



## RASCOE Fall 2016 Newsletter

### President's Report

**Jim Iverson**  
President

I want to take this opportunity to wish all our members and friends the happiest of holidays. As the leaves fall from the trees it is time to reflect the happenings of the past year. Reviewing the status of Congressional bills dealing with the Social Security Fairness Act of 2015. These bills are the Brady HR 711, the Davis HR 973 and Brown S1651. At this time, they are not moving and I don't see any action until spring as it will take that long for Congress to get organized.

We will have to pay attention to see when the verbiage in 22 PM will be in print listing RASCOE as the official organization to represent FSA retirees. This is taking too long. I look forward to working with David Senter and getting his views on different Congressional action. I feel he has done a great job working for RASCOE.

I want to commend Ben Bosshart our Benefits Chair, for the excellent video that he and the vendor put together. It is extremely well done and depicts the work many FSA people did in the past. When I viewed it for the first time I was absolutely amazed at the clarity and the message it put forth. Yes, there was a cost for the production, however, I feel it was well worth the money spent on this project.



I want to thank Chad Hart for his trip to WDC to attend the NASCOE legislative conference. I also want to thank him for his work on the RASCOE guidelines for the different positions.

I look forward to working with our group during the upcoming year. Should anyone have any concerns feel free to contact us.

Again thank you for electing me your President of RASCOE.

### Vice President's Report

**Chad Hart**

Greetings from Colorado. It was such an honor to be nominated for Vice President by Gene Lutz, first President of RASCOE. Now to live up to his and all of your expectations. My first few months have been educational and challenging to catch up on issues. I look forward to working with the other officers and chairs for the good of RASCOE. I will differ to my legislative article for updates since the Convention.

My family and I wish everyone a safe and happy holiday season.

**Vice President/Legislative Chair  
Chad Hart**

### **RASCOE LEGISLATIVE NEWS ARTICLE**

It is always exciting to take on new responsibilities and serving as your legislative chair looks challenging. Early in September Jim called me and said NASCOE is holding a legislative conference in Washington D.C this month and RASCOE should be represented. We mapped out a plan to utilize the time spent there and with David Senter's help appointments were set up. First off I met with NASCOE officers and chairs to discuss issues affecting both Associations. One issue I want everyone to be aware of is the effort that was made by Office of Personnel Management (OPM) recently. The issue of retirees and current employees that had bought back their time served as temporary employees prior to 1985, surfaced due to the fact that FSA/ASCS employees are considered County Office Employees (COF). OPM found that COF employees were not eligible for this buy back option. RESULT: Some retiree's annuity was being adjusted downward and some were no longer eligible to be retired. With NASCOE and RASCOE working together to research the issue and get our legislative consultants involved, the issue was resolved with language put in place to ensure it will not surface again. I bring this to your attention for 2 reasons:



You need to know what your representation is doing for you  
Without RASCOE would this have been resolved?

I am working with David Senter and others that may assist in resolving issues we all are affected by as retirees. One being health insurance premiums. When we were employees of FSA/ASCS our cost of insurance was taken out of our pay prior to being taxed. Then we retire and the payment is taken out after taxing of our annuity. When I presented this question to Congressional Representatives I was told "That is correct since you are an annuitant".

Well that was not what I wanted to hear. I want to know why annuitants are treated this way and can it be changed.

Back to the legislative conference, I spoke to the group which had something like 90 first timers that were very hungry to take on the challenge of representing their states.

I met with management and was presented a copy of the amendment to Handbook 22 PM that recognizes RASCOE as FSA/ASCS retired employee representative. This is a result of efforts made by Benda and Jim for some time.

I want to hear from you about your concerns and what you feel RASCOE needs to pursue legislatively. My email is swanascoe@gmail.com

**KSC Strategies  
David Senter  
Washington Legislative Representative**



Fall is in the air here as the evenings cool off and the leaves begin to turn. It seems like just yesterday we were gathered for the annual meeting in August and before we turn around winter will be in full force and a new year will be upon us.

As I write this, we are three weeks from Election Day, and I have to say, I don't think any of us have experienced one quite like this election. Gridlock continues to rule the day here in Congress. I'm guessing the only thing that will happen in the upcoming lame duck will be a massive end of the year spending bill to fund government next year.

I believe there is a 50/50 chance the Senate will flip to Democratic control and it looks like the House will stay Republican but with a narrower majority. As the new Congress organizes in January, we will reach out and work with members to achieve RASCOE's legislative goals.

David Senter

**RASCOE Benefits Report  
Ben Boshart**

## Benefits Chair

We've encountered a few questions regarding the *Federal Employees Health Benefits Program* offerings and *Medicare*. How do they interact? What are the options if my spouse turns age 65 a few years before I do? Do I need Medicare Part B since I already have my FEHBP?

