espe • Phyllis Grolla • William Dahedl • Harold Howell • Dennis Towner • James Long

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From Palmetto, GBA

'Medicare & You' 2017 Publication Issued

The Centers for Medicare & Medicaid Services (CMS) has published and mailed the 'Medicare & You' 2017 handbook. The handbook contains information on the following (not an all-inclusive list):

- Covered preventive services available to you (look for the cute 'apple' beside them)
- Convenient alphabetical index of services and terminology
- Information about the Open Enrollment, which started October 15, 2016, and ends on December 7, 2016
- The different parts of Medicare
- Part A = Hospital insurance, covering medically necessary inpatient care in hospitals (to include critical access hospitals), hospice care, home health, skilled nursing facilities
- Part B = Medical Insurance, which helps pay for doctors' services, outpatient care, ambulance and

laboratory services, etc., when medically necessary

- Part C = Medicare Advantage plans
- Part D = Medicare prescription drug coverage
- How to spot and report potential Medicare fraud
- Services never covered by Medicare
- Resources available to you for additional help and assistance

NOTE: The 2017 premium and deductible information were not available at the time of the printing of the 'Medicare & You' handbook, as well as the time of this article.

You will also find contact information for your state's Health Insurance Program, or 'SHIP'. SHIP is an organization that is staffed by volunteers with no affiliation with any health insurance entity. Their staff offers one-on-one counseling and can assist you with:

- Determining plan choices related to the enrollment period
- Understanding your Medicare rights
- Filing complaints about your medical care or treatment
- Billing problems

To find the telephone number of the SHIP in your state, you can call Railroad Medicare at 800-833-4455, or for the hearing impaired, call TTY/TDD at 877-566-3572. Customer Service Representatives are available Monday through Friday, from 8:30 a.m. until 7 p.m. ET. You can also visit the State Health Insurance Assistance Program section at www.Medicare.gov and use the 'Search by Organization Name' feature to find your local SHIP.

We encourage you to visit our website at www.PalmettoGBA.com/RR/Me and our Facebook page at www.Facebook.com/MyRRMedicare.