



Capitol to Coast NARFE News

CHAPTER 236

OLYMPIA –TIMBERLAND

Thurston, Mason, Lewis & Grays Harbor Counties, Washington

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October 2007



Chapter Meeting
Tuesday
October 16
1 p.m
 Olympic National
 Forest HQ
 Olympia
Speaker:
Kelly Love, District
Manager for Rep.
Brian Baird

Throw
Your Name
 into the ring -
 Become a
 Chapter Officer

Chapter Officers **for 2007**

President:

Sandy Cagle
456-8509

1st VP

Al Driemeier
456-3718

Secretary:

Ida Sevier
432-9201

Treasurer:

Earl Peterson
456-2141

Committee Chairs

Legislative:

Ray Dingfield
426-6453

Membership

John Cornette
456-8558

Alzheimers:

Merle Dingfield
426-6453

Service Officer

Loretia Cornette
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Sam Sevier
432-9201

Newsletter Editor

Sam Cagle
456-8509

President's Message:

Talking to Congress, Long Term Care Q&A, and open positions top agenda

The September Town Hall meeting in Tacoma was a very interesting session with lots of good information being shared among the 35 NARFE members who attended. Unfortunately, there was one only one CFE there which was the reason for this opportunity to express concerns to Congressional staffers and to learn about what is happening in Congress that will be impacting benefits. Sadly, Chapter 236 had only three people attending.

Again, we had a very small group at the September chapter meeting for a very excellent speaker, Mr. Bruce Bamford, who talked about long term care insurance and how to find out what's best for your situation. It was very valuable information given the current health care situation and costs factors.

Next month, Kelly Love, District manager for Congressman Brian Baird, along with a staffer from the local Olympia office will be at our October meeting. It is very difficult to get even the staff members of Congressmen during this time of year so take advantage of this opportunity to hear what is happening and to ask your questions.

What does fall bring besides falling leaves and cold weather?.....Health fairs for NARFE members.

Thursday, November 30th, three health fairs will be held in the Olympia area, including one at the National Forest Headquarters from 10 to 11 a.m.. The other two are Social Security from 8 to 9 a.m. and Fish & Wildlife from 1 to 2:30. It is important that you take this opportunity to look at the different health care options available during this open season as many programs have had changes. Also we will have chapter representation at these fairs to encourage people to become NARFE members so think about helping with a table.

Our current chairs for the Legislative and Alzheimer's committees have said they do not want to continue again, so we have open positions. It is also important that we have more than one person run for office so you have a choice of candidates when determining who runs our chapter. Let Sam Siever, nominating chair, know that you would like to help the chapter out and become a candidate.

This past month I had a couple of calls from members who no longer drive but want to continue attending meetings. All they need is a ride so if you can provide a ride to a member or need to find a ride yourself, let either myself or Al Driemeier know. It would be a great way to help another NARFE member.

We are going to try something new by starting an ASK MR. NARFE? column in this newsletter. (Something like Ask Miss Manners?) Email me at asgwa@aol.com or send your specific question about NARFE, retirement, benefits, or current Federal employee issues to 6011 Winnwood Dr. SE, Lacey, WA 98513. We will try to find the answer then have the answer at the monthly chapter meeting as well as publish it in the newsletter. If you aren't already familiar with the NARFE Magazine Q&A section, it is a wonderful way to get answers to many questions you may have about your earned benefits. However, you may have questions that haven't been asked or answered and would like information. I would encourage CFEs to use this as a way to find out more information regarding current employee issues.

Remember to continue to contact your elected officials. There have been significant strides made in the movement of the Premium Conversion bill so we want to make sure that we don't lose ground as we enter into the campaign season.

Sandy Cagle
President

Long Term Care questions answered

Bruce Bamford, Broker/Owner of the Bamford Long Term Care Financial Services LLC, was the speaker at the September meeting. He regularly answers questions, including these from community members.

Q: My Mother bought a Long Term Care (LTC) policy over 10 years ago, when policies did not include home and community based options. She is now in her 80's and cannot afford to buy a new or modified policy. Is it wise to continue to pay for a limited policy focusing on institutional care only? Could it actually be to her detriment in terms of qualifying for Medicaid?

A: Great question, but keeping the policy is not the answer for everyone. The whole LTC industry has and will change forever. It used to be basically nursing homes where we got care. Then as all the types of care got more specific, like dementia, we got dementia facilities, assisted living facilities, in home care, adult family homes, moving in with our children, etc. The old policies may not cover any of the new types of facilities at all! If people never review these old policies, and few do, when you need home care, you may be very disappointed and mad you paid for it for years. Dust it off and read it!

Answer to second part? Do you have a crystal ball on whether or where you might need care?

You will never get a Nursing home policy as cheap as you paid and most carriers do not sell them anymore. Today they are mostly all inclusive, except for covering Adult family homes (AFH). Most consumers do not know what an AFH is and many do not cover AFH's, but they are beginning to. GE or Genworth, for example, does not, unless they decide to at claim time.

We have 94 AFH's in Thurston County and over 2,000 in Washington. If you are concerned, ask your agent if the homes are covered. Our research has lead us to know that even the companies' #800 service people do not know, as it is mostly specific language for Washington State. Look in your policy under the Assisted Living language, but it is probably not there unless you bought a new policy this year. The way to know for sure is to call the CLAIMS area of the insurance company and say, "I am moving into ___ AFH, am I covered?" but get the person's full name and extension, as well as the date you called and write it down in your policy!

Answer to the third part? Great question! How would you like to pay for a policy for years, then actually go into a nursing home and lose your assets, a lien is placed on your home and in qualifying for Medicaid (funding for impoverished people) the income from your LTC policy is also taken by Medicaid as it is income?

