



# AFSA - IRS

## NEWSLETTER



*A Publication of the Association of Former  
Special Agents of the IRS*

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Fall/Winter, 2015

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**2015 AFSA Convention**  
**Annapolis, Maryland**  
**September 23 – September 27, 2015**



## 2015 ANNAPOLIS CONVENTION REPORT

One of the first traditional activities marking the beginning of this AFSA convention was the annual golf tournament. The weather was perfect on September 24, 2015 as four teams took on the challenge at Eisenhower Golf Club in Crownsville, MD. Participants included AFSA members and guests. Gail Donaldson, Jim Meyers, and Mary Ruiz made for more fun with trophies and prizes for lowest score (the winning team), closest to the pin on a par 3, and longest drive on a par 5. Retired Special Agent/ SAC Jose Gonzalez brought in some ringers from TIGTA (of all places) as his team took the winning trophy for lowest score. Team members included Gonzalez, with Joseph Palazzo, Ron McKeever and Mike Albert. Closest to the pin was taken by guest, Scott Henry. Longest drive was taken by retired special agent Chuck Cusick, who was on the Chicago team, and retired special agent/ ASAC Gail Donaldson, who actually shared her goods with Mary Ruiz. The fun continued for some who took on a second 18 after the luncheon.

WOW we had a wonderful time in Annapolis. We could not have asked for better weather in late September and so many activities going on all around us. This was our first convention visit to Annapolis and the Westin Hotel & Resorts Annapolis was a great venue. Of course Annapolis is the state capitol of Maryland and served as a colonial capital city. Annapolis is full of brick-paved streets that include King George, Prince George and Duke of Gloucester. These streets as we learned contain more 18<sup>th</sup>- century brick building than any other city in the country and have welcomed visitors for over 300 years.

Our attendance was above average and tour options included an excellent mix of choices. A huge thanks to Peggy for designing the convention bag and gift shirt. Everyone seemed to enjoy both. I personally witnessed several convention attendees sporting their new ASFA Annapolis t-shirts. Gail did an outstanding job arranging the Bob Manzi Memorial Golf tournament. I defer to Gail to give you her play by play of the tournament specifics. Following the tournament we had a great boat tour on the Harbor Queen and cruised along the Severn River with a beautiful view of the Naval Academy. That evening we had our first Crab Feast at Cantler's Riverside Inn. For some it was the first time that convention attendees experienced the Maryland tradition of crab picking. A good time was had by all.

Friday was a very exciting day beginning with a historical walking tour of the United States Naval Academy. The tour included Lejeune Hall, Dahlgreen Hall, Bancroft Hall, Tecumseh Court Herndon Monument, the main Chapel and the crypt of John Paul Jones. The tour was followed by lunch at the Drydock Restaurant. The afternoon included a walking tour of historic Annapolis to include the State House. I, being a lifelong Maryland resident was pleasantly surprised to see the renovations completed recently to include the room where George Washington resigned as head of the Revolutionary Army to later become the first President of the USA.

The annual business meeting was opened by the Honor Guard from the Annapolis City Police and we were very happy and grateful that they were able to join us. As Annapolis is within the beltway of the CI Headquarters we were fortunate to have several members of that team attend and share their expertise. From the Washington Field Office Supervisory Special Agent Beth Putman joined us and enlightened us on the high impact investigations her team is conducting. SA Putman leads the Global Illicit Financial Team and these agents conduct very high profile, high dollar international investigations.

Don Manser from CI Headquarters followed Beth and shared current information on electronic crimes and in particular the dilemma of Identity Theft. Don is the Director Electronic Crimes Special Technology and Support

Center. Don formerly was a Computer Investigation Specialist in the Washington Field Office and is certainly a Subject Matter Expert in this area.

We were honored to have Chief Rich Weber and Deputy Chief Don Fort. This may be a first for AFSA-IRS since my active participation never has a Chief and Deputy Chief presented at the Business Meeting. Please correct me if I am wrong and I may very well be. Both the Chief and Deputy Chief spoke candidly and passionately about the current condition of CI and the serious budget dilemma. Even though this is a time when the number of SA's may be the lowest considering the population and crime levels but the agents are working effectively and diligently.

Both the Chief and Deputy Chief went beyond their time and answered all questions from the audience. Many of us had the opportunity to meet the Chief's family and it was a pleasure meeting them. I would like to thank both Rich and Don for joining us. It was very special to have them both present.

