



# Harbor Views

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## **Awards**

The IRS has advised NTEU that the 2015 NPAA awards for bargaining unit employees will be paid on November 12, 2015. This year they are being funded at 1%. In prior years, I have received, as Chapter President a listing of all Chapter 23 employees and their awards status, two weeks before the awards were due. If you are curious, come by the union office after Halloween, and see whether you will get a trick or a treat this year!

## **Lunch & Learns Are Coming To A POD Near You**

Lunch & Learns are being scheduled on several topics of interest to you the members.

- Telework rules under the new contract.
- Do you need to be Telework ready?
- And what about administrative leave?
- QSI's – FYI, (We've already filed a national grievance!)

You bring the lunch we'll bring the learning. More information will be provided as we finalize the locations and the dates.

## OPM Data Breach

A former member and steward suggested that everyone who may have been affected by the OPM data breach should file a Form 14039 Identity Theft Affidavit, which I have attached. This form is filed with the IRS which places a marker on your account which helps the IRS to determine more quickly if you are or may be a victim of identity theft. I think it's a good idea!

My *initial* reaction was that filing this form is not necessary since I don't know if I personally have been affected by the breach. However, Section A, Box 2 of the form includes the following statement:

"You should also check this box if no identity theft violation has occurred, but you have experienced an event that could result in identity theft such as a lost/stolen purse or wallet, home robbery, etc."

We may never be informed of whether our personal data was definitely stolen, but I don't want to take that chance. So I will be filing this form to at least help protect myself from identity theft with regard to my future tax returns.

Please note in Section D, you must attach a photo copy of one of the forms of ID shown to verify your identity. We are prohibited from making a photocopy of our smart ID.

***Have you filed your F14039 yet? I have!***

## Have You Used Your Furlough Leave Yet?

Hey! Here's some good news! Your union got all of us who had to serve those unpaid furlough days in the summer of 2013, six hours of leave, to be used in the coming Fiscal Year. Our union recognized that furloughs are unacceptable and we fought it every way we knew how! **But you have to use it in Fiscal Year 2016 – 10/1/15-9/30/16.**

### **Who is eligible?**

All employees who served an unpaid furlough day during 2013 are eligible. All impacted employees receive six hours, regardless of the number of furlough days taken. Employees must currently be employed at the IRS to qualify for the leave.

Here are additional details:

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- The request and approval procedures for annual leave, outlined in Article 32 of the contract, will be followed. Pursuant to the terms of the Settlement Agreement, employees must use OFP **code 990-59569**, Sequestration Furlough Settlement, for recording the leave in the Single Entry Time Reporting (**SETR**) System.
- The leave must be taken in no less than one hour increments.
- If eligible employees have already scheduled annual leave or sick leave in 2016, they may substitute the six hours of leave for that time.
- Employees who are part-time who served a furlough day are entitled to the full six hours.
- The leave cannot be rolled over or converted to a cash payment.
- Employees planning to retire in 2016 are advised to take the leave prior to their retirement date. If the six hours of additional leave (or any portion of it) is not taken by the time they retire, it is waived.

NTEU is pleased that hard-working IRS employees will receive some remedy for the adverse impact of the loss of flexibility in taking unpaid furlough days. This is another example of how NTEU is looking out for you each and every day.

**Your Officers & Stewards Take Advantage Of The Union Negotiated Telework & Compressed Work Schedules. And We Are Always Available to Help:**

Brockton & Hyannis	Chief Steward - Ken Rynn – SBSE RA, 508-513-3574 Mike Lowden – SBSE RA, 508-513-3603 Will Egan – SBSE TCO, 508-513-3556
Fitchburg POD	Gerry Lavoie – LBI RA, 978-342-6051
JFK Boston POD	Marie Brown – W & I ITAS 617-316-2676 Timothy Dailey- TEGE RA, 617-316-2901 Robert Gerrig - W & I ITAS, 617-316-2680 Pamela Chester-Smith – ITS, 617-316-2040 Lucy Marchese – SBSE TCO, 617-316-2477
Southborough POD	Matt Curewitz – SBSE RO, 508-357-7014
Springfield POD	Mark Rodowicz – W & I ITAS, 413-785-0168
Stoneham POD	Rocco DeRose – SBSE RO, 781-876-1058 Joseph Jarosz - LB&I RA, 781-876-1100 David Knight – SBSE RO, 781-876-1109
Worcester POD	David LaJoie – Retired steward at large 508-386-6481

