



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

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>> NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION <<

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THE BOARD

FOOD SHARE DONATION TOTALS

You may know a number of people who have to rely on donated foods; they're "collateral damage," the result of many things. To help them and others locally, write a check to **Food Share** and send it to: Food Share, 4156 Southbank Rd, Oxnard, CA 93036.

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

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance ONLY <<

Date: Thursday, August 26

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

Cost: \$13.00

Please make your reservations by **NOON**, Monday, August 23. E-mail Carl at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **August 26**, we'll meet at 11:30, with lunch at noon. The day's menu will be:

Chicken Fried Steak

Mashed Potatoes & Gravy

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

After our first in-person post-layoff meetings, we'll have another this month. As was our July meeting, this one will also be a social luncheon so we can continue catching up on what happened in our lives during the long COVID shutdown.

Although the number of COVID/Delta-variant cases has grown lately, it's also clear the vaccinations are at least resulting in less severe illnesses for those who have been vaccinated. *We will only hold safe meetings*, and if attendees have been vaccinated, all the better!

Please call Carl (805-487-1801) to make your reservation(s). Should the situation change such that we won't be able to meet, Carl will have that information. If that occurs after you've made your reservation(s), we'll contact you to let you know.

Remember, if you'll be bringing a guest (or perhaps a potential member?), that person will also need to have a reservation. If both you and your guest are/will have been vaccinated, all the better! After all, COVID still hasn't gone away.

NEED A RIDE – SHARE A RIDE

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

NOTES FROM THE TOP

Tony Pizza, President

Our first in-person post-lockdown lunch went well. It was nice to resume our friendships with those we hadn't seen for over a year. I noted no one seemed distressed by the lack of a presentation. That's good, because it may be a while before that happens. We liked the chicken fried steak and voted to have it in August (where it was already on the annual schedule).

I encourage you to come to one of our meetings. If you don't want to come because you think you won't know anyone, no worries. When you walk in, you'll meet some new friends, even at your lunch table! You may be surprised to see some of your co-workers there.

Concerns continue about COVID and safety. We do monitor the situation and will continue. If you've made or will call Carl to make a reservation but "pandemic rules" for gatherings and restaurants change to affect our meeting, we'll let you know when you email or call for your reservation. And if the rules change *after* you make a reservation, we'll let you know via email or phone call. Don't wait to the last minute to call Carl.

By now, many of you have likely received NARFE -PAC's letters asking for support. So far, NARFE members' response to the summer campaign has been strong. Members have contributed \$133,000 to this campaign alone, demonstrating enthusiasm for this important program. Please contribute to the PAC. Sending a contribution via the envelope provided in the mailer is a quick and easy way to lend support.

Been getting emails from NARFE containing ads? Sponsored emails and mailings to members are a successful revenue-generating method that supports NARFE's bottom line so that the organization can continue providing the information, resources and services that members value. Companies pay a fee for the sponsorship of a mailing or email, and NARFE sends the communication on their behalf. NARFE never shares your email address or mailing address with the sponsor at any time, and does not send mailings to members who have opted out of sponsored mailings.

We all get heavier as we get older because there's a lot more information in our heads. So, I'm not fat, I'm just really intelligent and my head couldn't hold any more, so it started filling up the rest of me! That's my story and I'm sticking to it!

- Tony

HAVE YOU BEEN VACCINATED?

If not, there's still time. Still uncertain whether you should get the vaccine? Talk with your doctor. Don't rely on your neighbor, friend or - worse yet - social media. Please be sure you're making a fact-based decision.

PHISHING CAN LEAD TO IDENTITY LOSS

Phishing Before There are Phish

This month's column will illustrate how fraudsters can attempt to begin phishing expeditions when it seems too early. The example is the much-publicized Advance Child Tax Credit Payment program announced by the government and to be administered by the IRS. Payments were to begin July 15.

