



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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JANUARY LUNCHEON

Place: Elks Club,

801 South A Street, Oxnard

>> Use “A” Street entrance **ONLY** <<

Date: THIRD Thursday, January 20

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

Cost: \$13.00

Please make your reservations by **NOON**, Monday, January 17. E-mail **Carl** at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **January 20**, we'll meet at 11:30, with our lunch to be served at noon. The day's menu will be:

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

Well, folks, it's another year. And you know what that means: tax time is coming!

To help us ease into this year's taxes, Vic Johnson will provide an update on what you will need to file taxes for the 2021 tax year. He'll go over the changes as well as things that have stayed the same since last year. Although COVID and its variants have affected how or where tax services may be available again for this year, but the IRS us to file our returns by April 18.

The first and most obvious change is to the standard 1040 form for 2021, which has returned to having two pages (the larger print 1040-SR form has three).

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). Both you and your guest should be vaccinated and wear a face mask when not seated or eating.

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 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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NOTES FROM THE TOP

Tony Pizza, President

It's another New Year, so I feel obligated to wish all a Happy New Year. It hasn't started out well, with a surge of new cases of the covid virus. But a new year always brings new hope. And there is a possibility that additional treatments and preventative measures may end the pandemic in the next twelve months or so.

Currently, there is no requirement for a shutdown of indoor dining. We plan to have our January meeting as scheduled on January 20, the third Thursday. We ask that if you have any symptoms of the virus, or even a cold or cough, which might be the omicron variant, that you please stay home. But otherwise, there should be no problem with enjoying a lunch out.

Our January Cost of Living increase actually turned out to be substantial. Some years it wasn't even noticeable. Unfortunately, the inflation number that gave us the increase means that what we buy will cost more. But we're still fortunate that we get a COLA.

Now is a good time to think about your estate planning. Maybe you keep putting it off because you don't want to think about dying, but that won't prevent it someday. If you don't have a will, or a will and a trust, you need to do something about it. If you don't, the state will determine who gets your assets, possibly not as you may have wanted. If you have a will and trust that you made years ago, it may need updating. I kept putting off updating them for 10 or 15 years, but finally did. The trust's trustee had died ten years ago, and my kids are now adults and don't need a designated caregiver. Ask your friends and relatives for a recommendation for an estate planner or lawyer.

The lady asked her milkman for 45 gallons of milk. "Why so much?" he asked. She said a talk show noted a milk bath made one's skin feel young and smooth.

He asked "Okay, do you want that pasteurized?"

"No," she replied, "just up to my neck would be enough."

- Tony

HAVE YOU BEEN VACCINATED?

Fully vaccinated with an approved COVID-19 vaccine and its booster? Continue to wear a good mask (preferably an N-95 type), wash your hands and "socially distance" when with others. Be safe and well.

Reports and data show a significant number of "breakthrough" cases, mostly of the Omicron variant. That bad news isn't roger hines as bad as earlier in the pandemic. "Fully vaccinated" people who have a breakthrough infection have milder cases. Many don't need hospital care. Not as many fully vaccinated people die from the breakthrough cases.

So while the vaccines are not 100% effective in eliminating the viruses, they do provide results that show the vaccines really are saving lives.

SERVICE OFFICER NOTES

by Carol Moore

Every new year brings many attempted scams, frauds or other questionable ways to separate you and your money. But after you get one, then what? Don't ignore it and just toss it. Do yourself and others a favor by taking the time to report it. But where? How?

DO Report Scams and Fraud

With so many kinds of scams and fraud, it's hard to figure out where to report each type. Gather emails, receipts, and phone numbers so you're prepared to complete your report. Use this information to learn where to report many scams.

a. Report Scams to Your Local Government

Start by reporting the scam to your [state consumer protection office](#). If you lost money or other possessions, report that to your local police, too.

b. Report Scams to the Federal Government

You can report scams to the federal government. It may keep others from experiencing a scam. Federal agencies use scam reports to track scam patterns and may take legal action against a company or industry based on the reports. But agencies usually don't follow up after you report, and can't report lost money. You can report a scam to the FBI as a "tip" by going to <https://tips.fbi.gov/>; the website provides a way to report the scam attempt.)

c. Report Elder Fraud via the FBI link above or go directly to <https://www.ic3.gov/Home/EF>.

d. Report a Social Security-related scam.

- If you receive a suspicious call, text, or email that mentions Social Security, ignore it and report it to the Social Security Administration (SSA) Office of the Inspector General (OIG) at <https://oig.ssa.gov>. Report scams immediately. Never share personal information on the phone. Never give out passwords on the phone. Do not be embarrassed if you shared personal information which resulted in suffering a financial loss in the past.

- You may also call either your local Social Security office or the National Social Security number at **1-800-772-1213** between 8:00 a.m. – 7:00 p.m., Monday through Friday. (Wait times to speak with a representative are typically shorter Wednesdays through Fridays or later in the day.) If you're deaf or hard of hearing and use TTY equipment, you can call their TTY number at **1-800-325-0778**.

e. Use the power of [ReportFraud.ftc.gov](https://www.ftc.gov)

This is a sure-fire way report fraud, but it may not yield immediate results. Although the FTC could take action, but they also share your report with more than 3,000 law enforcers. Though they may not be able to resolve your individual report, they do use reports to investigate and bring cases against fraud, scams, and even bad business practices.

Unless we speak, Congress will assume our consent!