Chuck Taylor and Gerard Dupczak provided a preliminary report regarding Convention 2016 in Milwaukee Wisconsin. Plans are moving forward and lots of great ideas for hotels and tours were discussed. Additionally Gerard provided insight into the OPM data breach.

The hospitality suite was a big hit and visited by many to renew old friendships and make new ones. It was fun to be back in a room with all the amenities.

The Saturday Night banquet was held at the Fleet Reserve Club on Ego Alley (waterfront). It is one of the most sought after venues. The food was outstanding. A good time was had by all.

Hope to see you all in Milwaukee

Happy Holidays!  
Mary Frances Martin

### **The Data Breaches Keep Getting Worse**

The Office of Personnel Management recently announced that the number of federal employees whose fingerprint data was stolen in the hacks has increased from about 1.1 million people to 5.6 million. The total number of people affected by the breaches is 21.5 million. Five months after the breach was first disclosed, the federal government has awarded a \$133 million contract to provide victims of the breach with three years of credit-monitoring and identify theft protection.

### **Health Care Premiums will Increase an Average of 7.4% in 2016**

On average, federal employees and retirees will pay an average of 7.4% for health insurance premiums in 2016. Federal employees can enroll or switch health plans during open season, which begins November 9 and ends December 14. For the first time, employees and retirees can elect the new self-plus-one category, which should lower premiums.

## Executive Director Corner - Fall 2015



Greetings and salutations from San Antonio, TX. Our Texas weather is perfect, hope everyone is enjoying the beautiful fall weather, and excellent health.

Convention 2015 was an awesome experience. Our weather was excellent!! Many of the AFSA-IRS members enjoyed the various tourist attractions like: Harbor Queen Boat, Cruise, the Naval Academy, the Trolley Tour, and the MD State House Colonial Stroll.

During the Board of Directors Meeting and at the Annual Business Meeting the following board members were nominated and approved for 2016 - 2017:

**President** – Dan Pieschel

**President Elect** – Peggy Thomas

**Second Vice-President** – Mark Kroczyński

**Treasurer** – George F. Meyer, Jr.

**Regional Director Region 1** – David Nicholson

**Regional Director Region 5** – Cynthia Fish

**Regional Director Region 7** – Gerard Dupczak

I have been visiting with Kathy Collins (Professional Travel Agent who worked w/AFSA-IRS on previous cruises) about an **AFSA River Cruise**.

Please let me know if you are interested {MaryRuizAFSA@gmail.com} in:

- I. Spring
- II. Fall

- 1) Europe's Rivers & Castles
- 2) Christmas Markets on the Rhine
- 3) Wine Cruise
- 4) The Rhine, Swiss Alps Y Amsterdam

Thank you, for the opportunity to continue to serve as AFSA-IRS Executive Director. I look forward to another great year. May 2016 bring immeasurable blessings and excellent health to each of you and all of your loved ones.

**Have a beautiful day.**

~ Mary~

## FALL 2015 AFSA PRESIDENTS MESSAGE



I'd like to wish our entire membership a blessed Holiday Season and sincerely hope 2016 is a joyful and rewarding year for all!

As I change hats so to speak, and hand over the AFSA reins to our new President elect Dan Pieschel, I'd like to touch on a few Assn. matters that deserve special recognition.

Please make no mistake that our Assn. leadership is in very capable hands due to the significant number of men and women who donate their time and energy on behalf of our

1,250 members. Newcomers stepping up to fill leadership positions on our Board include Mark Kroczyński from Florida who becomes our new 2<sup>nd</sup> VP and retired CID GM Cindy Fish from North Carolina who was elected to fill our Region 5 Director's position. I'm confident both will serve the Assn. well! While Al Selby asked to step down as Region 5 RD, he will remain as our Assn. Historian.

We currently have **64** members who officially serve in various leadership and support positions. At some point in their membership experience, they became motivated to step forward and help direct our Assn. I'm sincerely asking that other AFSA members to **PLEASE** consider adding their name to that list.

There may be a point during 2016 for others to add your name to that list as we consider restructuring our important Regional Representative cadre. While the number 64 may seem large to some, rest assured our beloved AFSA's mission can be best accomplished by receiving added contributions of time from new dedicated members joining the Assn's leadership team.

I ask all Members to please keep Jose Marrero's family in our prayers. A significant number of Assn. members traveled to Pompano Beach FL on October 3 to attend a Memorial service and Celebration of Life gathering honoring our beloved and departed former AFSA President Jose who served our membership in a superlative manner for more than a decade. Jose's leadership accomplishments will forever help guide our Assn!

