



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

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OCTOBER 2022

>> **NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION** <<

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FOOD SHARE DONATIONS NEEDED

Many locals must rely on donated foods these days; they're the "collateral damage" of many things. 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.

NARFE CHAPTER 190 NEWSLETTER

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OCTOBER LUNCHEON

Place: Elks Club,

801 South A Street, Oxnard

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

Date: THIRD Thursday, October 20

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

Cost: \$15.00

Please make your reservations by **NOON**, Monday, October 17. E-mail **Carl** at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **October 20**, we'll meet at 11:30, with lunch to be served at noon. The day's menu will be:

Sweet & Sour Pork Chops

Rice Pilaf Baby Carrots

Green Salad Rolls & Butter

Ice Cream 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.

OCTOBER PROGRAM

Carol Anne Moore, our Service Officer, will present information regarding 2023 FEHB Medicare Advantage plans at our October luncheon. Although not all FEHB plans offer them, they provide us with yet an additional option to consider as Open Season approaches.

Retirees as well as active federal employees who are Medicare-eligible may find the FEHB Medicare Advantage plans worth checking. Whether you'd enroll or not, Carol Anne's presentation will allow you to make an informed decision.

As always, guests are welcome to attend our luncheons, so don't hesitate to invite a guest.

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. Both you and your guest should be fully vaccinated and boosted. (Wear a face mask if you wish.)

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

Thanks to all the members who came to our September meeting. I just wish there were more of you. Our attendance has dropped to the point where we barely make the minimum needed for the Elks club to host us. It would be great to have 20 to 25 attending. If there are not enough members to meet at the Elks, we may have to find a venue like a restaurant. Or have to suspend meetings like during the pandemic.

Of course, the pandemic hurt. Some people still avoid coming out, and organizations no longer wish to make presentations as they had. I'll grant the lack of presentations hurts, but there's value in socializing. If you've never come to a meeting, please give it a try. Meet old friends and make new ones.

Many of you have read articles about government and civil service by Mike Causey, a long-time Federal News Network host and columnist. (I often stole from his columns for mine.) He died on September 26 at 82. He was a friend of NARFE, even attended one of our State conventions.

NARFE is proud to announce that our Alzheimer's Fund achieved its most recent goal of having donated \$15 million to Alzheimer's research.

As of this date, the House Ways and Means Committee has advanced HR-82 for floor voting, the next step to repeal the WEP and GPO reductions in benefits for people like CSRS retirees. The bill has about 300 co-sponsors, so should pass in the House. But it still has to pass the Senate and be signed by the president. Keep your fingers crossed.

Got plans for that expected big COLA we've been hearing about? Not so fast. Besides sky-high gas prices and everything else, FEHBP enrollees will on average pay 8.7% more toward their 2023 premiums, OPM announced prior to the upcoming open season, which runs November 14 through December 12.

I was at a concert in the park listening to the music when an attractive young (younger than my daughter) lady asked me to dance.

I was surprised and flattered and asked her why she wanted to dance with an old man.

She said because I remind her of her Grandpa. (Actually, that's almost true. She didn't say why, but that's my best guess.)

– Tony

STILL LOOKING AHEAD TO NOVEMBER?

To be better prepared for the upcoming Open Season for FEHB plans, don't miss November's meeting to hear **Debbie Miller**, Blue Cross/Blue Shield account executive present an update on health insurance for 2023. (Make reservations with Carl for you and your guest so everyone can be seated.)

SERVICE OFFICER NOTES

by Carol Anne Moore

Open Season for FEHB will begin next month, and there are a number of ways to get the latest information to make any decision that's right for *you*, beginning with coverage in your *NARFE* magazine. But the corresponding enrollment season for Medicare also began on October 15, too. Several places provide information on both Medicare and FEHB plans.

The most recent issue of NARFE has multiple articles to inform and help get you ready for the annual health insurance "Open Season." It also includes cost information so you can make cost comparisons.

Medicare: If you're already enrolled in Medicare, now's a time to review your coverage and see if there's a better fit for you. If you're eligible to enroll but haven't done so, watch NARFE's archived webinar "To B or Not to B: Is Medicare Part B Right for You?" presented federal benefits expert Tammy Flanagan. You'll get an in-depth look at coverage options under FEHB and Medicare Part B, as well as the effect one has on the other when you combine them.

She'll also discuss some **common myths** and explains why they are absolutely **not true**:

- "My doctor won't see me if I enroll in Medicare, and it will be hard to find a doctor who will."
- "Medicare means I can drop my FEHB coverage."
- "I have FEHB, so I can enroll in Medicare later without a penalty."
- "If I have to pay higher premiums for Medicare Part B, it isn't worth enrolling."

In addition, she also discusses why having *both* Medicare and an FEHB plan may be advantageous.

FEHB Plans with Medicare

An archived October 15 webinar discusses Medicare with FEHB plans. Most retirees enroll in Medicare Parts A and B, with an FEHB plan as secondary coverage, but some FEHB plans now offer Medicare Advantage options with low premiums, enhanced benefits and Medicare Part B reimbursements. Are these plans too good to be true or the answer to your Medicare dilemma? In this webinar, Tammy Flanagan helps answer that question as she covers the pros and cons of using Medicare Advantage plans, FEHB Medicare Advantage options for 2023, and more.

NARFE Webinars

NARFE webinars provide expert guidance on federal benefits issues directly affecting current and former federal employees, as well as tips and tools to help ensure a safe and secure retirement for the federal community. Webinars are free to NARFE members, but you must log in to access them. If you need help logging in, please email loginhelp@narfe.org.

To view archived webinars, click [here](#).

