



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

Volume 2020 No. 1
January 2020

>> NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION <<

CHAPTER PRESIDENT

TONY PIZZA
rtpizza@verizon.net
1553 Royce Court
Camarillo, CA 93010-3150
1-805-482-3453

1ST V/P (MEMBERSHIP)

JUANITA DAVIS
redbird1997@aol.com
1-805-488-5281

2ND V/P (LEGISLATION)

GEORGE RAMIREZ
george.ramirez@gmail.com
1-805-340-4996

RECORDING SECRETARY

- (VACANT) -

SERVICE OFFICER

CAROL MOORE
cmoorecas1@verizon.net
1-805-922-4864

TREASURER

CARL BAILEY
1mrbig1@verizon.net
1-805-487-1801

Committees

SERGEANT-AT-ARMS

JUANITA DAVIS
redbird1997@aol.com
1-805-488-5281

PROGRAMS

GEORGE RAMIREZ
george.ramirez@gmail.com
1-805-340-4996

CHAPLAIN

JUANITA DAVIS
redbird1997@aol.com
1-805-488-5281

PUBLICITY

JESS ROMAN
jessie.romanjr@gmail.com
1-805-320-5484

RIDESHARING

JUANITA DAVIS
redbird1997@aol.com
1-805-488-5281

ALZHEIMER'S

- (VACANT) -

HOSPITALITY / SUNSHINE

- (VACANT) -

NARFE NET COORD

CARL BAILEY
1mrbig1@verizon.net
1-805-487-1801

NEWSLETTER EDITOR

VIC JOHNSON
vjohanson44@sbcglobal.net
1-805-647-7420

NOMINATING COMMITTEE

THE BOARD

JANUARY LUNCHEON MEETING

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance ONLY <<

Date: Thursday, January 23

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

Cost: \$13.00

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

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

Sweet & Sour Pork Chops

Rice Pilaf Baby Carrots

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!

JANUARY PROGRAM

Changes? Yes. There are always changes related to income taxes. They're the program topics this month.

Chapter 190 member **Vic Johnson** will provide attendees with a brief overview of this year's taxes, including *another* new 1040 form and a comparison to or contrast with some of the California requirements. Vic is a certified TaxAide volunteer under an IRS/AARP Foundation partnership, that provides *free* tax preparation services for elderly and/or low income families. (Site locations in west Ventura county are shown on page 2.) The free service includes *both* federal and California returns.

There will be an opportunity to ask general questions. If time permits, some specific individual circumstances may be discussed one-on-one.

That being the case, bring a guest if you'd like – but 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. She is Chapter 190's rideshare facilitator.

FOOD SHARE DONATION TOTALS

In November, there were 3 checks totaling \$125, so our 2019 donations added up to \$780 and 10 pounds of food. As always, if *you* wish to donate funds via NARFE, you may send a check to Tony made out to **Food Share**. He'll get it delivered. Well done, Tony!

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

NARFE's dedication to defending federal retirees and employees' interests resulted in several legislative accomplishments in 2019. With hard work (plus persistence, perseverance and patience), here are some accomplishments of NARFE and members last year:

Blocked OPM Reorganization: In its fiscal year 2020 (FY20) budget, the Trump administration proposed reorganizing the Office of Personnel Management (OPM). It made the federal workforce potentially subject to political influence. NARFE's leading role helped prevent adoption of the troubling proposal.

Prevented Cuts to Earned Pay and Benefits: The administration's FY20 budget proposal called for cuts over \$177 billion to earned retirement benefits for current and former federal employees. Thanks to hard work of NARFE and its members over the years, the budget negotiations never seriously considered them.

Secured 2019 and 2020 Pay Raises for Federal Employees: The administration initially proposed freezing federal pay rates for 2019 and 2020. NARFE worked with congressional allies to prevent a pay freeze in 2019 and also secure a larger, market-based pay increase for 2020, a 3.1% average pay raise.

Paid Parental Leave for Federal Employees: In March, NARFE supported reintroducing the Federal Employee Paid Leave Act (FEPLA) of 2019. Congress passed and the President signed into law a paid parental leave provision for the birth, adoption or foster care placement of a child.

Guaranteeing Back Pay for Employees Furloughed During Government Shutdowns: NARFE teamed with congress to pass the Government Employee Fair Treatment Act of 2019, which the president signed into law. The law guaranteed back pay for those furloughed during the 35-day shutdown that began in December 2018 (and for all future government shutdowns).

