



FEDERAL BENEFITS EXPERTS

# Chapter 190 NEWSLETTER

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

Volume 2020 No. 10  
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>> 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 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

**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**

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**OCTOBER LUNCHEON: CANCELLED**

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance ONLY <<

Date: ~~Thursday, October 22~~

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

Cost: ~~\$13.00~~

Please make your reservations by **NOON**, Monday, October 19: E-mail Carl at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **October 22**, we would have socialized at 11:30; and our lunch would have been:

Sweet & Sour Pork Chops

Rice Pilaf      Baby Carrots

Green Salad      Rolls & Butter

Ice Cream      Water & Coffee

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

**OCTOBER PROGRAM**

There will be no program again this month since there will be no meeting at which to present it.

When we meet again, what's the topic you'd wish to have presented? Well, don't just wish about it; instead, why not tell, phone, email or even send a letter to **George Ramirez**, our Program Chair, Tony or another board member to suggest that topic?

Some things are great topics and of much interest, but it's not always easy to find a knowledgeable speaker who isn't trying to also sell something.

Members can always suggest a topic idea with our Program Chair, **George Ramirez**. The day we do meet again, that topic just might presented!

The rest of this month's program begins with a do-it-yourself effort. Check that you're registered to vote, get ready to vote and then **VOTE!** It's *the* one thing we can do in our democracy to each do our part. After all, this government is to be *OF* the people and *FOR* the people. We can encourage others to **VOTE**, too!

**VOTE - VOTE - VOTE - VOTE** (early if you can.)

**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

Now it's October, and the virus restrictions continue. The rules have loosened a little, with restaurants allowing limited indoor seating. However, that doesn't mean we're ready to start our in-person meetings. We can't know when. But thanks to our ever-faithful newsletter editor, we'll still keep in touch.

As you no doubt know, if you opened the October NARFE magazine, the FEHB health plan open season will run from Monday, November 9, 2020 through Monday, December 14, 2020. Most enrollees, about 95%, usually continue with their same plans.

However, there are some things to consider. Plan costs, not available as this is written, and cost of drugs. Some plans offer a **reimbursement if you also have Medicare Part B**. The amount of reimbursement shown (or not shown) below may be different in 2021. You have to apply for the reimbursement. Check with the plan for more information and ensure that it has the coverage you want *and* that your doctors accept the plan. Here are some examples:

- **Aetna Direct:** up to \$900 reimbursement for Medicare part B
- **Blue Cross:** up to \$800 per calendar for a *Basic Option* member enrolled in Medicare Part A and B.
- **GEHA:** reimburses *High Option* members enrolled in both Medicare Parts A & B
- **Kaiser Senior Advantage 2:** Up to \$1,800 per year in *reimbursement toward your Medicare Part B premium for FEHB members High or Standard Option*

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Last year, I was walking home from a Halloween party at my neighbor's house when I heard a thumping noise behind me. THUMP, THUMP, THUMP. I looked to see what it was. A coffin was coming behind me! I walked faster. When I started running, so did the coffin!. I ran to my house and into my bathroom. It followed me. THUMP, THUMP, THUMP.

What to do? Out of desperation, I grabbed the first thing I saw, an opened box of cough drops. With a throw to make a Dodger pitcher proud, I threw them at the coffin....and of course the coffin' stopped.

I was trying to think of what to have for dinner on Halloween. I decided on a *Fettuccini Afraid-o* entrée after a *Finger Food* appetizer. - Tony

## HAVE YOU VOTED?

If you voted in California and want to follow your ballot? You can check online to see where your ballot is in the process. Just go to:

<https://voterstatus.sos.ca.gov/#BallotStatus>

## SERVICE OFFICER NOTES

by Carol Moore

The past months have delivered heat and caused wildfires throughout California. Add COVID to the mix of concerns, and it is a situation of great concern. Of course, we each must continue to heed health advisories to avoid contracting COVID. And make sure your health insurance is up to date. Speaking of:

### **MEDICARE (*not FEHB*) Open Enrollment**

This period began October 15 and will go to December 7. If you're 55, now is the time to enroll if you haven't already done so. If you are already enrolled, now is the time to check and decide whether to change your option. Part A is "free" and Part B's premiums can be paid directly out of your annuity.

