



FEDERAL BENEFITS EXPERTS

# Chapter 190 NEWSLETTER

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

Volume 2019 No. 11  
November 2019

>> NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION <<

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### FOOD SHARE DONATION TOTALS

There was 1 check for \$50 and 10 pounds of food last month, so our total 2019 donations total \$580 and 10 pounds of food. If you wish to donate funds via NARFE, send Tony a check made out to **Food Share**. He'll get it delivered!

### NOVEMBER LUNCHEON MEETING

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance ONLY <<

Date: Thursday, November 21

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

Cost: \$11.00

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

On Thursday, **November 21**, we'll socialize at 11:30 and then serve our lunch at noon. The menu:

**Turkey & Dressing**

**Mashed Potatoes & Gravy**

**Cranberry Sauce Green Salad Rolls & Butter**

**Pumpkin Pie Coffee & Water**

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

### NOVEMBER PROGRAM

The November program topic will be Federal Employees Health Benefit Programs for 2020. At our meeting, Blue Cross/Blue Shield Account Executive **Debbie Miller** will update us about changes to and our available options for the Federal Employees Health Benefit Programs (FEHBP) for next year, including monthly premiums. Other BC/BS representatives have provided such information in previous years; this will be Debbie's first visit. It will be timely, as the Open Season is underway. Since many of our members have a BC/BS plan and depending on attendees' interest and questions, this may be a longer-than-usual meeting.

Yes, there will be an opportunity to ask general questions. (But please save your personal, specific questions until after the general presentation session.)

Bring a guest if you'd like – guests are always welcome; just be sure to *make a reservation for your guest(s)* with Carl, so everyone will have a seat – regardless of whether you (or they) have the meal.

### 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.

## PRESIDENT'S MESSAGE

Tony Pizza, President

We had a very informative presentation by Deborah Savalla about the U.S. Constitution, its origin and the relatively few changes (amendments) made to it over the years. She compared its 6,500 words with the unwieldy 70,000 words of the California constitution, which has been constantly changed, not necessarily for the good. She also gave everyone a copy of the Constitution (small enough for pocket or purse).

Unfortunately, attendance was light because of a delay in the newsletter, and the heavy wind. Even if you don't get a newsletter, remember that our meetings are on the fourth Thursdays, except in November and December, when they're on the third Thursdays to avoid conflicting with the holidays. As always, if you made a reservation *but won't be able to attend for whatever reason*, please contact Carl to cancel.

The Federal Long Term Care Insurance Program (FLTCIP) is offering a new plan, FLTCIP 3.0, which includes a premium stabilization fund (PSF) to reduce the potential need for future premium increases, though it limits the level of inflation protection available compared to previous versions. As you may know, in November 2016, premiums increased by an average of 83%, and by as much as 126% for some (after a 25% average increase in 2009).

This is a promising development for future enrollees who apply for coverage on or after October 21, 2019, but it will *not* apply to the roughly 270,000 federal and military personnel, retirees and family members already enrolled in other FLTCIP plans. While those individuals could drop their current policies and re-enroll in FLTCIP 3.0, premiums would be based on their current age rather than their age at enrollment. For more information, please visit the Long Term Care Partners website at <https://www.ltcfeds.com/>.

Any member who supplied NARFE with their email address may have seen this message (edited for length) from National President Ken Thomas: Less than one year ago, the country saw civil servants lining up at food pantries, foregoing prescription medications and facing eviction during the 35-day partial government shutdown. Time and time again the federal community is forced to face the fact that Congress routinely fails to do its job. The possibility of a government shutdown is a lingering threat to federal employees and government contractors. Until the problem of Congress kicking the budget can down the road is solved, NARFE will continue fighting for the earned pay and benefits of those who help the American people.

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After I retired, I got a dream job. I got my own \$200,000 company car and a corner window with a view of the city.

Being a city bus driver was a dream come true!

