



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

Ventura County Chapter

Volume 2021 No. 11

<http://www.narfe190.org>

November 2021

>> 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) –

TREASURER

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

SERVICE OFFICER

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

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

NOVEMBER LUNCHEON

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance ONLY <<

Date: **THIRD Thursday, November 18**

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

Cost: **\$13.00**

Please make your reservations by **NOON**, Monday, November 15. E-mail Carl at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **November 18**, we'll meet at 11:30, with lunch at noon. The day's menu will be:

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

As we continue with in-person meetings, we're pleased to announce we'll have our first speaker since COVID shut everything down over a year ago. Not only is the topic timely, it should be of direct interest to many of our members.

Debbie Miller, the FEHBP Account Executive for our region will provide an update on the Blue Cross/Blue Shield plans for 2022. She'll also answer general questions, but any specific/personal questions or discussion will be dealt with after the formal meeting if her schedule permits.

Debbie's visit coincides with the fact that the federal health benefits Open Season will be underway from November 8 to December 13, 2021.

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). If both you and your guest are vaccinated, all the better!

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

You may know a number of people who have to rely on donated foods; they're "collateral damage," the result of many things. To help them and others *locally*, 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

Third...Third...Third! As was stated last month, the November meeting will be on the third Thursday, like every past November and December, because of the holidays. But you may not have noticed that NEXT YEAR ALL MEETINGS will now be on the third Thursdays. Why? Why not, it's simpler. It also allows a more regular schedule for producing our newsletter.

The large cost-of-living increases this year resulted in a large cost-of-living adjustment (COLA) for us. It will start in January 2022 and will be 5.9% for those in the Civil Service Retirement System (CSRS) and 4.9% for those in the Federal Employees Retirement System (FERS). A 5.9% 2022 COLA will also be issued to those receiving Social Security benefits.

Federal employees and retirees, on average, will pay about 3.8% more toward their health premiums next year, according to the Office of Personnel Management. OPM announced the annual premium rates for 2022 ahead of this year's open season, which runs through December 13. It's when you can make changes to your health, dental and vision plans ahead of the upcoming benefit year, which begins January 1. You can find more details for your specific plan and its 2022 rates at <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/premiums/2022/ffs/premium-rates>.

The pandemic continues to have an impact. OPM bases 2022 premium rates on health care usage from the prior year, and because participants continued to defer doctors' visits, elective surgeries and other procedures this year, overall usage of the health care market remains low compared to non-pandemic years.

An old-time pastor was riding furiously down the road, to get to church on time. Suddenly, his horse stumbled and threw him to the ground. Lying in the dirt, his body wracked with pain, the pastor called out, "All you angels in heaven, help me get up on my horse!" With extraordinary strength, he leaped onto the horse's back – only to fall off the other side. From the ground again, he called out, "All right, just half of you angels this time!"

- Tony

HAVE YOU BEEN VACCINATED?

If you've been fully vaccinated with an approved COVID-19 vaccine at least six months ago, you're most likely eligible to get a booster shot now, too, if:

- You're 65 and older, or
- You're 18+ with certain medical conditions, or
- You're 18+ and work or live in a high-risk setting.

A booster shot can help strengthen and prolong your protection against COVID-19.

Remember: Medicare covers a vaccine booster shot at no cost to you.

SERVICE OFFICER NOTES

by Carol Moore

Notebook for Survivors

I don't intend this month's column to be morbid, but rather to be useful for your survivors. I keep a personal notebook which I call "Things my survivors should know," and keep it current.

If you don't have such a notebook or something similar, I suggest you pick up NARFE's 22-page brochure *Be Prepared For Life's Events*, NARFE form 100. You can get it from NARFE's website, www.narfe.org, to fill out. This form will have your information and list the documents your family will need to handle your affairs after your death.

My notebook contains most of the information and documents cited in the F-100, plus a list of passwords, a list of recurring bills (utilities, insurance, etc.) which are automatically paid now from my checking account. (Your family may want to keep the internet, the lights and water, and auto and home insurance active, but the bank may freeze the checking account and those bills could become delinquent.)

Change of Beneficiary for OPM

A Change of Beneficiary requires two completed forms must be submitted:

- SF2823 for FEGLI (Government Life Insurance)
- SF2808 for either CSRS or FERS retirement.

Both forms are fillable online and sent electronically to OPM at www.opm.gov OR printed and then mailed to Retirement Operations Center, Boyers, PA 16017.

For an array of OPM standard forms in .pdf format, including these two forms, go online to www.opm.gov/retirement-services/publications-forms/csrsfers-handbook/c034.pdf.

Social Security and remarriage

QUESTION: I am age 68 and may remarry soon. I am receiving my deceased husband's Social Security benefit. If I now marry a federal employee, would my Social Security benefit stop?

ANSWER: If you remarry *before* you reach age 60, you cannot receive a deceased spouse's benefits as long as the remarriage remains in effect. However, if you remarry *after* age 60, you would continue to qualify for benefits on your deceased spouse's Social Security. You also may qualify for a higher Social Security benefit from your new spouse. You could also elect the higher benefit from either your deceased husband's record or from that of your new spouse. However, you cannot get both.

Your Service Officer can help

Your Service Officer can assist you to resolve any issues you may have with OPM or other federal agencies, including resources on retirement issues.

Unless we speak, Congress will assume our consent!

LEGISLATIVE CORNER

There are two pieces of legislation of interest before the Congress that you should know about:

H.R. 5723, Social Security 2100: A Sacred Trust.