If you get Medicare Summary Notices by mail, you can switch to get them electronically instead. Someone you trust can help you change that online, if need be. Shield your password so no one sees it as you enter it.

Go to the Medicare website to sign up for an electronic Medicare account and also opt to receive electronic Medicare Summary Notices (eMSN) in your new e-account. Follow these steps once you have an account to view your eMSNs:

- Log on to [www.MyMedicare.gov](http://www.MyMedicare.gov) and choose "Claims" from the Home Page.
- Select the electronic Medicare Summary Notices link.
- The list of available eMSNs will be displayed.
- Select the PDF image next to the eMSN you want to open.

Read each eMSN carefully. Questions? Use the CHAT feature or call 1-800-MEDICARE (1-800-633-4227) for help. TTY users should call 1-877-486-2048.

### **Get FEDWeek for Free Federal Info**

Why get FEDWeek? Well, read on:

FEDweek is *free* and it's the most widely-circulated information resource in the federal government, besides the *NARFE* magazine. In addition to free reports and newsletters, you can go online to get information, ask questions or search. To begin, just go to [www.ask.fedweek.com](http://www.ask.fedweek.com).

FEDweek was founded by Don Mace, a Vietnam veteran of the Air Force. It publishes several free weekly email newsletters, as well as many printed and electronic publications. For over 20 years, FEDweek has helped federal and military employees and retirees to get the most out of their careers and their earned federal benefits.

FEDweek's coverage compliments and supplements the information you already get via this newsletter and the *NARFE* magazine. Its seasoned team of experts and writers is also close to the federal community and have their ears to the ground.

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

**LEGISLATIVE DEVELOPMENTS**

As this is written, the political divide continues. So does the COVID pandemic and economic straits for so many who are not in the richest of America.

Lip service is being paid to keeping essential services running, but little – if any – legislation is moving forward to do that. Last month’s column noted the Post Office had such budgetary problems that only an immediate infusion of funding would keep it from closing completely. A report in [The Hill](#) concludes the United States Postal Service (USPS) is not only important, but that it is, in fact, essential. The article also shows that private delivery services (such as UPS and FEDEX) depend on using the USPS to complete the final leg of many of their deliveries.

The Senate’s chosen effort, however, is to confirm Supreme Court Justice Ginsberg’s replacement. They apparently believe that takes precedence over the well-being of many citizens and even small businesses.

With the national election underway, we have an opportunity to effect the “more perfect union” spoken of in the Preamble to the Constitution. Replacing some of those currently failing to perform in support “of the people” can start legislative actions for the people. It’s a way we can drive new legislation. How? Vote!

Every vote is important. We need to do more than just voting. We must always let Congress hear from us.

***Unless we speak, Congress will assume we agree!***

**NATIONAL (and local) ELECTION**

Wanting to keep us all safe *and* ensure every eligible voter gets to vote, California sent a mail-in ballot to every California-registered voter.

Drop boxes opened on October 7 to receive ballots. Complete instructions were included for those who vote by mail. A completed ballot was to be mailed by October 20; mailed ballots must be postmarked by November 3 to be counted.

Completed ballots can also be turned in at a polling place on election day, November 3. (If you do that, you’ll be out among people waiting to vote in person.)

When you vote, be sure to vote on the state-wide proposals and the many local candidates and measures.

**Be sure YOU vote and get YOUR ballot in on time!**

**MORE CURRENT SPAMS AND SCAMS**

**COVID-19 Related Scams**

For October only, we note COVID-related scams continue. Know they still arrive every day, so be aware and suspicious of “great” treatments, cures, etc.

