



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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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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OCTOBER LUNCHEON

Place: Elks Club,
801 South A Street, Oxnard
>> Use "A" Street entrance ONLY <<
Date: Thursday, October 28
Time: 11:30 to socialize, 12:00 to dine
Cost: \$13.00

Please make your reservations by **NOON**, Monday, October 25. E-mail Carl at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **October 28**, we'll meet at 11:30, with lunch at noon. The day's menu will be:

- Sweet & Sour Pork Chops
- Rice Pilaf Baby Carrots
- Green Salad Rolls & Butter
- Ice Cream Coffee & Water

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

OCTOBER PROGRAM

As we continue with in-person meetings, we'll have another again this month. As in other recent meetings, this one will also be a social luncheon so we can continue catching up on what happened in our lives during the long COVID shutdown.

Although COVID/Delta-variant cases do happen, it's also clear that break-through cases in vaccinated persons result in less severe illnesses. Attendees who have been vaccinated will help keep our meetings safe.

Please call Carl (805-487-1801) to make your reservation(s). Should the situation change such that we won't be able to meet, Carl will have that information. If that occurs after you've made your reservation(s), we'll contact you to let you know. And if you'll be bringing a guest, make a reservation. If both you and your guest are vaccinated, all the better!

NOTE: Beginning *next* month, all future meetings will be held on the THIRD Thursday of each month.

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

Our September meeting served a surprise lunch. Instead of the promised lasagna, guess what, chicken fried steak again. I think most were amused, but since it's a favorite, I don't think there were any complaints. Except from your Italian American president. Just kidding, I liked the chicken fried steak too.

I think we're all being safe, and all who attend the meetings should be vaccinated. Those who got the Pfizer version are now eligible for a booster. But let's not forget that although there wasn't a bad flu season last year, probably because we were mostly locked down, that flu is still possible. Flu, like covid, is a deadly virus. Flu vaccinations are now available, and now is a good time to get one.

We didn't have a program, so mostly we socialized. I say mostly, because member John Jay spoke about protecting nursing home occupants from potential criminal negligence, which can result in serious injury or death. He passed out handouts on the topic. Thank you, John. If you have someone in a nursing home, make sure his or her care is not neglected.

We have been spared fires, floods, and earthquakes recently, but maybe you know a member in one of the areas that experienced a natural disaster. NARFE disaster funds in the form of cash grants (\$500 maximum per grant per household) are available to all NARFE members in good standing who have been injured, incurred property damage or have other needs during and after a declared natural disaster. For a grant application and instructions for completing the application go to www.feea.org/disaster.

Please read the instructions carefully because you will need to collect and attach a number of documents to the application. You will not be able to submit your application without attaching the required documents.

I remember a few years ago when I picked up my grandson after his first day at school. I asked him what he had learned.

He looked at me with a sad face and replied, "Not enough, I guess. They want me to come back tomorrow."

- Tony

HAVE YOU BEEN VACCINATED?

Had two doses of the Pfizer-BioNTech COVID-19 vaccine at least six months ago? You can now get a booster shot for the Pfizer-BioNTech vaccine 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.

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

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

SERVICE OFFICER NOTES

by Carol Moore

Health Care Open Season

This year's Federal Benefits Open Season is from November 8 through December 13. Check what your current Federal Employee Health Benefit (FEHB) plan will offer and compare it to others (as well as costs). There'll soon be much information circulating on that.

What isn't always publicized so much for federal annuitants is Medicare's open season, which is from October 15 through December 7. It's when you can change Medicare options and selecting the desired choices on the Medicare website, www.medicare.gov.

Medicare for Federal Annuitants

If you were a federal government employee since 1984, you've contributed to Medicare and are therefore likely eligible to enroll when you turn 65. Once you're covered by Medicare, it becomes your *primary* health coverage and your FEHB plan becomes *secondary*.

The medical billing statements are sent to Medicare, where they're processed and the sent on to your FEHB provider. It's seamless and prompt processing.

Medicare

It used to be almost everything required several phone calls and a lot of time. Now you can do a lot online. In fact, you can even sign up for your Medicare account online to start things moving!

You can use your computer to sign up, maybe with help from a grandchild or other relative (or one at the library, possibly with library support staff help). You'll create a password; never share it with anyone even if they say it's to verify of your account or identity. Say you want another method of verification. Shield your password when you enter it – from anyone's view.

You can also print your Medicare Card online!

Medicare Summary Notices

If you receive Medicare Summary Notices by mail, you may want to stop getting them in paper form and opt for the electronic versions.

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

Log on to www.MyMedicare.gov and choose "Claims" from the Home Page.

1. Select the electronic Medicare Summary Notices (eMSNs) link.
2. The list of available eMSNs will be displayed.
3. Select the PDF image next to the eMSN you want to open. Read each MSN carefully.

Calling Medicare

Medicare's phone number is 1-800-MEDICARE (1-800-633-4227); TTY users can call 1-877-486-2048.

Unless we speak, Congress will assume our consent!

LEGISLATIVE CORNER

This month, let’s consider how we can watch legislative items of interest to federal employees and retirees. The primary “tool” is included in your monthly issue of the *NARFE* magazine. It’s the “NARFE Bill Tracker,” and it provides a monthly snapshot of shelly foote a bill’s progress (or lack of it) once it’s introduced in Congress. These days, though, some things have to be dealt with quickly, such as the budget for the coming year. Others, of course, don’t need to be dealt with so quickly.