While on the topic of Assn. leadership, our first AFSA President and founder Tom Clancy was recognized during our Annapolis 2015 convention with our 5<sup>th</sup> AFSA Life Membership. Tom is clearly recognized as the person most responsible for taking the critical first steps in founding the AFSA. Tom also served as the CID National Office Director in the late 80's and early 90's. Tom's family attended our Annapolis Convention Annual Meeting as well as our Convention banquet.

As 2016 approaches, I'd like to give very special mention to the members of our Scholarship Committee who serve the Assn. well and deserve and sincere thanks from our entire membership. The committee chairperson is Peggy Thomas and her exceptional committee members include Al Allison and Mark Kroczyński. Their collective efforts have generated a steady level of growth re absolute top quality scholarship applicants.

**PLEASE CONSIDER MAKING APPROPRIATE SCHOLARSHIP PROGRAM DONATIONS** when you process your 2016 membership dues renewal payment. We need everyone's help to fund the scholarship program at a level that can help insure we'll be able to assist as many qualified applicants as possible. In recent years our scholarship donations have continued to increase however we find ourselves in a difficult situation when so many outstanding scholarship applicants are unable to receive AFSA financial assistance award.

Any questions you may have re our scholarship programs can be addressed to Executive Director Mary Ruiz via [maryruizafsa@gmail.com](mailto:maryruizafsa@gmail.com). I'd like to add that our scholarship program will officially be included in the AFSA mission statement when our revised Assn. by-laws are put into effect during our September 2016 convention in Milwaukee WI.

AFSA experienced very significant national recognition during 2015. Results from phenomenal efforts contributed by AFSA members Paul Camacho, Ray Sherrard, and special supporters like Dr. Marty Dolan, National CID Chief Rich Webber plus top management officials of the National Mob Museum located in Las Vegas NV.-laid the foundation for a new historical law enforcement mission titled "Let's Get the Story Right" (LGTSR) been created that spotlights IRS's Special Agent men and women.

The project centers on the inaccurate national awareness that's developed in American re the efforts and accomplishments of our early and past organized crime investigations which were aimed at attacking Organized Crime and public corruption nationwide. The LGTSR fuse has now been lit and we can expect future Assn. opportunities to further support this important cause.

A recent initiative which we'll be learning more about during 2016 involves our Chicago Field Office's project that will focus on our forefather SA's and creation of a new significant historical exhibit. The finished project will certify the significance of the terms such as OCD and the Special Enforcement Program, which countless AFSA members played a part in.

In closing, I wish to commend Peggy Thomas, Mary Francis Martin and Gail Donaldson for their phenomenal efforts that produced a wonderful and very productive Annapolis 2015 National Convention. **Very well done indeed ladies!!!**

I am humbled by the opportunity to serve as the AFSA national president. I was inspired at all time by the vast number of dedicated members who step forward almost every day to help carry the load.

Fraternally yours and Happy Holidays to all. Jim Meyers

**Frank L. Smith**

**AFSA COLLEGE SCHOLARSHIP**

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During the upcoming holiday season, we begin to reflect upon all of the gifts bestowed upon us. We give thanks for these gifts and we also share gifts with family, friends and those in need. When you think about this gift giving season why not consider contributing to the AFSA Scholarship program. For those of you who receive cash back rebates on your credit cards. Why not consider giving some of these cash back

rebates to our scholarship program. Your contributions help students with their education and assist them with accomplishing their goals and wishes with a college education.

One change has been made to the scholarship requirements. In the past, we allowed students to apply again even if they had received a scholarship in the past. We have now decided that once a student wins a scholarship they cannot apply again. This change will be put into place beginning next year and will be reflected on the application forms. We feel this change will allow more of your family members the opportunity to be awarded our scholarships.

We would also like to know what has been happening with our scholarship recipients. Those of you knowing someone who received one of our scholarships, please give us an update on "Where Are They Now". Send this information to Mary Ruiz, our Executive Director, or to Peggy Thomas so we can show them off in a future newsletter or conference.

Our scholarships would not exist without donations from our members. Donations can be made any time online or by completing the information below. Please fill in, clip and mail the following with your check or other form of payment.

