



- SINCE 1937 -

# National Association of Retired & Veteran Railway Employees, Inc.



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NARVRE National Office

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Cost – Membership in a Unit or Membership-at-Large

NARVRE NEWSLETTER

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## FROM THE NATIONAL LEGISLATIVE DIRECTOR —

Important legislation has been passed through Congress recently, but partisan politics is alive and well in the House and Senate this summer. The most recent bill to pass the House was the Inflation Reduction Act (HR5376) which passed on a party-line vote 220-207 after the Senate passed the measure on a 51-50 vote margin with Vice-Pres Harris casting the tie-breaking vote. The President has signed the bill and this legislative package is now law. The bill is designed to address inflation by lowering the national deficit with new revenues collected from the richest corporations and wealthiest citizens with incomes over \$400K per year. Tax cheats and unfair loopholes will change and supposedly force them to pay their fair share of taxes like the rest of tax-paying citizens. This law also changes a system that works for a pharmaceutical industry with record profits for their executives and shareholders, while patients struggle to afford drugs they need to stay healthy and/or stay alive. It will finally repeal the 2003 Medicare Prescription Drug and Modernization Act, a law that prohibited Medicare from negotiating for lower drug prices with the pharmaceutical industry on behalf of Medicare beneficiaries. Beginning in 2023, this new law will finally empower Medicare to begin negotiating directly with the pharmaceutical industry for the price of prescription drugs. Other changes in this bill will: Cap seniors' out-of-pocket spending for Rx drugs at no more than \$2000 per year (2025), and also ensure that beginning in 2023, Medicare patients will pay no more than \$35 per month out-of-pocket for their insulin. Starting in 2026 and beyond, insulin will be priced at \$35 per month or 25% of the drug's new negotiated price, whichever is lower. This provision will benefit the one in three beneficiaries who suffer from diabetes, a total of over 3.3 million Americans who use

continued on page 3

## FROM THE NATIONAL PRESIDENT —

Greetings and cool weather wishes to our NARVRE family. It has been so hot and dry in the mid-Atlantic that some trees are already showing some fall colors. It will not be long until pumpkins and scare crows will show up in our yards. This month I would like to report on the first 100 days of "The Unity of Purpose" implemented by YOUR Executive Board. The Executive Board(EB) consists of myself, National President, George Boatwright, National Vice President, Ron Hylla, National Secretary/Treasurer, Phil Steward and National Legislative Director, Gary Faley. We work closely together and submit proposals

to the Governing Board(GB) consisting of the aforementioned plus a complement of eight Area Directors.

The EB has met by ZOOM call at least eleven times since May and the GB has met once. At each meeting we discuss and make immediate and future plans for PROMOTING NARVRE not only to retirees but to current railroad workers (Veterans). As a result of these meetings and the hard work of others who have volunteered their time and energies we are moving forth with Informational events in new locations and visits to union meetings and conventions. Next month we will report on September meetings in Andover, MN (Twin Cities area)

continued on page 2

Cable car on Hyde Street, San Francisco



## From the National Vice President —

**N**ARVRE members, we are on the eve of membership renewal for 2023. NARVRE would encourage every unit to begin preparation for their renewal drive. If you have not established a membership renewal committee, it is suggested you form one. Your committee would be beneficial in assisting in mailings and calls to NARVRE members. Your success in membership renewal can only be measured based on your preparation and follow-up with members. I do wish to thank those units who obtained a 100% membership renewal of 2022. I remain hopeful we can increase the number of units to reach this accomplishment for 2023.

NARVRE is taking on a huge task in obtaining new members in the Chicago area. On September 21, 2022, NARVRE will be holding a Railroad Retiree Informational Conference at the Naperville City Hall in Naperville, Illinois. This event begins a 10:00 AM with a presentation from the Officers of NARVRE, followed by speakers from Jones Granger, Attorneys At-Law firm, the TLC Insurance Group and former Labor Member to the Railroad Retirement Board, Walt Barrows. If you are a NARVRE member in the Chicago or Joliet, Illinois area, you are invited to join us. I would request NARVRE members to bring as many non-member railroad retirees or active railroad employees as possible to this event. At the end of the event, we will gather the Chicago area NARVRE members and new NARVRE members together to formulate a new unit. For Unit 116 in Joliet, Illinois, we are hopeful this event will assist you in obtaining new members for your unit. Your NARVRE National Officers hope to see you there.

