



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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THE BOARD

FOOD SHARE DONATION TOTALS

Chapter 190 had donated 10 pounds of food and \$50 in funds (before coronavirus stopped us).

You may still mail your check, made out to **Food Share** to: Food Share, 4156 Southbank Rd, Oxnard, CA 93036.

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.

NOVEMBER LUNCHEON: CANCELLED

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance ONLY <<

Date: Thursday, November 19

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

Cost: \$12.00

Please make your reservations by **NOON**, Monday, November 16: E-mail Carl at 1mrbig1@verizon.net or call 805-487-1801 to make (or cancel) a reservation.

On Thursday, November 19, we would have socialized at 11:30; and our lunch would have been:

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

There will be no program again this month since there will be no meeting at which to present it. Instead, consider finalization of the national election as an ongoing event – an opportunity to see democracy in action and get a refresher on how it works.

Though the national election is largely over, some vote counting is still needed (of deployed armed force personnel, for example) maybe even after the outcome is certain. There will likely be some recounts, too. The expectation is all votes will have been counted before states need to submit their official results and enable the Electoral College to finalize who will be President for the coming four years.

In addition to choosing who's President, a number of Senators were to be chosen for six-year terms. Some of those races may well be recounted.

When we do meet in person again, it will still be necessary to make reservations for you and any guest you may wish to bring (potential members are particularly welcome!).

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.

NOTES FROM THE TOP

Tony Pizza, President

I'm writing this the day after the election. Maybe by the time you read this we'll know who won. (But the virus will still be around and of concern to us.)

A year ago we had to bump chapter dues up from \$7 to \$10. Despite Carl telling National every month they had not implemented it, they've now notified OPM. If you have dues withholding, your annuity was reduced by 25¢ per month because of dues increase.

More dues news: National dues will also be going up. Last year, after 10 years at the current dues rate, NARFE members nationwide approved increasing annual national dues by \$8/year (or 67¢ per month). That increase will help NARFE continue to fight for the benefits and well-being of every active and retired federal employee. It'll also enable their continuing to provide members with top-notch service and high-quality programs and benefits, our monthly *NARFE* magazine, the weekly *NewsLine* e-newsletter, exclusive access to educational webinars, personalized answers to federal benefits questions from experts, a new website and soon more programs and services.

Over the last decade, costs for just about everything have increased – especially things like printing, postage, technology infrastructure, etc. – basically, everything needed to deliver member benefits and services. Meanwhile, NARFE maintained excellent levels of service and even added items to the member benefits package. But to keep up with rising costs and also continue to deliver expected member services and programs, national membership dues had to increase.

For NARFE's 2020 elections, members were sent a ballot via both the *NARFE* magazine and by email to give them all an opportunity to vote on the proposed national dues increase. The increase was approved by greater than the required two-thirds margin.

New dues rates go into effect on January 1, 2021. Members with membership expiration dates after December 31, 2020 will be billed at the new rate. Dues for NARFE National membership will increase from \$40 to \$48 per year. A two-year national dues rate will increase to \$92, and dues for three-year period will be \$126. Annual dues for NARFE members who pay dues via Dues Withholding is \$42, divided into 12 equal payments and deducted from your monthly annuities. The new Dues Withholding amount will take effect in January 2021. Chapter dues of \$10/year is additional.

NARFE members whose memberships expire after December 31, 2020 can call 800-456-8410 (press 1 for Membership) to renew their annual membership *now* for one year at the current rate of \$40. Members whose one-year membership expires after December 31, can save even more by converting to a two- or three-year membership at the current dues rates of \$72 or \$102.

- Tony

SERVICE OFFICER NOTES

by Carol Moore

If you come across a problem related to your federal retiree or survivor benefits and wonder where to go for help, check first with me, Carol Moore, Service Officer for Chapter 190. I can help ensure NARFE members' and their families' needs are met.

I can usually:

- Help individual members, their families and survivors take the proper actions to obtain and retain their annuities, and health and federal group life insurance benefits;
- Provide emotional support to members having serious problems with their benefit arrangements and particularly to surviving spouses when they suffer the trauma of a death or serious illness;
- Make the availability of these services known to all members through this newsletter or reports at chapter meetings.

In addition, I can help with:

- Federal procedures governing delivery of annuity payments
- Life insurance, federal employee's health benefits, and long-term care insurance
- Survivor benefits under current laws administered by OPM
- Change of beneficiary procedures
- Rights of divorced spouses to survivor benefits
- Death benefits
- State and federal income taxes as related to federal annuities and withholding
- Social Security referral information
- Requirements for other government programs

A major aspect of every Service Officer volunteer's function is to assist members with problems involving programs managed by the Office of Personnel Management, Social Security Administration, Centers for Medicare and Medicaid Services, Federal Employees Health Benefits Program insurance carriers, the Office of Federal Employees' Group Life Insurance, and other federal and state benefits-paying agencies. In addition to facilitating communications between the members and the appropriate agency or company, Service Officer volunteers frequently assist members to correctly prepare and forward the forms and reports that are necessary for their claims for benefits. I can do all that...and more. Read on.

When you have a problem related to your retiree or survivor benefits, help is just a phone call away. My phone number is 1-805-922-4864. You may email me at cmoorecasml@gmail.com or just send a letter to me at 626 El Sueno Road, Santa Barbara, CA 93110. Just a phone call to me will bring help, assistance and peace of mind to you. Most likely, I've helped with questions or concerns similar to yours. Don't hesitate. I can help.

Unless we speak, Congress will assume our consent!

