

## EXPERIENCES

Some experiences that demonstrate the variety of requests that this Service Officer has received.

In December 2010 a National Only member called the president of the chapter he was attached to and the chapter president called me. The member was 84 and had been on Worker's Comp since 1976 when his mail Jeep was rammed while he was waiting at a stoplight in Miami. The Labor Dept. notified him that he is now fit to return to work and his Worker's Comp would be terminated effective January 1, 2011. So he needed to transfer back to Disability Retirement and have his FEHB transferred from Worker's Comp to OPM also. My experience with Worker's Comp was very limited, so since I thought time was very short on this (little did I know it would drag on for six months), I called David Snell for guidance. The member could no longer write and lived about 65 miles from me. So I drafted a letter to OPM for him stating that he has been told by DOL, OWCP that he is fit to return to work and needs to transfer to disability retirement. I emailed it to the chapter president who had called me. He happened to be going to Oviedo, where the member lived, the next day and took the letter to him.

I called him every two weeks to a month to see how he was progressing and asked him to call me if any developments – positive or negative. He didn't start calling me until near the finish as he didn't have good news. So, I continued to call him.

When I called him in April, he had a contact and phone number at OPM, Boyers, PA. They had found that he did have a CSA number. I called that contact and she had his file on her desk. She was waiting for him to furnish documentation from DOL, OWCP stating the date they were discontinuing his Worker's Comp. I called the member and told him he had to get that. He didn't want to call them again. I told him he was never going to get this resolved and be established on disability retirement until he called them. He received the needed documentation from them and sent it to OPM in Boyers. OPM, Boyers then sent his file to OPM, DC for them to finish the process and get him on disability retirement. So then in mid-June he received a \$2,000 check from OPM.

On Friday January 16<sup>th</sup>, 2009, a member asked me if the Census Bureau had a waiver to allow federal civilian annuitants to work at Census and receive their full pay and still draw their annuity. After several phone calls and a thorough web search, I was unable to find an answer. I sent an email request for assistance to David Snell, the Director of NARFE Benefits. He didn't know either but said he would try to get me a definitive answer. This was a Friday before a four day weekend. Washington was shut down for the MLK holiday and the inauguration. I continued to search on-line. I found nothing on the OPM or Census web sites. I did find an article in a newsletter that quoted a Michele Lowe at Census as saying they had a blanket waiver to allow Federal Civilian Annuitants to draw their full salary and retain their full annuity. The article wasn't definitive enough to suit me or the member. I searched for Michele Lowe at Census and didn't find anything. I then emailed Mary Venerable the Service Officer for the California Federation and the winner of the Service Officer of the Year Award in 2008. I believe she is retired from OPM and is in a big state, so I thought she might have information on this. She didn't have any specific information but gave good advice for the member. In the meantime, the member found an email address for Michele Lowe at Census. He had worked at Census and knew his way around. I drafted an email letter and sent it to her. The member did as well. On Wednesday we received replies from Michele Lowe, who is in the Public Information Office, and a person in Census Human Resources who was contacted by Michele Lowe. The Human Resources person assured the member that he will receive his full salary and retain his full annuity. Throughout I kept David Snell, Don Stewart, Wally Roepke and Mary Venerable in the loop with copies of the email correspondence. At the end Mary Venerable said she learned from this too.

A member was referred to me who was retired on a combination of CSRS & FERS. She retired in August 2007 with 33 years of service and 1,186 hours of SL. She is disputing her 3 years from '84 – '87 that was placed under FERS. She says she wasn't given the FERS option until '87. So she has 23 years in FERS and 10 in CSRS. She wants to

back out the 3 years from '84 – '87 that are in FERS and add them to the CSRS time to give her 13 years in CSRS and 20 in FERS. The appeal had to be submitted by October 29, 2008. She also can't tell if she was credited with any of the 1,186 hours of SL. By having more time in CSRS she could have more of the SL credited also. I printed out the form and some other information so we could be on the same wave length when we discussed it which we did on the afternoon of October 6th. She is ready to file the appeal.

I received an email from a retired Air Traffic Controller who retired in 1998. He submitted his retirement application directly to OPM. He said didn't go thru a personnel office and doesn't remember ever having contact with a personnel office. So nobody told him about making a deposit for his military service and he did not make a deposit. When he turned 62, he received a letter telling him that he would take a cut in his annuity for the military time. OPM also included a form to be used to request an appeal. I researched it and sent him the information including an OPM regulation that explains it. He called me the next day and we discussed the appeal and I sent him information about an appeal a member had made for FEHB reinstatement. Later in the day I found more info that pertains to his exact situation, including appeals court cases. I sent him links to another OPM regulation and to the appeals court cases.