That advance payout program follows the much-heralded increase in the amount for the annual Child Tax Credit. That money is just an advance on the total child tax credit eligible taxpayers can claim on their 2021 tax return. (As before, if too much is advanced, that would be reconciled in the person's 2021 tax return.) The payments were to happen without any input from the intended recipients.

Enter the fraudsters. They began calling people, not all of whom were eligible for the advance of tax credit. The calls began well in advance of July 15. The caller, who claimed to be from the IRS, said there had been a problem in setting up the person's account to begin paying and the IRS needed clarification on the person's personal identity information. Unfortunately, some folks provided the information during that call.

Low income people who weren't required to file a tax return could also apply for the advance tax credit funds. Those applicants were the only ones to possibly need to provide clarification, and if that were the case, the IRS would ask by letter (*not* by phone or email). Some of them also received phishing calls.

Apparently, there were so many calls that the IRS issued a reminder that taxpayers who filed a return for 2020 had included all the needed information in their tax return. And again, the IRS repeated they (the IRS) *never* initiates contact with anyone by phone or email; instead, they send a letter through the Post Office.

The bottom line to the story: be prepared, regardless of whether you think you may be a target. Anyone who gets such a phone call should not provide requested information over the phone. Instead, if you can, get enough information to use the IRS Form 14242, *Reporting Abusive Tax Promotions and/or Promoters*, and then Fax the completed form to: 877-477-9135

OR mail it to:

Internal Revenue Service Lead Development Center
Stop MS5040
24000 Avila Road
Laguna Niguel, California 92677-3405

Fraud and COVID Pandemic "Heads Up"

Changes to COVID guidelines and requirements are sure to bring more phishing attempts, including offers of fake vaccination certificates and less-than-adequate face coverings. Be wary of such offers.

Unless we speak, Congress will assume our consent!

LEGISLATIVE CORNER

This column usually deals with national matters rather than state or local items. This month, though, the vote whether to recall Governor Newsom began as ballots were sent out. When you get yours, complete it and return the ballot as soon as you can. DO NOT delay if you want to be sure your vote gets counted.

As you read this, most members of Congress are in their August recess. It's a great time to contact your representative and/or senators. Let them know your interests and concerns. Take the time to ask and then listen to hear what they are doing. It's a two-way street; hopefully your visit will enhance meaningful and worthwhile communications.

Before the visit, take time to prepare. Make a list of topics you want to discuss. Be ready to state why you feel as you do. Check the "NARFE Bill Tracker" section in the latest issue of your *NARFE* magazine to see the latest status of julia macasieb legislative actions. You'll have a better chance to have their ear if you have an idea what's going on and let them know what you'd like them to do. Be brief; you may have only a short time to discuss you topic(s), so prioritize their order.

In addition to the visit, you can support NARFE-PAC, which works to get our message to Congress. It's financed only by NARFE members' direct, voluntary contributions. NARFE-PAC is prohibited by law to solicit contributions from anyone other than NARFE members and immediate family of those individuals. (Contributions from any other sources will be returned.) Every voluntary contribution to NARFE-PAC helps protect your earned benefits!

We must let Congress know what we want.

Unless we speak, Congress will assume we agree!

COLA FOR 2022 ESTIMATE

Our cost-of-living adjustment (COLA), based on Social Security benefits that *could* be 6.2% according to Social Security and Medicare policy analyst Mary Johnson of the Senior Citizens League (TSCl).

If the estimate (based on data from July, August and September) stands, it would be the highest COLA since it was 7.4% for 1983. The actual percentage will be determined after more data is available.

SERVICE OFFICER NOTES

by Carol Moore

FEHPB Blue Cross and Dignity Healthcare

If you have Blue Cross for your healthcare insurance, you may be interested in further developments with regard to arrangements between Dignity Health-related centers and Blue Cross as October approaches. The current contract coverage is to expire on October 13, though Dignity Health has said they are working with Anthem Blue Cross to negotiate a new contract to benefit patients.