To help answer these questions, a brief overview Medicare coverage choices may be in order.

- What Types of Programs are offered by Medicare?

There are 2 main choices for how you get your Medicare coverage.

**Original Medicare, includes Part A (Hospital Insurance) and/or Part B (Medical Insurance)**

- Medicare provides this coverage directly.
- You have your choice of doctors, hospitals, and other providers that accept Medicare.
- Generally, you or your supplemental coverage pay deductibles and coinsurance.
- You usually pay a monthly premium for Part B

Decide if you want prescription drug coverage (Part D).

- If you want a drug coverage, you must join a Medicare Prescription Drug Plan. You usually pay a monthly premium.
- These plans are run by private companies approved by Medicare.

Decide if you want supplemental coverage.

- You may want to get coverage that fills gaps in Original Medicare coverage. You can choose to buy a Medicare Supplement Insurance (Medigap) policy from a private company.
- Costs vary by policy and company.

**Medicare Advantage (Part C) includes BOTH Part A (Hospital Insurance) and Part B (Medical Insurance)**

- Private insurance companies approved by Medicare provide this coverage.
- In most plans, you need to use plan doctors, hospitals, and other providers or you may pay more or all of the costs.
- You may pay a monthly premium (in addition to your Part B premium), deductible, copayments, or coinsurance for covered services.
- Cost, extra coverage, and rules vary by plan.

Decide if you want prescription drug coverage (Part D).

- If you want drug coverage, and it's offered by your Medicare Advantage Plan, in most cases, you must get it through your plan.
- In some types of plans that don't offer drug coverage, you can join a Medicare Prescription Drug Plan.

- Eligibility for Medicare?

You are eligible for Medicare if you are age 65 or over. Also, certain disabled persons and persons with permanent kidney failure (or End Stage Renal Disease) are eligible. You are entitled to Part A without having to pay premiums if you or your spouse worked for at least 10 years in Medicare-covered employment. (You automatically qualify if you were a Federal employee on January 1, 1983.). You must pay premiums for Part B coverage, which are withheld from your monthly Social Security payment or your annuity. You must be enrolled in both Medicare Parts A and B before you can enroll in Part C. You must be enrolled in either Part A or Part B before you can enroll in Part D. The cost of any additional premium will vary depending on the Part C or Part D plan that you select.

- Do FEHB Plans and Medicare Cover the Same Types of Expenses?

Generally, plans under the FEHB Program help pay for the same kind of expenses as Medicare. FEHB plans also provide coverage for emergency care outside of the United States which Medicare doesn't provide. Some FEHB plans also provide coverage for dental and vision care. Medicare covers some orthopedic and prosthetic devices, durable medical equipment, home health care, limited chiropractic services, and some medical supplies, which some FEHB plans may not cover or only partially cover (check your plan brochure for details).

- Since I Have FEHB Coverage, Do I Need Medicare Coverage?

If you are entitled to Part A without paying the premiums, you should take it, even if you are still working. This may help cover some of the costs that your FEHB plan may not cover, such as deductibles, coinsurance, and charges that exceed the plan's allowable charges. There are other advantages to Part A, such as (if you also enroll in Part B,) being eligible to enroll in a Medicare Advantage Plan.

- Should I get Part B?

If you or your spouse **is still working** and you have health coverage through that employer, contact your employer benefits administrator to find out how your coverage works with Medicare. It might be to your advantage to delay Part B enrollment (since you will pay a premium for it). You can sign up for Part B without paying a penalty any time you have health coverage based on your or your spouse's current employment. Once the employment or coverage based on current employment ends (whichever happens first), you have 8 months to sign up for Part B without penalty.

If your employer insurance is the secondary payer, you might need to enroll in Part B before your insurance will pay. **Additionally**, you should consider the fact that medical insurance covers doctors' services (of your choice) no matter where you receive them in the United States. Sometimes, individual plans require in-network or preferred providers – adding Part B Medicare may provide more flexibility. But, remember, there are premiums associated with Part B. And if your Part B premiums aren't deducted from social security benefit checks, you will pay a higher premium for Part B.

- How is health care coverage impacted if my spouse turns 65 years old well before I do?

Generally if you and your spouse continue to be covered by an employer plan (i.e. FEHBP), you should enroll in Part A as soon as eligible to do so. Your Medicare Part A covered spouse can delay enrolling in Part B, without penalty, until no longer covered by the employer health plan. Depending on the employer plan which becomes the primary or secondary payer, you may benefit through less out-of-pocket expense.

- Can I Change My FEHB Enrollment When I Become Eligible for Medicare?

