



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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FOOD SHARE DONATIONS NEEDED

Many locals must rely on donated foods these days; they're the "collateral damage" of many things. To help them and others *locally* this holiday season, you may write a check to **Food Share** and send it to: Food Share, 4156 Southbank Rd, Oxnard, CA 93036.

NARFE CHAPTER 190 NEWSLETTER

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DECEMBER LUNCHEON

Place: Elks Club,

801 South A Street, Oxnard

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

Date: **THIRD Thursday, December 16**

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

Cost: **\$13.00**

Please make your reservations by **NOON**, Monday, December 13. E-mail Carl at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **December 16**, we'll meet at 11:30, with our lunch to be served at noon. The day's menu will be:

Lasagna

Green Salad Garlic Bread

Ice Cream Water & Coffee

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

DECEMBER PROGRAM

As we continue with in-person meetings, we're taking a "time out" from programs and presentations to just have a social meeting. This is one of the times that, "the more, the merrier."

But just as we've been since the arrival of COVID, please be assured we'll ensure our luncheons can be safely held. (Yes, we'd like you to arrive wearing a mask and will appreciate your having been vaccinated, too).

Bring a friend or a potential member. You may well see someone you hadn't seen for a while. This social gathering will let you catch up on what's been happening in each other's lives since the last time you were able to visit. You may even meet a new friend!

Please call Carl (805-487-1801) to make your reservation(s). If you'll have a guest, make a reservation - even if your guest won't be eating with us (it'll ensure everyone can be seated). If both you and your guest are vaccinated, all the better!

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

We started off the holiday season at the November meeting with a turkey lunch. And we also had a presentation by Debbie Miller of Blue Cross/Blue Shield, who provided an update on the Blue Cross/Blue Shield plans for 2022. It was the first presentation since COVID shut us down a year and a half ago. This month we'll have our usual holiday social lunch, on the third Thursday. If you haven't been to a meeting in a long time (or ever), come on and join us. No more joy than old people talking about their aches and pains.

Thanksgiving may be past, but it's not too late to think about what to be thankful for. Health is the most important thing to be thankful for. If you have survived the last year and a half without dying from the corona virus, be thankful. I know two members who got the virus before the vaccine was available. One was in the hospital 16 days and survived, but the other one didn't. You might know friends or family members who didn't make it. The vaccine may not keep you from getting sick in all cases, but you will be more likely to survive, thankfully.

Another thing to be thankful for is our retirement annuities and health benefits. We didn't get rich working for Uncle Sam, but most of us don't have to worry about food, housing and medical care. When I making \$7,000/year as a GS7 in 1965, a lady asked why I didn't work for a contractor for \$10,00 year. Even then, the prospect of the long-term benefits was the reason, and we can all be thankful for them.

And finally, if you didn't have to make Thanksgiving dinner, be thankful. I am, because this year my daughter hosted me for dinner. If you had to cook the turkey and make the side dishes and later had to clean up the dishes, pots and pans, let someone else do it next year. You will be thankful.

As the little girl climbed onto Santa's lap, he asked her the usual question, "And what would you like for Christmas?"

The child stared at him open mouthed and horrified for a minute, then gasped, "Didn't you get my text?"

- Tony

HAVE YOU BEEN VACCINATED?

If you've been fully vaccinated with an approved COVID-19 vaccine at least six months ago, you're most likely eligible to get a booster shot now, too, if:

- You're 65 and older, or
- You're 18+ with certain medical conditions, or
- You're 18+ and work or live in a high-risk setting.

A booster shot can help strengthen and prolong your protection against COVID-19.

Remember: Medicare covers a vaccine booster shot at no cost to you.

SERVICE OFFICER NOTES

by Carol Moore

Every Open Season brings another opportunity to make important choices about available health care plans. Keep what I have? What other plan should I choose? What about Medicare? A good decision takes thoughtful analysis. This month, I'll discuss points to consider and review for FEHB's Blue Cross/Blue Shield plan (which many of our members have).

