



NARFE Chapter 190 **NEWSLETTER**

NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION

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Ventura County Chapter
<http://www.narfe190.org>

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THE BOARD

FOOD SHARE DONATION TOTALS

July's donation was \$20 in cash, so our 2018 donations to Food Share are \$205 and 10 pounds of food. If you wish to donate via NARFE, send Tony a check made out to **Food Share**. He'll see that it's delivered!

NARFE CHAPTER 190 NEWSLETTER

NARFE Chapter 190 **NEWSLETTER** is published monthly by Chapter 190 of the National Active and Retired Federal Employees Association, 235 East Olive Street, Oxnard CA 93033-4533. Annual membership dues includes subscription.

AUGUST LUNCHEON MEETING

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance **ONLY** <<

Date: Thursday, August 23

Time: 11:30 to socialize, 12:00 to dine

Cost: \$10.00

Please make reservations by **NOON**, Monday, August 20. Email Carl at 1mrbig1@verizon.net or call 1-805-487-1801 or email at to make (or *cancel*) your reservation.

On Thursday, **August 23**, we'll socialize at 11:30 and then serve our lunch at noon. The menu:

Rolled Sirloin Beef

Mashed Potatoes & Gravy **Mixed Vegetables**

Green Salad **Rolls & Butter**

Ice Cream **Water & Coffee**

Please help our cashier by paying for your lunch with smaller bills (\$1, \$5 and \$10) Thanks!

AUGUST PROGRAM

This month's presentation will be about some of The History of Oxnard. Although the specific speaker hasn't yet been named, the presentation will be worth attending. Local history seems to have an ongoing interest, as the past continues to influence things today.

Guests are welcome at our luncheons and meetings; just be sure to *make a reservation for your guest(s)* with Carl, so everyone will have a seat – regardless of whether you (or they) have the meal.

NEW GRASSROOTS ADVOCACY PAGE

There's a new page for Grassroots Advocacy Month on NARFE's website (narfe.org). Want information on issues to discuss with legislators and staff? Need to print an updated Federal Family Fact Sheet for your state? On the website, click on "Grassroots Advocacy Month" Advocacy page for a list of helpful materials.

NEED A RIDE – SHARE A RIDE

If you *need* or can *provide* a ride, email **Juanita** at redbird1997@aol.com or call her at 1-805-488-5281. She is Chapter 190's rideshare facilitator.

PRESIDENT'S MESSAGE

Tony Pizza, President

At the July BBQ, I was surprised that almost all the attendees had their new Medicare cards to be laminated. We thank John Norbutas for making that happen. Our BBQ is indoors at the Elks club because we had a succession of very cold outdoor ones, even at the end of July. This year it was a hot one, we could have used that Oxnard natural ocean air breeze.

Our District Vice President, Linda Ingram, attended the BBQ. She encouraged us to participate in the runoff election for National president. As no candidate for National President garnered a majority of votes, a second round of voting will take place this fall. The slate of candidates who have chosen to be included on the second ballot are: Steve Lenkart, Ken Thomas, and Ted Van Hintum.

Ballots and candidate statements will be published in the September issue of *NARFE* magazine, and online voting began on August 10. Preferential voting was approved by the membership for use on the second ballot. Therefore, voters will be asked to rank their choices 1 to 3. Further information about preferential voting will be included in the September magazine's voting instructions section. It may be helpful to refer back to your June issue of the *NARFE* magazine, which included an article about preferential voting.

All members in good standing as of June 26, 2018 will be eligible to vote. The deadline to vote is 11:59 p.m. ET September 30. Voting is one way you can help shape NARFE's future. We encourage you to participate in round two of the election process.

Here's something I stole from Mike Causey's column on federalnewsradio.com. "With two months left to go in the inflation-tracker-countdown federal, military and Social Security retirees are on track for a raise of 2.7%. Maybe more? That COLA is not subject to action by Congress or the White House."

Since I'm feeling philosophical today, I'll leave you with some gem philosophical thoughts:

- ◇ A day without sunshine is like, well, night.
- ◇ Those who live by the sword get shot by those who don't.
- ◇ Change is inevitable, except from a vending machine.

- Tony

DONATE WISELY AFTER A DISASTER

If you receive mail or a solicitation to donate to a charity because of some recent disaster (think fire), don't be too quick to send celeste alix money. If it's new or one you've never heard of, check the websites of Charity Navigator, Charity Watch, or GuideStar.

After you've checked the websites or even if it's a charity you know, be sure to designate which disaster recovery effort is to receive your contribution.

