



**FEDERAL BENEFITS EXPERTS**

# Chapter 190 NEWSLETTER

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

Volume 2022 No. 11  
**NOVEMBER 2022**

>> **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

**1<sup>ST</sup> V/P (MEMBERSHIP)**

**JUANITA DAVIS**  
redbird1997@aol.com  
1-805-488-5281

**2<sup>ND</sup> 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 ANNE MOORE**  
cmoorecas1@gmail.com  
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**

**FOOD SHARE DONATIONS NEEDED**

Many locals must rely on donated foods these days; especially as the holidays approach. 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. Any amount helps.

**NARFE CHAPTER 190 NEWSLETTER**

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**NOVEMBER LUNCHEON**

**Place: Elks Club,**

**801 South A Street, Oxnard**

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

**Date: THIRD Thursday, November 17**

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

**Cost: \$15.00**

Please make your reservations by **NOON**, Monday, November 14. E-mail Carl at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **November 17**, we'll meet at 11:30, with lunch served at noon. The day's menu will be:

**Turkey & Dressing**

**Mashed Potatoes & Gravy**

**Cranberry Sauce Green Salad Rolls & Butter**

**Pumpkin Pie 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.*

**NOVEMBER PROGRAM**

As with things in health care and the economy, this year's Open Season may be more important than many other previous ones. You may want to carefully check your plan to decide whether to keep it or switch to another for 2023. This month's speaker may help.

Debbie Miller, the FEHBP Account Executive for our region will provide an update on the Blue Cross/Blue Shield plans for 2023. She'll also answer general questions, but please hold any specific or personal questions or discussion until after the formal meeting (if her schedule permits). With the federal health benefits Open Season already underway from November 14 through December 12, her visit is most timely.

Please call Carl (805-487-1801) to make your reservation(s). Guests should each have a reservation to ensure everyone can be seated – even if you or your guest won't have the meal. It's recommended both you and your guest be fully vaccinated and boosted.

**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

Carol Anne Moore, our Service Officer, made an outstanding presentation about 2023 FEHB Medicare Advantage plans. These plans are part of certain FEHB plans, not ones you see advertised for the general public. Even with the amazing work Carol did to make the subject understandable, it's still hard to determine whether you will retain current service, current providers, and whether you will save any money.

We will have Debbie Miller from Blue Cross at our November meeting, which is a great reason to attend. In addition, it's our pre-Thanksgiving turkey lunch, so you can get a head start on the holiday. Bring your significant other for the early turkey, and have a reason to stay out of the kitchen one day.

You may have heard that the 2023 COLA has been finalized at 8.7%. Those who retired under the FERS system will receive 1% less than those under CSRS, but will receive the full COLA for Social Security. Don't rush out and start spending. Inflation data as calculated by the Bureau of Labor Statistics is, as of September 2022, on certain everyday items is: Food At Home, +13.0%; Electricity, +15.5%; Shelter, +6.6%; New Cars, +9.4%; Gas, +18.2%.

The IRS said it is adjusting many of its rules to account for the impact of inflation, ranging from individual income tax brackets for 2023 to the standard deduction. The Charles White changes could mean tax savings for some taxpayers next year. The higher limits are aimed at avoiding "bracket creep" due to inflation, which can push those who received annual cost-of-living pay increases into higher tax brackets even though their standard of living hasn't changed.

Want to save a few bucks and never write another check for dues? Sign up for dues withholding. First, you'll save \$6.00 because your national dues will drop from \$48.00 to \$42.00! Your combined national and Chapter 190 dues will now only cost you \$52.00. That's \$4.33 deducted monthly from your annuity. With that big COLA, you'll never miss it. Wait, there's more! The State Federation will send you a check for \$15.00. Any spouse who joins NARFE will receive a check for \$5.00. Likewise, any spouse who signs up for dues withholding will receive a check for \$5.00. Contact our Treasurer Carl for details.

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A new survey found that 80% of men claim they help cook Thanksgiving dinner. That makes sense when you hear they consider when they say, "That smells good" to be helping.

- Tony

## THANKSGIVING WISHES FOR ALL

We're wishing everyone a Happy Thanksgiving, whether it's a quiet time or with others. (But stay safe.)

