

## Meetings with Congressional Offices

*The talking points below should serve as a guide for NARFE members preparing for meetings with members of Congress and their staff. This document **is not intended to be handed out**. Before your meeting, please be sure to fill in the brackets with the relevant information. On NARFE's [website](https://www.narfe.org), you can find issue briefs that you may leave with legislators and their staff.*

### **Introductory Talking Points**

- I am a retired federal employee, having worked for [AGENCY] over [NUMBER OF YEARS] years, and a member of the National Active and Retired Federal Employees Association (NARFE).
- As a long-serving federal employee, I earned my pay, annuity and health benefits. [Discuss what you did over the course of your career in public service and how it helped other Americans, particularly those in your state.]
- I would like to touch on three issues today that are important to me and other federal retirees:
  - Support for bills that would repeal or reform the unfair Windfall Elimination Provision (WEP) and Government Pension Offset (GPO)
  - My concerns with postal reform legislation that could increase Federal Employees Health Benefits (FEHB) program premiums
  - Legislation to provide more accurate cost-of-living adjustments (COLAs)

*Once you've addressed the introductory talking points, focus on the issues below.*

### **Repeal of the WEP and GPO**

- **If your lawmaker is already a cosponsor** of the bill, please thank him/her for doing so and ask that he/she work with committee and congressional leadership to move the bill through the legislative process.
- The Social Security Fairness Act, [H.R. 82](#) and [S. 1302](#), would fully repeal both the WEP and GPO.
- The Windfall Elimination Provision reduces the Social Security benefits of local, state and federal retirees who worked in Social Security-covered employment and who also receive a government annuity from their non-Social Security covered government employment. As of December 2020, about 1.9 million Social Security beneficiaries across the country and about \_\_\_\_\_ beneficiaries in [STATE] are impacted by the WEP. [Please consult NARFE's [WEP state-by-state breakdown](#) to find how many people in your state are impacted.]
- The GPO prevents government retirees who receive a federal annuity from collecting full Social Security benefits otherwise owed to them based on jobs their spouses held in the private sector. In this situation, Social Security spousal or survivor benefits are reduced by two-thirds of the federal retiree's government annuity. As of December 2020, the GPO affects over 715,000 beneficiaries.

*For questions or more information, please contact the NARFE advocacy department at [advocacy@narfe.org](mailto:advocacy@narfe.org)*

- Please cosponsor [H.R. 82 or S. 1302] to repeal these unfair provisions that reduce millions of retirees' earned benefits.

### **Reform of the WEP (House of Representatives Meetings Only)**

- **If your Representative is already a cosponsor** of the bill, please thank him/her for doing so and ask that he/she work with committee and congressional leadership to move the bill through the legislative process.
- The Public Servants Protection and Fairness Act, [H.R. 2337](#), would reform the WEP for both current and future retirees.
- Under the bill, WEP-affected retirees who will turn 62 before 2023 would receive a rebate of \$150 per month.
- WEP-affected retirees turning age 62 in 2023 would be subject to either a new formula or the current formula, whichever provides a lower penalty. The new formula would calculate benefits based on the proportion of a worker's career earnings in Social Security-covered jobs to total earnings in covered and non-covered jobs.
- Please cosponsor the Public Servants Protection and Fairness Act to provide relief to those impacted by the unfair provision.

### **The Postal Service Reform Act, H.R. 3076 and S. 1720**

- The Postal Service Reform Act of 2021, [H.R. 3076](#) and [S. 1720](#), risks increasing premiums for federal employees and retirees enrolled in Federal Employees Health Benefits (FEHB) program plans.
- The bill would provide separate health plans for postal employees and retirees under a new Postal Service Health Benefits (PSHB) program, parallel to current FEHB plans.
- For current postal retirees age 65 and older without Medicare, the bill provides an opportunity to enroll in Medicare Part B without a late penalty.
- All postal employees and retirees would be moved to the new PSHB program, except Medicare-eligible postal retirees who do not enroll in Medicare during the special enrollment period. They remain in FEHB.
- Retirees without Medicare tend to cost more to insure, as older individuals use more health care than their younger counterparts, on average. As such, this exception could increase the average cost of coverage for FEHB plans, which could then cause an increase in FEHB premiums.
- The creation of a new postal health benefits program should retain ALL postal employees and retirees, rather than singling out and excluding retirees without Medicare, a move that could set a dangerous precedent for the future of the FEHB program.
- **If your lawmaker is a cosponsor of the bill**, respectfully ask your lawmaker to refrain from any further legislative action until a full analysis of the bill is complete regarding the impact it would have on FEHB plan premiums.
- **If your lawmaker is not a cosponsor of the bill**, please ask them to withhold any support for the bill until a full analysis is complete regarding the impact it would have on FEHB plan premiums.

### **The Fair COLA for Seniors Act (House of Representatives Meetings Only)**

- **If your Representative is already a cosponsor** of the bill, please thank him/her for doing so and ask that he/she work with committee and congressional leadership to move the bill through the legislative process.
- The Fair COLA for Seniors Act, [H.R. 4315](#), would require the use of the Consumer Price Index for the Elderly (CPI-E) instead of the current Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) to determine annual cost-of-living adjustments (COLAs) for federal employees.
- The CPI-E more accurately accounts for seniors' expenditures, reflecting increased spending on medicine, health care and other related items. Using the CPI-E to calculate COLAs would result in increased COLAs that better reflect the lifestyles and spending habits of retirees.
- Under the current CPI-W measure, my income (and that of Social Security recipients and veterans) fails to keep pace with inflation because the calculation does not truly represent how seniors spend their money.
- Please cosponsor the Fair COLA for Seniors Act to ensure federal retirees receive COLAs that not only keep up with inflation but match their spending habits and lifestyles.

### **The Equal COLA Act (House of Representatives Meetings Only)**

- **If your Representative is already a cosponsor** of the bill, please thank him/her for doing so and ask that he/she work with committee and congressional leadership to move the bill through the legislative process.
- The Equal COLA Act, [H.R. 304](#), would bring the annual COLAs for Federal Employees Retirement System (FERS) retirees in line with the COLAs provided to Civil Service Retirement System (CSRS) retirees and Social Security beneficiaries.
- Current law holds the FERS COLA at 2 percent if the increase in the relevant consumer price index (CPI) falls between 2 and 3 percent, and it reduces FERS COLAs by one percentage point if the increase in the CPI exceeds 3 percent.
- Please cosponsor the Equal COLA Act to fix this inequitable policy that fails to fully protect the earned value of FERS annuities.