

NARFE Is Your Insurance Policy

NARFE acts as your insurance policy against a reduction in your annuities and health care protection. Federal health care and retirement benefits are vulnerable, particularly in the current legislative debate on the budget deficit and national debt. A strong membership means enhanced clout with Congress.

The next time you wonder what NARFE has done for you ... **lately** ... take a look at the accomplishments listed here. Then ask yourself if you are still receiving your full annuity, health care benefits and cost-of-living adjustments. **If you answer yes, then you can thank NARFE!**

What is NARFE?

NARFE's mission has remained the same since 1921: To preserve and enhance the retirement benefits of federal retirees, employees and their families. Our current legislative agenda focuses on protecting existing federal pay, retirement and health benefits while Congress attempts to deal with high federal budget deficits, and ensuring federal employees and retirees do not serve as scapegoats in solving our nation's fiscal problems.

Renew your membership today!

Call 800-456-8410

Not a member?

Join NARFE today!

Call 800-627-3394

www.NARFE.org



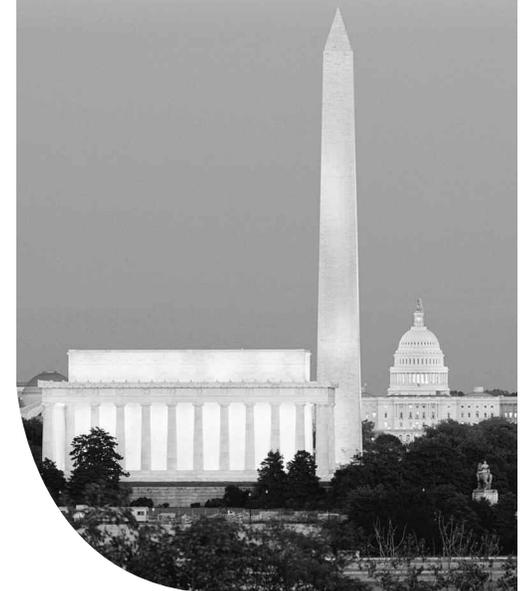
**National Active and Retired
Federal Employees Association**

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**LOOK AT WHAT
NARFE HAS DONE
FOR YOU *LATELY***

✓ **NARFE's Recent
Legislative
Accomplishments**



**National Active and Retired
Federal Employees Association**

A Lot To Be Thankful For

It's only natural when considering whether to join or renew membership in an organization to ask: What have you done for me ... **lately?**

Luckily, NARFE has a lot to report. As the 112th Congress continues its attack on federal employees' and retirees' compensation and benefits, NARFE is here to protect your earned benefits. Here is a roundup of some of the Association's most recent legislative accomplishments on your behalf.

112th Congress, 2011-2012

✓ **Defeat of Step Increase Freeze.** Defeated an amendment that would have expanded the two-year federal employee pay freeze to include merit-awarded step increases.

✓ **No Retirement, Pay or Benefit Cuts.** The debt-ceiling increase passed by Congress and signed by the president in August 2011 did not reduce federal employee and annuitant compensation. Current federal employees have not had to pay the price for legislation moving through Congress ... yet. Unfortunately, threats to retirement, pay and health benefits are likely to continue.

✓ **Retirement Contributions Remain the Same for Current Feds.** Successfully defeated proposals that would have increased employees' contributions towards their retirement without an enhanced benefit. These proposals were used as an offset in the payroll-tax holiday bill, the highway bill and the student loan bill. They were also part of the Supercommittee discussion and contained in the House-passed fiscal year 2013 budget.

✓ **New Phased Retirement Option Now Law.** In July 2012, the president signed into law NARFE-supported legislation that will allow employees to transition to part-time work while collecting a partial annuity.

✓ **FEHBP Integrity Maintained.** Worked to defeat an amendment in the Senate postal reform legislation that would have removed postal retirees from the Federal Employees Health Benefits Program (FEHBP) and forced them into Medigap plans. This proposal would have raised premiums on all FEHBP participants.

✓ **Testifying Before Congress.** NARFE testified before Congress six times since the start of 2011 on issues such as the retirement claims backlog and federal compensation, including once on behalf of the 30-member Federal-Postal Coalition.

111th Congress, 2009-2010

✓ **Equity for Federal Retirees in Stimulus Bill.** Ensured that federal, state and local government retirees who are not eligible for Social Security received a one-time, \$250 per-person refundable tax credit for the 2009 tax year.

✓ **Protection of Federal Benefits.** Protected benefits with defeat of an amendment to the fiscal year 2010 House Budget Resolution that would have cut federal civilian retirement and/or health benefits by \$10 billion over 10 years.

✓ **Enactment of Several Civil Service Improvements in the Defense Authorization Bill.**

- **Re-employing Annuitants.** Allows federal agencies to re-employ federal retirees on a limited, part-time basis without offset of annuity.
- **Federal Employees Retirement System (FERS) Sick Leave.** Permits FERS workers initially to credit half, and in 2014 all, of their unused sick leave toward retirement.

- **FERS Redeposit.** Allows returning FERS employees, who previously left federal service, to repay a deposit to the Retirement Trust Fund, with interest, in order to be able to combine their past and new federal service for future annuity service.
- **Civil Service Retirement System (CSRS) Part-Time Service Fix.** Permits certain CSRS workers to phase down to part-time status at the end of their careers without reducing their final annuity.
- **Locality Pay Equity.** Provides locality pay that is creditable toward retirement for federal employees in Hawaii, Alaska and the U.S. Territories.

✓ **Enactment of Enhancements to the Thrift Savings Plan (TSP):**

- **Automatic Enrollment and Immediate Contributions.** Provides automatic TSP enrollment of, and immediate matching contributions for, newly hired federal employees.
 - **Roth Option.** Adds a "Roth" option to the TSP, allowing participants to make after-tax contributions to the plan and withdraw their earnings tax-free upon retirement.
 - **TSP Accounts Rights for Survivors.** Ensures that surviving spouses have the same rights over their inherited accounts as any other TSP participant.
- ✓ **Shielding the Federal Employees Health Benefits Program (FEHBP) in the Affordable Care Act.**
- **Safeguards.** NARFE-drafted language safeguards the FEHBP under a plan to have the Office of Personnel Management manage health plans for non-federal civilians. The language was kept in the final bill.
 - **Threatening Amendments Dropped.** Proposals were dropped that would have required all federal workers to join health exchanges and that would have opened the FEHBP to nonfederal civilians without separate risk pools.