This resolution includes a host of provisions intended to revitalize and strengthen Social Security benefits. Notably, the bill would extend the Social Security trust fund’s depletion date to 2038, as well as fully repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

H.R. 4315, The Fair COLA for Seniors Act.

This would change COLAs for federal retirees by measuring seniors’ spending habits using the Consumer Price Index for the Elderly (CPI-E), a more meaningful measure of the cost of living associated with how senior citizens actually spend their money— notably on medical expenses. It is time for the Bureau of Labor Statistics (BLS) to adopt the CPI-E to calculate annual COLAs for seniors.

Tony’s summary report on the California State Federation’s meeting in the next column may also have items you’ll find gary gentry interesting and want to bring some of them to your Representative’s attention.

Any items (bills or topics) may be worthy of contacting your Representative.

The legislative items need a **CALL TO ACTION**:

Phone your Congressional Representative, be it Congresswoman Julia Brownley or someone else to urge supporting these House Resolutions. Representative Brownley may be reached by calling her at (805) 379-1779.

Not sure who your Representative is these days? NARFE’s online Legislative Action Center can identify that person *and* provide a pre-written form letter to submit (via email) to your Representative at:

<https://www.votervoicenet.com/NARFE/Home>

While you’re in NARFE’s Legislative Action Center, you may see other items which you’d like your Representative to support. Or you can check the “NARFE Bill Tracker” section regarding other issues of interest and urge your Representative to support those as well.

We *must* let Congress know what we want:

Unless we speak, Congress will assume we agree!

CALIFORNIA STATE FEDERATION REPORT

The State convention was two days long, so not all of the happenings can be reported here; only some of the most notable are.

I think you know by now that the COLA will be 5.9% for CSRS, 4.9% for FERS. NARFE continues to push for equity.

NARFE Membership has been declining. In the two years since the Federation’s last convention, 1,025 members died, but only have 230 joined. We need to encourage the Feds we know (retired or not) to join.

NARFE will be using social media to spread our brand. You can search on Facebook for “NARFE National Headquarters” to find recent information.

Tammy Flanagan, a frequent columnist in the *NARFE* magazine, spoke about benefits. She also did a seminar about finances in retirement. She recommends you fill out form F-100, *Be Prepared for Life’s Events*, listed at narfe.org under ‘Forms’ in the left column.

Ken Thomas, NARFE National President, made a Zoom presentation. NARFE will push for GPO and WEP reform, but it’s doubtful; too many politicians think Feds are getting too many benefits.

NARFE HQ’s data management system is better, but still has problems, after 2 years of trying to fix it.

Alzheimer’s donations reached the goal of \$14 million for research.

Health care representatives spoke of reimbursements if you have Medicare Part B: BC/BS Basic, \$800; GEHA High Option, \$800; Kaiser, High Option or Standard Option Senior Advantage (HMO), up to \$250/month. Check with your plan for details on how to apply.

MEDICARE, ANYONE?

Federal retirees approaching age 65 have to decide about enrolling in Medicare. Here’s a summary of the relationship between Medicare and federal retiree.

If you worked for the Federal Government since 1984, you paid into the fund through payroll deductions. You should receive information about enrolling in Medicare when eligible, usually at age 65. If you don’t receive Social Security but are eligible for Medicare, contact your local Social Security office several months before you turn 65 to enroll.

MEMBERSHIP REPORT - see **Note** below

	<u>Members</u>
End of last month	336
New Members	0
Dropped or Transferred	- 0
GRAND TOTAL	336

TREASURER’S REPORT

End of the last month balance	\$ 1,854.09
Receipts	517.65
Disbursements	(418.64)
End of month balance	\$ 1,953.14

PROGRESS AGAINST ALZHEIMER'S

An *Alzheimer's News Today* newsletter article reports a on a study of four drugs tested in mice.

Researchers examined detailed molecular signatures in three stages – early, intermediate and advanced – in mouse models of Alzheimer's, which allowed identification of four approved medicines that may be potential Alzheimer's treatments. The approach they used took a systemic approach to find a treatment that might help pursue effective therapeutics, especially in the early stages of the disease before irreversible brain damage occurs.

The researchers began by considered 8,250 candidate compounds Of them, 125 highly ranked non-steroidal anti-inflammatory drugs (NSAIDs) were identified, which are among the most common medications typically

Alzheimer's column continues below...



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Federal Employees Association
235 East Olive Street
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Alzheimer's continued...

prescribed as anti-inflammatories, pain relievers and to reduce fever. The initial list also included a number of approved agents to treat high blood pressure.

Analysis found these compounds reduced amyloid-beta plaques in the brain and partially restored Alzheimer's-related molecular signature genes.

The published results are promising, but further research must be done because final results could give rise to a paradigm shift in the treatment of this disease, say the researchers.

NARFE Funding for Alzheimer's Research

Since NARFE began supporting ways to combat Alzheimer's, our donations to research efforts have now topped \$14 million. We need to continue that support as well as that of our local branch of the Alzheimer's organization and local support groups.

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 Shelly Foote.)

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 CHANGE IN MEMBERSHIP COUNT

We had no member gains or losses this month, but we don't want further losses. Let's encourage federal retirees and workers to join, else the downward trend in membership as noted in the Regional Federation meeting will continue.

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 meet on the **THIRD** Thursday, December 16. Make your reservations by noon Monday, December 13. The entrée will be Lasagna.

NOVEMBER LUNCHEON-FINAL REMINDER

We'll meet in person at the Elks, Thursday, November 18. Please be sure phone or e-mail your reservations to **Carl** by noon Monday, November 15.