- Tony

## SERVICE NOTES

Carol Moore, Service Officer

### **Medicare and FEHB Open Seasons Are Here**

These topics appear together, as many federal annuitants and current employees may have an interest in both. Those who were a federal civilian employee from 1984 onward had a Medicare tax withheld from their paychecks since then. At age 65, they're eligible to enroll in Medicare *in addition* to their FEHB health care plan. Actually, there are 3 "windows" to enroll, but if a "window" is missed, you may enroll during the annual open season (somewhat like FEHB). We are now in this year's period, which lasts until December 7, 2019. (You may also make changes to various aspects of your Medicare coverage during that period.)

Medicare sign-ups were discussed in more detail in last month's newsletter. Now that the Open Seasons are upon us, you may wish to refer to last month's coverage.

**HOWEVER**, *before* you sign up for Medicare Part D, check your current FEHB plan, as at least some plans *specifically* say to NOT sign up for Part D.

Medicare's booklet "Medicare & You," is available online at [www.medicare.gov/medicare-and-you](http://www.medicare.gov/medicare-and-you) or call 1-800-MEDICARE to have them mail you a copy.

### **FEHB Open Season**

The 2019 FEHB Open Season is here, too. You may make changes until its December 11 close. In addition to the presentation at this month's luncheon, you may also check OPM's website for further details at:

<https://retireefehb.opm.gov/Annuitant/Home/Default>

The website has a "FAQ" section with answers to questions regarding the FEHB program and its plans.

### **New TSP Withdrawal Options**

"The old [TSP withdrawal] rules were so restrictive and complicated, overly complicated, really," Mark Keen, a certified financial planner and federal benefits expert for NARFE, said. That led to changes that the TSP Modernization Act of September 2019 introduced.

What's new:

- The option to take monthly, quarterly and annual installment payments;
- Ability to take unlimited post-separation, partial withdrawals;
- Ability to take partial withdrawals and installment payments simultaneously;
- Option to choose the source of withdrawal payments, including traditional, Roth or both;
- Up to four age-based, in-service withdrawals at age 59-and-a-half or older; and,
- An end to contribution suspensions if a participant takes a hardship withdrawal.

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

**LEGISLATIVE DEVELOPMENTS**

Some have called it a “do nothing” Congress, but it’s not true. Yes, world events and the impeachment inquiry have been dominating the news coverage, 24/7. But Congress has been working on things, including things important to federal employees and annuitants.

On page 3, the Service Officer column reported on one such effort. That was the change to TSP withdrawal rules, put in place by the TSP Modernization Act of September 2019. There didn’t seem to be much - if any - publicity of the effort. That may be the George Trask case with much similar and early ongoing work in Congress.

NARFE’s efforts continue. For example, NARFE continues to push changing the database used to calculate our COLAs from the “wage” base (CPI-W) to the database for those 62 and older (CPI-E). It’s 0.2% higher and would result in a slightly higher COLA for annuitants. But for 2020, the COLA of 1.6% was determined under the CPI-W.

The 1.6%, unfortunately, will do little - if anything - to help federal annuitants who spent their careers serving the public. That’s not much help for those with a FEHB health care plan, and the 2020 increase in Medicare premiums will more than wipe out any potential gain for annuitants enrolled in Medicare.

NARFE’s efforts don’t stop. NARFE spoke on our behalf regarding proposed the 2020 increases in FEHB plan costs. Then after the rate increases were announced, NARFE continued speaking on behalf of federal employees and annuitants, noting that the increases would cost more than the COLAs provide.

Also of financial interest: H.R. 4540, the Public Servants Protection and Fairness Act, was introduced to remove the Windfall Elimination Provision that reduces the Social Security benefits a federal annuitant may have. That affects the Social Security benefits of about 1.8 million local, state and federal retirees who also had Social Security-covered jobs before they fully retired. In 2019, the WEP could have decreased the monthly benefit for some such persons by \$463! There’s lots to do before WEP is gone. “Stay tuned...”

As always, when something seems “not quite right,” speak up.

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

**SCAM ADVISORY**

Scams related to federal programs can be lucrative perhaps because most people know of the IRS, Social Security or Medicare. Many “targets” are so concerned about possibly losing access to the programs that benefit them often become scammers’ victims.