MORE NARFE ELECTION INFO

Joseph A. Beaudoin, Immediate Past National President, noted that most of the literature that was included in the March *NARFE* magazine and through various emails, did not include candidate NARFE experience. He contacted the three NP candidates to request their NARFE experience. Two of them replied. (Although Steve Lenkart didn't respond to that request, he did submit a candidate statement.) Mr. Beaudoin shared the information he gained:

- Steve Lenkart, Joined NARFE – 2016.
- Ken Thomas, Joined NARFE – 2004. Since then, his NARFE experience includes:
 - * Florida Federation Officer, President – 2 Years,
 - * Executive Vice President – 2 Years,
 - * District 6 Vice President – 2 Years,
 - * District 9 Vice President – 3 Years,
 - * Chapter 1322 President – 6 Years,
 - * 1st Vice President/ 2nd Vice President – 3 Years,
 - * Host Chairman 2018 NARFE FEDcon18 Conference Jacksonville, Host Chairman 2017, 2014, 2013, NARFE National Executive Board and Federation Presidents meetings,
 - * Host Chairman 2014 NARFE National Convention Orlando,
 - * Various state committees
- Ted Van Hintum, Joined NARFE – 2006. Since then, his NARFE experience includes:
 - * Life Member, Colorado Federation President (two terms) 2013-2017,
 - * 1st VP for Membership 2012-2013,
 - * Various state and national committees,
 - * Chapter 2286 President 2011 – Present

NO NEW MEDICARE CARD YET?

Your new Medicare card should have arrived in the mail by now. If you didn't get it, here's what to know:

- Your new Medicare card will come in a plain white envelope from the Department of Health and Human Services.
- If it hasn't arrived yet, call **1-800-MEDICARE**. The call center representatives can check the status and help ensure that you get your new card.

Meanwhile, you can **use your current Medicare card to get health care services**.

GRANDPARENTS' DAY CAR SHOW

A car show will be held September 9, Grandparents' Day, from 10a.m. to 2p.m., at Brookdale Camarillo, 6000 Santa Rosa Road. Hosted by Coachmen of Ventura and Brookdale Senior Living, proceeds will all go to the Brookdale Senior Living Camarillo Walk to End Alzheimer's. Register a car (for \$20) to show with Monica Schrader; call her at 1-805-261-2186.

Unless we speak, Congress will assume our consent!

LEGISLATION CORNER

NARFE’s Big 3 Grassroots Legislative Priorities

NARFE’s “Big 3” priorities this August are:

- **Support a Modest Pay Increase for Federal Employees in 2019** (see below)
- **Prevent Federal Benefits Cuts**
- **Modify Postal Reform Legislation**

Online, the blue-texted items also serve as links to send a message for that item, but you may call your legislators regarding any or all of the topics.

Just remember – if you send a message about one of these three issues, connecting about that issue again via phone or email will only count as *one correspondence*. If you already sent a letter, called or tweeted about one issue, you may still contact your legislator about the others. But you may also continue to attend town hall meetings or community events with your fellow NARFE members to draw attention to one of these issues.

2019 Pay Raise for Federal Employees?

The Senate passed a bill on August 1 that would provide civilian federal employees an average raise of 1.9% in January 2019. If signed into law, pay rates will increase by 1.4% across-the-board, and locality pay rates would increase by an average of 0.5%.

The raise was included in a package of four appropriations bills bundled into one “minibus,” H.R. 6147. The Senate passed the minibus by a vote of 92-6. However, the House version of the legislation did not include a pay raise. The bills now go to conference to resolve differences between the House and Senate.

Once more, NARFE members should contact their representatives and urge them to support the Senate’s version and include a pay raise for federal employees. As noted above, this item tops the “Big 3” list. But without agreement in Congress, the pay raise will not go forward and federal pay will be kept stagnant by the Trump administration, which has clearly stated its intention to freeze federal pay for calendar year 2019.

How to get NARFE’s Advocacy Message

NARFE’s weekly advocacy message is emailed to NARFE members, posted on NARFE’s website (narfe.org) and available to NARFE members by calling 1-800-456-8410 and then selecting option 4.

SERVICE OFFICER’S CORNER

Carol Moore, Service Officer

Higher Costs for the FEHB “self+1 “ Option ?

The Federal Employee Health Benefits (FEHB) Open Season is rapidly approaching and we will once more need to review our health plans for the best fit for us and our families. OPM will publish the cost of each health plan and then we’ll again decide whether to keep our current plan or change to another. The types of decisions may also be made for the optional vision and dental BeneFed plans.

