



FEDERAL BENEFITS EXPERTS

# Chapter 190 NEWSLETTER

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

Volume 2020 No. 2  
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>> NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION <<

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### FOOD SHARE DONATION TOTALS

10 pounds of food were donated in January, but no checks. Food is good, but cash *really* helps: Food Share gets about \$10 of food for a dollar! Want to donate funds via NARFE? Just send Tony a check made out to **Food Share**. He'll deliver it.

### FEBRUARY LUNCHEON MEETING

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance ONLY <<

Date: Thursday, February 27

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

Cost: \$13.00

Please make your reservations by **NOON**, Monday, February 24. E-mail **Carl** at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **February 27**, we'll socialize at 11:30 and then serve our lunch at noon. The menu:

**Chicken Fried Steak**

**Mashed Potatoes & Gravy    Vegetables**

**Green Salad    Rolls & Butter**

**Ice Cream    Coffee & Water**

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

### FEBRUARY PROGRAM

With so much in the news these days, it's not unusual to hear about some court case or another. The headlines often tend to be worded so as to sound like some sort of a shocking, sensational outcome.

Not every legal case gets all that attention, and certainly the investigations that are part of legal actions don't get much attention at all. Much of it is "behind the scenes" work. Then there are the "unseen" efforts that spring from a different venue: the Grand Jury.

This month, we'll have two members from the Ventura County Grand Jury to make a presentation on the purpose and functions of a Grand Jury. It's surely be a presentation you won't want to miss (even if you've seen a previous presentation). And of course, you may bring guests - they're always welcome.

But if you're going to bring a guest, be sure to *make a reservation for each guest* with Carl, so everyone can be seated. And come ready for enjoying our time together as well as some good food!

### 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](mailto:redbird1997@aol.com). She is Chapter 190's rideshare facilitator.

#### 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.

## WHAT DID NARFE DO LAST YEAR?

Tony Pizza, President

I hope you're all staying healthy during flu season. At the January meeting, a number of members couldn't attend because of illness. Vic told us about changes to income tax filing; this year, there are a few – not many. He also told how to get help from the AARP Foundation TaxAide program. Once you have your 1099-R from OPM and any other income reports, and you decide that you need help, look in the January newsletter for information about times and places.

If some of you are like me and tend to procrastinate doing things that you don't like to do, this applies to you. Some time ago, I suggested that we should all have an Advance Care Directive to specify your end of life medical decisions. I had also learned that some medical facilities would still use resuscitation methods even if the Advance Care Directive says you don't want them. I also learned that there is a binding document called the Physician Orders for Life-Sustaining treatment (POLST).

The POLST is an order that specifies essentially what you have in the Advance Care Directive, with the addition of a doctor's signature. Medical personnel must follow those orders. It's a one sheet pink-colored form, available at hospitals and some doctor's offices.

Now for something new. I had not noticed a notice at the bottom of the POLST: "Your POLST may be added to a secure electronic registry to be accessible by health providers, as permitted by HIPAA". I took the POLST and Advance Care Directive to the records office at St. John's Pleasant Valley Hospital, and it was scanned into the system. I expect James Abram that St. John's Oxnard, and other hospitals would do the same. Don't procrastinate. You never know.

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A man was driving along the road when all of a sudden he had to swerve to avoid a box falling off the truck in front.

Seconds later a policeman pulled him over for reckless driving. As the policeman starting writing the ticket he noticed the box was full of nails and tacks.

The driver did, too. "But I had to swerve or I'd have run over those and blown my tires!" protested the driver.

"Wellll-l-l-l, Ok," replied the officer, ripping up the ticket, "but I still have to bring you in."

"What for?" snorted the man.

"Tacks evasion," answered the policeman. - *Tony*

## DATES FOR TAXES CLARIFIED

The dates for taxes listed in last month's newsletter caused some confusion. Those were the *starting* dates. For example, if it listed Tuesday, February 4, then taxes would be done at that location at the same times every Tuesday until the end of tax season.

## SERVICE NOTES

Carol Moore, Service Officer

### **IRA and TSP Withdrawal Changes**

Two important changes were made in 2019 that affect withdrawals from IRAs and TSP accounts.

