



The Trusted
Source of
Knowledge for
the Federal
Community

NAR 
FEDERAL BENEFITS EXPERTS

NARFE Is Your Legislative Voice



NARFE's advocacy program is advanced in Congress by a respected, dedicated and effective team of legislative specialists and lobbyists who are backed by a strong grassroots network of advocates from every state, territory and congressional district.

As a NARFE member, your voice strengthens the message we take to Capitol Hill and fortifies our national outreach.

NARFE Is Your Information Resource

When you have questions, NARFE has the answers.

NARFE provides the federal community with the clear, reliable, and accessible counsel it needs to make critical decisions and gain confidence in a secure future.

NARFE's webinars, training conferences, magazine, online benefit resource library and individual counseling services all offer in-depth expertise on key issues.

NARFE delivers unrivaled guidance, timely resources, and powerful advocacy.



Complex Benefits ... Easy Answers

Dwindling budgets have forced many agencies to consolidate and share human resources management — leaving Feds with lots of questions, and timely and reliable answers are harder and harder to find.

NARFE members know they have a trusted and reliable source for answers to even the most complex questions.

- NARFE's staff of federal benefits experts are just a phone call or email away for a one-on-one consultation to address your specific concerns.
- *NARFE Magazine* provides complete, easy-to-understand coverage of any changes to benefits or policies that affect your coverage.
- The NARFE Federal Benefits Institute offers live and recorded events and resources to help you take charge of your federal benefits and ensure a more secure future.



NARFE FEDERAL BENEFITS INSTITUTE

Providing Answers for the Federal Community

- Prepping for Retirement and Post-Retirement
- Selecting FEHBP Health Benefits
- Managing the Thrift Savings Plan
- Demystifying Social Security and Medicare
- And much more

**Live Programs and On-Demand Resources
Always FREE for NARFE Members**

[NARFE.org/Institute](https://www.narfe.org/Institute)

NARFE Member Benefits

Protection of your earned benefits. Vital information. Critical questions answered.

- Powerful representation and advocacy before Congress, the Office of Personnel Management and the White House
- *NARFE Magazine*, the prime source of information and guidance on critical legislation and benefit issues and updates
- Access to a team of federal benefits specialists
- NEW member-only access to professionally presented webinars and learning opportunities on federal benefits in the NARFE Federal Benefits Institute.
- Members-only website access to the latest federal news and interactive Legislative Action Center
- Legislative Alerts on congressional action that directly affects the federal community
- Member-only perks designed to help you save time, money and hassle. Discounts, deals and special rates on an ever-growing list of benefits on travel, health, senior housing, moving, telecom services and more.



Who Can Join NARFE?

Membership is open to civilians who are or will be eligible to receive an annuity or survivor annuity from the federal retirement programs of any agency of the United States government including:

- Retirees
- Active employees
- Spouses and surviving spouses of those eligible to join NARFE
- Former employees
- A former spouse who is legally entitled to a federal survivor annuity.

NARFE Chapters— Your Local Connection

NARFE Chapters are found in every state, Puerto Rico, the Virgin Islands, Panama and Guam. These local representatives of NARFE offer a host of benefits and opportunities for their members. Join a local chapter to:

Be Heard. NARFE chapters provide critical grassroots support for NARFE's national legislative agenda. Chapter members let their legislators know what's on their minds and open doors for NARFE's legislative team in Washington, D.C.

Stay Informed. Chapters expand on communications with information about local and state issues affecting the federal community. Every NARFE chapter is unique, offering activities that meet the interests of its members.

Find Community. NARFE chapters unite federal employees, retirees, their spouses and surviving spouses; they provide an opportunity to connect with fellow Feds, get involved in leadership and governance and develop close and lasting friendships.



Get the most from your NARFE membership!

