

## 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:

1. Protecting existing retirement and health benefits while Congress attempts to deal with high federal budget deficits;
2. Making certain that the coverage and cost of the Federal Employees Health Benefits Program (FEHBP) are not compromised when federal workers retire;
3. Extending the "Premium Conversion" rights of federal employees to federal annuitants, so they, too, can pay their Federal Employees Health Benefits Program premiums with non-taxable dollars and save hundreds of dollars each year; and,
4. Repealing the Social Security Government Pension Offset (GPO) and Windfall Elimination Provision (WEP)—two provisions that can substantially reduce the expected Social Security income of certain retired federal workers.

**NARFE**  
PROTECTING YOUR FUTURE  
*since 1921*

[www.narfe.org](http://www.narfe.org)

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membership today!***  
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**National Active and Retired  
Federal Employees Association**

606 North Washington Street  
Alexandria, VA 22314-1914

F-122 (05/09)

**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. Here is a roundup of some of the Association's most recent legislative accomplishments on your behalf.

### Ensuring Equity for Government Retirees

**2009** NARFE led the effort to include a hard-fought provision in the economic stimulus bill that provides federal, state and local government retirees, who are not entitled to receive Social Security benefits, a newly created \$250-per-person refundable tax credit for the 2009 tax year.

### Fending Off Budget Reductions

**2008 & 2009** NARFE helped to defeat amendments to fiscal years 2009 and 2010 Budget Resolutions that would have cut federal civilian retirement and health benefits, respectively, by \$4.679 billion over five years and by \$10.263 billion over 10 years.

**2007** The President's FY 2008 budget included a reduction in government Federal Employees Health Benefits Program (FEHBP) contributions for certain future retirees. It also advocated expanding Health Saving Accounts in the FEHBP. NARFE was instrumental in eliminating these items from the final congressional Budget Resolution.

**2006** The Senate Budget Committee approved a bill that required automatic reductions in federal civilian and military retirement benefits. NARFE saw to it that no further action was taken.

**2006** NARFE persuaded the House Education and the Workforce Committee not to reduce federal workers' compensation benefits after the House version of the FY 2007 Budget Resolution instructed the committee to cut entitlement programs by \$1.3 billion.

**2005** Congress proposed to cut federal civilian retirement benefits (including the FEHBP and cost-of-living adjustments) by \$2.3 billion from the FY 2005 budget. NARFE, with the help of friends in Congress, was successful in having this proposal dropped.

**2004** Amendments were proposed to require automatic reductions in federal civilian and military retirement (but not Social Security). The cut in civilian retirement over the next 10 years could have been as much as \$99 billion, drastically reducing FEHBP and other federal retirement benefits. Strong opposition from NARFE defeated the proposal.

**2003** The House Budget Committee called for cutting federal civilian retirement benefits by \$38.3 billion. NARFE, with the help of friends in Congress, succeeded in stopping this proposal.

**2002** The House Budget Committee proposed requiring federal agencies to pre-fund post-retirement FEHBP premiums and pay the full normal cost of federal civilian retirement benefits. This would have created an artificial funding crisis that would have undermined the health security of federal employees and annuitants. NARFE persuaded the Committee to withdraw this proposal.

**There has been no legislated reduction in civil service retirement benefits since 1993. Despite years of budget deficits, major natural disasters, a changing world economy, terrorist attacks at home and wars abroad, our earned benefits have remained untouched because NARFE, backed by activist members and supportive members of Congress, has acted as a deterrent against adverse proposals.**

### Enhancing FEHBP

**2003** NARFE was instrumental in having legislation passed that protects the prescription drug coverage of the FEHBP for Medicare-covered annuitants.

**1997** Through NARFE's efforts, the "Fair Share" FEHBP government contribution formula was added to the year's Balanced Budget Act, saving the average enrollee \$164 (self-only) to \$326 (self-and-family) in premiums the first year alone.

### Additional NARFE Accomplishments

- ▶ Pay Parity was passed on March 31, 2004, and has been maintained.
- ▶ Legislation was enacted December 23, 2004, to offer federal workers and annuitants separate dental and vision insurance.
- ▶ Federal Long Term Care Insurance became law in September 2000.

## 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 always vulnerable, particularly with a budget deficit. Indeed, in the not too distant future, lawmakers may want to cut federal retirement in response to the tremendous pressure 77 million retiring baby boomers will place on the budget. 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!