While NARVRE is making strides in

## Thank you!

We would like to thank all who made donations, both large and small. Your contributions are important to advancing the organizational goals of NARVRE.

Victor Sunduist • Barbara Sundquist • June Carder • John Korte • David Corless • George Joyce • June Carder

## Memorials

Robert Shafer • Rita Babuda • Phil Sakry • John Schindler • Gary Essells

obtaining new members such as Chicago, Illinois, we will be reaching out for new members and units in areas such as Atlanta, Georgia; Philadelphia, Pennsylvania; Fort Worth, Texas and more. We will need assistance from NARVRE members in those areas to assist us. If you would like to pro-

vide any help in these areas or others, please contact me. In closing, please remember, with your support, together, we can Promote, Protect and Preserve our railroad retirement benefits.

— **Ron Hylla**

*NARVRE National Vice President*

### (National President from page 1)

and Naperville, IL. (Chicago area).

Thanks to Unit 109 Legislative Director, John Filter for signing up nine new “veteran” members at an IAM local meeting in Roseville, MN. Also, many thanks to Jeff Doerr for his efforts in getting the IAM local to mail out 1200 letters to their retirees in the next few months, inviting them to join NARVRE. These are but two examples of “the hard work of others” and we salute you!

On September 21, 2022, NARVRE & Jones Granger will host a “Railroad Retiree Informational Conference” in Naperville, IL. Ron Hylla, OUR NVP along with new Area 6 Director, Gary Marquart & Area 4 Director, Gary Nelson have worked diligently to bring this about in a short time. Special thanks to Gary Nelson for enlisting the help of 801 members Don & Deb Crimmin from the Chicago area in planning this event.

In early August, my wife, Lois accompanied me in manning a table in Baltimore, MD at the Southeast Regional BLE&T meeting. We interacted with 265 attendees and handed out many of the “NEW” trifold brochures and made many contacts which I feel will provide several new members in the coming weeks. In October, I will be accompanied by Area 6 Director, Gary Marquart and Area 8 Asst. Dir., Bob McIntyre at the

BLE&T 5th National Convention in Las Vegas. We will have the opportunity to reach out to approximately 475 delegates plus their spouses and the Ladies Auxiliary will allow us to speak at their meeting.

All these events are being supported by Jones Granger Law Firm and they will also be represented at the events. OUR newest venture approved by the GB is an association with TLC Insurance Group, an insurance broker for Medicare. TLC will accept requests from UNITS to attend meetings and provide meals and will PROMOTE NARVRE just as Jones Granger is doing.

It is an EXCITING TIME for NARVRE as we branch out to PROTECT, PRESERVE & PROMOTE railroad retirement benefits provided by the RRB. NOW it’s the Fall of the year and it’s time to start reconnecting with each of OUR members and collect dues for 2023. Encourage members to attend meetings again and contact those who we know cannot attend. It is my personal goal as YOUR President to see OUR delinquent dues percentage to drop to no more than 15% by February 1 next year. This optimistic figure can only be achieved by each of US working together as only current and former railroad people can do. STAY SAFE!

— **George Boatwright,**  
*National President*



NARVRE Vice President Ron Hylla addressing members of IAM Local 112 in Roseville, MN. Unit 109 Legislative Representative John Filter was also present and John signed up 9 new active (veteran) members for Unit 109. Additionally, Jeff Doerr Jones and Granger representative was present.

