



# NARFE Chapter Service Officer

## *ROLE, DUTIES AND RESPONSIBILITIES*

### **The Role of the Chapter Service Officer**

As a chapter service officer, you are a leader, and members will expect you to know about the chapter's organization, events and where the chapter fits into the larger NARFE organization. As service officer, you have a role to play, not only in the decision-making process with other chapter officers, but as the person members can come to for information and assistance on federal civilian benefit issues. These may include civil service retirement matters, Social Security and federal insurance programs, including the Federal Employees Health Benefits Program (FEHBP) and Medicare.

### **Duties of the Service Officer**

The chapter service officer's primary duty is to be responsive to members' questions and needs, particularly in the area of federal benefits. The position exists for the purpose of having an individual nearby in the community who is knowledgeable about federal benefits and procedures, who can assist members who may be having difficulty trying to contact federal agencies for help with a particular problem.

You are an important benefit to every NARFE member because, through the service you provide, you are a major in-

centive to recruitment and retention. For the many chapter members who are not active and do not attend chapter meetings, their reaching out to you for guidance is often the only personal contact they have ever made with NARFE. You become the face and voice of NARFE to them, and how you perform your duties may very well be instrumental in retaining these individuals as NARFE members.

Another important duty service officers are required to perform is providing chapter members with up-to-date information on changes in federal retirement, health and life insurance benefits. This includes sharing information on the annual Federal Benefits Open Season when it becomes available, as well as any changes in federal benefit laws, regulations and rules.

### **Responsibilities of the Service Officer**

You are responsible for letting your members know who you are, what your role is, and when and how you can be contacted. When you are contacted by a member for help or information, you are responsible for following up on promised actions.

When a new member joins the chapter, reach out by email, telephone or mail, and let them know who you are and what

### **What a Service Officer Needs to Know**

You are not expected or required to be an expert in federal benefits. However, you should have a basic knowledge of the benefits available to federal employees and retirees, and be able to provide members with some information and guidance on the following topics:

- **Retirement eligibility under both Civil Service Retirement System (CSRS) and Federal Employees Retirement System (FERS)**
- **Eligibility for survivor benefits under CSRS and FERS**
- **Eligibility for Social Security benefits**
- **The effect of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) on Social Security benefits due CSRS retirees**
- **Federal and State Income Tax withholding from annuity and survivor payments**
- **What to do when a retiree or survivor dies**
- **What to do when a retiree's spouse dies**
- **How to contact the Office of Personnel Management (OPM) to change, cancel or suspend Federal Employees Health Benefits Program (FEHBP) coverage**
- **Eligibility for Medicare**
- **What the monthly premiums are for Medicare Part B**
- **How to have Medicare Part B premiums withheld from a monthly annuity**
- **Beneficiary forms for Federal Employees' Group Life Insurance (FEGLI) and for retirement**
- **How to notify OPM of a change of address for mail, email and direct deposit**
- **Information available on the Internet**
- **Benefits under the Federal Employees Dental and Vision Insurance Program**
- **The Federal Long Term Care Insurance Program**

## Resources

To assist you in acquiring the basic knowledge necessary to perform your duties, you will need to do some reading and research on your own. The following internal resources should provide you with answers to most questions:

**FH -10 - Service Officer Guide**

**F-100 - Be Prepared for Life's Events**

**NARFE's Q & A Book**

**NARFE's website, [www.narfe.org](http://www.narfe.org), under Federal Benefits**

### **Additional sources of information:**

- Your state's federation service officer
- OPM's website, [www.opm.gov](http://www.opm.gov)
- Social Security website, [www.ssa.gov](http://www.ssa.gov)
- Medicare website, [www.medicare.gov](http://www.medicare.gov)
- NARFE's Federal Benefits Services Department

The Federal Benefits Services Department is staffed with individuals who are retired federal employees and who worked in federal benefits their entire careers. The department exists to support you, the chapter service officer, so do not hesitate to call or email them with a question.

### **Chapter Service Officer BLOG**

The Service Officer Bulletin Board (SOBB) is an online blog exclusively for use by chapter service officers to communicate with other chapter service officers throughout NARFE. Service officers are encouraged to post information of interest to other service officers on the blog, and to seek help with questions they may be having difficulty answering.

your role is. Provide them with your contact information and your available hours. For existing members, do the same thing on a periodic basis – perhaps monthly or quarterly. Advertise yourself in the chapter newsletter and at chapter meetings.

## **Federal benefits outside of those administered by OPM**

Federal employees often have varied careers and can be eligible or receiving benefits for military active duty service, foreign service, and may have health insurance coverage under Medicare Parts C and D, Medicaid, Veterans Administration or TRICARE. Service officers need to know that retirees and survivor annuitants who are covered by the FEHBP and are eligible for TRICARE and CHAMPVA, or who have enrolled in Medicare Part C (Medicare Advantage) or who have coverage under Medicaid, can elect to suspend their FEHBP enrollment and preserve the right to re-enroll in the FEHBP at a later date. Service officers should be able to refer members who need information on these and other federal retirement programs to the appropriate website or phone number.

## **Finally, some DOs and DON'Ts when assisting a member**

**DO** try to follow up on any promised information.

**DO** be patient with members having difficulty explaining what they need.

**DO** keep resources handy for reference.

**DO** admit when you don't know something.

**DO NOT** guess the answer to a question you don't know.

**DO NOT** give tax or financial advice.

**As a chapter service officer, you are to be commended for volunteering your time and efforts in providing a valued and tangible benefit for NARFE members.**



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