What may be viewed as a “hole” left by decreased COVID-19 spams has been more than filled with election- or political-related spam. It’s a challenge to sort genuine political requests from spam. This month, we’ll consider spam and emails related to this election.

**Election or Politically Related**

Concerned over COVID, a number of states have now allow voters to do most everything from home electronically except actually voting by Internet. Of course, that means we have email spam efforts. In one, an incoming email says what was submitted to register was missing some (unidentified) critical information and to click on the link provided to complete the registration. If or when the recipient did that to provide the “required information,” the information had been unknowingly shared with the spammers instead.

Countless requests ask for funds to support a cause or candidate. Be careful, as the funds don’t always go where you wanted. Will any of it even go where you intended? Maybe. Give, but cautiously – and VOTE.

**FEHB OPEN SEASON INFO - A REPEAT**

Want to make changes to your FEHB Plan for next year – or even go with a different provider for 2021? Open Season runs from November 9 to December 14. OPM releases the new health insurance rates each year about a month prior to the FEHB Open Season. The new rates are generally released by mid-October at

<http://www.opm.gov/insure/health/rates/index.asp>

A NARFE postcard offered a guide to help sort through Open Season options (and Medicare). The offer was to use promo code “NARFE20” and get a NARFE member discount of 20% from the listed price of \$11.95. For more info, go to:

[www.GuidetoHealthPlans.org](http://www.GuidetoHealthPlans.org)

**THIS NOVEMBER**

Do take time to remember those who gave some and those who gave *all*. **Veterans Day** is November 11.

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

	<u>Members</u>
End of last month	390
New Members	4
Dropped or Transferred	<u>- 8</u>
<b>GRAND TOTAL</b>	<b>386</b>

**TREASURER’S REPORT**

End of the last month balance	\$ 1,388.19
Receipts	181.06
Disbursements	<u>(173.81)</u>
End of month balance	<b>\$ 1,395.44</b>

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



## IS IT ALZHEIMER'S??

COVID-19 continues to dictate we limit our activities. It leads to individual isolation. We notice things which had gone unnoticed before. Small things happen, too. Surprised we forgot something we *never* forgot before, we may ask, "Is it Alzheimer's?"

A National Institute on Aging article says people do worry about becoming forgetful, fearing forgetfulness is the first sign of developing Alzheimer's. But not all memory problems mean Alzheimer's. Other causes can include aging, medical conditions, emotional problems, mild cognitive impairment, or even another type of dementia. Some important points:

**Aging.** "Common knowledge" is that forgetfulness comes with age. Maybe we don't remember things as well as we used to. Or we lose things like our glasses. Those are usually just

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... signs of mild forgetfulness, not something serious like Alzheimer's.

**Certain medical conditions** can cause memory problems, which should go away with treatment. Such medical conditions may include: medication side effects; a head injury, such as a concussion from a fall or accident; some thyroid, kidney, or liver disorders; too much alcohol; and not eating enough healthy foods, or too few vitamins and minerals in a person's body (like vitamin B12). A doctor should treat such medical conditions as soon as possible.

**Emotional situations.** For example, depression could result from isolation experienced in the ongoing COVID-driven isolation or after the death of a spouse, can make a person more forgetful. But it doesn't mean it's Alzheimer's. Thankfully, forgetfulness and confusion caused by emotions are usually temporary and will go away when the feelings fade.

## 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!

## FOUR NEW MEMBERS

This month, we have *four* new members. They are **Martha Witter, Charles Teevan, William McMullen** and **Terry Shepersky**. Welcome to Chapter 190!

We look forward to meeting you in person when we again meet for our monthly luncheons.

## NEED TO UPDATE ADDRESS?

If you need to update information you provided to NARFE years ago, please contact **Carl Bailey**. He maintains Chapter 190's member information (including addresses for mailing 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, November 24, and reservations were due by noon Monday, November 21. The planned Thanksgiving entrée: Turkey & Dressing.

## OCTOBER LUNCHEON-FINAL REMINDER

CANCELLED