



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

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September 2019

>> NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION <<

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NOMINATING COMMITTEE

THE BOARD

FOOD SHARE DONATION TOTALS

There were no donations last month, so our total 2019 donations remain at \$455 (remember, each dollar buys about 5 cans of food). To donate funds via NARFE, make a check out to **Food Share** and send it to Tony. He'll see that it's delivered!

SEPTEMBER LUNCHEON MEETING

Place: Elks Club,

801 South A Street, Oxnard

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

Date: Thursday, September 26

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

Cost: \$11.00

Please make reservations by **NOON**, Monday, September 23. Email **Carl** at 1mrbig1@verizon.net or call 1-805-487-1801 or email at to make (or *cancel*) your reservation.

On Thursday, **September 26**, we'll socialize at 11:30 and then serve our lunch at noon. The menu:

Lasagna

Green Salad Garlic Bread

Ice Cream Water & Coffee

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

SEPTEMBER PROGRAM

When there's an emergency at home and you call 911, responders will urgently need information. Will someone know which medications are taken or other such personal information? When time is of the essence, that's no time to search for the needed information. How can you be prepared?

The good news is that there's something called the File of Life. Better still is that we'll have an Oxnard Fire Department speaker tell us about it. It's something that you can fill out, then keep it on display where the first responders will be sure to see it.

Everyone should have their own File of Life to help ensure that the first responders will have needed information at their fingertips. Having that information immediately available may just save a life!

Bring a guest if you'd like – they're guests are always welcome; just be sure to *make a reservation for your guest(s)* with Carl, so everyone will have a seat – regardless of whether you (or they) have the meal.

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.

NARFE CHAPTER 190 NEWSLETTER

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PRESIDENT’S MESSAGE

Tony Pizza, President

It would be so nice if all our members were on dues withholding. It would be so nice for them to never have to write another check for dues. We lose members because they forget to write and send that check. On dues withholding, less than \$4 a month comes out of your annuity, and is never missed. I can say that in the 10 or 15 years on dues withholding, OPM has never “messed up” my check – or anyone else’s. See or call Carl about it; he even has a bribe for you to sign up.

For those who still don’t mind writing a check, I encourage you not to hesitate to promptly respond so you don’t forget. And if you are considering not renewing just because you’re tired of writing checks, let me relate a few instances where things you have learned from NARFE could be very worthwhile.

I know a retiree, not a member, who didn’t know that with his FEHB insurance, he didn’t need Medicare Part D prescription drug coverage. He was paying for something he didn’t have to have.

Some retirees didn’t know that their FEHB insurance most likely would pay a \$2500 benefit for hearing aids. That completely covers the cost of some (but not all) models. NARFE members have seen those ads in every issue of our magazine. That \$2500 saving would cover greg raisner over 50 years of dues. (Check with your plan. I know Blue Cross has that benefit for sure, and I’ve been told that GEHA also has it.)

We learned from a presentation by Blue Cross that if you are on Medicare and Blue Cross Basic Option, you could get a rebate of \$600 from Blue Cross. All my doctors accept Blue Cross, and I haven’t noticed a difference by switching from Standard to Basic. You can change options during the upcoming Open Season. (See the Service Officer column.)

Whatever way you choose, do not let your NARFE membership drop. NARFE needs the members, and we members need NARFE, to protect our benefits.

A little girl asked her mother, “Why are some of your hairs white, Mom?”

Her mother replied, “Well, every time that you do something wrong and make me cry or unhappy, one of my hairs turns white.”

The little girl thought about this revelation for a while and then said, “Momma, how come ALL of grandma’s hairs are white?” - Tony

NARFE WANTS TO WORK WITH OPM

The Senate confirmed Dale Cabaniss as Director of OPM. NARFE President Ken Thomas noted that even though the administration wants to eliminate OPM, we plan to serve as a resource for her to help OPM carry out its mission and fulfill its key responsibilities. We hope Director Cabaniss remains committed to “protect the civil service, merit principles and retirees.”