Peggy Thomas  
Committee Chairperson

Scholarship

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**DONATIONS:** Anyone may make donations to the AFSA for the Scholarship Fund

Name: \_\_\_\_\_

Enclosed is my check for \$10.00 \_\_\_\_\_, \$50.00 \_\_\_\_\_, \$100.00 \_\_\_\_\_, or other \_\_\_\_\_ for the  
AFSA\_IRS Scholarship Fund

Send donations to: George F. Meyer, Jr., AFSA Treasurer  
P.O. Box 2841, Ponte Vedra Beach, FL 32004

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### **Scholarship Donors Since the last Newsletter**

Elizabeth Fleaher  
Jim Meyers  
Myrna Meyers  
Margaret Putnam  
Kent Rogers  
Raymond Sherrard  
Robert A. Simon  
Charles (Chuck) Taylor

## **HISTORIAN'S CORNER – BY AL SELBY**

Last issue we profiled our first Executive Director, John W. Jennings, Jr, who served from 1993- 1998. Our second Executive Director was **F. ROBERT “BOB” ARMENTROUT** who served from 1999 – 2005. Bob served in a number of positions in addition to Executive Director, several simultaneously.

Bob Armentrout was born and raised in the foothills of the Blue Ridge Mountains in Northern Va. He attended nearby V. P. I. (Now Virginia Tech) and graduated with a BS in Accounting, and worked a short time in a CPA firm before joining the Air Force where he served from 1966 – 1971. Most of his Air Force career involved accounting and finance, and he served in a number of increasingly important positions at several different AF bases completing his tour as a Captain at Elmendorf AFB, Anchorage, Alaska.

Bob began his IRS-CI career as a Special Agent in 1971 in Wilmington, DE. He completed S/A Basic Training in February 1972 where he received an award as the Outstanding Special Agent. Bob served in several key position as a Special Agent and as SSA in Baileys Crossroad, VA, before going to the National Office where he spent most of his career.

Bob was appointed as a Senior Analyst to serve as an advisor to the Under Secretary of the Treasury for Enforcement. He served as Chief, IRS-CI Training; Special Assistant to the Director, FinCEN and Director of Financial Crimes Division of IRS-CI (Money Laundering) which included a DEA Task Force. He worked with the State Department to develop the International Strategy for IRS-CI which resulted in the posting of many S/A's in many foreign countries as Financial Attache' to the Ambassadors. Bob retired from IRS-CI in January 1996; but continued on as a contractor in a number of related fields.

Since retirement, Bob as worked extensively for SAIC, Treasury, Office of Technical Assistance, USAID, OSCE (Office of Security and Cooperation in Europe) where he worked in numerous countries in Central and Eastern Europe to provide advice and assistance in the establishment of tax enforcement investigative units. Bob has also worked as advisor/consultant for a number of large corporations to help them with anti-money laundering and compliance with the PATRIOT Act. Since retirement from CI, Bob has maintained credentials as a background investigator for a company where he conducts background investigations for those seeking National Security clearances. For the past 6 years, Bob has worked full time under a contract providing assistance to a U. S. Intelligence Agency.

Bob began his association with AFSA about 1993 when he began attending the monthly luncheons with many of the founders of AFSA in Bethesda, MD, Naval Officers Club. During this time he recognized the value of the organization for both retirees and active agents. When he retired in 1996, he joined AFSA. Bob attended his first AFSA convention in Las Vegas in 1997 and was immediately put to work when he agreed to become Secretary and Newsletter Editor and he served from 1997 - 2000. When John Jennings retired as Executive Director in 1998, Bob stepped up and agreed to become **EXECUTIVE DIRECTOR** and he served from **1999 – 2005**. He was elected 2<sup>nd</sup> VP and served from 1999 – 2000, served as VP/President Elect from 2001 – 2002, President of AFSA from 2003 – 2004, and Immediate Past president in 2005 (while continuing to serve as Executive Director.) Bob has never retired from AFSA, but he stepped down as an active officer in 2005. Bob accepted the job of Parliamentarian in 2009 and is still serving in that capacity.

Bob treated the AFSA jobs he held with the same intensity and drive he treated his other careers. Bob is responsible for many of the policies and procedures we have been “Tweaking” ever since he retired in 2005.



Bob was the driving force behind the updating of our recordkeeping, both financial and membership. He was the driving force behind setting up the web site and he has continually recommended changes and improvements to our policies and procedures. Bob wrote the initial guidelines for the FRANK SMITH SCHOLARSHIP AWARD and recommended it be named for the person most responsible. Bob wrote and designed the first AFSA Brochure. Bob, almost singlehandedly, improved almost all aspects of AFSA by his timely recommendations.