## SERVICE OFFICER NOTES

by Carol Anne Moore

My presentation regarding Medicare and Medicare Advantage had some important items I'll touch upon as space permits in this column.

If you haven't yet retired, you should continue with your FEHB plan. To do that, you have to be in an FEHB plan on the day you retire AND you must take an immediate annuity AND you must have been in an FEHB plan for 5 years before retiring.

### **Joining Medicare**

There are two ways to join:

The first is the original Medicare when you turn 65 with Medicare Part A (hospital services) and Part B (outpatient medical services). But A&B don't stand alone. For example, they don't have catastrophic protection, so you'll need a secondary payer. For most federal retirees, it's an FEHB plan or Tricare for Life.

The second way is to get FEHB Medicare Advantage with original Medicare, where it becomes a benefit of your FEHB plan. You will have one card – your FEHB health plan card, for medical services.

### **Medicare Advantage Plans**

You already know nothing is free. That's true regarding health insurance plans, too.

If you sign up for an **FEHB Medicare Advantage plan**, you still must sign up for Medicare Parts A & B with FEHB Medicare Advantage (FEHB MA) as part of its benefit. You'll still pay premiums for Medicare A&B *and* for your FEHB MA plan. FEHB MA members don't have the coverage gap ('donut hole') for prescriptions. You won't pay deductibles, copays or coinsurance, and usually won't pay out-of-pocket expenses. They usually have a capped amount, for in-network providers and facilities, but out-of-network providers and facilities may charge. You don't have to take a physical exam for any FEHB plan. Not all plans may be available in your location. FEHB Medicare Advantage plans are a risk because you can't choose your doctors, hospitals, labs, or physical therapists.

### **Non-Medicare Advantage Plans**

**Non-FEHB Medicare Advantage** If you get a Non-FEHB MA plan from the [www.medicare.gov](http://www.medicare.gov) website, you must *suspend* your FEHB plan and have no FEHB protection. Those plans may have no or low premiums, but in most cases you'll have to enroll in Medicare Part D. If you have or get drug coverage, you may also face the gap ('donut hole') in prescription drug coverage. You'll pay deductibles, copays, coinsurance, out-of-pocket expenses, and regional care (usually capped for in-network providers and facilities. You may need a physical exam since you won't be under an FEHB program. You may also have to deal with claims being denied with no protection from the FEHB program.

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

**LEGISLATION INFORMATION**

Sometimes, it's easy to overlook new legislation and what it can do for you. A new piece of legislation, signed into law by President Trump in 2020 quietly became effective on January 1, 2022. You may not have been aware of it simply because you haven't needed an occasion to need it. A note about that legislation, known as the "No Surprises Act," seems fitting here, as it has to do with health cost (as does the Service Officer article).

In a nutshell, here's what it's about:

- Surprise billing happens when you go to an in-network provider and receive a bill from out-of-network providers involved in your care.
- Balance Bill – when you receive care from an out-of-network provider, BB is the difference between the charge and the amount paid by insurance
- Between 2010-2016, more than 39% of emergency department visits resulted in surprise bills.
- No Surprises Act supplements state balance billing laws.
- Legislation prevents surprise billing for emergency and nonemergency care providers, facilities, and air ambulance.
- Contact your FEHB plan if you feel you have been billed incorrectly.

Remember, even when NARFE speaks with its 'National Voice,' it's important that individual NARFE members do not become complacent. It's *always* important for us to speak up with our legislators! (The more voices on a topic, the more likely our collective voice is heard in the halls of Congress!)

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

**CHECK THE BILL TRACKER**

With a new set of legislators to be sworn in as the result of the recent election, there will likely be a swarm of new legislation introduced. It's hard to keep track of each one's progress; so NARFE makes it easy.

You can check the "Bill Tracker" feature in every issue of the *NARFE* magazine and keep tabs on their progress or demise. The tracker is updated in every issue, so you can see when to write to your legislator to be sure your wishes are known.

