

National Active and Retired Federal Employees Association

Protecting Federal Worker Retirement Benefits Since 1921

Chapter 706 Oceanside/Carlsbad/Encinitas 18-10 4840 Cardiff Bay Drive Oceanside CA 92057-3413

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OCTOBER 2018 issue

FEDERAL RETIREE or FEDERAL WORKER?

	Chante	or Officers and	Committee Chairs	2		
President	Tom Buggie	722-4691	Chaplain	Gloria Cortez	529-0751	
1 st V.P.	Sara Baldwin	724-1859	Membership	Carol Amano	967-8600	
2 nd V.P.	Gloria Cortez	529-0751	Editor Newsletter	Tom Buggie	722-4691	
Secretary Marcy	v Rose/Carol Amano	722-5309	Sunshine	Gloria Cortez	529-0751	
Treasurer	Joe Beyer	758-5633				
Ways & Means	-		Publicity	Carol Amano	967-8600	
•			Hospitality	Sara Baldwin	724-1859	
Legislation (Nat'l)	Tom Buggie	722-4691	Public Relations	Carol Amano	967-8600	
			Alzheimer Coord.	Carol Amano	967-8600	
Service Officer	Marcy Rose	722-5309				
Service at Senior C	Service at Senior Center 435-5250		District 1 V.P. Bob ((Old Bob) Davidso	n 432-0081	
	By Appointment Only (call Marcy Rose)		Chapter phone: (lea			
Old Oceanside	Old Oceanside Senior Center		CHAPTER WEBSIT	CHAPTER WEBSITE: www.NARFEchapter706.org		
455 Country C						
Oceanside CA	92054		Senator Kamala D.		619-239-3884	
			600 B Street St		202-224-3553	
			San Diego CA	92101		
Congressman Issa	i's Vista Office	760-599-5000	Senator Dianne Fei	nstein	619-231-9712	
1800 Thibodo Road Ste 310 202-22		202-225-3906	750 B Street St	te 1030	202-224-3841	
Vista CA 92081			San Diego CA	92101		

Chapter Meeting

October 18, 2018 3rd Thursday of Each Month at 1:30PM

Except July, August & December

Country Club Ln Senior Center

Board Meetings @
Country Club Ln Senior Cntr
1st **Wednesday** each
Month at 9:30AM

Treasurer's	Report as of August 31, 2018
(By Joe Beyer)	-

Balance Forward (Checking)	\$5992.96
Receipts	128.34
Dividend	1.02
Total Checking Receipts	\$6122.32
Total Disbursements	(56.00)
Less: Outstanding checks	0.00
Net Disbursements	(\$56.00)
Balance (Checking)	\$6066.32
Balance on Hand for Use:	
Checking	\$6,066.32
Savings (incl \$0.19 Dividend)	1,503.13
Total on Hand	\$7,569.45

Treasurer's Report as of September 30, 2018 (By Joe Beyer)

Balance Forward (Checking)	\$6,066.32
Receipts	381.26
Dividend	0.90
Total Checking Receipts	\$6,448.48
Total Disbursements	(1,045.28)
Less: Outstanding checks	0.00
Net Disbursements	(\$0.00)
Balance (Checking)	\$5,403.20
Balance on Hand for Use:	
Checking	\$5,992.96
Savings (incl \$0.19 Dividend)	<u>1,503.32</u>
Total on Hand	6,906.52



National Active and Retired Federal Employee Association

October 2018 - Volume 25 Issue 10



SPEAKER

Contributed by Sara Baldwin, 1st VP

October Speakers

The League of Women Voters will provide an overview of the propositions on the November ballot at the Oceanside Senior Center, 455 Country Club Lane. The League will begin at 1:30 PM sharp on Thursday, October 18th and continue until 3 PM. Please make sure you are seated before 1:30 as there is a lot to cover. The chapter will not have a business meeting this month but we will provide a business report handout to those in attendance. The League of Women Voters is a non-partisan organization that is not affiliated with any political party and you will get enough information to make an informed decision in November. As always, the meeting is free and open to the public so invite your family and friends.

November Speaker

Jesse Andrews, Veterans Services Officer from the Veterans Affairs of San Diego County will speak on eligibility for VA benefits for veterans and the services offered at the VA Clinic in Oceanside and the VA Hospital in La Jolla on Thursday, November 15th. This is especially important if you have health issues and served in Vietnam.