Without a new contract, among the care centers to be affected are St. John's Regional Medical Center (Dignity) in Oxnard and St. John's Camarillo Hospital (formerly St. Johns Pleasant Valley Hospital), as they would both be considered as out of network after that date. Doctors are not affected unless they are performing surgery and can't relocate to another local hospital.

FEHBP Anthem Blue Cross members are not affected unless they are undergoing treatment needing long-term continued Dignity hospital care, which may cost thousands of out-of-pocket dollars being out of network, without prior authorization form approval. In such a case, a Continuity of Care form must be filled out to continue the ongoing care; some doctors have the needed form. Once the patient's portion is filled out, the doctor is to complete the form and send it to Anthem Blue Cross for their approval.

Emergencies at Dignity hospitals, as always, will be fully covered. If you have other questions but do not have Internet access, you may call Anthem Blue Cross California at their toll-free number, (800) 322-7319.

Limited 3rd Anti-COVID Vaccinations Approved

As this newsletter was being finalized, the FDA announced it had approved a third shot for those immune-compromised individuals who had already been fully vaccinated. That is a significant development for many of our immune-compromised members and other such persons.

Watch for local guidance on getting your third shot.

If you are not an immune-compromised person, do not ask to be given the third shot unless/until booster shots are authorized "for everyone."

MEMBERSHIP REPORT - see **Note** below

	<u>Members</u>
End of last month	348
New Members	0
Dropped or Transferred	- 7
GRAND TOTAL	341

TREASURER'S REPORT

End of the last month balance	\$ 1,678.89
Receipts	577.90
Disbursements	(404.65)
End of month balance	\$ 1,852.14

Note: *NARFE HQ is revising the membership database; these figures are determined manually.*

FIGHT AGAINST ALZHEIMER'S

NARFE is in the Battle

In Chapter 190, donations toward Alzheimer's support are made by each luncheon attendee putting money in the table baskets. Of course, other donations may also be made directly to Alzheimer's or to Alzheimer's via our chapter. Each chapter sends the donated funds on to NARFE HQ. A few bucks may not sound like much, but across all NARFE the total for 12 months ending in July was over a quarter-million dollars. It's an impressive amount, since the pandemic nixed in-person meetings for most of those months.

Research Updates on Alzheimer's Treatments

Current Alzheimer's treatments temporarily improve symptoms of memory loss and problems with thinking and reasoning. Despite

Alzheimer's column continues below...



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

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Alzheimer's continued...

many promising leads, new treatments for Alzheimer's are slow to emerge.

Current Alzheimer's treatments boost performance of chemicals in the brain that carry information from one brain cell to another. But those treatments don't stop the underlying decline and death of brain cells. As more brain cells die, the disease continues to progress. Future Alzheimer's treatments could include a combination of medications, similar to treatments for many cancers or HIV/AIDS include multiple drugs.

Treatment options strategies currently being studied include: development target microscopic clumps of the protein beta-amyloid (plaques); Keeping tau from tangling; Reducing brain cell inflammation; Studying the heart-head connection; and Hormones influence on Alzheimer's. Also, sharing data from the various clinical trials helps speed treatment development.

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, it was a different member.)

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

NO NEW MEMBERS

We have no new member this month, but seven losses. Nonetheless, be sure to welcome all other members who joined or were reinstated during our COVID "hold" on in-person meetings. (Since it'll be a social luncheon, there will be time to greet them all.)

NEED TO UPDATE YOUR ADDRESS?

If you need to update information you provided to NARFE long ago, please contact **Carl Bailey**. He maintains Chapter 190's member information (as well as the addresses used to mail this newsletter).

Carl's email and phone number are in the box on this newsletter's front page.

LOOKING AHEAD TO NEXT MONTH

We plan to meet on Thursday, September 23. Please make your reservations by noon Monday, September 20. The entrée will be Lasagna.

AUGUST LUNCHEON-FINAL REMINDER

We'll meet in person at the Elks, Thursday, August 26. Please be sure phone or e-mail your reservations to **Carl** by noon **Monday, August 23**.