This may be too late for 2021's open season, but it's something to keep in mind for next year. During the presentation at the last meeting, some of the differences between Standard and Basic plans were discussed. More information can be found at [Health Plan Overview - Blue Cross and Blue Shield's Federal Employee Program \(fepblue.org\)](https://www.fepblue.org). A short comparison:

Standard Option/Basic Option Compared

- Has a deductible / Has no deductible
- Can see any provider, even outside the network / Must see Preferred providers
- Out-of-pocket costs include deductible, copays and coinsurance / Most costs are copays
- Access to Mail Service Pharmacy Program / Access to Mail Service Pharmacy Program if covered by Medicare Part B
- 75 Physical Therapy (PT) sessions per year / 50 PT sessions per year
- Both earn up to \$170 in rewards with the Wellness Incentive Program
- Basic can get Medicare Part B premium reimbursement of \$800

REMEMBER: If you cancel your FEHB coverage while in retirement, you can never re-enter the program. In short, don't ever cancel it.

Do I need Medicare Part C?

It's up to you. Medicare Part C is also known as Medicare Advantage. Part C is private health insurance that covers services which Part A and Part B don't cover. Benefits and premiums vary based on the plan.

Most people who keep the FEHB coverage choose not to enroll in Medicare Part C. Essentially, your FEHB plan delene hency becomes the secondary payer covering hospital and medical insurance, eliminating the need for Part C by FEP members.

Do I need Medicare Part D?

No. An official statement from the Office of Personnel Management (OPM) says you do not need to take out Medicare Part D and pay extra for prescription drug benefits. Also, Standard and Basic Option members who combine their coverage with Medicare get reduced copays for certain prescription drugs.

After making your review, you may even confidently choose to keep your current plan.

Unless we speak, Congress will assume our consent!

LEGISLATIVE CORNER

Last month, two pieces of legislation of interest were before the Congress. Those two are:

H.R. 5723, Social Security 2100: A Sacred Trust.

This resolution has a host of provisions intended to revitalize and strengthen Social Security. Notably, the bill would extend the Social Security trust fund’s depletion date to 2038, and fully repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

H.R. 4315, The Fair COLA for Seniors Act.

This would calculate federal retirees’ COLAs by using the Consumer Price Index for the Elderly (CPI-E), a more meaningful measure of the cost of living associated with how seniors actually spend their money - notably on medical expenses. It’s time for the Bureau of Labor Statistics (BLS) to adopt the CPI-E to calculate seniors’ annual COLAs.

Numerous other matters are also before Congress, and most of them remained sidelines because of feuding between members and political parties. It seems many of those in Congress may have lost sight of why they’re in Congress. Unfortunately, too many of them seem to be expending much effort on campaign fund raising or simply fiddling while the country can only watch with growing frustration. Other than the ballot box, we can make our wishes known. Perhaps that’s something we need to do repeatedly.

Any items (bills or topics) may be worthy of contacting your Legislators as a **CALL TO ACTION**:

Phone your Congressional Representative and other Legislators and urge them to support your preferences with their actions.

See NARFE’s online Legislative Action Center to identify that person *and* get a pre-written form letter to submit (via email) to your Representative at:

<https://www.votervoicenet.com/NARFE/Home>

While you’re in NARFE’s Legislative Action Center, you may see items which you want supported. You can also check the “NARFE Bill Tracker” section regarding other issues of interest and urge your Representative to support those as well.

We must let Congress know what we want:

Unless we speak, Congress will assume we agree!

MAKE YOUR DONATIONS COUNT

As the end of each year approaches, there is an avalanche of pleas to send donations for worthy-sounding causes. Many people send in their money based only on those pleas.

Regardless of any plea, you want be sure you’re not responding to a fraud. Every year seems to have new charitable-sounding causes; while some of them are undoubtedly valid, others aren’t. You may not be able to separate the wheat from the chaff, but do make at least a cursory check before sending your money.