Extended the Rehired Federal Retirees Waiver Authority: NARFE and its congressional allies worked to include language in the FY20 NDAA to extend agency authority, through 2024, to rehire federal retirees on a part-time basis without offsetting their annuities and without obtaining a OPM waiver. That allows agencies to fill critical needs and creates opportunities to train future public servants.

Repealed the Cadillac Tax: NARFE joined coalition partners to support repeal of the tax, a 40% excise tax on high-cost health plans, which likely would have affected some Federal Employees Health Benefit (FEHB) program plans.

When I see lovers' names carved in a tree, I don't think it's sweet. I just think it's surprising how many people bring a knife on a date.

- Tony

SERVICE NOTES

Carol Moore, Service Officer

Vision Coverage Under Medicare

Did you decide to not enroll in FEHB's optional vision care insurance because you have both Medicare and a FEHB healthcare plan? And now you're confused about what Medicare does and doesn't cover for vision services? Well, basic Medicare covers most medical issues such as cataract surgery, treatment of eye diseases and medical emergencies. But routine care like eye exams and eyeglasses are the beneficiary's responsibility. What is/is not covered by Medicare:

Eye exams and treatments: Medicare does not cover routine eye exams for eyeglasses or contact lenses. But if you have diabetes or are at high risk for glaucoma, it does cover annual medical eye exams. It will also pay for exams to test and treat medical eye diseases if you are having vision problems that indicate a serious eye problem like eye infections, macular degeneration, glaucoma or if you get something in your eye.

Eye surgeries: Medicare covers most eye surgeries to repair the eye function, including surgery to remove cataracts and insert standard intraocular lenses to replace yours. But Medicare will *not* pay the extra cost if you choose a specialized lens that restores full range of vision and reduce the need for glasses after cataract surgery. (Such lenses may cost up to \$2,500 each.)

Eye surgeries usually *not* covered by Medicare include refractive (LASIK) surgery and cosmetic eye surgery that are not considered medically necessary.

Eyeglasses and contact lenses: Medicare does not pay for standard eyeglasses or contact lenses, but if you had a conventional intraocular lens inserted during cataract surgery, Medicare will pay for eyeglasses or contact lenses after the operation.

Ways to Save

In addition to being enrolled in a FEHB vision care plan, so what are your options? Here are several options you may wish judy yates to consider:

A Medicare Advantage plan when you have basic Medicare. Many of such plans (sold through private insurance companies) will cover routine eye care and eyeglasses along with all of your hospital and medical insurance, and prescription drugs. Shop for a plan at www.medicare.gov/find-a-plan.

Purchase vision insurance: If you get routine eye exams and buy new eyeglasses annually, a vision insurance plan may be worth the cost. These policies typically run between \$12 and \$20 per month. Check www.ehealthinsurance.com for plans.

Check veterans benefits: Veterans who qualify for VA health care benefits may be able to get some or all routine vision care through VA. Go to www.vets.gov and search for "vision care" to learn more.

You can even call a local Lions Club for referrals.

Unless we speak, Congress will assume our consent!

LEGISLATIVE DEVELOPMENTS

With the lead stories these days having to do with something about impeachment, only passing notice was given to the fact that Congress had – at long last – passed a budget for the remainder of this fiscal year.

Other legislative developments include:

For current federal employees, NARFE advocates have succeeded in persuading Congress to pass legislation for a federal employee pay raise averaging 3.1% in 2020 and a 2.6% pay increase for 2021.

For federal annuitants, NARFE advocates also succeeded in their efforts so retired annuitants already saw an average 1.6% Cost of Living Adjustment (COLA), starting with their January annuity checks.

In addition to those accomplishments, Tony covered other major legislative developments relative to preserving or enhancing the earned benefits for current federal employees and federal retirees.

As with so many things, legislative progress on our behalf requires our effort and attention. Do check the status of legislative initiatives in your NARFE magazine as well as the list of current NARFE legislative items at NARFE’s website, www.narfe.org. Then take the time to contact your Representative and/or Senators to express your views.

Finally after you’ve made that contact, please let me (George Ramirez) about how that contact went and a sentence or two to summarize what was said. (If you get an email response, please forward a copy to me.)

Unless we speak, Congress will assume our consent!

WEBINAR AVAILABLE ONLINE

The most recent webinar “Avoid Post-Retirement Pitfalls – How to Maintain a Secure Future” has been archived and is now available to members online at www.narfe.org.

IS THERE A PROGRAM YOU WANT TO SEE?

If there is a topic you’d like to present, have presented or know of a recent presentation elsewhere that you’d like for some future meeting, please let **George Ramirez** know about it. You may reach him by phone or email, using his information as shown on this newsletter’s front page. He’ll take it from there.