Annual Lunch but No Meeting in December

Please join us for our holiday get-together luncheon on Friday, December 7th at the Elks Club. The chapter is subsidizing part of the cost so tickets are only \$15 (form is in this newsletter).

January Speaker

Dale Huffman, a certified public account, is back! He will provide information on how the taxes changes in 2018 are going to affect your tax return and what other tax insights he might have for 2019. Mark your calendars for Thursday, January 17th.

LEGISLATIVE UPDATES

Federal Pay Increase Update & Congress Passes Government Funding Measure

The House and Senate Republicans reached a preliminary agreement in favor of a federal pay increase in calendar year 2019. This tentative agreement increases the chances that the president's proposed pay freeze is rejected by Congress. The president's proposed pay freeze will take effect if Congress fails to take action prior to the beginning of calendar year 2019. The good news is the CR will avert the threat of a government shutdown.

Source: NARFE Legislative Hotline 10/5/18

New WEP Reform Bill Introduced

Reps. Kevin Brady, R-TX, and Richard Neal, D-MA introduced legislation, H.R. 6933, the *Equal Treatment of Public Servants Act of 2018*, to modify the Windfall Elimination Provision (WEP). The WEP reduces the Social Security benefits of federal retirees covered by the Civil Service Retirement System (CSRS), and many state and local government retirees covered by similar systems, who earned Social Security benefits through other employment.

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Under the bill, starting in 2020, individuals whose Social Security benefits are reduced by the WEP would receive an additional payment of \$100 per month. Individuals receiving a WEP-reduced Social Security benefit based on their spouses' employment would receive an additional \$50 per month. These changes would apply to individuals who turn age 62 prior to 2025.

But individuals who turn age 62 in 2025 (those turning 55 this year) or later would be subject to a new formula designed to more accurately account for earnings based on covered employment, such as in private-sector jobs, compared to earnings from a non-Social Security covered position. This formula would affect each individual differently, but should increase Social Security benefits for a significant majority of individuals who would be subject to WEP under current law.

While the bill does not fully repeal WEP, it does represent a significant improvement over the status quo for CSRS retirees unfairly penalized for their public service – and for that reason, NARFE supports the bill. Please contact your representatives today to urge them to cosponsor the bill. Source: NARFE Legislative Hotline 10/5/18

OPM Director Changes

The White House announced that Margaret Weichert, the deputy director for management at the Office of Management and Budget, is now leading the Office of Personnel Management as its acting director. Jeff Pon announced his resignation on October 5th.

Legislation Introduced to Protect Feds from Identity Theft

Reducing the Effects of the Cyberattack on OPM Victims Emergency Response (RECOVER) Act, H.R. 5765, was introduced to offer lifetime identity theft protection to individuals whose personal information was compromised during the OPM data breaches. Currently the identity theft protection for victims of the 2015 cyber-attacks will expire in 2028. NARFE is supporting this proposed legislation to protect Federal employees and retirees.

FEHB and FEDVIP Premium Increase for 2019

The Office of Personnel Management (OPM) has announced the average Federal Employees Health Benefits (FEHB) Program premium for America's retired and active federal workers will increase 1.3% in 2019, with the average enrollee's share rising 1.5%. This is the lowest increase since 1996.

FEHBP premiums increased 3.8% in 2012, 3.4% in 2013, 3.7% in 2014, 3.2% in 2015, 6.4% in 2016, 4.4% in 2017, and 4.0% in 2018.

Federal Employees Dental and Vision Program (FEDVIP) plans will see the overall average premium for dental plans will increase by 1.2%, while the overall average premium for vision plans will decrease by 2.8%.



NARFE VOTING RESULTS

2018 NARFE Elections

Ken Thomas has been elected NARFE's 2018-2020 National President.

Election Summary
Total Returns by Internet 8,283
Total Returns by Mail 6,118
Total Returns 14,401



FEHB OPEN SEASON

Open Season will take place between November 12 and December 10, 2018. This will be an opportunity for the federal community to assess various coverage options and select the plans that meet their healthcare and financial needs. Enrollees' new health plans will then become effective January 1, 2019.