LEGISLATIVE CORNER

The start of a new year means it's time to push for legislative attention after the year-end's holiday lull and Congress is back in session. While there has been almost no action on a number of fronts, we can – we must – press on to push Congress (both houses) to take action on a number of issues. Which issues? Just log in to NARFE's legislation action center at:

www.narfe.org/advocacy/legislative-action-center/

There, you'll find a growing number of issues and proposals of importance to NARFE members and seniors in general. Sometimes, you'll find several measure which deal with the same or similar topics. Here are just a few examples:

There's the **Equal Treatment of Public Servants Act of 2021 (H.R. 5834)**, is the latest bill to deal with the Windfall Elimination Provision (WEP).

There's also a bill to reform the Windfall Elimination Provision (WEP), the **Public Servants Protection and Fairness Act of 2021, H.R. 2337**.

Finally, a pair of proposals also deal with the general approach of fairness, **Social Security Fairness Act, H.R. 82 and S. 1302**, They would fully repeal both the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). You can learn how those provisions reduce the earned Social Security benefits of many government retirees in the NARFE WEP/GPO issue brief online.

Those and other matters are before Congress, but a lot of them remain sidelined because of feuding between members and political parties. More than a few in Congress seem to have lost sight of why they're there. Unfortunately, too many of them seem to be pre-occupied with campaign fund raising or are simply fiddling while the country looks on with growing frustration. Rather than just waiting for the ballot box, we need to make our wishes known. Perhaps that's something we should do repeatedly.

NARFE's online Legislative Action Center, can also identify your legislators *and* provides pre-written form letters you may send (via email) to them at:

<https://www.votervoice.net/NARFE/Home>

We *must* let Congress know what we want:

Unless we speak, Congress will assume we agree!

MORE ON YOUR COLA

If you've received your January annuity payment (and who hasn't?), then you probably know you got a COLA.

How much of a COLA? Civil Service Retirement System (CSRS) and eligible Federal Employees Retirement System (FERS) retirees and survivors received a COLA effective December 1, 2021. That increase was reflected in your January 3 payment. CSRS annuitants received a 5.9% COLA and eligible FERS annuitants received a 4.9% COLA.

An email advised we may not receive the official notice until the end of January 2022. But, it said, you can access your notice by logging in to your Service Online account at www.serviceline.opm.gov and clicking on the Annuity Statement link.

But wait! There's more! You should also know that the Federal Employee Health Benefit open season is now closed. Your January payment didn't include any changes to FEHB insurance premiums; those will be reflected in your February 1st annuity payout.

THOUGHTS FOR THE NEW YEAR

In his president's column, Tony noted the importance of having a will or trust. That is important, but it may take a while for your survivors to have the will administered. In the meantime, things will need to be kept in order. For example, bills will need to be paid. What else might you do now to ensure things don't go awry in your absence?

Of course, you can have someone you trust added to write checks from your account to cover bills and such things. But what else?

Many tales of woe tell of survivors with no idea what or how things were handled. To avoid that, there is something you can do: Get and complete a copy of NARFE's Form F-100 and fill it out. Then be sure to provide a copy to your trusted person as well as to the lawyer who prepares your will or trust. That booklet form can be a big help for your survivors or trustees to do what needs to be done after you've passed. They will thank you for having filled it out.

Better yet, you can go online and fill out, then print or download the completed copy of F-100 by going online to: www.narfe.org/wp-content/uploads/2021/10/f-100fill-pdf.pdf

MEMBERSHIP REPORT - see **Note** below

	<u>Members</u>
End of last month	333
New Members	1
Dropped or Transferred	<u>- 1</u>
GRAND TOTAL	333

TREASURER'S REPORT

End of the last month balance	\$ 1,910.30
Receipts	503.02
Disbursements	(604.74)
End of month balance	\$ 1,808.58

WE SUPPORT ALZHEIMER'S RESEARCH!

The dollars we put in the baskets on our lunch tables adds up to help support Alzheimer's research, as NARFE has been doing for decades. Our dollars this year have been sent to the local and national programs; \$126.90 went to local, \$63.45 to national. (Nationally, NARFE had contributed a total of \$14,137,650 by the end of November 2021. Funds raised from the annual walks to end Alzheimer's were to be added in early 2022.) Every contribute we make can will help conquer this dreaded disease. Maybe 2022 will be *the* year!

Medicare Premium Increases and Alzheimer's

The monthly premiums paid for Medicare Part B will have increased from \$148.50 in 2021 to \$170.10 for this year. Why? It has to do with how Medicare formulas determine

Alzheimer's column continues below...



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

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RETURN SERVICE REQUESTED

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 Delene Hency.)

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!

ONE NEW MEMBER

We have one new member this month, **Joseph Domitrovich**. Be sure to welcome him and any other members as well as others you hadn't seen for a while, thanks to COVID and our extended cautionary "pause" on in-person meetings.

Alzheimer's continued...

the amounts paid for prescriptions. Yes, Part B pays for some prescriptions, and the law requires the Centers for Medicare & Medicaid Services to set each year's Part B premium at 25% of the estimated costs that will be incurred by that part of the program for drugs that must be administered in a doctor's office.

Approval of a new Alzheimer's drug (Aduhelm) was controversial in 2021. But it *was* approved. Only delivered intravenously, it's covered under Part B.

The currently estimated annual price tag is about \$56,000 *per patient*, for a national one year total of nearly \$29 billion. (Medicare paid a total of \$37 billion in 2019 for *all* drugs covered under Part B drugs.) So yes, one drug can change the premiums for Part B.

A proposal now in Congress would have Medicare negotiate some drug prices starting in 2025, but newer drugs like Aduhelm won't be included for 13 years.

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 be at the Elks, Thursday, February 17. Phone or e-mail Carl to make reservations by noon Monday, February 14. The entrée is Chicken Fried Steak.

JANUARY LUNCHEON-FINAL REMINDER

We'll meet in person at the Elks, Thursday, January 20. Please be sure phone or e-mail your reservations to **Carl** by noon Monday, January 17.