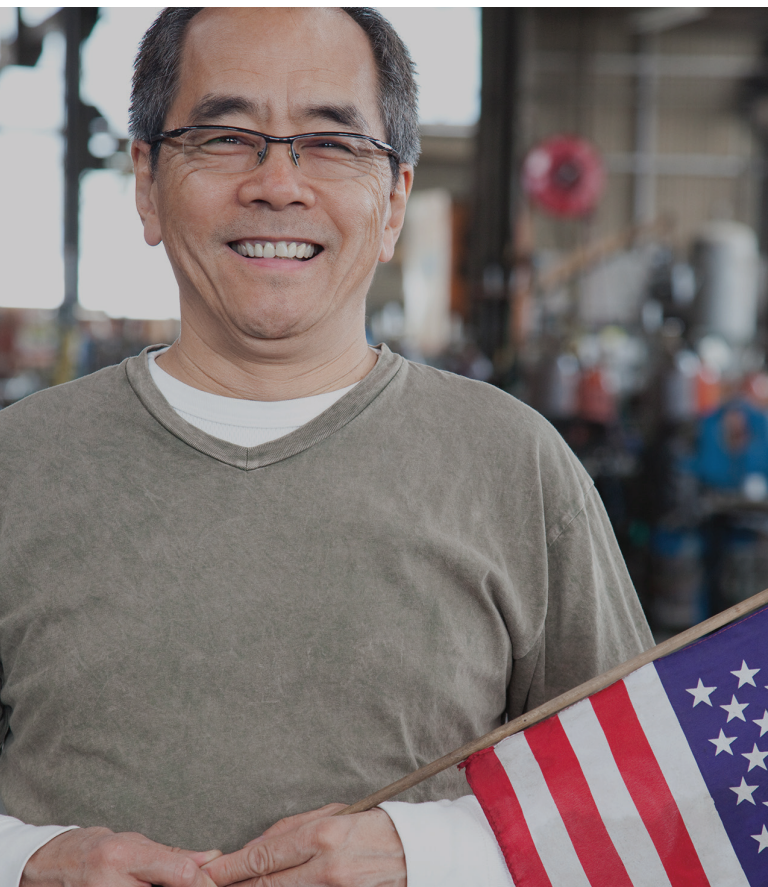
Visit [NARFE.org](https://www.narfe.org) often.

Keep up with ever-changing federal community news, including:

- Legislative updates
- Answers to frequently asked questions
- Current news related to Feds

Powerful Advocacy to Defend and Protect Your Earned Pay and Benefits

The federal community has faced assaults for many years—and continues to be the target of choice when Congress looks for funding, savings or a scapegoat. Acting as your advocate, NARFE is leading the fight to protect your earned benefits.



Your Benefits Are at Risk

NARFE thwarted ALL attempts by the administration and Congress to cut the earned pay and benefits of federal employees and retirees.

- The administration's FY2018 and 2019 budget proposals called for \$149 billion in cuts to benefits for current and retired Feds.
- The House passed a FY18 budget resolution that threatened nearly \$200 billion in cuts to federal benefits to fund the tax overhaul. None of these provisions were passed.

NARFE successfully prevented a disproportionate and unfair increase in Medicare premiums.

- No COLA in 2016 meant millions of Medicare enrollees not held harmless would have faced premium increases of 52 percent unless Congress or the administration took action. NARFE raised the alarm, and lobbying efforts and messages from thousands of NARFE members forced a compromise fix to significantly reduce the increase.

NARFE worked to provide more flexible withdrawal options for Thrift Saving Plan (TSP) participants, giving you more control over your retirement savings.

- Starting in September 2019, Feds can reap the benefits of the TSP Modernization Act that offers more flexibility and the ability to make withdrawals timed to individual needs.

NARFE worked to increase identity theft protection provided to victims of the data breaches at OPM.

- Pressure from NARFE increased identity theft protection for all affected by the OPM data breach to 10 years of coverage.

NARFE looks out for your best interests.

Our influence with congressional leaders is backed by hundreds of thousands of NARFE members. Whether we are testifying before Congress on nationally elevated news or meeting one-on-one with officials to promote the future well-being of federal workers, NARFE represents you and the millions of federal employees and retirees who count on us to keep their future safe and secure.

NARFE Fights for YOUR Benefits.



Join NARFE Today for a Better Tomorrow

THREE EASY WAYS TO JOIN

- 1 Complete and mail the enclosed membership application
- 2 Online at [NARFE.org/join](https://www.narfe.org/join)
- 3 Call toll-free **800-456-8410**

As the only organization solely dedicated to the general welfare of all federal workers and retirees, NARFE delivers valuable guidance, timely resources and powerful advocacy. For nearly a century, NARFE has been a trusted source of knowledge for the federal community, Capitol Hill, the executive branch and the media.

National Active and Retired Federal Employees Association



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