COMBINED FEDERAL CAMPAIGN (CFC)

The Combined Federal Campaign (CFC) has started and runs until January 11, 2019. The success of this program is yet another testament to the caring, charitable nature of federal employees and retirees, and their willingness to go above and beyond for the well-being of their communities, their nation and the world. Through an online portal, federal employees and retirees are able to contribute to thousands of vetted, eligible nonprofits through payroll deduction, annuities, credit or debit cards, and bank accounts. See https://cfcgiving.opm.gov/welcome.

Source: NARFE Legislative Hotline 9/28/18



FREE NARFE WEBINARS

Get expert guidance about federal benefits and retirement by registering for one of NARFE's one-hour webinars and a bonus one-hour Q&A session.

Upcoming webinars:

Health Plans: What's New and How to Choose – November 8th Estate Planning for Feds – December 13th

All webinars are at 11 AM Pacific Time (preregister at the NARFE website)

All NARFE Federal Benefits Institute webinars are FREE for NARFE members. The nonmember registration fee of \$39.95 includes a one-year membership in NARFE, a subscription to *narfe* magazine, member-only discounts and more.

If a member misses the live webinar you can see the recorded webinar a few days later on the NARFE website.



Chat with participating FEDVIP, FEHB, FLTCIP, and FSAFEDS carriers.











Register to attend the 2018 Virtual Benefits Fair to chat with carriers, review 2019 plan details, and get the information you need to help make the right decisions, in one convenient online location. Visit LTCFEDS.com/elearning to sign up today.

Review 2019 plan details

Log in anytime during the Federal Benefits Open Season, from November 12 to December 10, 2018. Save 2019 plan brochures in your online briefcase, visit individual carrier booths, watch instructional videos, and register for educational webinars.

Get answers to your questions

Representatives from all participating carriers will be available to take your questions during our two live carrier chat days:

Tuesday, Nov 13, 2018 Wednesday, Dec 5, 2018 10 a.m.-5 p.m. ET 10 a.m.-5 p.m. ET

NOTE: THAT IS 7 AM-2 PM CALIFORNIA TIME!

CHAPTER MEETINGS

Our remaining calendar year chapter meetings are on Thursdays, October 18th, and November 15th.



CHAPTER BOARD MEETING

The Board meeting on Wednesday, October 3rd was attended by Tom Buggie, Sara Baldwin, Gloria Cortez, Marcy Rose, Carol Amano and Joe Beyer. Topics addressed and discussed:

- List of the prospective members for this calendar year were reviewed. The prospective members have been contacted more than once and sent a half price membership form but none have joined. We will send a personal letter with another half price membership form notifying each that the chapter will no longer provide any future newsletters and encouraging them to join.
- Senior Center started to post our speaker in its calendar (which is posted at the center and online). The Board reviewed the calendar and noted our flyer placement at the center.
- · Speakers for next calendar year.
- NARFE ads for the April convention and program booklet. The board voted these ads will be same as the chapter submitted in the previous convention.
- Holiday Luncheon update 15 members have paid so far.
- California Convention will take place on April 24 & 25, 2019 in San Diego. We will need to verify what the chapter's duties will be and the timeframe.

CHAPTER ELECTIONS

If you are interested in ANY chapter position, please contact any chapter officer by November 1st. This is your chapter and you are needed to volunteer. Please consider donating some of your time and energy to becoming a chapter officer or committee chair. Training and mentoring are available to make the transition smooth.

MEETING MINUTES OF September 20, 2018

Contributed by Carol Amano & Marcy Rose, Secretary Co-Chair

Tom Buggie, President, called the meeting to order and stated that our business meeting would take place after our speaker today.

Robbie Fairwell, representative for candidate Mike Levin to fill the 49th District vacancy, was asked about Mr. Levin's thoughts on freezing federal salaries, privatizing federal institutions like the Postal Service, repeal of the GPO and WEP. Mr. Fairwell was able to speak to most of our topics, as well as some strategies for winning the election.