The Social Security people just sent an email to warn against a current scam. Here’s a short summary.

**Another Social Security Scam**

This scam begins with a phone message that says your Social Security Number (SSN) will be suspended or even cancelled. The message may make threats about overdue taxes or another reason it’s being for you. Don’t call the number they give you! It’s a scam!

A recent IRS email told of some telltale signs to help avoid Social Security scams. The IRS and its authorized [private collection agencies](#) will **never**:

- Call to demand immediate payment using a specific payment method such as a prepaid debit card, iTunes gift card or wire transfer. *The IRS does not use these methods for tax payments.*
- Ask a taxpayer to make a payment to a person or organization other than the U.S. Treasury.
- Threaten to immediately bring in local police or other law-enforcement groups to have the taxpayer arrested for not paying.
- Demand taxes be paid without giving a taxpayer an opportunity to question or appeal the amount owed.

Taxpayers who don’t owe taxes and have no reason to think they do should:

- Report the call to the [Treasury Inspector General for Tax Administration](#).
- Report the caller ID and callback number to the IRS in an email. Put “IRS Phone Scam” in the subject line and send it to [phishing@irs.gov](mailto:phishing@irs.gov).
- Report it to the [Federal Trade Commission](#). In your report, be sure “IRS Phone Scam” is in your notes.

Taxpayers who owe tax or think they do should:

- [View tax account information online](#) at IRS.gov to see the actual amount owed and review their [payment options](#).
- Not clear? Call the number [on the billing notice](#)

For other questions, call the IRS at 800-829-1040.

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

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

**TREASURER’S REPORT**

End of the last month balance	\$ 817.80
Receipts	522.51
Disbursements	(397.64)
End of month balance	\$ 942.67

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

## WHY DIDN'T SHE GET ALZHEIMER'S?

The genetic profile of a Columbian woman showed she would develop Alzheimer's by the time she turned 50. She didn't. Why not? She was a member of the world's largest family to suffer from Alzheimer's. Like generations of her relatives, she had a gene mutation that causes people to begin having memory and thinking problems in their 40s, leading to death in their 60s. Years ago, Colombian neurologist Dr. Francisco Lopera began collecting the extended family's records.

Researchers reported in the journal *Nature Medicine* that the woman has another mutation that must protect her from dementia – even though her brain has developed a major neurological feature of Alzheimer's disease: plaques of amyloid protein.

This ultra rare mutation appears to help stave off Alzheimer's by

Alzheimer's column continues below...



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Alzheimer's column continued...

minimizing the binding of a particular sugar compound to the gene Presenilin 1. It suggests that treatments based on that protective mechanism could perhaps be developed for use as a preventative for other people.

But such a drug or gene therapy would not be available any time soon. Scientists will first need to replicate the protective mechanism found in this one patient by testing it in laboratory animals and human brain cells. Those efforts will take lots of time.

Still, this case comes at a time when worldwide efforts in Alzheimer's research continue to seek new approaches. Billions of dollars have been spent to develop and test some 200 drugs that ultimately failed. It has been more than 15 years since the last treatment for dementia was approved, and the few drugs available do not work very well for very long.

This one is promising and will be watched closely!

## 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 Deborah Schultzel.)

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.

## FOOD SHARE NEEDS

This time of the year, Food Share's pantries are hard pressed to supply those who need more foods than their budgets cover (that can include fire victims, too).

Now's the time for us to provide a little more to help assure those families of memorable meals at Thanksgiving and Christmas. Please help if you can.

## LOOKING AHEAD TO NEXT MONTH

Next month we'll meet on the 3<sup>rd</sup> Thursday, December 19. Make reservations by noon Monday, December 16. The entrée will be Pork Loin.

## NOVEMBER FINAL LUNCHEON REMINDER

This month's meeting will be on the 3<sup>rd</sup> Thursday, **November 21**. Please make your reservations with Carl by noon Monday, **November 18**.