**Any Of Your Officers Are Also Willing To Assist You:**

President	Edward Filistowicz - 617-316-2234
Executive Vice President	Robert Stinson – 617-316-2644
Vice President of Exam & MITS	Linda Candela – 508-357-7026
Vice President of Collection	John Cashman - 508-357-7047
Treasurer	Jill Regan – 617-316-2466
Chief Steward	Ken Rynn - 508-513-3574

## **Address Changes**

One of my primary goals is to increase your awareness about chapter happenings, both locally and nationally. One of the best ways that I can do this is to encourage you to update your address which is on file with the union. That can be done in two ways:

1. Register at NTEU.ORG, and update your own addresses.
2. E-mail me at [Edward.Filistowicz@NTEU23.com](mailto:Edward.Filistowicz@NTEU23.com) we'll work it out from there.

Chapter 23 will not sell or share with anyone outside of NTEU the information. We will use it when there is a need to contact you without going through your .gov address. You have to let us know your home email address, at least. If you want to be in the know, then let us know the best way to contact you! You NEED to give us your home email address.

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**Leon Simoneau**

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## **The Social Security Factor**

If you are a FERS employee, Social Security will be a large part of your lifetime income in retirement. When coaching employees on their federal benefits, I always ask for them to bring both their Social Security estimates as well as their spouse's to our meeting. Our discussion will not only be about how their federal benefits work, but also what their retirement will look like with the pension, Social Security, TSP, life insurance, long term care insurance, and other family assets they have. The hundreds of employees I have met with have all had unique family and financial situations, requiring us to look at their federal benefits and Social Security elections on a case-by-case basis.

The primary goal is to ensure you will have the income stream needed in retirement. This includes pensions, Social Security, and creating an income stream out of TSP or other assets if necessary. The higher your pensions and Social Security are, the longer you will be able to stretch your life savings. I teach classes in Nashua, N.H. on maximizing your Social Security and pensions and my job is to present you with the numbers, not to change your beliefs on the current and future state of the Social Security program.

### ***Here are some of the facts:***

- Full Retirement Age (FRA) is 65-67 based on year of birth.
- Your Primary Insurance Amount (PIA) is your money at FRA.
- If your FRA is 66, taking your benefit at 62 is a 25% reduction in PIA.
- If your FRA is 67, taking your benefit at 62 is a 30% reduction in PIA.
- From FRA to 70, your benefit grows by 8% per year if not elected. (*Where else will you find another financial product guaranteeing 8% growth that pays out for a lifetime?*)
- 41% of men & 46% of women elect it at 62, according to the New York Times. Other such sources actually cite a higher number.

***Do you wonder what other benefits there are to being, or having been, married?***

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- Married couples have 81 different annual election strategies.
- If you are divorced and were married for 10 years, you can utilize your ex-spouse's benefit.
- If you are a widow or widower, you can utilize the widow benefit.

Similar to your federal benefits, choosing the wrong elections on Social Security could cost you. Much of our conversation on Social Security will focus on longevity. Not only yours, but also your spouse's, since the surviving spouse will be able to keep the higher of the two benefits. Once we have a strategy to maximize your Social Security benefit, you should then meet with a representative at the Social Security office to ensure the rules have not changed.

*Everyone's situation is unique. It is critical to get individualized and accurate coaching for yourself. For more information, please contact Leon Simoneau at [lsimoneau@vebs.net](mailto:lsimoneau@vebs.net) or 1-603-321-3176.*



**Leon Simoneau**  
*Federal Benefits Specialist*

## **Liberty Mutual Insurance**

NTEU and Liberty Mutual have partnered to give our members a discount on home and auto insurance. Michael Lawlor can be reached at the number below or by e-mail. Please remember do not contact him while on the clock or using your government computer. But Mike comes to Boston regularly, and by appointment. Maybe you've seen him in the Cafeteria.

30 Nagog Park, Acton, MA 01720 Tel: 978-264-0234 x 52165

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