Our business meeting began after the speaker:

- Gloria Cortez (2nd V.P) gave the Invocation and led us in the Pledge of Allegiance.
- Tom Buggie (President) was made aware of a NARFE member that just moved from Sacramento. John Galik introduced himself and the Membership Chair will notify Headquarters of his intention to transfer.
- Tom Buggie stated there were no changes to the National Legislation Report.
- Tom Buggie mentioned the Treasurer's Report was in the newsletter. Joe Beyer reminded everyone that the Holiday Party form is in the newsletter and that he was collecting \$15 for those that wanted to attend in December and the chapter was subsizing \$10 per person.
- Tom Buggie mentioned the Secretary's Report/Meeting Minutes for the last chapter meeting was in the newsletter.
- Tom Buggie stated the Ways and Means, NARFE PAC, Alzheimer's and Membership Reports were listed in the Agenda.
- Sara Baldwin stated that a request from candidate Mike Levin's campaign for NARFE funds was approved by the chapter board and sent to NARFE Headquarters.
- Carol Amano (Membership & Public Relations) provided a Status of NARFE Briefing. She specifically addressed the talking points from presentations made by Barbara Sido (NARFE Executive Director) and the Branding Committee at the FedCon in August.
- Carol Amano provided information on the election results for the National President and the need for a runoff election since no candidate received 50% of the vote. Each member in attendance was provided 1st and 2nd candidate statements for the National President, along with a resume showing the candidates NARFE experience.

A NARFE member provided information on candidate Diane Harkey since she was unable to attend the meeting.

The meeting was attended by 16 members and 3 guests.

Sara Baldwin won the drawing - congratulations!

MEMBERSHIP



NARFE is YOUR voice in Congress!

Contributed by Carol Amano & Marcy Rose, Membership Co-Chairs

Dues Withholding Summer Drive

Those members that are NOT on dues withholding were sent information by mail over the summer explaining the program in detail, provided a customized form and a stamped envelope, and strongly encouraged to sign up for this program. Those that sent in the D/W form will not see the change until they are up for renewal. We will process the rebates at that time.

Half Price First Year Membership Drive

The Half Price First Year Membership Drive will be for the first year. The application must be sent directly to Chapter 706 for processing and the individual must be a NEW NARFE member living in California.

This offer is ONLY available for NEW members (that includes postal carriers) that join our chapter and live in our geographical area of service. Current and former members of NARFE are not eligible because the cost of the membership is being partially offset by rebates from NARFE Headquarters and the NARFE California Federation of Chapters (CSFC). Without the assistance of NARFE and the CSFC we would not be able to do this.

ONLY THE SPECIAL MEMBERSHIP FORM CAN BE USED FOR THIS OFFER. PLEASE APPROACH FORMER CO-WORKERS AND YOUR POSTAL CARRIER THIS MONTH AND TALK UP THE BENEFITS OF A NARFE MEMBERSHIP! A copy of the special form is attached and is also available on our chapter website.



HOLIDAY LUNCHEON – SAVE THE DATE

Our Holiday Luncheon will be **Friday**, **December 7**th, **at the Elks Club** (down the street from where we hold our monthly meetings). Please plan on attending to socialize and have a relaxing time. The chapter is subsidizing a portion of the cost so that your cost is only

\$15 per person this year.

The holiday reservation form is attached – the form and cash or a check (made payable to NARFE Chapter 706) can be given or mailed to our Treasurer, Joe Beyer at our chapter meeting or mailed to 5423 W. Lilac Rd, Bonsall, CA 92003-3726.

HUGS FROM HOME

Our service project for the holidays includes joining the Oceanside Elks Lodge in its yearly *Hugs from Home* drive. This program provides special services and support to our military men and women serving overseas. The Oceanside Elks Lodge also seeks volunteers for this year-round program which is especially busy during the holidays.

Material items and monetary donations are solicited from businesses and other organizations from surrounding communities. Volunteers then fill 12x12x12 boxes with food items, sundry items, toiletry items, medical supplies, cosmetics, socks, portable showers, games, fly swatters, bug spray, electrical tape, duct tape, safety pins, etc....let your imagination be your guide.

PLEASE BRING YOUR DONATIONS TO OUR OCTOBER, AND NOVEMBER CHAPTER MEETINGS SO WE CAN TURN-IN YOUR DONATIONS AND MEET THE MAILING DEADLINES. YOU MAY ALSO DROP OFF YOUR DONATIONS AT THE OCEANSIDE ELKS CLUB.

