



From: Chapter 190 Board  
 To: All of Chapter 190  
 Happy Holidays &  
 A Happy New Year!

# NARFE Chapter 190 NEWSLETTER

NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION

Volume 2018 No. 12  
 December 2018

**Ventura County Chapter**

<http://www.narfe190.org>

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### NOMINATING COMMITTEE THE BOARD

## FOOD SHARE DONATION TOTALS

There were no donations in November, so our 2018 donations to Food Share remain at \$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.

## DECEMBER LUNCHEON MEETING

Place: Elks Club,

801 South A Street, Oxnard

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

Date: Thursday, December 20

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

Cost: \$10.00

Please make your reservations by **NOON**, Monday, December 17. E-mail Carl at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 487-1801 to make (or *cancel*) your reservation.

On Thursday, **December 20**, we'll socialize at 11:30 and then serve our lunch at noon. The menu:

<b>Pork Loin</b>	<b>Rice Pilaf</b>
<b>Vegetables</b>	<b>Green Salad</b>
<b>Rolls &amp; Butter</b>	<b>Ice Cream</b>
<b>Coffee &amp; Water</b>	

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

## DECEMBER PROGRAM

The December meeting is usually a social meeting, but we will have one piece of business: we will have a call for nominations from the floor for officers' positions (see "VACANT" positions at left). Self-nominations are welcomed, too.

Special guests may say a few words, but there will be no presentations. It will be a "social program." That means we can visit with each other. Invite your spouse, friend or a future NARFE member!

Yes indeed, guests are welcome; 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.

## IMPORTANT NOTE FOR JANUARY

Prices for everything seem to go up daily. Even though the Elks Club works to keep the cost of our luncheons low, that price will eventually go up, too.

The cost will rise to \$11 beginning with our January luncheon. (January's newsletter will show it,

## NEED A RIDE – SHARE A RIDE

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

## PRESIDENT'S MESSAGE

Tony Pizza, President

Thanksgiving has come and gone, but I think we are still thankful that the recent fires are over. I know of one member who lives "over the grade" who had to evacuate and another who had a lot of nearby fire and smoke, but I don't know of any who were injured or lost their homes. Let's hope that with the rain, fires are not a threat for now.

Civil Service Retirement System (CSRS) retirees and Social Security beneficiaries will receive a 2.8 percent COLA in 2019. FERS retirees, on the other hand, will only receive a 2 percent COLA in 2019. Based on the law that created FERS, their COLAs are unfairly capped at 2 percent even if the full COLA falls somewhere between 2 and 3 percent, as it did for 2019. NARFE is pushing to change this law to make it fair.

Victims of the Office of Personnel Management's 2015 cyber breaches who have enrolled in the agency's free credit monitoring services won't experience an interruption while the agency re-competes an existing contract.

OPM will temporarily extend its current "MyIDCare" service with ID Experts through June 30, 2019, while the agency re-competes its contract for free identity protection and credit monitoring services to all victims of the two 2015 cybersecurity breaches.

A provision in the 2016 spending omnibus required OPM to provide these services to all breach victims through 2025, but their existing contract with ID Experts will expire on December 31, 2018.

"Enrolled individuals will continue to receive government-sponsored coverage from ID Experts at no cost for an additional six months," an OPM spokesman said.

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My doctor retired and I went to a new one for the first time. The doctor looked through my extensive health history, and then looked at me. "I'm pleased to say," he said, "with utmost certainty, that you look a whole lot better in person than you do on paper."

Then I ran into a former coworker I hadn't seen in years. She raved about how I hadn't aged a bit, and I was all set to thank her when she said, "But, you know, chubby people age better."

- Tony

## VOLUNTEER OPPORTUNITY

If you might be interested in helping county residents by preparing their income taxes, the AARP-TCE TaxAide program will hold training sessions over a three-week period in January. Passing an "open book" IRS-approved exam after the classes serves to be certified to prepare others' taxes from February to April (one half-day each week). If you're interested, contact Jeff Little at 805-890-2567 or email him at [jwlittle99@gmail.com](mailto:jwlittle99@gmail.com).

