



**FEDERAL BENEFITS EXPERTS**

# Chapter 190 NEWSLETTER

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

Volume 2022 No. 7  
**JULY 2022**

>> **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*, 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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**JULY LUNCHEON**

**Place: Elks Club,**

**801 South A Street, Oxnard**

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

**Date: THIRD Thursday, July 21**

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

**Cost: \$15.00**

**\*\*\* Note cost increase \*\*\***

Please make your reservations by **NOON**, Monday, July 18. E-mail **Carl** at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **July 21**, we'll meet at 11:30, with 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**

Note: To buy a take-home meal, please let Carl know when you check in for the luncheon. Also, please pay with smaller bills.

**NOTE:** Lunch at the Elks is now **\$15.00**.

**JULY PROGRAM**

This year, as in recent years, it will be a social gathering. For years, Chapter 190 had an annual outdoor picnic in the park on the CBC base. That was reluctantly replaced with an "indoor picnic" at the Elks Club, which has been the practice for over a decade.

Those picnics were great, until the chill breeze from the ocean led us to change the venue. Though indoors now, we still have the 'picnic program' by not having a presentation. Perhaps you can take a few moments to speak with other attendees at your table to identify topics you'd like to have presented at future meetings...then pass them on to a board member.

Please call Carl (805-487-1801) to make your reservation(s). If you'll have a guest, do make a reservation to ensure everyone can be seated – even if you or your guest won't be dining with us. Both you and your guest should be fully vaccinated and boosted. (Wear a face mask if you wish.)

**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.

## NOTES FROM THE TOP

Tony Pizza, President

We had a nice turnout for the June meeting. Maybe the chicken fried steak on the menu had something to do with it. In July, we'll be having Sweet and Sour Pork Chops. If you have never been to a meeting, give it a try. You may think you won't see anyone you know, but I assure you, if you don't see any old friends, you'll have some new ones by the end of the meeting.

I'm glad we got that big COLA this year. If inflation was bad last year, I don't have to tell you it's worse now. We are fortunate we get COLAs. As of May 31, 2022 the projected COLA now stands at 7.3%. If this continues, we might receive a large COLA increase in Jan. 2023. There's an informative article about COLAs at [For federal retirees, COLA is not a retirement panacea for inflation \(federaltimes.com\)](https://www.federalretirees.com/2022/05/31/for-federal-retirees-cola-is-not-a-retirement-panacea-for-inflation-federaltimes.com)

A few weeks ago, you received a letter from NARFE with the message "The favor of a reply is requested" on the envelope. Maybe you didn't even open it, knowing it was a request for a donation. You would be right. But this wasn't for greeting cards or the like, it was much more important. It was for NARFE-PAC, our political action committee.

With a contribution to the PAC, you can aid candidates for Congress who champion our cause and push back against misguided proposals that go after your benefits. It funds our lobbyists who inform members of Congress of the importance of legislation to US. It's how we protect our benefits. If you haven't responded, I urge you to. Your contribution, no matter the amount, makes a difference. Send even \$20 or \$25. And if you threw away the letter, use the form on page 13 of the recent June/July NARFE magazine. Protect your benefits!

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When I tried to do something nice...

The last time I updated my will, I had decided to leave my body to science. Since then, somehow, a group of scientists found out, and now they're contesting the will in court.

– *Tony*

## INFLATION HELP FOR CALIFORNIANS?

Tony's note about inflation's being expensive may be answered, in part, by a proposal to use some of the surplus in California's treasury. By now, you probably heard of the proposal, related to the 2022-23 budget.

"How much?" you ask.

One example is a single taxpayer who earns less than \$75,000 a year (or couples who file jointly and make less than \$150,000 a year) will receive \$350 per taxpayer. Taxpayers with dependents will receive an extra \$350.

The proposed payments would be limited to \$1,050.