Unless we speak, Congress will assume our consent!

LEGISLATION INFORMATION

On September 14, the House of Representatives passed the Preventing a Patronage System Act of 2022, H.R. 302, in a 225-204 vote. The bill, introduced by Rep. Gerry Connolly, D-VA, would protect the merit-based civil service from being overridden by new excepted service schedules, such as “Schedule F” created by the previous administration’s executive order 13957. (That executive order had the very real potential of turning the merit-based civil service into the “spoils system” of the 19th century.)

Ahead of the vote, NARFE National President Ken Thomas sent a letter to the House to voice NARFE’s support for the bill and urged Representatives to vote in its favor. NARFE also organized and signed onto a letter to the House from the Federal-Postal Coalition, a group of federal and postal employee organizations.

President Thomas emphasized the bill as being a “real, bipartisan check preventing our nation from returning to the spoils system of the late 1800s and ensuring we remain a nation governed by laws.” He also noted the importance of maintaining the competitive, merit-based civil service, stressing how it ensures continuity between new administrations and preserves institutional knowledge and expertise within the federal government.

Even though President Thomas speaks with a “NARFE National” voice, it ought not stop us from contacting our elected legislators individually. That’s because with this and so many other initiatives before Congress, it’s important that we in NARFE not become complacent. It’s *always* important for us to speak up! (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!***

EXERCISE YOUR VOTE

The November “mid-term” election is fast approaching. Are you prepared to vote? Don’t miss your chance to help shape our future.

Check on your polling place or, if you’re voting by mail, check on the specific directions to fill out your ballot AND how to complete the mail-in envelope. Be sure to do that, so *your* vote will be counted!

HEALTH INSURANCE COSTS CHANGE

Just as this issue of the newsletter was being prepared, two changes were announced regarding the changes in health care coverage.

The most recent came as a surprise when President Biden announced that, for the first time in a decade, the standard premium for Medicare Part B would be lower in 2023. The standard monthly premium for Medicare Part B will be \$164.90 in 2023, a decrease of \$5.20. This is good news for anyone enrolled in Medicare Part B. The deductible for Medicare Part B will also be lower in 2023, down to \$226 from \$233 previously.

The changes affecting most federal employees and retirees are with regard to FEHB plans. The 2023 costs for each of them was announced. Like most things these days, the overall average of 2023 costs will be about 8.7% higher next year. Average cost changes for the Federal Employees Dental and Vision Insurance Program (FEDVIP) are an increase of 0.21% for dental plans, but a decrease of 0.41% for vision plans.

While the averages are reflective of the spectrum of FEHB plans, they aren’t necessarily what *your* plan may do. Likewise, there may be some changes for 2023 for the plan you now have. Do check your current plan to determine what (if anything) will change for specific coverage, procedures or deductibles. You may also want to rita ward check and compare your plan with others for next year. If you determine there’s a plan to better suit your needs, this Open Season is the time to change. (Of course, if you want to stay in your current plan, you don’t need to do anything.)

One other related item has to do with what type of plan you choose. For example, if your children are no longer living with you and your spouse, you may want to change from “self and family” to “self plus one” coverage. It’ll make a difference in the premiums.

CAN’T FIND YOUR NARFE MAGAZINE?

Were you going to re-read an article in your September 2022 *NARFE* magazine but – oh no! – you can’t find the magazine itself? Fortunately, not all is lost (thanks to technology). It’s online!

Just log in to narfe.org, click on the “For Members” tab and then click on “NARFE Magazine Issues.” The first item shown is the most recent issue; previous issues are available by scrolling down the page.

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	308
New Members	0
Dropped or Transferred	<u>- 8</u>
GRAND TOTAL	300

TREASURER’S REPORT

End of the last month balance	\$2,231.19
Receipts	540.44
Disbursements	<u>(412.31)</u>
End of month balance	\$2,359.32

A NEW DRUG TO ALZHEIMER'S

The theory that Alzheimer's disease is triggered by a buildup of amyloid beta plaques in patients' brains led researchers to investigate whether the buildup might be slowed by drugs targeting those plaques. Now a study by Tokyo-based Eisai and Cambridge, Massachusetts-based Biogen has disclosed the results of clinical trials in a news release.

On September 27, Eisai and Biogen reported their Alzheimer's drug slowed cognitive decline among people with early signs of the disease. The team effort developed a drug called lecanemab to target amyloid beta in brains and slow memory and thinking problems as seen in Alzheimer's patients.

Based on a smaller, earlier-stage clinical trial, Eisai had applied to FDA for an accelerated approval of the drug. Eisai will now

Alzheimer's column continues ...



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Alzheimer's continued... submit the new results to FDA to approve lecanemab as an Alzheimer's treatment.

It's expected FDA will decide by January 6. If FDA grants an accelerated approval in January, Eisai will then seek the more conventional, full FDA approval so patients can access the drugs outside of a clinical trial.

In a statement, the Alzheimer's Association said lecanemab's study reported the "most encouraging results ... to date" among drugs targeting Alzheimer's disease.

NARFE's Contributions Reach \$15 Million

As Tony noted, NARFE's total contributions toward Alzheimer's research have now reached \$15 million.

While we can't claim our contributions were the main reason for lecanemab's development, we can be confident that our \$15 million helped fund efforts that make such achievements possible.

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 Anthony Vega.)

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 8) 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, November 17. Make your reservations with Carl by noon Monday, November 14. The entrée: Turkey with dressing.

OCTOBER LUNCHEON-FINAL REMINDER

This month, we'll meet on Thursday, October 20. Be sure to phone or e-mail **Carl** for your reservations by noon Monday, October 17.