## From the National Secretary-Treasurer —

September 6, 2022 marks 85 years of our great organization's existence. Labor Day of 1937 is the day that NARVRE was first organized. An excerpt from chapter 11 of Mary David's book, History of NARVRE, reads, "On Labor Day September 6, 1937, Railroad Employees from nine states met in Louisville, Kentucky, and laid the foundation for an association of retired railway employees. Employees with thirty years of service were eligible to retire from the railroad. The founder and first president was J. L. Stark. This historic two-day meeting, held in conjunction with the annual Labor Day celebration of railway unions, was in the Hotel Seelbach. It was the consensus of those in attendance that a "pension association" be formed in response to the newly passed Railroad Retirement Act of 1937 since there were still concerns about who was covered under the act and how benefits would be derived. The states represented were: Kentucky, Indiana, Ohio, Pennsylvania, Tennessee, New York, Illinois, Georgia, and Wisconsin."

"At this historic meeting in Louisville the six rail unions represented were: The Brotherhood

of Locomotive Engineers The Brotherhood of Locomotive Firemen and Engineers The Order of Railway Conductors The Order of Railway Trainmen The Brotherhood of Railway Trainmen The Brotherhood of Railway Carmen"

After filing Articles of Incorporation in 1938, the Association was to be non-political and was not to be operated for profit.

Packets were mailed last week to all Unit Secretaries, Treasurers, Governing Board, and Assistant Area Directors. The large envelopes contain newly updated Unit reporting materials. These include Membership Reporting Form, Officer Election Form, and Annual Audit Form. No doubt the pandemic significantly impacted our organization and our ability not only to collect dues, but to hold informative meetings whereby members can socially gather, share information, and hear presentations from various speakers and public figures.

Any dues collected between now and the end of the year will be credited through December 31, 2023. National dues rates for members associated with a local unit are \$29.00 for singles and \$36.00 for couples. 801 (members not associated with a local unit) rates are \$31.00 for singles and \$38.00 for couples.

For an easy way to pay membership dues,

we have added QR Codes which are now displayed in this publication, on our brochures, and our website [www.narvre.us](http://www.narvre.us). Simply use your smartphone's camera to scan the code and it will bring you directly to our website where you pay your yearly dues electronically.

Finally another first with the approval of the Governing Board, you will find an insert advertisement from TLC Insurance Group. Whether you are deciding on your first Medicare plan or interested in switching your plan and exploring other options, Medicare can be confusing. This is where TLC can be of assistance. TLC's professionally trained staff will listen to your needs, explain all your options, and help you find and choose the Medicare plan that fits you best.

This program is strictly voluntary and no obligation to our members. If you decide to utilize their services the member has to contact them. They will not contact you unless you provide your contact information to them.. Additionally their representatives will upon your request visit your unit. Several units have invited TLC to speak to their membership with positive feedback reported.

— **James (Phil) Steward,**  
*National Secretary/Treasurer*

## (National Legislative Director from page 1)

one or more of the common forms of insulin. Currently, there is no cap on spending for Rx drugs seniors buy at pharmacies. Beginning next year, major medical diagnoses, such as cancers, will never again mean paying tens of thousands of dollars out of pocket for just one drug. Beginning this fall, any drug corporations that increase their drug prices faster than their inflationary cost must pay the amount that exceeds inflation back to Medicare. This will



Unit 037 El Paso TX invited TLC Insurance Group to give a presentation this month. Pictured above: Ernesto Mendoza, Unit President and Convention Delegate; TLC Regional Manager Justin White; Georger Amparan, member, and Nick Garcia.

put an end to their long-standing practice of increasing their prices year after year, often at more than twice the rate of inflation. This provision will help reduce the amount seniors pay for their drugs and will also strengthen the Medicare program's finances. Kudos to NARVRE and our members for contacting Congress to finally get this issue addressed and set into motion by passing this legislation. This should be front and center for all seniors on election day (Nov 8th). We all should know where our Representative and Senators stand on this issue and the Inflation Reduction Act. The U.S. House also passed their FY2023 budget proposal (HR 8294) by the same 220-207 party-line number. This legislation is a 6-bill appropriations package and includes a \$3.8 billion for rail programs and additional rail funding of \$13.2 billion. In late July, Amtrak and the Rail Passengers Association asked for NARVRE's help in urging the Senate to support full funding for Amtrak in the House FY23 Budget proposal. That appropriation will enforce the funding needed to implement and complete rail projects guaranteed in the Bipartisan Infrastructure Law (BIL) passed in 2021. That full funding request is on a crucial timeline as fiscal year 2023 begins on October 1st. Hopefully, the Senate will work to avoid a government shutdown.