## OPM SERVICES ONLINE

Although they began quietly, OPM went live on May 26, 2022 with Login.gov as the official login and authentication method for Services Online at <https://www.servicesonline.opm.gov>)

Benefits of this new service include:

- Improved security of your online account using multi-factor authentication,
- No need to remember your old Services Online CSA/CSF claim number or password once your account is registered and remains active,
- Reset your password online without having to call the Retirement Information Office

If you haven't already registered your Services Online account with Login.gov, please take the opportunity to do so. Detailed instructions may be found in the following document on [opm.gov](https://www.opm.gov/support/retirement/faq/sol-login-linking-guide.pdf), "Linking your Services Online Account with Login.gov" found at <https://www.opm.gov/support/retirement/faq/sol-login-linking-guide.pdf>. You may want to print the step-by-step instructions or otherwise have them readily available to follow when as you register your account.

If you have additional questions regarding this change, please visit our Services Online/Login.gov Frequently Asked Questions at <https://www.opm.gov/support/retirement/faq/services-online-and-logingov/>.

## SCAMMED THRU WESTERN UNION?

Sometimes, things work out...

People who were tricked into wiring money to scammers through Western Union between January 1, 2004 and January 19, 2017 can still get refunds. The FTC has now extended the deadline to file a claim. If you *didn't* file a claim for a refund yet, you now have until [August 31, 2022 to file](https://www.ftc.gov/2022/08/august-31-2022-to-file). The refunds are part of a settlement reached with the FTC and Department of Justice in 2017 for the company's allegedly [violating the law](https://www.ftc.gov/2022/08/august-31-2022-to-file) by failing to guard against fraud in its system.

If you got a prefilled claim form in the mail – showing eligible dollar loss amounts, based on the report(s) you filed with Western Union – you can use it to submit your claim. If you didn't get a form in the mail, you can

go to [westernunionremissionphase2.com](https://westernunionremissionphase2.com) to file a claim.

Read about the claims process as well as what to do if you disagree with the loss amount printed on your pre-filled claim form, in the [Frequently Asked Questions](https://westernunionremissionphase2.com) on the [Western Union Remission Phase 2](https://westernunionremissionphase2.com) website.

The claim form is available online at [westernunionremissionphase2.com](https://westernunionremissionphase2.com)

Your form *must* be completed online or postmarked

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

**LEGISLATIVE NOTE**

Be a legislative advocate, especially in August! NARFE’s annual Grassroots Advocacy Month campaign goes all through August, coinciding with the month-long summer congressional recess, when Representatives and Senators return to their home states and districts to engage with constituents.

The recess allows advocates time to contact their legislators, and many advocacy groups mount similar efforts. Thus, countless numbers of advocates compete for lawmakers’ attention on a broad array of issues. NARFE members participate in Grassroots Advocacy Month through continued discussions on NARFE’s legislative priorities, to help keep them from getting lost among many competing interests. Advocates’ efforts also help keep NARFE’s priorities fresh in lawmakers’ minds as they return to DC. Midterm election campaigns now underway also provide more opportunities to meet with incumbent lawmakers aggressively seeking reelection. Then too, it’s a good time to engage with new candidates for office and start familiarizing them about federal community issues before they potentially go to Congress next January.

NARFE’s Grassroots Advocacy Month webpage ([www.narfe.org/GAM22](http://www.narfe.org/GAM22)) has all the resources you’ll need as an advocate. It includes issue briefs, federal family fact sheets, how-to guides for writing letters to the editor and op-eds, and much more. The webpage also includes a webinar with essential instructions on campaign activities and updates on legislative priorities. (And [www.narfe.org](http://www.narfe.org) also has information.)

By the way, you aren’t expected to advocate with regard to every NARFE issue (though you may). Even if there’s just a single issue of john shimmel more interest to you, it’s still important that you let your elected officials hear from you! (Let our Legislative Officer know about your meetings or contacts, too!)

If you are a member who would like to learn more about advocacy or join other NARFE voices in advocacy activities, please contact the NARFE’s advocacy department at [advocacy@narfe.org](mailto:advocacy@narfe.org).

With so many actions, proposals and considerations before Congress, it’s always important we speak up!

We must let Congress know what we support, for **Unless WE speak, Congress will assume WE agree!**

**SERVICE OFFICER NOTES**

by Carol Moore

**Medicare Enrollment Deadline Extended**

Last month, I discussed how to find a doctor when you have FEHB and/or Medicare coverage. It’s easy if you are a covered employee or kept your FEHB coverage when you retired. Medicare coverage doesn’t happen automatically – you have to enroll. (Do so by phone at 800-633-4227 or TTY 877-486-2048.)