RECYCLE FOR CASH

If you have "CA CRV" aluminum cans, bottles, and plastics, please bring them to our meetings and we will consolidate them and turn them into cash for the chapter. "CA CRV" does not usually include milk and juice bottles, plastic containers, or food cans but does include water, soda, and other beverage bottles. Please check closely for "CA CRV" – those are the only items we want.

Recycling was \$34.26 for the month of September and \$151.08 for 2018. That about covers our postage expenses.

Thank you to Duane Hill, Harold Nichols, and Tom & Sandy Buggie.



BOXTOPS FOR EDUCATION

The Chapter collects *Boxtops for Education* all year long to support our local schools. Please bring your *Boxtops* to the Chapter meeting or mail them to Carol Amano at 4517 Big Sur St, Oceanside, CA 92057-4217.

YOUR WELLNESS BRIEF: New Medicare Cards

Medicare will mail new Medicare cards between April 2018 and April 2019. There is no charge for your new card. Your new card will have a new Medicare Number that is unique to you, instead of your social security number. This action will help protect your identity.

You don't need to take any action to get to your new Medicare card. The new card won't change your Medicare coverage or benefits.

If someone calls you and asks for your Medicare number or other personal information, hang up and call 1-800-633-4227 or your local Senior Medicare Patrol in San Diego at 855-613-7080 to report it.



ALZHEIMER'S INFORMATION

Contributed by Carol Amano, Alzheimer's Chair

Our chapter members donated \$27 in the month of June, plus an additional \$3.50 from the chapter's Alzheimer's stamp fundraiser (stamps sold in September). The Alzheimer's stamp is available for sale at our chapter meetings for \$1 each as a NARFE-Alzheimer's Research fundraiser. The stamps are sold in groups of 5.

Early detection of Alzheimer's disease is important

If you or someone you know is experiencing any of the 10 signs of Alzheimer's disease, make an appointment to see your doctor as soon as possible. With early detection, you can explore treatments that may provide some relief of symptoms and help you maintain a level of independence longer, as well as increase your chances of participating in clinical trials that help advance research.

DUES WITHHOLDING = LOWEST COST MEMBERSHIP.

Those switching to Dues Withholding will save \$6 annually plus receive a \$15 check from the CSFC.

MEMBERS RENEWING (September reports were not available on 10-11-2018)

= Dues Withholding

NEW MEMBERS (September reports were not available on 10-11-2018)

&& Prospective Member ## Transferred In @@ Reinstated

IN MEMORIAM (September reports were not

available on 10-11-2018)

Note: additional information is available on the Obits page on our website (www.narfechapter706.org)

The Military Order of the World Wars San Diego Chapter FREE presents EVENT The 62nd Annual Massing of the Colors and Service of Remembrance Saturday, October 13, 2018 10:30 - 11:30 AM **Spreckels Organ Pavilion Balboa** Park You're invited to join us for this moving patriotic tribute. We will honor our flag and those who serve or have served our country; and remember those who have paid the ultimate sacrifice in service to the United States of American. This family friendly outdoor event will feature a parade of color guards from civic, military, veterans, law enforcement, JROTC/ROTC, and scouting that you will not want to miss! Do you have a Color Guard to participate? Send a message today to register with your contact information and color guard name. Visit www.SanDiego-MOWW.org and if for details. Open Free To The Public. Access For Handicapped.



Note: The Massing of the Colors will take place in a few days.

We need more members!

Our membership has dropped below the USPS requirements for mailing at the non-profit postage rate. We are currently mailing an extra copy to a few members but that is not a viable long-term solution. To get more members, the chapter is offering **new members** a half-price one year membership. They pay \$20 and the chapter pays \$20. It's a great deal for them and will expose them to the benefits of NARFE membership.

Do you know anyone at your former workplace? How about your neighbors? How about you sons and daughters? Please let them know about **NARFE** and the half-price membership. There are a few requirements. The application and their check must be mailed to the chapter. Mailing the application directly to NARFE would require a \$40 check rather than the \$20 check if they send it to us. They must also be a California resident as the California State Federation of Chapters (CSFC) is partcipating in this offer.

We are attaching a membership application. You and your friends can also get one from our chapter website (www.narfeChapter706.org). The special membership application can also be found on our website.

