

National Association of Retired & Veteran Railway Employees, Inc.

— SINCE 1937 —

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NARVRE NEWSLETTER

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FROM THE NATIONAL PRESIDENT —

The never ending search for new members has been one of NARVRE's biggest concerns. Reaching railroad retirees across the country is a constant problem because there are circumstances we can't control. We know members move, some are in assisted living, nursing homes and many pass away causing us to try and locate those who are still living. Most local units have established calling committees to reach these delinquent members.

The loss of membership is due to several factors such as lack of growth in a given area. Railroads closed terminals or became run through's where NARVRE once had Units and the officers and members age to the point of where their health becomes a factor. The bottom line is that there are no younger retirees to

replace them. We know why Units close and the majority of those members are than placed in Unit 801.

We have seen real activity in the West with new Units being established in Stockton, Needles, San Bernardino and Glendale, California. Bakersfield's Unit 108 has been revived as well. A new Unit has been

“The key is to reach out to these new retirees in their early sixties who have never been contacted.”

established in Winslow, AZ. Much of this activity is credited to Area 8 Director Bob Bloomer and his assistants Jackie Kuehl and Bob Aparicio. In Minnesota and North Dakota contact has been made with retirees in Willmar and Staples, Minnesota as well as Grand Forks, North Dakota. Assistant Area 4 Director Gary Nelson has been the catalyst in organizing this area. He has been working with Assistant

Area 4 Director Lester Newton with possibilities at Sioux City, Iowa as well.

Their success has been by attending meetings where recent retirees have breakfast or luncheons. The key is to reach out to these new retirees in their early sixties who have never been contacted. National

Vice President George Wisdom has been active in attending some weaker Units for shoring up their membership. All Area Directors must get involved which is their responsibility as well as the national officers. To those local Unit officers in major terminals you are the key to any success in approaching new members. If you need assistance please contact your Area Director for support. We appreciate all your work and effort in signing up new members.

— Tom Dwyer, National President

From the National Legislative Director —

The House & Senate have yet to finalize the work of their committees, with major differences on FY 2012 budgets, and the Congress is still attempting to establish a new multi-year surface transportation bill. FY2011 budgets were agreed to in the last continuing resolution (CR) which keeps the federal government operating through September 30, but they do

contain deep cuts for Amtrak and high speed rail. Amtrak funding for 2011 was cut by \$78 million and the Federal Transit Administration

“If they have attempted to kill the Amtrak system, they have threatened Amtrak employees, and therefore, they threaten our railroad retirement system.”

funds was cut by \$400 million. All funds for high speed rail and intercity passenger rail programs

were eliminated for the remainder of FY 2011. In addition, close to \$700 million in non-obligated funding awarded in 2010 for these

rail projects was also eliminated. Amtrak has not stated how these cuts will directly affect employment levels, as they wait for Congress to finalize funding levels for FY 2012. Amtrak has now marked 17 consecutive months of charted ridership growth, with expectations for those levels to continue to in-

Guest Editorial

Invest In Your Future. Help Preserve And Protect Your Railroad Pension. Contribute Now To Your NARVRE PAC Fund!

By Roy Stanley
Area 5 Director

Since our NARVRE PAC was established it's been disappointing that our members have failed to support it to the degree hoped for. Realizing that legislation is vital to NARVRE'S success and future existence, we should be more aware of the reality of politics and our need to be aware of the politicians and their parties who are working for us and those working against us.

With major oil companies now showing obscene profits and pouring almost unlimited sums of money into political campaigns along with multinational corporations, some of whom pay absolutely no federal income taxes, we must try to counter that to some degree with our contributions to our political friends.

Even the U.S. Chamber of Commerce is now a major player pouring millions of dollars into efforts for big business against middle class workers and retirees.

I heartily commend our NARVRE National President and our NARVRE National Legislative Director for their comments in the May 2011 Newsletter.

Both are politically astute and understand the efforts being made to destroy gains made by workers during the past 75 years.

Your pension is not guaranteed forever. Congress can revoke it. If that happens, how will you face the future? Some members of Congress want to take it away from you.

I encourage every NARVRE member to do something about it NOW before it's too late. Please send \$1.00 each to NARVRE PAC, and more if you can afford it. Mail it to our home office shown on the top of the page 1 of this Newsletter.