In a 64-33 vote, the Senate did indeed come

together and passed the \$280 billion "Chips and Science Act", to accelerate the production of American-made semiconductors, fix broken supply chains to lower costs and make critical investments to economically compete with China. This bill addresses the lack of American research and investments in technologies used to run everything from cars to medical devices and even to our military defense systems. This bill addresses many critical issues and is considered a national security priority. It also has been signed into law by Pres. Biden. More information is available @ [science.house.gov](https://www.science.house.gov). The magnitude of this legislation is beyond belief in this era of party politics. It is inspiring to realize that this is what American leadership is meant to do and can do.

As seniors, railroad retirement beneficiaries, and constituents, we need to elect serious thinkers on Election Day. The US Government is diverse and complex. The responsibilities of government require the attention of serious people. Which candidates promise to protect seniors that rely on health and retirement programs which we already paid for in our working years? Who will protect our retirement benefits and who threatens them? Who deserves our vote, and who will we elect to govern on November 8, 2022...

— **Gary Faley,**  
*National Legislative Director*



Scan to Join  
or Pay Dues

NATIONAL ASSOCIATION OF RETIRED  
AND VETERAN RAILWAY EMPLOYEES, INC.  
6819 Crumpler Blvd, Ste 200  
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SEPTEMBER, 2022

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News deadline 10th of each month

## Palmetto GBA wins contract to be the Railroad Retirement Board (RRB) Specialty Medicare Administrative Contractor (SMAC) for the next 10 years

In July 2021, the Railroad Retirement Board (RRB) issued a request for proposals from independent contractors to perform all Medicare Part B functions as the RRB Specialty Medicare Administrative Contractor (SMAC) for its Medicare beneficiaries.

On August 15, 2022, Palmetto GBA was awarded the RRB SMAC contract to serve for a period of 10 years. Palmetto GBA was the incumbent contractor, having performed these services as the RRB SMAC since October 2011. Over that previous 10-year period, Palmetto GBA:

- Processed 86,833,788 claims
- Answered 422,975 beneficiary telephone calls
- Answered 2,073,845 provider telephone calls
- Responded to 43,459 beneficiary written inquiries
- Responded to 71,932 provider written inquiries

These great accomplishments stand atop of a long history of service to the RRB and its beneficiaries. Palmetto GBA has been the Railroad Medicare contractor since January 1, 2000. Additionally, claims have been processed and inquiries resolved here

in our Augusta, GA, office since 1976. We have some team members who have been with the organization since the start of the program.

One of those long-term associates is Ms. Bernice Houston. She has been working with Railroad Medicare providers since the start in 1976. Her opinion about working at Railroad Medicare hasn't changed much over the years. She still finds great purpose in helping others.

"How can you most effectively serve others and make a real difference? There is no better way to serve others who have paved the way and made a difference than our railroad retirees. My journey (working here) has been and still is a wonderful one. There have been many changes over 45 plus years, and I still enjoy coming in every day, striving to give the best service that I can. No one can work and accomplish things without support, and I must say I am surrounded by a great team of people."

Ms. Bernice is not alone in her tenure. We have other team members with similar work history who find great meaning in helping RRB retirees with their Part B Medicare services. It is with a team effort that Palmetto GBA ensures it provides the

highest level of service to our customers. We all look forward to continuing our service to Railroad Medicare beneficiaries and providers for the next 10 years.

As a patient, when you have questions about your Medicare Part B services, you can call our Beneficiary Contact Center at 800-833-4455. Customer Service Representatives are available Monday through Friday, from 8:30 a.m. until 7 p.m. ET. You may also call TTY/TDD at 877-566-3572. This line is for the hearing impaired with the appropriate dial-up service and is available during the same hours Customer Service Representatives are available.