The February-October prospective members brought us up to 200 newsletters we needed to meet the USPS mailing requirements. No extras were added to the mailing list.

LETTERS

Three letters are attached, one for our Congressman, and one for each of our Senators. All ask them to support the NEW WEP reform bill. The same bill has been introduced in the House and the Senate, but with different bill numbers. While not a repeal of WEP, it would change the way the Social Security reduction is calculated. Most/

All that are impacted by WEP would benefit.

Please sign and mail them to your congressman and Senators. Feel free to write personal comments on WEP. Hand written comments increase the value of your letter.

RESERVATIONS FOR CHRISTMAS LUNCHEON and INSTALLATION OF CHAPTER OFFICERS

When: Friday, December 7, 2018 Where: Oceanside Elks Lodge

444 Country Club Lane Oceanside CA 92054

Time: Social Hour -- 11: 30 AM Lunch Served -- 12:00 PM

BUFFET MENU

Turkey and Ham,
Mashed Potatoes with Gravy,
Vegetable,
Salad,
Hot Rolls with Butter,
Beverage (Coffee, Tea, etc.)
Apple Pie or Pumpkin Pie with Cool Whip,
No Host Bar

Please enclose check for **\$15.00 per person** with this reservation form. The cost includes gratuity and tax. The cost is actually \$25 but the chapter is picking up \$10 of cost. Make checks payable to **NARFE Chapter 706**.

Name(s):		- - -	
 No. in party		Amount of check \$	
Send by mail to:	JOE BEYER, Treasure 5423 W LILAC RD BONSALL CA 92003-	·	

Tickets may be purchased at our monthly meetings on, September 20th, October 18th and November 15th.

Reservations and payment **must be made before the end of our November 15**th **meeting**. No tickets will be sold at the door. No cancellations after November 15th.

PAYMENT MUST BE RECEIVED BY THE CLOSE OF OUR NOVEMBER MEETING ON 11-15-2018



Active and Retired Federal Employees ... Join NARFE Today!

The only organization dedicated solely to protecting and preserving the benefits of all federal workers and retirees, NARFE informs you of any developments and proposals that affect your compensation, retirement and health benefits, AND provides clear answers to your questions.

Who Should Join the National Active and Retired Federal Employees Association?

If your future security is tied to federal retirement benefits – federal retirees, current employees, spouses and individual survivors – you should join NARFE.

NARFE MEMBER BENEFITS

- Get monthly issues of *narfe* magazine with news and insights for the federal community.
- Access the NARFE Federal Benefits Institute for powerful resources to help you fully understand and manage your benefits.
- Visit the Legislative Action Center to contact your representatives about bills affecting federal benefits.
- Visit the Member Perks page for a full listing of the many time-, money- and hassle-saving benefits available only to NARFE members.
- The opportunity to get involved at the local level by joining a chapter in your area.

1Q6

NARFE MEMBERSHIP APPLICATION

annual dues of \$40.		NOW
OMr. OMrs. OMiss OMs.		
Full Name		
Street Address		
Apt./Unit		
City	State	ZIP
Phone		
 Email		
I am a (check all that apply) ☐ Active Federal Employee ☐ ☐ ☐ Annuitant ☐ Annuitant S		oyee Spouse or Annuitant
☐Please enroll my spouse		
Spouse's Full Name		
Spouse's Email		

First year NARFE membership @ half price

- 1. Print this form and fill in the left column (name, address, etc.)
- 2. Write a check for \$20 payable to NARFE
- 3. Mail the check and the application form to:
 C. Amano
 4517 Big Sur St
 Oceanside CA 92057-4217

☐ Bill me (NARFE membership w received.)	ıill start wh	en payment is
Charge my:	- .	3
MasterCard	Discover	○ AMEX
Card No.		
Expiration Date//	_	
Name on Card		
Signature		
Date		
TOTAL	. DUES	
\$40 Annual Dues X	=	
Per Person # Enrolling		Dues
Dues payments are not deductible federal income tax purposes.	e as charita	ıble contributions fo

PAYMENT OPTIONS

MAY WE THANK SOMEONE? If applicable, please provide the name, membership and chapter number of the member who introduced you to NARFE:

participate in NARFE at a local level? Call 800-627-3394

to learn about a NARFE chapter in your area.