It’s important to enroll in Medicare when you reach the age of 65; if you don’t do so then but enroll later, a penalty is added to your Medicare premium. Also, when an FEHB policyholder enrolls in Medicare, their FEHB plan becomes their *secondary* health insurance. Then an FEHB plan’s coverage payouts are in amounts that reflect being a secondary policy – *regardless of whether a person has enrolled in Medicare or not.*

The period to enroll in Medicare has always been rigid, but a recent announcement said the deadline for 2022’s enrollment period had been extended to December 31. The announcement read:

The Centers for Medicare & Medicaid Services is providing equitable relief to individuals who could not submit their premium-Part A or Part B enrollment or disenrollment requests timely due to challenges contacting us by phone. This relief applies to the 2022 General Enrollment Period, Initial Enrollment Period, and Special Enrollment Period.

If you couldn’t enroll or disenroll in Medicare because you couldn’t call the Centers for Medicare & Medicaid Services after January 1, 2022, you will be granted additional time, through December 30, 2022.

**TSP’s HELP LINE IS BUSY**

June was a rocky ride for participants in the TSP program, who were hit not only by losses in the financial markets but also by glitches in the June 1 transition to a new recordkeeper (now getting better).

The TSP’s Thrift Savings Plan’s Thrift Line faced a high call volume. But the good news is that helpline staffing has been nearly doubled, from 485 on June 1 to about 955 (there were already 805 contact center representatives as of June 21).

Since June 1, 1.2 million unique TSP participants have logged into the new system, (About half of TSP’s 3.3 million participants log on in a typical year.)

**MEMBERSHIP REPORT**

	<u>Members</u>
End of last month	317
New Members	0
Dropped or Transferred	<u>- 2</u>
GRAND TOTAL	315

**TREASURER’S REPORT**

End of the last month balance	\$ 1,657.98
Receipts	687.44
Disbursements	<u>(420.02)</u>
End of month balance	\$ 1,925.40

## GENE POOL ALZHEIMER'S RESEARCH

If you thought the struggle to identify and determine what to do about COVID was frustrating, consider the battle against Alzheimer's. The disease, now known as Alzheimer's disease, was first identified by German psychiatrist and neurologist Dr Alois Alzheimer in 1906. He based the discovery on the case of a 51-year-old woman, Auguste Deter, who had suddenly begun to have irrational behavior and memory loss. He treated her, kept detailed notes of their conversations and even examined her brain after she died.

Since then, researchers world-wide have worked to develop ways to diagnose and treat those who have the disease. For over a century, progress has been slow but steady. As this column has reported, the effort has expanded to consider examining it and its symptoms in various ways.

Alzheimer's column continues below...



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

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Alzheimer's continued...

A global effort to check the 21 million genetic variations in the human genome to identify patterns to identify individuals who are most likely to develop Alzheimer's. The list of gene variants to potentially enable late-onset Alzheimer's has grown to 75, some of which are considered as prime drug targets.

It's a huge project. The International Genomics of Alzheimer's Project (IGAP) study used half a million individuals' genomic data, including 30,000 people with confirmed Alzheimer's and 47,000 people categorized as proxies.

So far, the study has been confined to people groups mostly of European ancestry, so generalizing the gene variations worldwide isn't yet possible. Researchers intend to include Hispanic and other populations to further improve and refine the study's results.

## 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 Angela Robles.)

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!

## NO NEW MEMBERS THIS MONTH

Our Chapter had no new members join this month, perhaps reflecting a fewer "joiners" trend everywhere. We need to encourage others to join, as NARFE needs significant membership numbers to remain effective in preserving and improving our earned benefits.

## 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 on Thursday, August 18. Be sure to make your reservations with Carl by noon Monday, August 15. The entrée: Chicken Fried Steak.

## JULY LUNCHEON-FINAL REMINDER

We'll meet at the Elks, Thursday, July 21. Please be sure to phone or e-mail **Carl** for your reservations by noon Monday, July 18. The luncheon cost is now \$15.