The Security Summit, a coalition of state tax agencies, the nation’s tax community and the IRS, urges people to be sure the charity is legitimate. Doing that can help protect your personal and financial data and help prevent tax-related or other identity theft.

Donors should always check to make sure they are giving to a legitimate charity and can easily do so by using a special IRS tool: [the Tax Exempt Organization Search Tool](#).

In addition, the IRS offers these suggestions to help avoid fake charity scams:

- **Never let any caller pressure you.** A legitimate charity will be happy to get a donation at any time, so there’s no rush. Donors are encouraged to take time to do their own research.
- **Confirm the charity is real.** Potential donors should ask the fundraiser for the charity’s exact name, website and mailing address so they can confirm it later. Some dishonest telemarketers use names that sound like well-known charities to confuse people.
- **Be careful about how a donation is made.** Taxpayers shouldn’t work with charities that ask for donations by giving numbers from a gift card or by wiring money. That’s a scam. It’s safest to pay by credit card or check – and then only after you research the charity.

Mostly, be alert and use common sense. You may detect a scam if you don’t jump at an “opportunity” that is available for only a day or two. You may wish to check for scam alerts at the FTC website. Just go to:

www.consumer.ftc.gov/features/scam-alerts

If you detect a scam, report it to the FTC at:

ftc.gov/complaint

MEMBERSHIP REPORT - see **Note** below

	<u>Members</u>
End of last month	336
New Members	2
Dropped or Transferred	- 5
GRAND TOTAL	333

TREASURER’S REPORT

End of the last month balance	\$ 1,953.14
Receipts	478.56
Disbursements	(521.40)
End of month balance	\$ 1,910.30

A NEW ANTI-ALZHEIMER'S OPTION?

This month's news: the first human trial of a nasal vaccine against Alzheimer's is underway, led by the Brigham and Women's Hospital.

The vaccine is to prevent or slow the progression of the disease. A drug Protollin, is to stimulate immune cells to remove sticky plaque from the brain.

Alzheimer's treatments seemed like an unlikely prospect just months ago. Drug trials over 20 years failed to produce treatments to stop Alzheimer's progression, and several large pharmaceutical companies abandoned the mission to develop *any* Alzheimer's treatments. Patients' only hopes for improvement were drugs that lessened Alzheimer's symptoms – such as memory loss, insomnia, and loss of language or reasoning skills – for a limited time.

Now, the field

Alzheimer's column continues below...



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Alzheimer's continued...

of Alzheimer's treatments may finally be opening up. In this trial, 16 people between 60 and 85 with Alzheimer's symptoms will receive two doses of the vaccine a week apart. Decades of research suggested the immune system can be stimulated to help clear the brain of plaques.

"The idea of activating immune cells is becoming more and more central to the idea of Alzheimer's disease treatments," according to Jeffrey Cummings, a brain-science professor at the University of Nevada, Las Vegas, noting that a nasal spray may better deliver the drug Protollin to immune cells than other methods.

With participants in an early stage of illness but healthy otherwise, the trial results may tell us more about how to thwart the disease's progression. Before larger trials, the nasal vaccine's safety must be demonstrated and its dosage determined.

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 Gary Gentry.)

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!

TWO NEW MEMBERS

We have two new members this month, **Anna Gross** and **Bill Hillbrant**. Be sure to welcome them and any other members as well as others you hadn't seen, thanks to COVID and our cautionary "pause" on in-person meetings.

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'll meet at the Elks, Thursday, January 20. Phone or e-mail Carl to make reservations by noon Monday, January 17. The entrée is Sweet & Sour Pork Chops.

DECEMBER LUNCHEON-FINAL REMINDER

We'll meet in person at the Elks, Thursday, December 16. Please be sure phone or e-mail your reservations to **Carl** by noon Monday, December 13.