A Chapter President forwarded an inquiry to me from a member who was getting the run-around between OPM and Medicare about having his Medicare premium withheld from his annuity. This is a common problem. I told him my Medicare is withheld from my annuity and furnished him a couple of references from the OPM and SS websites. I also told him it should be handled at SS and if he has any problem to ask to speak to a supervisor.

A survivor called to report the death of her husband who was a DW member of NARFE. She had already notified OPM of his death. They had moved from another Florida location to their current address several years ago and never notified NARFE. She wanted me to notify NARFE and stop the DW. I told her DW would stop anyway. I sent her a letter asking her to reconsider her request to leave NARFE and copied it to several others including what would be her current home chapter. An active chapter member followed up with her.

This one took place a couple of years ago. A member was referred to me on May 21 of that year. His wife died in March. He did well with OPM and was making progress with FEGLI but TSP told him that he should receive his account close-out check in 20 days. It didn't happen and other than the fact that the account was closed, he hadn't been able to find out when he should receive it. I told him to ask to speak to a supervisor. I then sent him links to references to his situation in TSP booklets. Later I found where 60 days is normal from the time TSP gets a request for closeout until the check is sent. He also wanted to sue TSP for various things. I told him all I could and also told him I was finished as I didn't like his interest in taking legal action against those who don't measure up to his expectations. I couldn't let it go at that and resumed dialogue with him on May 26<sup>th</sup>. By then TSP had given him a more realistic date of June 15<sup>th</sup> that his check would be sent. He was at home by himself after caring for his wife for a long time and had nothing else to do but close out her estate. FEGLI and TSP had not moved anywhere near fast enough to suit him although FEGLI has done better than TSP. And he was even frustrated that it would take three months to get a head stone on his wife's grave. He was very impatient. I calmed him down to where he no longer wanted to fight and sue TSP. He admitted he overreacted and is grateful for the help NARFE has given him. He told others that NARFE members are the only ones that have helped him and he indicated that he has assumed his wife's membership and expects to remain a member.

A member, who several years ago was injured in an accident while a passenger in a government vehicle, contacted me. She was currently on Worker's Comp and was eligible for a regular retirement. She was concerned because her agency said there was some kind of a time frame that she was in danger of exceeding that would cause her to be unqualified to retire. She was also concerned about retiring off of OWCP because BCBS won't pay for work related injuries. I searched and found a number of guides from the Labor Dept OWCP and OPM. I didn't see anything about any kind of time frame or deadline except for filing paperwork for a work related injury or health issue. It also looked

to me like you can go back and forth between BCBS and OWCP if work related injuries or health problems re-emerge. I also emailed David Snell to see if anyone in his office had experience with OWCP and OPM benefits. Dave sent a reply which I forwarded to the inquirer. He said she should proceed with retiring and said she won't have any problem with her health benefits.

A retired FERS/CSRS law enforcement officer who was working full time in NYC was shocked to get a notice from OPM that due to her earned income she is losing her FERS supplement. I found that that is true. For retired law enforcement officers, it begins when they reach their MRA which she had reached.

This was a gentleman in a neighboring chapter. He was thoroughly confused about his benefits. At his request, I paid him a visit. He had his records laid out on a table. I was with him for about two hours. He is 78, his current wife is 42 and his former wife is 62. We called OPM and found the following. His former wife is his survivor annuitant. The current wife is the backup in case the first one dies before he does. We found the amount of his Life Insurance. His six children are the beneficiaries. We asked them to send beneficiary change forms for the life insurance and the lump sum in his retirement so he can put his wife on them. We also asked them to send him the booklet that offers a snapshot of his current retirement and benefits. His income and the amount he takes from it for the first wife's survivor benefit does not leave enough to take an additional amount out for a survivor benefit for the current wife and still have useful income. His current wife has income from staying with someone's children. She may be eligible for Social Security and Medicare if she lives that long.

A Chapter President asked me to call a member who is preparing to retire, regarding beneficiaries. I called and found she had survivor benefits and beneficiaries confused. I explained each to her. Survivor benefits can basically only go to a spouse. Beneficiaries are those designated to receive life insurance and lump sum payments. I gave her my phone number in case she had other questions.

I answered a query about WEP from a non-member. I provided a brief description about how it might apply to him, sent him links to the NARFE GPO-WEP pamphlet, his Congressman, SS Calculator and the local chapter.