FREE TAX HELP - VENTURA COUNTY

The AARP Foundation and the IRS have joined to provide *free* Income Tax assistance and e-filing for seniors and low-to-moderate income filers from February 3 through April 15, 2020. NARFE or AARP membership is *not* required.

Ventura county locations and their start dates are:

Camarillo (by *appointment* only at Camarillo sites)

- Camarillo Senior Center, Mondays, 9am - noon, February 3; call 805-482-4881 for appointment.
- Camarillo Health Care District, Wednesdays from noon to 3pm, February 5; call 805-388-1952x100 for appointment.
- Leisure Village, 200 Leisure Drive, Camarillo, Tuesdays and Thursdays, 12:30 pm to 3:30 pm, February 4; *Residents only*.

Ojai (by *appointment* only)

- Little House of Ojai, Thursdays, noon - 3:15 pm, February 6; call 805-646-5122 for appointment.

Oxnard (both are walk-in locations)

- Wilson Senior Center, Wednesdays, 9am - noon, February 5
- South Oxnard Center, 200 E Bard Rd, Oxnard, Mondays and Tuesdays, 9:00 am to 2:00 pm, February 3

Port Hueneme (a walk-in location)

- Port Hueneme Community Center, Tuesdays, 9am - noon, February 4

Santa Paula (a walk-in location)

- Santa Paula Community Center, Mondays, 9am - 3pm, February 3

Ventura (all are walk-in locations)

- Area Agency on Aging, 646 County Square Road Mondays and Wednesdays, noon - 4 pm, February 3
- Ventura Ave Adult Center, Wednesdays and Thursdays, 12:30pm - 3:30pm, February 5

Bring a Social Security card for each person in your return, a photo I.D., a copy of your 2018 tax return (if available), and any 2019 documents (including those showing ANY income), any ACA (“Obamacare”) insurance documents you received, plus confirming information for dependents’ Social Security numbers, and a blank check (to set up a refund direct deposit).

MEMBERSHIP REPORT - see **Note** below

	<u>Members</u>
End of last month	440
New Members	0
Dropped or Transferred	- 0
GRAND TOTAL	440

Note: NARFE HQ is revising the membership database; a decrease reflects a member’s death.

TREASURER’S REPORT

End of the last month balance	\$ 1,068.07
Receipts	958.88
Disbursements	(759.89)
End of month balance	\$ 1,267.06

NEW STUDY RESEARCH OF ALZHEIMER'S

Confirmation of a person's Alzheimer's was by an autopsy – but too late to for any treatment. Observation and comparison of symptoms did not provide reliable indications of disease progression for a patients.

But an autopsy didn't determine the exact cause of the patient's death, as both amyloid plaques and tau tangles were present. Amyloid plaques were first considered as the likely driver of Alzheimer's, but medications to deal with them haven't been effective in treating the disease.

Scientists have now developed an injectable "dye" that binds to tau tangles and emits a mild radioactive signal seen by using advanced positron emission tomography (PET) imaging scans. Using PET imaging, researchers at the University of California, San Francisco, Weill Institute Alzheimer's column continues below...



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

NON-PROFIT ORG
U.S. POSTAGE
PAID
Oxnard CA 93030
Permit No. 1839

RETURN SERVICE REQUESTED

Alzheimer's column continued... for Neurosciences studied tau tangles (Alzheimer's other main suspect). They measured the amyloid plaques and tau tangles in the brains of 32 early Alzheimer's patients, who also had MRI scans to measure the structure of each brain.

The study showed that toxic tau proteins drove brain degeneration more directly than did amyloid plaques. They also found the initial tau levels in each brain predicted how much degeneration would occur within a year or two. From those initial scans, researchers could predict which brain regions would be damaged.

Results provide hope that drugs to target tau tangles will help Alzheimer's patients. It's too soon to discount amyloid plaques as a significant, potential driver of Alzheimer's. The study helps understand where, when and what changes will occur in the brain, allowing for better predictions of the disease progression and use that to develop new treatments.

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 Jean Wehner.)

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 national membership's new database at NARFE headquarters has been fully tested and is ready for use, we won't have new information here.

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

PAPER COPY NO LONGER NEEDED?

If, for any reason, you no longer need a copy of the newsletter to be 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, February 27. Make reservations by noon Monday, February 24. The entrée will be Chicken Fried Steak.

JANUARY LUNCHEON – FINAL REMINDER

This month's meeting will be on the 4th Thursday, **January 23**. Please make your reservations with Carl by noon Monday, **January 20**.