The June 29th issue of the NARFE Daily News Clips had an article from FedSmith on segmentation of the FEHB programs. While it does NOT affect most FEHB participants, some companies seem to have segmented on the sly for those who changed to a self+1 plan. Do check, as costs were higher for some self+1 plans. If you did not read or compare costs but just switched because it was you and a spouse or you and a dependent child, you may have reduced income!

To quote from the article “Single Risk Pool” by Robert F. Benson: “The single risk pool provision prevents insurers from segmenting enrollees into separate rating pools in order to increase premiums at a faster rate for higher-risk individuals more than lower-risk individuals. ... Premiums and annual rate changes will be based on the health risk of the entire pool. Ref: Federal Register / Vol 78, No. 39. Feb 27, 2013.”

Despite that rule, some FEHB carriers added a layer of granularity to the underwriting process. They consider the claims experience of the self+1 plans separately from self only, setting the self+1 premiums substantially higher. In 13 of 15 cases, the resulting national, fee-for-service premiums for self+1 are significantly more than *double* the self only premiums. FEHB enrollment codes – or even than a family plan – are not to be used as separate rating pools, even though that’s what some providers are doing.

You *do* need to read the fine print to get the services you want for the best price. Some members have said they are both are federal employees and found having a separate self only for themselves was cheaper than self+1 or the family plan. Since everyone’s situation is different, look everything over and discuss it with your significant other in order to get the best price for you.

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	485
New Members	1
Dropped or Transferred	- 4
GRAND TOTAL	482

TREASURER’S REPORT

End of the last month balance	\$ 1,295.99
Receipts	627.12
Disbursements	(615.92)
End of month balance	\$ 1,307.19

ALZHEIMER'S NOTES

This column usually provides updates on research efforts regarding Alzheimer's. This month, we'll consider support for the caregivers. Too often, that falls solely to a spouse or other family member and it actually becomes a full-time responsibility. What's a caregiver to do before getting burned out or worn out?

In their book AARP Meditations for Caregivers, Barry J. Jacobs and Julia L. Mayer offer support for the caregivers. They strongly suggest attending or joining a caregivers' group, even if a caregiver can't find the time to so. (Most caregivers seem to feel that way.)

Family caregivers may say they don't like to hear others' sob stories. Some claim shyness or discomfort speaking in groups. As a result, caregiver support groups often meet periodically in church basements, hospital conference rooms, and also in

Continued below...



**National Active and Retired
Federal Employees Association
235 East Olive Street
Oxnard CA 93033-4533**

RETURN SERVICE REQUESTED

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U.S. POSTAGE
PAID
Oxnard CA 93030
Permit No. 1839

Alzheimer's continued...

nursing home dining areas with eager leaders and ample refreshments – but too few participants.

Research and anecdotal evidence show that social support is one of the best ways to help caregivers better cope over time. It's a rare person who thrives in this arduous role in isolation. Those who feel they're being misunderstood or underappreciated by family members may find comfort among like-minded comrades.

The main purpose is to help caregivers feel heard, understood and cared for. Groups give a caregiver an opportunity to vent and be validated by other members. Groups can also unite and advocate, provide a relief to hear fellow caregivers' experiences and won't feel so alone. (Call a local Alzheimer's Association office.)

The local address of the Alzheimer's Association in Ventura County is 2580 E. Main Street, Ste. 201; call them at 1-(805) 494-5200 or 24/7 at 1-(800) 272-5900.

YOUR NAME IN PRINT?

If you find your name in lower case somewhere in this newsletter (besides in the new member listings), your lunch will be free at this month's meeting. We pick a member's name at random; that name then appears *john doe* somewhere. (It could be *your* name; last month, there was *no name* – your editor blew it!)

If you find *your* name, tell Carl when you make your reservation. Your lunch will be free, so start looking now!

REINSTATED MEMBER THIS MONTH

This month, we have one reinstated member, but no new members. Please welcome **Gloria Vizcardo** when you see her.

Avoid the need to be reinstated. See Carl Bailey to sign up for dues withholding – and get \$15 cash, too!

CURRENT BOARD VACANCIES

We now have “only” TWO board vacancies: **Secretary** and **Hospitality/Sunshine**. Please consider volunteering. It's important for Chapter 190's future!

Some of our current officers have served for well over a *decade*, perhaps out of a continuing sense of duty to our local federal community.

LOOKING AHEAD TO NEXT MONTH

Next month we'll meet on Thursday, September 27. Please make your reservations by noon Monday, September 24. The entrée will be Lasagna.

AUGUST FINAL LUNCHEON REMINDER

This month's meeting will be on Thursday, **August 23**. Please be sure phone or e-mail your reservations to **Carl** by noon **Monday, August 20**.