Bob will readily admit that Tom Clancy and Charlie Gibb were the driving force behind the formation of AFSA, and they were soon joined by John Jennings. Bob came along at an idea time to take the reins of leadership, and with the help of Tom, Charlie and John took over leading AFSA and did an outstanding job. It is significant that Charlie Gibb got AFSA's **FIRST LIFE MEMBERSHIP** (1999), John Jennings got AFSA's **SECOND LIFE MEMBERSHIP** (2004), and **F. ROBERT "BOB" ARMENTROUT** got AFSA's **THIRD LIFE MEMBERSHIP** (2006). (Tom Clancy got AFSA's **FOURTH LIFE MEMBERSHIP** 2015.) Bob is most proud of the comment on his award stating he "...set the example of an AFSA member who showed dedication, loyalty, and great interest in the future of the Association."

Bob met the love of his life, JUDY, in High School and they dated until they married in Sept 1966 just four days before he reported for USAF Officer Training School. They have two daughters and two grandchildren. Bob is the ultimate "HOKIE" fan and attends most home football and basketball games and a lot of away games too. Bob is on the Board of Directors of the Virginia Tech Athletic Fund and helps raise funds for athletic scholarships. He is very active in other areas of HOKIE life and spends a lot of time on campus. Bob and Judy spend a lot of time when he is not working at their recreation home on the NC outer banks at Duck, NC. They have traveled extensively throughout the 49 states and hope to add Hawaii next year when they will celebrate their 50<sup>th</sup> anniversary.

Bob Armentrout is the role model that all AFSA Executive Directors, Officers, and Directors should strive to emulate. He has given his all for AFSA and we all owe him a great debt of gratitude. We are still looking for people to fill the positions he held and do the job he did. Thanks Bob !

"GO HOKIES"

### In Memoriam

**Rick Schmidt**  
Georgetown, TX

**Jose Marrero**  
Ft. Lauderdale, FL

**Joe Flanigan**  
Miami, FL

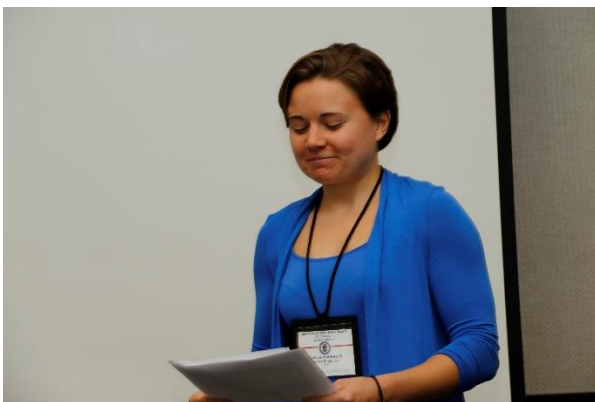
**Mike Anderson**  
Decatur, GA

## New Members

Lance West	Compton	CA	90222	<a href="mailto:lkw46fish@gmail.com">lkw46fish@gmail.com</a>
Deborah J Neyhart	Mercer Island	WA	98040	<a href="mailto:neyhart@aol.com">neyhart@aol.com</a>
Gilbert Ray Garza	Stafford	VA	22554	<a href="mailto:rgarza8@gmail.com">rgarza8@gmail.com</a>
Robert Michael Glenn	Metairie	LA	70003	<a href="mailto:robglenn@cox.net">robglenn@cox.net</a>
Lisa Ann Gerardi	Burnt Hills	NY	12027	<a href="mailto:gerardilisa@aol.com">gerardilisa@aol.com</a>
Thomas W. Bozeman	Fayetteville	NC	28306	<a href="mailto:tombozeman@gmail.com">tombozeman@gmail.com</a>
Raymond Rivera	La Habra	CA	90631	<a href="mailto:ramonrivera0509@gmail.com">ramonrivera0509@gmail.com</a>
Linda M. Alvarez	Mission	TX	78572	<a href="mailto:linalz@yahoo.com">linalz@yahoo.com</a>
Catherine Wasylenko	Palos Heights	IL	60463	<a href="mailto:catherine.wasylenko@ci.irs.gov">catherine.wasylenko@ci.irs.gov</a>
Michael Alan Albers	Phoenix	AZ	85078	<a href="mailto:Malbers24@yahoo.com">Malbers24@yahoo.com</a>
Andre' L. Barfield	Stafford	TX	77477	<a href="mailto:swingman24@gmail.com">swingman24@gmail.com</a>
Sheila Ann Olander	Fairfax	VA	22033	<a href="mailto:Sheila.Olander@ci.irs.gov">Sheila.Olander@ci.irs.gov</a>
Madie Marnette Branch Robinson	Dallas	TX	75230	<a href="mailto:mmb7061@yahoo.com">mmb7061@yahoo.com</a>
John Carl Nielsen	Missoula	MT	59808	<a href="mailto:mbnielsen4@gmail.com">mbnielsen4@gmail.com</a>
Clarissa M. Balmaseda	College Park	MD	20740	<a href="mailto:clarissa.balmaseda@gmail.com">clarissa.balmaseda@gmail.com</a>
Stephen Bellingreri	Methuen	MA	01844	<a href="mailto:s7bell@comcast.net">s7bell@comcast.net</a>
Curtis Wong	San Francisco	CA	94121	<a href="mailto:cwong62@gmail.com">cwong62@gmail.com</a>