Yes, you may change your FEHB enrollment to any available plan or option at any time beginning 30 days before you become eligible for Medicare. You may use this enrollment change opportunity only once. You may also change your enrollment during the annual Open Season, or because of another event that permits enrollment changes (such as a change in family status).

- Should I Change Plans?

Once Medicare becomes the primary payer, you may find that a lower cost FEHB plan is adequate for your needs, especially if you are currently enrolled in a plan's high option. Also, some plans waive deductibles, coinsurance, and copayments when Medicare is primary.

**It will almost always be to your advantage to keep your current FEHB coverage without any changes.** The exception is for those with limited incomes and resources who may qualify for Medicare's extra help with prescription drug costs. Contact your benefits administrator or your FEHB Program insurer for information about your FEHB coverage before making any changes.

It is important to note that FEHB Program prescription drug coverage is an integral part of your total health benefits package. You cannot suspend or cancel FEHB Program prescription drug coverage without losing your

FEHB plan coverage in its entirety (in other words, losing coverage) for hospital and medical services which would mean you might have significantly higher costs for those services.

Before you make any final decisions, check with your FEHB provider or other employer provider to verify how your health insurance plan works with Medicare. Personal experience – I kept my FEHB plan just as I had it when I was working (remember, at this time, the government pays about 72% of the average premium), and enrolled in both Parts A & B of original Medicare. About the only thing I have to pay is that portion of medications that my FEHB plan doesn't cover. A good deal.

Sources for this information included [www.opm.gov](http://www.opm.gov), [www.Medicare.gov](http://www.Medicare.gov), "Medicare & You 2016" publication from US Dept. of Health and Human Services and [www.myfederalretirement.com](http://www.myfederalretirement.com)

The Office of Personnel Management (OPM) wants your feedback. They are administering a web survey to gather information on how individuals enrolled in retiree health benefits through the Federal Employees Health Benefits Program (FEHBP) rate their experience with their health plan. To take the survey go to [www.opm.gov/retirement-services/](http://www.opm.gov/retirement-services/); or [www.opm.gov/healthcare-insurance/](http://www.opm.gov/healthcare-insurance/)

## Secretary's Report Micki Linehan Secretary/Publicity

Secretary's Report

Winter 2015/2016

By Micki Linehan, RASCOE Secretary

Our weather has certainly been changing over the last couple of weeks. Trees are brilliant colors of red and yellow. Even with the rain showers and cooler weather, it is very beautiful looking out across the golf course I live on. I've even been able to get a few rounds of golf in between rain showers. Fall is definitely here. I love the changing of seasons. I'm just grateful that when the weather gets squirrely, I don't have to go out in it if I don't want to. Love being retired.



We had wonderful time at our Annual Meeting in Cedar Rapids. Iowa did a fabulous job hosting the NASCOE Convention. Our own Deb Krusemark was instrumental in presenting and promoting Iowa to members of RASCOE and NASCOE. RASCOE had a successful meeting, discussing and debating many issues. One of the biggest accomplishment, in my view, was the work that was done on the RASCOE video. Ben Bosshart did an outstanding job. Our President Jim Iverson talks about the video in his message. I can't wait until you all see it!

Below is the Area Rally information for 2017:

- Midwest Area Rally - March 31-April 2, 2017 Dayton, OH
- Northeast Area Rally - May 4-6 2017 West Wareham, MA
- Northwest Area Rally - April 27-29 2017 Lincoln, NE
- All South Area Rally - February 15-19 2017 San Antonio, TX

## Publicity Report, by Micki Linehan, Publicity Chair

I'm happy to tell you all that Gene Lutes provided me with a great article for our newsletter that he wrote a few years ago. Gene and his wife sat at the same table as I did during our meeting in Cedar Rapids and it was great visiting with them. They are living a very interesting and rewarding retirement life. Here is his article....

**RASCOE, WHERE DID WE COME FROM**  
By: Gene Lutz

We came from the same places as the current FSA employees. From small families, small farms, small rural communities as well as large cities, no farm, colleges, some with only high school educations.

We come with dedication and a desire to better our farmers- rancher's friends in our counties. We came from every small town and community in our counties.

We came from other walks of life. Hard hand and physical labor, management positions and many others. Most all started with ASCS at the bottom of the pay scale, no life insurance, no health insurance, no annual or sick leave. No retirement program, we paid into Social Security. When a lot of us started we were temporary appointments, some worked 5 ½ days per week or 300 days per year. Wages were low, some starting at grade 2 or 3 with an annual wage of a few thousand dollars, \$3,625 per year, or \$10.26 per day, or possibly \$231.25 per month. (OH, yes things were a lot cheaper then.) Often these were considered the best paying jobs in the community.