Invest in your future. Help preserve and protect your railroad pension. Contribute now to your NARVRE PAC Fund!

Some of us individually support

local, statewide and national candidates directly. This is well and good. We also support local, state and national political parties as well as Senate and Congressional

Campaign Committee.....also, well and good. But let's also support our very own Political Action Committee. The pension check you save may be your very own.

From the National Secretary-Treasurer —

We are having a great 2011 at the National Office. All of our local officers have done an outstanding job completing their membership renewal cycle and filing the annual reports. Many of our units are hosting summer picnics, garage sales, and other fund raising events. This is a great way to get together and have fun. A great deal of time is spent at the National Office talking about membership and how we can encourage other railroaders to become part of the NARVRE family. If each of our current members would just ask one person to join NARVRE, we could double our membership in one year! In light of what is going on in Washington D.C., a railroader can no longer be passive and assume our Railroad Trust Fund will remain

intact. We must be ready to stand up and protect our retirement benefits if and when the time comes. Please share this fact with your friends and show them there is a purpose for NARVRE. Always remember the **"greater the numbers, the more people that will listen."** We cannot, and will not allow anybody to take our benefits away from us, so please help out and invite a friend to your next NARVRE meeting or call our office for an application form 1 800-551-2588.

We recently had some guests from Kansas City, Mo Unit 95 stop by the National Office and also attend the local meeting of Unit #165 in Moberly, Mo. Our doors are always open.

— Richard L. Duley



Members Of NARVRE Unit 95, Kansas City, Missouri Visit The National Office
Left to right: Sam Caudle, Unit 95, George Wisdom, National Vice President, Joyce Manning, Unit 95, Ramona Caudle, Unit 95, and Rich Duley, National Secretary/Treasurer

**(National Legislative
Director from page 1)**

crease along with the rise in gasoline prices. Revenues also continue to increase, and Amtrak now covers 85% of its operating costs through ticket sales. They have cut their debt in half, and improved on-time performance to average 4 out of 5 trains system-wide now arrive at end destinations on time. Amtrak now deserves to be a key and integral part of the next surface transportation bill now being constructed in the House Committee on Transportation & Infrastructure (T&I). The leadership on this committee should acknowledge these statistics, and help to establish a long term national investment strategy for Amtrak. It is time that Amtrak and other federal rail programs be integrated into a comprehensive multi-modal surface transportation authorization bill.

Medicare...the latest updates from D.C. tell us that the leadership in the republican party is now backing away from their budget for FY2012, and specifically from their "Ryan Plan" (Budget Chrm. Paul Ryan), which would have eliminated Medicare's guarantee to retirees and the elderly in this country. The House Ways & Means Comm., which also has jurisdiction on this Medicare

issue, informed us on May 4th that Chrm. Dave Camp (R-4th,MI), has decided to not move forward with support for Rep. Paul Ryan's scheme to slowly kill the Medicare health care system. Indeed, they have angered and have heard from the politically powerful voice of older Americans. Many non-political health information outlets have questioned or challenged the many misleading statements put forth by Rep. Ryan and his fellow promoters, and the Congressional Budget Office (CBO) analysis showed that their plan would "hugely increase the cost of healthcare to seniors". CBO also showed under the GOP plan, a Medicare-equivalent policy is projected to cost almost half of a median 65-year-old retiree's income by 2030. The vast majority of the additional burden that the CBO projected for retirees comes from the higher costs of private insurance compared with the government-run Medicare system. The CBO analysis points out the enormous cost savings that Medicare provides over time relative to private insurers. Our country's burden from exploding healthcare costs must not be placed on the backs of the elderly, and those that cannot bear anymore hidden medical and insurance costs. We must remember that this Republican Budget does

not include any type of assurance that the private insurance plans will continue coverage in the case of a major illness. There is no provision to force these insurance companies put a certain amount of profit back into the delivery of health care, and not into the pockets of millionaire CEO's. There are no provisions to ensure for the long term solvency of the Medicare Trust Fund, while Rep. Ryan's budget cuts billions from the taxes of the very wealthiest Americans, as well as lowering the corporate tax bracket. This scheme to bankroll these private insurance giants, while bankrupting Medicare has been exposed on all fronts, especially by the reporting of the Kaiser Family Foundation (www.kff.org), and the CBO. We all need to figure out who and what we're voting for in our elections. This Ryan Plan is another attempt to demolish Medicare, which the Republican party has denounced since it's beginning. The House Budget would also cut funding from the Social Security Administration, thereby threatening the daily operations of the RRB. We have reported on those in Congress that have repeatedly authored amendments and voted to eliminate all or part of Amtrak funding. If they have attempted to kill the Amtrak system, they have threatened Amtrak employees, and therefore, they threaten our railroad retirement system. If those in Congress that threaten our railroad retirement gain more seats, and more power, such as in the Senate,...they will indeed keep their promise. We have seen what these representatives will do to Amtrak and Medicare, if we allow it to happen.