The first change was made by the SECURE Act. It changed the age at which you have to start taking required minimum distributions (RMDs) from 70 ½ to 72, but it excludes people who turned 70½ on or before December 31, 2019. The TSP website says, "We are awaiting guidance from the IRS on how this new law should be implemented." We'll watch for clarification.

The second, the TSP Modernization Act, effective September 15, 2019, specifically applies to TSP accounts. It provides for more withdrawal options, in these categories:

- After you separate from service, you can take multiple post-separation partial withdrawals.
- If you're 59½ or older and still working in federal civilian or uniformed service, you can take up to four in-service withdrawals each year.
- You can choose whether your withdrawal should come from your Roth balance, your traditional balance, or a proportional mix of both.
- You don't need to make a full withdrawal election after you turn 70½ and are separated from federal service. (But you'll still need to take IRS RMDs.)
- If you're a separated participant, you can take monthly, quarterly, or annual payouts.
- You can stop, start, or make changes to your installment payouts at any time.
- You now have enhanced online tools to help you make withdrawals in the My Account section of the TSP website, [www.tsp.gov](http://www.tsp.gov).

At first glance, the TSP Modernization Act changes may not seem to have done a whole lot. But note some significant details on Partial Withdrawals. Before the Act, you could only take one partial withdrawal in your lifetime – either an age-based in-service withdrawal (when you're 59½ or older) or a partial post-separation withdrawal. Now:

- You can take up to four age-based in-service withdrawals per calendar year (rules on the number of in-service hardship withdrawals have *not* changed);
- The number of partial withdrawals you can take after separating from federal service has no limit (but not more than one every 30 calendar days);
- You can take partial withdrawals while receiving post-separation installment payments; and
- Having taken age-based in-service withdrawals does *not* prevent you from taking post-separation partial withdrawals.

TSP program updates may provide additional details, so you may wish to periodically check the TSP website, [www.tsp.gov](http://www.tsp.gov), for the latest information.

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

**LEGISLATIVE DEVELOPMENTS**

This seems to be a legislative development of another kind, and it’s important: Our health care costs.

OPM is about to begin negotiations with health insurance providers that cover employees under the FEHB program, looking for carriers to improve their transparency tools and make a concerted effort to support high-quality care, according to the OPM call letter just sent to providers. Each year, the call letter specifies markers of quality care that OPM are looking for carriers to cover.

This year, OPM wants health insurance carriers to ensure that they aren’t just covering health services and medications, but that the things they do cover are actually providing quality care to federal employees.

This year, OPM’s focus is on coverage for chronic conditions such as diabetes, access to prenatal care and an assurance that carriers are using their resources wisely, in addition to ongoing priorities for the Trump administration.

OPM also wants its health insurance carriers to place a stronger emphasis on cost transparency. One topic OPM wants them to address is “surprise billing.” Such billing can happen in any of several ways. One is when people go to an in-network facility but don’t realize that not all of the doctors there are in network. Another way surprise billing happens results from “inpatient” and “observation” being billed differently; too often patients don’t notice or know the difference between them. It’s an expensive way to learn the cost difference by being billed for one instead of the other.

As negotiations move on toward our future FEHB programs, OPM’s efforts to hold costs down while supporting quality healthcare are most appreciated.

***Unless we speak, OPM may think we don’t care!***

**WEBINAR AVAILABLE ONLINE**

On the day of our Thursday meeting, February 27, there will be a NARFE webinar regarding TSP Strategies. But don’t despair – members can go to [www.narfe.org/member/FederalBenefitsInstitute/](http://www.narfe.org/member/FederalBenefitsInstitute/) to watch the archived webinar after attending our luncheon.

In addition, archived webinars since February 2019 are also listed there and are available for viewing!

**FRAUD ALERTS, CREDIT FREEZES, ETC**

Stories of identity theft are more common these days. Concerned and looking for ways to protect your identity? Two to options to consider are fraud alerts and credit freezes. What’s the difference?

A [fraud alert](#) makes companies verify your identity before granting new credit in your name. Usually, that means calling you to check if you’re really trying to open a new account. Placing a fraud alert is easy – just contact any one of the three nationwide credit reporting agencies (Equifax, Experian, TransUnion). That one agency *must* notify the other two. It’s free to place a fraud alert, and it lasts one year.