We came from large families as well as small. Some were married and had families, some were single. Many of us worked for 30 or 35 plus years to gain our retirement. Some left to gain employment elsewhere. Some even came back to our agency. Several of our County Office Employees even moved on to positions in the State Offices, and even Washington, D.C. Some of our ranks became County Office Managers or County Executives, Lead Program Assistants. Some accepted appointments to be District Directors. A few even became State Committeepersons and State Executive Directors after retirement.

All in all, we all come from the same place - an ASCS/FSA Office.

### 2016/17 RASCOE NATIONAL OFFICERS

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### In Memorium RASCOE MEMBERS

#### DECEASED MEMBERS

EILEEN MAZOUR, NE (SEPT 2016)  
GRACE KNAPP, NE (SEPT 2016)  
PHYLLIS LATZEL, NE (MAY 2016)  
FLORENCE SARGENT, SD (9/21/16)  
HARLAN HAMMER, SD (7/28/16)

**Treasurer's Report**  
**Cindy Hall**

## RASCOE Treasurer/Membership Chair

### HELP WANTED - YOU ALL MEET THE QUALIFICATIONS!

"An organization, no matter how well designed, is only as good as the people who live and work in it." Dee Hock

"Change is the heartbeat of growth." Scottie Somers

A while back RASCOE decided that we need to improve our methods of getting our message out. Relatively few people attend the National Convention and Area Rallies. We are putting the finishing touches on a very impressive video to tell our story. The video will be available before too long so we can tell our story anywhere. To get a high-quality video, there was some expense involved. To recoup some of the expense, we must make a few cuts in other expenses. We generally send a representative to each of the Area Rallies to promote RASCOE. One of the things we are considering is not sending representatives to the rallies this year. This is where you come in. If you are planning on attending your rally, please let one of the officers know. We would love to have you represent your organization at your local rally. We hope to have the video ready to show to assist you with this project. The very best people to promote an organization are those who believe in it. Here's to you all! Thanks for your commitment to RASCOE. Let's build our team together!



Cindy Hall, Membership Chair



Iowa had 130% increase in membership in 2016. Cindy Hall presented the traveling trophy to Deb Krusemark of Iowa.

## 2016 Fall Update for RASCOE Members By John R. Lohr, Dillard Financial Solutions, Inc. Marketing Director

Once we retire, our Farm Service Agency state office is no longer our go-to place for retirement and benefit issues. Many of us retirees now rely more heavily on information on the websites of OPM, the Social Security Administration (SSA), and the Federal Retirement Thrift Investment Board (FRTIB).

In addition to the OPM website having all the details related to our own individual federal annuity and retirement benefits, the site has a section covering "My Annuity and Benefits" which includes topics important to the new retiree, how life events affect benefits, and even a checklist to help you prepare relevant transactions related to moving. Additionally, for those who are still contemplating retirement, the site has a very useful retirement planning tool called the Federal Ballpark Estimator which incorporates a person's federal annuity, SS benefits, and TSP.

Also of note, in addition to all the details about your individual SS account, the SSA now offers at [www.socialsecurity.gov](http://www.socialsecurity.gov), a page with help in deciding when is the best age to take social security.

With TSP being a major component of every FERS retirement package, a comprehension of TSP's key factors is essential. Starting back in the working years, current FERS employees needed to appreciate the importance of a 5

% contribution for a full match, the low cost of the plan, and the significance of good asset allocation. Fortunately when TSP began offering the lifecycle funds (L Funds), all employees had the opportunity to have the TSP guide their long term investment decisions on a sound basis.

Now as we enter retirement, TSP decisions revolve around retirement income needs and the potential to leave TSP in place, making withdrawals, rollovers to other qualified accounts, and numerous annuity options. To help in this area, the TSP website provides planning tools, calculators, and educational materials on their site.

The representatives of Dillard Financial Solutions, Inc. are Chartered Federal Employee Benefits Consultants and are uniquely qualified to help guide you through all the decisions related to your CSRS or FERS annuity, your Social Security, and the best utilization of your TSP. Even with all the online help available, many times having a knowledgeable, experienced person to talk to is just what we need.

The owners of Dillard Financial Solutions, Inc., Steve and Teresa Dillard, have over 20 years' experience working with federal employees, and they have been crisscrossing the country again this year doing retirement and benefit workshops for NASCOE members. Even with all this activity, they are more than willing to find time to help you.

If you won't have a chance to catch up with us this year at one of the many NASCOE conventions, rallies, or training workshops, please email us at [nascoebenefits@aol.com](mailto:nascoebenefits@aol.com) and we'll get right back with you.

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