Additionally, Palmetto GBA offers a beneficiary website portal called 'MyRRMed'. MyRRMed provides you with access to your Part B claims information, along with historical Part B Medicare Summary Notices, and a listing of individuals you have authorized to have access to your protected health information (PHI). You can also submit requests to add or change your authorized representatives through the portal. To access MyRRMed, please visit us at [www.PalmettoGBA.com/MyRRMed](http://www.PalmettoGBA.com/MyRRMed).

— *Jennifer Johnson,*  
*Palmetto, GBA*



# INTRODUCTION TO YOUR NEW NARVRE MEDICARE PLAN RESOURCE

NARVRE is excited to announce a new partnership with TLC Insurance Group (TLC). TLC is a large national organization that specializes in individual and group Medicare. TLC will provide FREE service and support to all NARVRE retirees, spouses, and surviving spouses.

Medicare is constantly changing. Enrolling in, or remaining enrolled in, the wrong Medicare plan could cost you thousands in unnecessary out-of-pocket costs.

Whether you are deciding on your first Medicare plan or interested in comparing all your options, Medicare can be confusing. This is where TLC can be of assistance. TLC's professionally trained staff will listen to your needs, explain all your options, and help you find and choose the Medicare plan that fits you best. Please feel free to contact TLC for a FREE personalized review of all your options.

## You're invited to attend exclusive NARVRE Retiree Medicare Webinars!

### Webinars will cover:

- Intro in to the FREE services provided by TLC.
- A basic overview of Medicare (A,B,C, and D).
- Review of all your Medicare Plan options, including: Medicare Advantage Plans, Medicare Supplemental Plans, and Prescription Drug (Part D) Plans.
- Who is eligible and when you can enroll.
- How to get your FREE personalized review.

Please visit our **NARVRE Retiree Medicare Web Page** for more information and to register for a scheduled online webinar at:

**[tlcmedicare.info/NARVRE](https://tlcmedicare.info/NARVRE)**



**For Your FREE Personalized Review or  
Questions About Your Medicare Plan,  
Please Call the TLC Retiree Service Center**

**1-800-719-3751**

**NO OBLIGATION!**

*TLC will be participating in the Railroad Retirement Informational Conference in Chicago, IL Sept. 21, 2022*

**FROM THE NATIONAL  
PAST PRESIDENT —**

The provisions of the Railroad Retirement law stipulates that the U.S. Department of Labor, Bureau of Labor Statistics issues the Cost-of-Living Adjustments which are based on the rise of the Consumer Price Index from the previous year a cost-of-living adjustment becomes effective to the corresponding period of the current year.

Because of projected high inflation, the cost-of-living increase could be around 9.6 % to 10.1 % for 2023. The July, August, September Consumer Price Index (CPI) showed inflation up over 8.5 % in the last 12 months.

The 2023 COLA will be based on third-quarter data from the Consumer Price Index for Urban Wage Earners and Clerical Workers, or CPI-W. The release of the announcement is expected around October 13th, after the release of the September CPI Report.

Redundantly the Cost of Living is determined by the U.S. Department of Labor, Bureau of Labor Statistics.

— *Tom Dwyer,*  
*National Past President*

**Please visit our  
NARVRE Retiree  
Medicare Web Page**

for more information and to register for a scheduled online webinar at:  
[tlcmedicare.info/NARVRE](http://tlcmedicare.info/NARVRE)

Scan here to Visit the NARVRE Retiree Medicare Web Page



**RAILROAD  
RETIREE  
INFORMATIONAL  
CONFERENCE**

**Wednesday, Sept. 21, 2022**

**At 10:00 AM**

**Naperville City Hall located  
at 400 South Eagle Street  
in Naperville, IL**

For all retired and active railroad employees and their spouses.

*Sponsored by the National Association of Retired and Veteran Railway Employees (NARVRE) and Jones Granger, Attorneys At-Law firm.*