Once you are determined eligible for Medicaid nursing home coverage, you will be allowed to keep \$55.45 per month for your personal needs.

These rules can be found at <http://www.washingtonlawhelp.org>, an excellent web site for education!! The above rules are different for married couples too. My answer was about Mom's living only. However the answer on keeping the policy needs to be specifically reviewed for EACH person's situation. If you are out of assets and you can barely pay the premiums, you're probably Medicaid eligible already and you could use the money for your own life's needs more. Just never drop it without a professional review.

Progressive Drawing

At the September meeting, five more member names were drawn at random to see if they would be awarded the \$50 prize for attendance at the meeting.

Names drawn were **James Degarimore, Edith Miller, Florence DiSilva, Louise Larson, and Donald Rector**. Unfortunately, none were present, so the October drawing prize will be \$75.

Attend and win! See you at the October meeting.

Membership Notes

Chapter 236 added two new members in September, **Charles R. Bird**, Rochester and **Michael E. Wharton**, Lacey. Welcome to the chapter and come meet us at the chapter meetings!

Two spouses of deceased members, **Juanita Hart** and **Evelyn Wawrinofsky** of Olympia, assumed their husband's memberships.

Two members transferred out. They are **Charles Epps** to Yakima and **Donald Walker** to Port Orchard.

We were saddened to note the passing of **Henry E. Summers**, Chehalis, and offer our condolences to his family.

OPM Posts New Benefits Site

The Office of Personnel Management (OPM) posted a new Web site recently that NARFE considers to be useful for members, whether current federal employees, retirees or annuitants.

The new site, www.opm.gov/insure/quickguide.asp, is very well organized and easy to navigate, and includes useful information, guides and references on Federal Employees Health Benefits Program and Federal Employees' Group Life Insurance topics as well as civil service retirement," says David Snell, director of NARFE's Retirement Benefits Service Department.

The new site also includes a section on retirement planning, tools to calculate federal income taxes, a menu of pamphlets and publications that can be downloaded and printed, and links to other federal benefit agencies. There is even a link to the NARFE Web site.

"One area discusses the Retirement System Modernization (RSM) effort OPM has been working on, and explains when and how the new system will be launched," Snell notes. "RSM is designed to greatly improve retirement processing and customer service."

Both active and retired federal employees will benefit from the information found on OPM's site."

Legislative Report

Status of NARFE-supported legislation as of September 30, 2007

HR82 – Repeal GPO/WEP. 329 Co-Sponsors. Yes: Inslee, Larsen, Baird

S206 – Repeal GPO/WEP. 31 Co-Sponsors, Yes, Murray, Cantwell.

HR1110 – Premium Conversion, 265 Co-Sponsors. Larsen, Hastings, McDermott, Smith.

S773 – Premium Conversion. 53 Co-Sponsors. Yes, Murray, Cantwell.

HR 1110 and S773, as introduced in March, both amend the Internal Revenue Code to permit: (1) federal civilian and military retirees to pay Federal Employees Health Benefits Program (FEHBP) and TRICARE supplemental premiums on a pretax basis (i.e., exclude premiums from gross income); and (2) a tax deduction (available to itemizers and nonitemizers) for TRICARE supplemental premiums or enrollment fees.

Congress serves up Continuing Resolution

On September 28, with none of the 12 annual appropriation bills enacted and nine facing veto threats, the House (404-14) and Senate (94-1) passed House Joint Resolution 52, to fund government programs through November 16 at fiscal 2007 levels. President Bush is expected to sign the measure into law preventing a government shutdown for now. October will be about brinksmanship as Democratic leaders and President Bush continue to square off over their

spending priorities for the 2008 fiscal year, which starts October 1.

Known as a continuing resolution (CR), the measure also will keep funds flowing to areas that fall outside the appropriations process, such as the nation's air traffic controllers, the embattled state children's health insurance program (SCHIP) and manufacturing workers affected by international trade. Funding for those programs expires at the end of September as well.

Premium Conversion bill clears House Committee

NARFE President Margaret L. Baptiste praised the House Committee on Oversight and Government Reform, especially Chairman Henry Waxman (D-CA) and Ranking Member Tom Davis (R-VA), for favorably reporting legislation (H.R. 1110) on September 20 that would allow federal and military retirees and active duty personnel to pay their health insurance premiums with pre-tax earnings.

"Federal and military retirees lose ground every year health insurance premiums skyrocket," NARFE President Margaret Baptiste said. "The premium conversion benefit helps federal workers pay for their health insurance and this tax relief would also enable federal annuitants living on fixed incomes to bear this burden."

The tax code allows public and private employers to permit their workers to pay for health insurance with pre-tax wages excluded from both income and Social Security payroll taxes. The executive branch began offering premium conversion plans to their employees in October 2000 and Congress extended the tax benefit to legislative branch workers in January 2001. Federal annuitants are not eligible to participate.

"Many federal employees don't even know they enjoy an average tax savings of about \$820 a year because Premium Conversion is an automatic benefit handled by their employing agency. In fact, they may not know they have it until it is gone when they retire," Baptiste added. "That's why federal workers who will want premium conversion in the future -- when they'll need it the most -- should be fighting for it now by helping us support this important legislation."

(Continued on page 4)

Legislative Priorities Pamphlet Available

We have copies of the NARFE legislative priorities pamphlet for the 110th Congress. It is worth the time to become familiar with the organization's priorities, so you can share them with other potential and present NARFE members, as well as members of your Congressional delegation. You can get a copy on the NARFE web site, at chapter meetings or from the Chapter Legislative and NARFE-PAC chairs.



Local contacts for Senators and Congressmen

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Brian Baird (3rd Congressional District – Thurston & Lewis)

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