## Scenes of Annapolis





## The \$1,258 Question

By Tammy Flanagan  
November 13, 2014

In 2015, Medicare Part B premiums will be \$104.90 per month per person, or \$1,258.80 a year. The good news is that's unchanged from this year. The bad news is that feds who will turn 65 in 2015 will need to make a decision about whether or not to enroll in Part B and pay this additional premium on top of what they already pay for Federal Employees' Health Benefits Program coverage.

Let's look at some of the advantages of adding Part B and some ideas to how to make the dual coverage more affordable. But before we begin, here's a quick overview of Medicare's four parts:

- Part A covers hospital care for overnight stays, care in a skilled nursing facility, hospice care and home health services. There is no premium for Part A as long as you or your spouse has paid the Medicare tax during employment. All federal employees have paid this tax since 1983. The military has been covered by Social Security payroll taxes since 1957.
- Part B covers medically necessary services and supplies that are needed to diagnose or treat an illness or medical condition and that meet accepted standards of medical practice. Part B covers some preventative care, but not all.
- Part C is a collection of plans under the Medicare Advantage umbrella. These plans sometimes cover services that aren't deemed medically necessary under Medicare. They may also offer extra coverage for services like vision, hearing, dental and other health or wellness programs. If you stay enrolled in a FEHBP plan, then you would not need a Medicare Part C plan. If you decide to enroll in a Medicare Advantage Plan, you have the option of suspending your FEHBP coverage if you are retired from the federal government.
- Part D is Medicare's prescription drug coverage. If you have FEHBP, you will not need to enroll in Part D, because your FEHBP plan will cover your prescriptions as well and often better than a Part D plan. If you find you're paying a lot of money out of pocket for copayments on your prescriptions, you may consider enrollment in a Part D plan or changing your FEHBP enrollment to something that is more cost-effective in covering such expenses.

I can think of only one reason not to enroll in Medicare Part A when you turn 65: If you want to contribute to a health savings account. Part B, though, is a different, more complicated, story.

### Cost Conundrum

The dilemma with Part B mainly comes down to cost. There is a monthly premium that you need to pay per person, in addition to your FEHBP premium. And if you are a wealthier 65-year-old, the premiums are higher.

Not only is it expensive to enroll in Medicare Part B, but you may not get your money's worth. Of course, that could be viewed as a good thing, because it would mean you were healthy. And lest you think you should just wait to sign up, there's a penalty if you delay your enrollment to a time when you're more likely to benefit from the additional coverage. Part B premiums go up by 10 percent for every year you delay enrollment past your 65th birthday.

Still, it's usually to your advantage to delay Part B enrollment past age 65 if you're covered under a group health plan based on current employment. This includes FEHBP if the premiums are being deducted from your paycheck and not your CSRS or FERS retirement benefit. This exception also applies to your spouse, who may be covered under your FEHBP if you are still working for the federal government.

If you delayed Part B enrollment because you were still covered by a health plan through current employment, you have a special enrollment period to sign up for Parts A and B any time as long as you or your spouse (or family member, if you're disabled) is working. You also have an eight-month special enrollment period to sign up for Parts A and B that starts the month after the employment stops or the group health plan insurance based on current employment ends, whichever happens first. Usually, you don't pay a late enrollment penalty if you sign up during a special enrollment period.

If you missed your general enrollment at 65 and you are no longer employed and covered by current employment health insurance, then it's time to consider enrollment in Part B.