Or, if known, add Chapter # to join now 0706

Congressman Darrel Issa 1800 Thibodo Road Ste 310 Vista CA 92081

Dear Congressman Issa,

As a constituent and member of the National Active and Retired Federal Employees Association (NARFE), I urge you to cosponsor the Equal Treatment of Public Servants Act of 2018, H.R. 6933.

The Windfall Elimination Provision (WEP) unfairly reduces the Social Security benefits of more than 1.8 million former public servants, including myself. We earned these benefits through covered employment, such as private-sector jobs, and we contributed payroll taxes to Social Security in connection with that work. Yet, the WEP reduces our Social Security benefits because we also earned pension benefits through our public service.

This WEP penalty reduces Social Security benefits for federal retirees covered by the Civil Service Retirement System (CSRS), which applies to those hired prior to 1984, in addition to state and local government retirees whose public-sector employment was not covered by Social Security. It results in thousands of dollars in lost benefits every year, drastically impacting retirees living on fixed incomes.

Under H.R. 6933, starting in 2020, individuals whose Social Security benefit is impacted by the WEP would receive an additional monthly payment of \$100. Those receiving spousal-based Social Security benefits that are impacted by WEP would receive an additional \$50 per month. While this would not reverse the entire WEP, it would alleviate unfair financial distress placed on millions of retired public servants.

For individuals who turn age 62 in 2025 or later, H.R. 6933 would create a new formula to more accurately account for earnings based on covered employment, such as in private-sector jobs, compared to earnings from a non-Social Security covered position.

I respectfully request you cosponsor H.R. 6933. Thank you for your time and consideration of my views, and I look forward to your response.

-		

Sincerely,

October 15, 2018

Senator Kamala D. Harris 600 B Street Ste 2240 San Diego CA 92101

Dear Senator Harris,

As a constituent and member of the National Active and Retired Federal Employees Association (NARFE), I urge you to cosponsor the Equal Treatment of Public Servants Act of 2018, S. 3526.

The Windfall Elimination Provision (WEP) unfairly reduces the Social Security benefits of more than 1.8 million former public servants, including myself. We earned these benefits through covered employment, such as private-sector jobs, and we contributed payroll taxes to Social Security in connection with that work. Yet, the WEP reduces our Social Security benefits because we also earned pension benefits through our public service.

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Under S. 3526, starting in 2020, individuals whose Social Security benefit is impacted by the WEP would receive an additional monthly payment of \$100. Those receiving spousal-based Social Security benefits that are impacted by WEP would receive an additional \$50 per month. While this would not reverse the entire WEP, it would alleviate unfair financial distress placed on millions of retired public servants.

For individuals who turn age 62 in 2025 or later, S. 3526 would create a new formula to more accurately account for earnings based on covered employment, such as in private-sector jobs, compared to earnings from a non-Social Security covered position.

I respectfully request you cosponsor S. 3526. Thank you for your time and consideration of my views, and I look forward to your response.

Sincerely,

October 15, 2018

Senator Dianne Feinstein 750 B Street Ste 1030 San Diego CA 92101

Dear Senator Feinstein,

As a constituent and member of the National Active and Retired Federal Employees Association (NARFE), I urge you to cosponsor the Equal Treatment of Public Servants Act of 2018, S. 3526.

The Windfall Elimination Provision (WEP) unfairly reduces the Social Security benefits of more than 1.8 million former public servants, including myself. We earned these benefits through covered employment, such as private-sector jobs, and we contributed payroll taxes to Social Security in connection with that work. Yet, the WEP reduces our Social Security benefits because we also earned pension benefits through our public service.

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Under S. 3526, starting in 2020, individuals whose Social Security benefit is impacted by the WEP would receive an additional monthly payment of \$100. Those receiving spousal-based Social Security benefits that are impacted by WEP would receive an additional \$50 per month. While this would not reverse the entire WEP, it would alleviate unfair financial distress placed on millions of retired public servants.

For individuals who turn age 62 in 2025 or later, S. 3526 would create a new formula to more accurately account for earnings based on covered employment, such as in private-sector jobs, compared to earnings from a non-Social Security covered position.

I respectfully request you cosponsor S. 3526. Thank you for your time and consideration of my views, and I look forward to your response.

Sincerely,