LEGISLATIVE DEVELOPMENTS

As this is written, the election's outcome(s) remain unknown. For that matter, so do the COVID pandemic problems and economic woes of many.

The Senate is in recess at the moment, so legislation is at a standstill. Most everything will be determined by the election's results. Depending on which presidential candidate wins and the parties of Representatives and Senators, it appears we'll have four more years of strictly partisan legislation. Unfortunately and regardless of who will be President, it appears the ongoing gridlock could continue.

Once the election is over and the dust settles, we can still have an opportunity to let the folks in Washington (and Sacramento, too) know what's important to us. My eternal optimist (of course) expects they'll bend over backward to do our bidding. Regardless, it's important to give them input. (If you do contact them, please let our Legislative Officer George Ramirez know, especially of the response you get.)

We're optimistic that changes – good ones – will be forthcoming. Still, we need to be sure that Washington isn't operating in a vacuum or potentially worse yet, driven by their own self-interests – including continuous electioneering until the *next* election.

As time goes on, we must always be sure Congress hears from us!

Unless we speak, Congress will assume we agree!

FEHB OPEN SEASON IS HERE!

Perhaps you've been thinking about maybe changing your health coverage to a different provider or wondering whether you should change the option you have with your current provider. Now's the time!

The FEHB Open Season may have arrived while you were concentrating on the election or staying safe from COVID. Whatever the case, now's the time to revisit the "FEHB world."

If you're just curious about what each plan has to offer, you can get that information and tons more by going online to: www.narfe.org/open-season and you may find you do need to change...or find comfort in knowing your coverage is just what you need!

Remember: The deadline to make any change is December 14. ANY changes **must** be made by then.

CURRENT SPAMS AND SCAMS

Why Report Frauds and Scams?

Scams come in many forms: texts, emails, letters, and lots of phone calls. Scammers plot schemes on nearly everything to try knocking us off balance long enough to take advantage. They want our money and personal information, like account numbers and our Social Security number. How can we fight back? Share your story and report what happened to the FTC.

Telling your story can help your friends, family, community and others avoid those scams. That'll help them keep their money and their information out of the hands of criminals. You can report scams to the FTC at ReportFraud.ftc.gov and help investigators build cases against scammers – and help them to stop scams.

If you want to learn more about the top fraud reports FTC sees, visit ftc.gov/explore_data to check out what people have been reporting.

Post-Election Scam Awareness

Before results were in, requests to help fund recount efforts began to arrive. As always, such requests are a mix of valid ones and outright scams. Before you choose to send some money to support any request, do be as cautious as you were in supporting your favored candidate's election. Don't get taken! (See above, too.)

DON'T LEAVE THEM STRANDED

Well, it's happened again. A friend took care of all the family's finances on his personal computer. Ever cautious about guarding private information, he had passwords for everything – including for turning his computer on. He kept everything on the computer; he hadn't written a single password on paper – anywhere. He had it all secured. Then he had a stroke.

No one in his family knew any password. He kept all that information locked in his computer. While in a hospital, he was unable to speak or communicate in any way. Critical responses were due. Bills had to be paid. What was his wife do? The story is unfolding. Without passwords, the task will be long and laborious.

The lesson or word of caution is: be sure to give a trusted individual the means to access your password-protected data, accounts and equipments. Don't leave your loved ones in such a bind. You never know...

MEMBERSHIP REPORT - see **Note** below

	<u>Members</u>
End of last month	386
New Members	2
Dropped or Transferred	- 6
GRAND TOTAL	382

TREASURER'S REPORT

End of the last month balance	\$ 1,395.44
Receipts	296.30
Disbursements	(173.43)
End of month balance	\$ 1,518.31

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

ANOTHER ALZHEIMER'S CAUSITIVE

Yet another factor toward developing Alzheimer's seems to have been identified: air pollution.

In a 17-year-long study of more than 63 million older U.S. adults on Medicare, scientists specifically looked at fine pollution particles (or particulates) of 2.5 microns or smaller diameter.

While the study doesn't *prove* cause and effect, it shows a strong association between air pollution and brain disorders, researchers saw the link even at levels the Environmental Protection Agency (EPA) says are safe. Women, white people and urban populations were particularly susceptible. Midwest's older adults faced the highest risk for first-time hospital admissions for Alzheimer's disease and related dementias.

The particles come from smokestacks, unpaved roads, construction sites, 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

Alzheimer's continued... fires and even fields. They typically result from chemical reactions with sulfur dioxide and nitrogen oxides, pollutants emitted from power plants, industries and automobiles.

The EPA's ambient air quality standards considers the particles safe, so long as a person breathes in an average of 12 micrograms *or less* per cubic meter of air per day over a year. This long-term study's findings seem to call that guidance into question.

The EPA is required to review relevant science every five years and update air quality standards as needed to protect public health "with an adequate margin of safety."

Though the U.S. has reduced the air pollutant emissions by 7% through combined efforts under existing Clean Air Act requirements plus those of state, local and tribal governments, all aided by technological improvements. *This work helps to fight Alzheimer's!*

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 a different member.)

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!

TWO NEW MEMBERS

This month we have two new or reinstated members, **Herbert Asberry** and **Samantha Paz**. We look forward to meeting you in person when we again meet for our monthly luncheons.

> Dues withholding avoids needing reinstatement. <

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 (including 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

Our meeting date was Thursday, December 17, with reservations due by noon the Monday before. The planned entrée had been Lasagna.

NOVEMBER LUNCHEON-FINAL REMINDER

CANCELLED