### Dual Enrollment Advantages

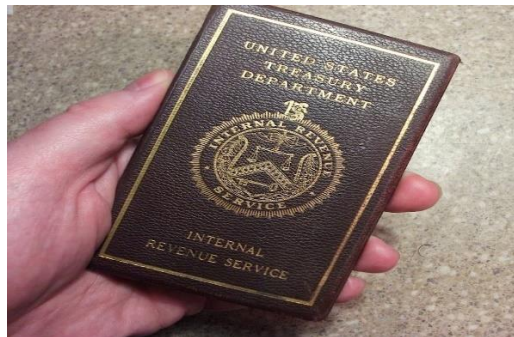
There are three main advantages to having dual enrollment under FEHBP and Medicare Parts A and B:

- Many FEHB plans will waive or lower your out-of-pocket expenses (deductibles, copayments and coinsurance) when Medicare is the primary payer (usually after you are retired).
- Medicare caters to the needs of the elderly. Some services are covered more generously by Medicare than FEHBP and when combined with FEHBP coverage often result in 100 percent coverage.
- If you're covered by both Medicare and FEHBP, you have some security: There's always the possibility that one or the other plans changes in the future, but even if that happens, you'll be able to fall back on the fact that you are covered for most health care expenses that you might face.

If you're going to turn 65 next year, this open season (which runs through Dec. 8) might be a good time to consider which FEHBP plan will work best with Medicare. It may not be the same one you've been using throughout your federal career.

To evaluate the coordination of coverage between FEHBP and Medicare, review Section 9 of your FEHBP brochure. Narrow your selection to a few plans in your area that may be well suited to your needs. Also, GEHA, an FEHBP plan provider, has produced a YouTube series that provides an overview of how all FEHBP plans coordinate with Medicare. And the National Active and Retired Federal Employees of New York has a website on the subject.

### Mike Malone Credential



**AFSA-IRS Officers and Appointed Officials**

<b><u>Officers</u></b>		<b><u>Appointed</u></b>	
Daniel Pieschel (KY)	President	Mary Ruiz	Executive Director
Peggy Thomas (MD)	VP/President Elect	Bob Armentrout	Parliamentarian
Mark Kroczyński (FL)	2 <sup>nd</sup> Vice President	A. Jack Fishman	Attorney
Iris Bonannos (AZ)	Secretary	Ross Brown	Newsletter Editor
George Meyer (FL)	Treasurer	Chuck Taylor	Tech Advisor
Jim Meyers (SC)	Past President		

**AFSA Regional Directors and Regional Representatives**

<b>Region</b>	<b>Regional Director</b>	<b>Regional Representatives</b>	
1	David Nicholson Dunstable, MA	Steven Hickey John Fahey Matthew Cola Robert Galbraith Charles Franssen	Gloucester, RI Providence, RI Babylon, NY E. Amherst, NY Huntington, NY
2	Robert Schmus 609.790.4627 Voorhees, NJ	Alan Fogel John Gagliardo Robert McDugall	Manalapan, NJ Lincoln Park, NJ Blue Bell, PA Ellicott City, MD
3	Gail Donaldson Upper Marlboro, MD	Jim Holloway	
4	Elizabeth Fleaher Cincinnati, OH	Lee Mohs Tom Brandon Ted Boomershine John Fettes	Carmel, IN Avon Lake, OH Kettering, OH Little Rock, AR
5	Cynthia Fish Charlotte, NC	Bill Ryan Terry O'Brien David W. Jansen	Birmingham, AL Raleigh, NC Tulsa, OK
6	Darrell G. Smith 904.825.0802 St. Augustine, FL	Angelo Troncoso Michael Stephens Dave Beitzel Orlan Smith Robert McLaughlin Jeff Karsh Larry Sands	Clearwater, FL Melbourne, FL Naples, FL Orlando, FL Ponce Inlet, FL Plantation, FL Keystone Heights, FL
7	Gerard Dupczak Schererville, IN	Robert Schweitzer Inar "Smitty" Morics Ronald Cipolla Tom O'Halloran Diane L. Schuchardt	Des Moines, IA Eagan, MN St. Louis, MO West Fargo, ND Elkhorn, WI
8	Jacque Riordon Denver, CO	Georgia Taylor Ed Martin Joel Lanoux Iris Bohannon Dennis Carey Mike Mayott	Dallas, TX Austin, TX Richardson, TX Phoenix, AZ Glenwood Springs, CO Billings, MT
9	Richard Malone Los Angeles, CA	Art Royce Alex Seddio Reginald Norberg	Boise, ID San Francisco, CA Seattle, WA