**'FREE' OFFERS?**

There's always a deluge of free offers. Not only are they not always free, but trying to stop them is a real challenge. Such offers can be seen online, on TV, on social media or in your mailbox. They can be for anything from beauty creams and dietary supplements to snacks and magazines. Some say you can try their offer for free, but it might not really be free.

Consider an offer of a 'free' trial magazine subscription for a free trial period. Such offers are tempting; but before you sign up, do some checking. Research the rules and get any questions answered before you commit, such as what your responsibility is, *especially* if they offer a free trial period. Here are some things to know about free trial offers:

Before you sign up online, check on any pre-checked boxes in the online application. Also check the terms and conditions for the offer. Be sure you understand how to cancel during the trial period.

When you sign up, mark your calendar as to any dates, including when the free period will end. If you don't cancel on time, you will be charged. Even though it's said to be a 'free' offer, do check your credit and debit card statements to be sure it *is* free.

Check on whether the subscription includes an auto-renewal feature. If so, the company is required to send you a renewal notice before the subscription is renewed. (By the way, scammers may send fake renewal notices just to get your financial info.)

Finally, if you want to *stop* a subscription, begin by contacting the company that runs that subscription. Follow the directions to stop. Also check your debit or credit card statements to be sure charges stop. After stopping the subscription, follow up with a letter to the debit or credit card company. And always save your records. You may need them if things don't work out.

**NARFE MAGAZINE ONLINE**

Want to re-read an article in a previous issue of the *NARFE* magazine but you can't find that issue now?

Log in to [narfe.org](http://narfe.org), click the "For Members" tab and then click on "NARFE Magazine Issues." The top item is the most recent; see previous issues by scrolling down the page. Check for older magazines (back to 2008) by scrolling to the bottom of the list and clicking on "Archived NARFE Magazine Issues."

**MEMBERSHIP REPORT**

	<u>Members</u>
End of last month	300
New Members	0
Dropped or Transferred	<u>- 4</u>
GRAND TOTAL	296

**TREASURER'S REPORT**

End of the last month balance	\$ 2,359.32
Receipts	472.64
Disbursements	<u>(523.64)</u>
End of month balance	\$ 2,308.42

## ALZHEIMER'S CAUSED BY BETA-AMYLOID?

For over a century, Alzheimer's had been thought to be caused by an accumulation of beta-amyloid plaques in the brain. A four-year study to test that hypothesis will begin enrolling patients this year, seeking to prove or disprove it. That's because several experimental drugs didn't prevent declines in memory and thinking – but they did remove amyloid from the brains of early stage Alzheimer's patients. Those failures called into question the idea of plaque accumulation as the cause.

The amyloid hypothesis can be traced to Dr. Alois Alzheimer himself. After an autopsy on a woman who had died at the age of 50 with memory loss, and other symptoms, he saw her brain had an “unusual disease of the cerebral cortex,” including “senile plaque” usually seen in much older people.

In the 1980s, the plaques

Alzheimer's column continues ...



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

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Alzheimer's continued the plaques were determined to be made of beta-amyloid, so most efforts to treat Alzheimer's used drugs targeting forms of amyloid.

Thousands of studies and years of data all indicate plaques cause Alzheimer's. Yet doubts about the amyloid hypothesis have risen as the list of drug failures has grown. Even so, key scientists think it's too soon to abandon the amyloid hypothesis.

It's suggested that studies of anti-amyloid drugs may have failed as they included people who already had plaques in their brains, so it may not have been possible to stop the process.

The short-term goal is to make sure that amyloid plaques do not appear. Then, researchers will look to see whether that can prevent the appearance of other markers of Alzheimer's effects on the brain. But if amyloid plaques develop but those markers continue to develop, it would suggest targeting something else.

## 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 Rita Ward.)

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 MEMBER

We have no new member this month (but lost 4) and it's time to recruit new members. Please tell a potential member about NARFE and Chapter 190. Why? The bottom line is: *the more members we (and NARFE) have, the more likely Congress will listen.*

## 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, December 15. Make your reservations with Carl by noon Monday, December 12. The entrée: Lasagna.

## NOVEMBER LUNCHEON-FINAL REMINDER

This month, we'll meet on Thursday, November 17. Be sure to phone or e-mail **Carl** for your reservations by noon Monday, November 14.