NARFE Bill Tracker

As was mentioned in last month’s newsletter, consideration of pending national legislation is included in the Bill Tracker listings for several ongoing efforts. Topics such as Social Security Fairness Act, GPO/WEP repeal or reform seem to be listed every month. As other bills are introduced of interest to federal employees and retirees, they will also be listed.

Having a “tool” available is one thing; in addition to being informed, the information can provide enough to help us provide meaningful comments to our elected officials to help ensure they know how we’d like them to act regarding legislation being considered.

November’s Election

As this is written, the local election for Oxnard is about a month away. It’s getting to “crunch time” for candidates and measures as well. As is usually the case, it’s a time that’s hard to miss, what with all the ads in in various communications media. If you have a phone or email, you’ll surely receive requests to support a candidate or initiative ... oh, and usually a request to “please send money” to support the effort.

Whether you’re for or against a candidate or proposal, DO take the time to vote. With California taking steps to give every eligible voter access to a way to vote, it’s hard to ignore the opportunity. It’s something we Americans have available in a way that’s not possible in some countries today. Your vote helps ensure future generations will have the opportunity as well. In addition to directly choosing your desired outcome, it lets your legislators know it.

We must let Congress know what we want:

Unless we speak, Congress will assume we agree!

FEHBP NOTES

FEHB Plans & Premiums for 2022

Open Season for health care signups or to make changes in your current healthcare options.

Most folks are “happy” with their current plan as it is. However, it may be worth your while to check on it anyway. A number of changes are always made from one year to the next – not only the premium amounts.

Of course, you can check the cost of your plan and compare it to other plans and coverages. There’s a table to do so. If you don’t want to wait until it comes out in a magazine or other publication, check online at: www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/premiums/2022/ffs/premium-rates.

In addition to just checking rates, you may wish to stay with the same provider but change something in your current coverage. For example, if it’s now you and the spouse because the kids have gone on to their own lives, there’s a “Self Plus One” option instead of a family plan; many companies now offer that option.

On COVID, too, you may wish to check directly with your provider. Recent headlines noted that health insurance coverages would no longer cover 100% of costs for COVID. At least one FEHB provider said it’s true, in that the company now treats COVID needs as with any of its more traditional coverages – NOT cease providing any coverage. That company also said the coverage change applies regardless of whether the person was vaccinated against COVID.

There’s one other item to check especially if you’re using some long-term prescription medicine, and that’s to see if there are any changes in prescription coverage. (One member discovered the short-term medication he was using was covered in 2020 would NOT be covered in 2021. Fortunately, only two refills were needed and the medicine itself was not expensive.)

In addition to the annual information provided by your current insurer and that provided in your NARFE magazine, you can find update information online. You may check either (or both) the NARFE website at www.narfe.org or the OPM website, www.opm.gov/retirement-services/. Sometimes, it’s best to check directly with a customer support representative at your current provider – especially if your question is regarding a unique or personally specific “fine point.”

MEMBERSHIP REPORT - see **Note** below

	<u>Members</u>
End of last month	340
New Members	1
Dropped or Transferred	- 5
GRAND TOTAL	336

TREASURER’S REPORT

End of the last month balance	\$ 1,736.54
Receipts	543.44
Disbursements	(425.89)
End of month balance	\$ 1,854.09

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

ALZHEIMER'S VACCINE TREATMENT?

There's another vaccine undergoing testing, but it's not for COVID. This time, it's to treat Alzheimer's. An article released on July 23 discussed a new drug being tested in the form of a vaccine seeks to reduce beta-amyloid plaque and restore the ability of patient's immunological system to combat Alzheimer's disease.

Testing is in the earliest stages, but the initial results for its toxicity have been positive. The testing is in its very earliest stages (using mice) so it will be some time before any vaccine is available for humans. Still, the initial results show promise for a new approach that seems to be the first of its kind.

The drug, called AL002 during testing, is licensed from the University of South Florida Research Foundation, Inc. and is being tested by Alzamend Neuro Inc., a preclinical

Alzheimer's column continues below...



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Alzheimer's continued...

stage biopharmaceutical company focused on developing novel products to treat neurodegenerative diseases and psychiatric disorders.

The five-dose study using AL002-sensitized cells was completed using a mouse model of Alzheimer's to investigate the drug's tolerability. Single injections were given on days 1, 30, 50, 70, and 90. The mice were evaluated for potential toxicity and reversibility of any findings at 75 and 90 days after dosing.

There were no adverse findings over the 90-day period or 90 days after the last dose, suggesting AL002 therapy is safe and tolerable. No negative effects of T-cell infiltration or meningoencephalitis were seen. Also, there were no treatment-related mortalities or reports of adverse effects on clinical observations, body weight parameters, organ weight parameters, etc.

It's a promising effort to watch. "Stay tuned..."

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 Dante Ciammitti.)

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!

ONE NEW MEMBER

We have one new member this month, **Joyce Nichols**. Be sure to welcome her, any other new or reinstated member as well as others you hadn't seen during our COVID "pause" on in-person meetings. (There will be plenty of time to greet them all.)

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, November 18. Make your reservations by noon Monday, November 15. The entrée will be Turkey with dressing.

OCTOBER LUNCHEON-FINAL REMINDER

We'll meet in person at the Elks, Thursday, October 28. Please be sure phone or e-mail your reservations to **Carl** by noon Monday, October 25.