## FOOD SHARE DONATIONS

Our donations of money or non-perishable foods are always welcomed and go to help those who need it in Ventura County, including fire and flood victims. This month's donations will help to make the season a little brighter for those who call upon the Food Share organization. Our donations are appreciated!

## ADULT VACCINATIONS - WHAT WE NEED

Many adults need vaccines to protect their health against common diseases that can be serious. Here's a list of those that are generally recommended (in addition to their annual flu vaccination):

**Shingles (Zoster).** The latest version, **Shingrix**, is recommended for those over 50, *even those who previously received a Zostavax vaccine previously.*

**Pneumococcal Vaccination (pneumonia).** If you are over 65 or older and never received this shot, you may need it now. Persons under 65 may be in a "risk group" if they:

- Smoke
- Have heart, lung (including asthma), liver, kidney or sickle cell disease, diabetes, or alcoholism
- Have a weakened immune system due to cancer, kidney failure, HIV/AIDS, get radiation therapy or a medication that suppresses your immune system.
- Had an organ or bone marrow transplant
- Had your spleen removed, have cochlear implants or leaking spinal fluid
- Live in a senior living or similar facility.

**Tetanus-diphtheria-pertussis (whooping cough).** It's recommended if you've not had a dose of Tdap or will be in contact with infants (grandkids?).

**Measles, Mumps, Rubella (MMR)** may be needed if you were born in or after 1957 and don't remember having an MMR shot.

In addition, a **Meningococcal (Meningitis)** shot can be recommended, depending on your circumstances.

NOTE: A medical group furnished this list; it is provided here only for your information. As is *always* in the case with any such medications, check with *your* doctor or medical caregiver as to whether you ought to receive these – or any other – vaccinations.

## ELECTRONIC ANNUAL NOTICE AND 1099R

You can receive your annual mailer and 1099R electronically by using your Services Online account.

Just log in to [www.serviceline.opm.gov](http://www.serviceline.opm.gov) and enter your claim number, password. Then update your communication preferences in your profile. Your annual mailer and 1099R will be available for viewing at your convenience on your Services Online Account.

If you forgot your password, it's easy to request another. Follow the on-screen directions if you have an email address associated with your account, or contact [retire@opm.gov](mailto:retire@opm.gov) to have a password sent to you.

**Unless we speak up, Congress will assume our consent!**

**LEGISLATION CORNER**

**Postal System Task Force Recommendations**

The Trump administration’s Task Force on the U.S. Postal System has released its long-awaited report to the public. NARFE appreciated the opportunity to participate and share our concerns with the Task Force in order to represent postal employees and retirees. Citing mail revenue declines, increasing liabilities and a failing business model, the report includes a series of recommendations to keep the U.S. Postal Service (USPS) financially sustainable. The Task Force opted not to endorse the option to force USPS retirees into Medicare Part B. The report doesn’t recommend eliminating the requirement to pre-fund health care, but it did call for such liabilities to be restructured and payments re-amortized with a new actuarial calculation based only on the population of employees at or near retirement age, a common-sense proposal as a first step toward alleviating USPS financial distress.

The Task Force endorsed a number of changes to current USPS service standards and operations. In addition to increasing delivery prices, the Task Force believes USPS should be able to adjust its delivery frequency, mode and processing speed to cut expenses. Weakening service standards, however, would only serve to alienate customers and tarnish the quality universal services currently provided to all Americans.

**Temporary Funding Measure Delays Partial Shutdown**

Congress passed a continuing resolution (CR) to avoid a partial government shutdown that would have commenced as of Saturday, December 8. Lawmakers and the president agreed to delay funding debates to provide time to mourn the passing of President George H.W. Bush. The CR extends government funding to December 21, for the seven remaining appropriations bills yet to be enacted. Until then, the 2019 federal employees’ pay raise remains unresolved. If Congress doesn’t pass a federal pay raise before January, the president’s proposed pay freeze will unfairly target Feds while private-sector wages continue to flourish. A pay raise will not be achievable without our continued advocacy, so please contact your representatives in Congress and urge them to support a modest federal pay increase through the appropriations process.

**SERVICE OFFICER’S CORNER**

Carol Moore, Service Officer

**Why Should You Take Medicare Part B at Age 65?**

One of the things to be concerned about when age 65 approaches is Medicare B coverage. Medicare Part B covers medical services and requires a 2019 monthly premium of \$135.50 (it was \$134 per month in 2018).