### AFSA – IRS Membership Application

We STRONGLY encourage members to apply on line: [www.afsa-irs.org](http://www.afsa-irs.org), however you may mail completed application with \$50 check payable to AFSA for first year dues to:

**AFSA-IRS**

**P.O. Box 761869**  
**San Antonio, TX 78245**

Name: \_\_\_\_\_

Home Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Telephone: ( ) \_\_\_\_\_

Home Email Address: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Place of Birth: \_\_\_\_\_

IRS-CI Special Agent Service Dates: From: \_\_\_\_\_; To: \_\_\_\_\_ Are you a current Special Agent? \_\_\_\_\_

Retirement Date: \_\_\_\_\_; Spouse's Name: \_\_\_\_\_

Current or Last Post of Duty: \_\_\_\_\_ Current or last Supervisor & Ph #: \_\_\_\_\_

Current Employment (type of work): \_\_\_\_\_

Business Name: \_\_\_\_\_

Address: City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Telephone: ( ) \_\_\_\_\_ FAX: ( ) \_\_\_\_\_

Business Email address: \_\_\_\_\_ Cell Phone ( ) \_\_\_\_\_

As an AFSA member, I am interested in:

- |                                 |                    |                                     |                    |
|---------------------------------|--------------------|-------------------------------------|--------------------|
| Doing investigative work        | _____ Yes _____ No | Being a member of an AFSA committee | _____ Yes _____ No |
| Serving AFSA in other positions | _____ Yes _____ No | Being an AFSA Representative        | _____ Yes _____ No |
- (Representatives assist Regional Directors)

Place a check mark in the blank for the items that apply to your skills, training, accreditation, or interest:

- A. Attorney \_\_\_\_\_
- B. Certified Public Accountant \_\_\_\_\_
- C. Certified Fraud Examiner \_\_\_\_\_
- D. Enrolled Agent \_\_\_\_\_
- E. Foreign languages \_\_\_\_\_  
Specify: \_\_\_\_\_  
Language(s) \_\_\_\_\_
- F. Instructor training experience \_\_\_\_\_
- G. Foreign: \_\_\_\_\_  
Teaching experience \_\_\_\_\_  
Consulting assignments: \_\_\_\_\_
- H. Computer forensics \_\_\_\_\_
- I. Investigative equipment training experience \_\_\_\_\_
- J. Licensed or certified private investigator \_\_\_\_\_
- K. Management training experience \_\_\_\_\_
- L. Other skills or investigative interest: \_\_\_\_\_

AFSA receives requests from various sources for members who may be interested in performing different types of work. If you desire to have this type of information available for AFSA to assist in matching your skills, expertise and abilities to a particular request, please complete this part of the membership form.

Specify \_\_\_\_\_ Membership is open to all retired, former and current IRS special agents with at least five years IRS special agent service. Current special agents are admitted as non-voting associate members. I am applying (or submitting changes) for membership in the Association of Former Special Agents of the Internal Revenue Service. I am either a retired special agent, a former special agent, or a current special agent. I have neither been convicted of a felony nor left the IRS under any adverse circumstances.

Signed: \_\_\_\_\_ Date \_\_\_\_\_

## **AFSA REGIONS AND AREAS OF COVERAGE**

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<b>Region</b>	<b>Area of Coverage</b>
1	Connecticut, Maine, Massachusetts, New Hampshire, New York, Rhode Island, and Vermont
2	New Jersey and New Jersey
3	Delaware, District of Columbia, Maryland, Virginia, U.S. Territories and International
4	Arkansas, Indiana, Kentucky, Michigan, Ohio, Tennessee, and West Virginia
5	Alabama, Georgia, Louisiana, Mississippi, Oklahoma, North Carolina and South Carolina,
6	Florida
7	Illinois, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, and Wisconsin
8	Arizona, Colorado, Montana, Nevada, New Mexico, Texas, Utah, and Wyoming
9	Alaska, California, Hawaii, Idaho, Oregon, and Washington

**AFSA Regional Directors are listed on page 2 of this Newsletter**

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**ASSOCIATION OF FORMER SPECIAL AGENTS  
OF THE INTERNAL REVENUE SERVICE (AFSA)  
P.O. Box 451148  
Sunrise, FL 33345-1148**

**1,245 AFSA members as of November 19, 2015. Help recruit new members for AFSA**