A [credit freeze](#) limits access to your credit report so no one, including you, can open new accounts until the freeze is lifted. To be fully protected, you must place a freeze with each of the three credit reporting agencies. You’ll usually get a PIN or password to use each time you place or lift the freeze. A credit freeze is free and lasts until you lift it.

Which is right for you? It depends on your personal circumstances. Both fraud alerts and credit freezes can make it harder for identity thieves to open new accounts in your name. With a fraud alert, you keep access to your credit. But freezes are generally best for people who aren’t planning to take out new credit. Often, that category includes older adults, people under guardianship, and children.

If you want to place a fraud alert or credit freeze on an account, use the credit bureau contact information in the following paragraphs.

You can use one website to order your free annual credit report from three credit reporting agencies: [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com). You must specify each agency (or two or three), but it’s all at that one website.

You may order your reports from each of the three nationwide credit reporting companies at the same time, or you can order your report from each company one at a time. The law lets you order one free copy of your report from each company every 12 months. The companies are: Equifax, Experian and TransUnion.

And – new in 2020 – everyone in the U.S. can get six free credit reports a year through 2026 at the [Equifax website](#) or by calling 1-866-349-5191. The six credit reports are in addition to the one free Equifax report you can get at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com).

**MEMBERSHIP REPORT** - see **Note** below

	<u>Members</u>
End of last month	411
New Members	0
Dropped or Transferred	- 3
<b>GRAND TOTAL</b>	<b>408</b>

**TREASURER’S REPORT**

End of the last month balance	\$ 1,267.06
Receipts	429.48
Disbursements	(412.78)
End of month balance	\$ 1,283.76

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

## EXPERIMENTAL ALZHEIMER'S DRUGS FAIL

Two experimental drugs – Roche's gantenerumab and Eli Lilly's solanezumab – failed to prevent or slow mental decline in a study of people virtually destined to develop Alzheimer's disease at a relatively young age because of rare gene flaws.

A total of 194 volunteers were in the small study, called DIAN-TU, that aimed to show Alzheimer's disease could be stopped if treatment began before symptoms emerged. The participants were the best candidates that scientists could find: still healthy, but with a rare genetic mutation that guaranteed they would develop dementia.

For five years, two groups of 52 volunteers received monthly doses of one drug or the other, along with annual cognitive tests, blood tests, brain scans and spinal taps.

Alzheimer's column continues below...



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Alzheimer's column continued...

Now the verdict is in: The drugs did nothing to slow or stop cognitive decline in these subjects, dashing the hopes of scientists.

The participants in DIAN-TU were younger than the typical Alzheimer's patients and did not yet have other brain abnormalities, such as ministrokes. Success in this trial, it was hoped, would show that defeating Alzheimer's was possible.

Studies of anti-amyloid drugs in older people are still in progress. Scientists are testing the drugs in another group similar to that in DIAN-TU: a large family in Colombia also carries a gene mutation that leads to early Alzheimer's.

The many failures to find a cure or preventative answer to Alzheimer's haven't lessened researchers' efforts to find ways to control or defeat Alzheimer's. Their hope endures and their search continues.

## 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 Judy Yates.)

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!

## NEW OR REINSTATED MEMBERS?

Until the NARFE national's new database has been fully tested and is ready for use, Carl will be doing some "manual tracking" of our membership numbers.

If you recently joined or were reinstated, don't worry – your membership is valid.

## PAPER COPY NO LONGER NEEDED?

If, for some reason, you no longer need a printed copy of the newsletter mailed to you each month, please let **Carl Bailey** know.

Carl is the "keeper" of our newsletter mailing list. If you let him know (his email and phone number are in the box on the front page), he'll take care of it.

## LOOKING AHEAD TO NEXT MONTH

Next month, we'll meet on Thursday, March 26. Make reservations by noon Monday, March 23. The entrée will be Pork Loin.

## FEBRUARY LUNCHEON – FINAL REMINDER

This month's meeting will be on the 4<sup>th</sup> Thursday, **February 27**. Please make your reservations with Carl by noon Monday, **February 24**.