If you do not take Medicare Part B at 65 and decide to do so later, there is a 10% PERMANENT penalty PER YEAR added to the cost per year. So, if you don’t take Part B until age 70, you will pay 150% of the Medicare Part B premium for the rest of your life. That is the cost if you delay getting Part B.

Active federal employees should be planning now even if you still have years to retirement. Learn about what items and services aren’t covered by Medicare Part A or Part B. You’ll have to pay for some items and services yourself unless you also elect Federal Employee Health Insurance as secondary insurance.

Note however, that if Medicare doesn’t cover a test or service, your Federal Employee Health Insurance generally won’t either. Some Federal Employee Health Benefit plans recently began covering external hearing aids up to \$2500 per person every three years for adults and annually for children up to age 22. (Blue Cross/Blue Shield standard option and GEHA high option have this benefit.) Please check with your current carrier for hearing aid coverage.

Even if Medicare covers a service or item, you generally still have to pay your Deductible, Coinsurance, and Copayment. Some of the items and services that Medicare *doesn’t* cover include:

- Long-term care (also called Custodial care )
- Most dental care
- Eye exams related to prescribing glasses
- Dentures
- Cosmetic surgery
- Acupuncture
- Hearing aids and exams for fitting them
- Routine foot care

Find out if Medicare covers a test, item, or service you need by going to [susan esch the Medicare website](https://www.medicare.gov/coverage):

<https://www.medicare.gov/coverage> or by calling 1-800-633-4227.

**MEMBERSHIP REPORT**

	<u>Members</u>
End of last month	463
New Members	1
Dropped or Transferred	- 4
<b>GRAND TOTAL</b>	<b>460</b>

**TREASURER’S REPORT**

End of the last month balance	\$ 1,479.83
Receipts	528.36
Disbursements	<u>(918.21)</u>
End of month balance	\$ 1,089.98

## ALZHEIMER'S CAREGIVER CARE

We were graced at our November meeting with Monica Schrader, Ventura County Regional Director, Alzheimer's Association, who accepted our chapter's contributions this year for Alzheimer's Association. She presented many interesting facts about our local office in Ventura and what help they have to offer to both diagnosed individuals and their caregivers and families. She also offered an open invitation to visit their new office in Ventura at 2580 East Main Street.

We presented her with a check for \$285.40, collected over the course of a year from the monthly contribution baskets at our lunch tables. (We also sent a \$142.00 check to the National Alzheimer's office.)

Upon returning to the office, she sent a thank-you letter to our chapter, the text of which is shown below. (We appreciate that she wrote.)

Continued below...



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

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**RETURN SERVICE REQUESTED**

Alzheimer's continued...

Dearest George, Tony, Sandy and Members,

Thank you very much for your continued support of the Alzheimer's Association California, Central Coast Chapter -Ventura County Office. We are so very grateful for your donation of \$285.40 (& \$142.00 to our home office)! We enjoy catching up with you each year and look forward to seeing you all again. Thanks for joining us in this fight!

*Monica*

The Alzheimer's Association is the world's leading voluntary health organization in Alzheimer's research, care and support. Its mission is to eliminate Alzheimer's disease through the advancement of research; to provide and enhance care and support for all affected; and to reduce the risk of dementia through the promotion of brain health. (Our dollars in the table baskets each month help sustain research efforts.)

## 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. Last month, the name was Eric Duncan.

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

## MEMBERSHIP THIS MONTH

This month, we have one reinstated member. Please welcome **William Flartey** when you see him.

You can avoid the need to be reinstated. Just see Carl Bailey to sign up for dues withholding – and he'll even give you a \$15 cash bonus on the spot!

## 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*; if one of them decides to step down, then what? Perhaps *YOU* could fill the vacancy?

## LOOKING AHEAD TO NEXT MONTH

Next month we'll meet on Thursday, January 24, so make your reservations by noon Monday, January 21. The entrée will be Sweet & Sour Pork Chops.

## DECEMBER FINAL LUNCHEON REMINDER

This month's meeting will be on Thursday, **December 20**. Please be sure phone or e-mail your reservations to **Carl** by noon Monday, **December 17**.