NRRIT...The Annual Report for FY2010 shows Investment Returns of 11.2% (up higher than NRRIT's expected benchmark of 9.9%). NRRIT's overall increase for FY2010 shows a net asset value of \$23.1 billion (all assets totaling \$25.1 billion). Additional information at RRB website www.rrb.gov.

— Gary M. Faley
National Legislative Director

From the National Vice President —

Membership; we always talk about membership. On a recent trip to Wichita, KS, I stopped over at Topeka and met with Roger Barr, Area 6 Director, and Jim Brewer, National Membership Chairman. Mr. Brewer requested that I include the following "catch phrase" he had just recently been made aware of. It goes something like this, "In the end have we done enough? Have we as individuals or units done enough to keep NARVRE active and well? We work hard at other things like helping our family, ourselves and loved ones keep healthy. We pay our bills and vote. Keeping NARVRE healthy should be part of that because our railroad pension is a big part of our well being. We would not shrink from our duty of helping our families, paying our bills and voting. We must take care of NARVRE because it takes care of us." Further, Jim said "...He plans to contact all members of the Membership Committee for their ideas.

J F K said "...ask not what your country can do for you but what you can do..."

You are important to N.A.R.V.R.E. make N.A.R.V.R.E. important to you.

— George Wisdom

From Palmetto, GBA

Notice to Railroad Medicare Beneficiaries

Medicare is Reprocessing Claims Affected by the Affordable Care Act and 2010 Medicare Physician Fee Schedule Changes

On March 23, 2010, President Obama signed the Affordable Care Act (ACA), a law that is making many health insurance changes which will roll out for the next four years. Some of the provisions of the new law were effective April 1, 2010, but some were retroactive to January 1, 2010. This includes changes to the 2010 Medicare Physician Fee Schedule (MPFS), which is used to reimburse providers for various services.

Because of the retroactive effective dates involved, Medicare contractors have begun reprocessing a large volume of claims. The reprocessing of Railroad Medicare claims is expected to be completed by late February of 2012.

During this time, you may receive Medicare Summary Notices (MSNs) containing information about claims that you know Railroad Medicare has already processed. You can tell which ones these are because the claim number begins with a "5". For those claims, your provider may owe you a refund for services you received in 2010 or in some cases, you may have to pay your provider more co-insurance. In other instances, there will be no changes to what you owe or what the provider owes you.

Please read your MSNs carefully for any changes. If you owe your provider additional funds, or if they need to refund money to you, your provider will let you know what to do next.

Should you have any questions about your MSNs, please contact the Railroad Medicare Beneficiary Contact Center at (800) 833-4455 or TTY at (877) 566-3572 for the hearing impaired between the hours of 8:30 am to 7 pm Eastern Time.

If you think that Medicare should have paid for an item or service, or did not pay enough after your claims are reprocessed, you can file an appeal within 120 days from the date you receive your MSN.

To file an appeal, please follow the instructions on your MSN and sign and return the notice to our office at:

Railroad Medicare - Palmetto GBA
Attn: Redeterminations
P. O. Box 10066
Augusta, GA 30999

For more news and information about Railroad Medicare, please visit our Web site at: www.PalmettoGBA.com/RR and follow the link that says "Additional information is available for Railroad Medicare Beneficiaries". You can also see news and information related to Railroad Medicare on our Facebook page called "My RR Medicare" - a new Facebook page created specifically for you.

You can also sign up for e-mail updates at [www.PalmettoGBA.com/tr-using the "Beneficiary" listserv category](http://www.PalmettoGBA.com/tr-using-the-Beneficiary-listserv-category) - or, see us on Twitter at www.twriter.com/PalmettoGBA_RRB

— Jennifer Johnson

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