SERVICE NOTES

Carol Moore, Service Officer

Medicare Open Season Coming

If you were a federal civilian employee from 1984 onward, you’ve had Medicare withheld from your paycheck since then. When you turn 65, you’re eligible to enroll in Medicare *in addition* to your FEHB health care plan. Although you may sign up when you turn 65, Medicare has an open enrollment season (somewhat like FEHB). This year’s period will be from October 15, 2019, to December 7, 2019. As with FEHB, you can make changes to various aspects of your coverage during that period.

There are 3 times you can sign up for Medicare:

1. Initial Enrollment Period—If you’re eligible for Medicare when you turn 65, you can sign up during your Initial Enrollment Period.
2. You can sign up for free Medicare Part A (Hospital Insurance) (if you’re eligible) any time after your Initial Enrollment Period starts.
3. Fall Open Enrollment is the time of year when you can change your Medicare coverage. You can:
 - Join a new [Medicare Advantage Plan](#) or [stand-alone prescription drug plan \(Part D\) plan](#)
 - Switch between [Original Medicare](#) with or without a Part D plan and Medicare Advantage

* **HOWEVER**, before you sign up for Medicare Part D, check your current FEHB plan, as at least some plans specifically say to NOT sign up for Part D.

If you are already enrolled in Medicare or will be signing up for it, you should check the helpful booklet “Medicare & You,” available online from Medicare at www.medicare.gov/medicare-and-you or call 1-800-MEDICARE to have a copy mailed to you.

FEHB Open Season

Open Season for FEHB is coming, too. It is separate from the Medicare’s open season (discussed above). More information will be provided in a future issue of the *NARFE* magazine. This newsletter will also remind you of the open season. Meanwhile, if you want to check online, information will be on the OPM website in November. You may check the website at:

<https://retireefehb.opm.gov/Annuitant/Home/Default>

That website has a “FAQ” section with answers to questions regarding the FEHB program and its plans.

Your Personnel Jacket

[Repeated from last month’s column - Ed]

Before you retire, be sure to request a copy of your personnel jacket from your HR office (or wherever it may be if you don’t have an HR office). It will have all of your work history. Once you’ve retired, your personnel jacket will be archived. You’ll still be able to retrieve a copy, but it will take *much* longer than you may be willing to wait.

Unless we speak, Congress will assume our consent!

LEGISLATIVE DEVELOPMENTS

We Need to Speak Up

We do need to “speak up,” but sometimes we don’t know that some topic requires action or comment. You may have been surprised to learn of such a situation by the news in a September 8 story by the Associate Press.

The article reported that programs which provide a wide range of benefits to DoD’s civilian workforce were being restored after they had suddenly been suspended a week earlier, leaving many employees without access to services like mental health counseling and various forms of financial assistance. (A 1970 law called the Hughes Act requires all federal agencies to offer EAP programs.)

A September 9 message blamed the service cut-off on a “previously unidentified contracting issue.”

Up to September 1, the Federal Occupational Health office of the Health and Human Services Department (HHS) had provided both the Employee Assistance Program (EAP) and a separate program, Wellness and Health Promotion, to DoD’s more than 700,000 civilian workers via an interagency agreement. Those services ended, apparently without warning, during the Labor Day weekend.

EAP services to other federal agencies continued, however. In a statement on September 6, Heather Babb, a Pentagon spokeswoman, said that HHS had agreed to “temporarily resume” service to DoD. That was to give DoD time to develop a long-term solution to provide the important support to DoD civilian employees. She stated, “The health, safety and welfare of our civilian employees is a priority, and DoD is committed to continuing the services previously provided by the Employee Assistance Program.”

Even though you usually know about what’s happening, some things may happen with hardly anyone knowing. In this case, it affected only DoD civilian employees; annuitants were not mentioned.

Apparently, we need to also be vigilant in practice. Simply waiting to be informed wouldn’t have worked here. Thank goodness that *someone* in DoD was alert and was able to reverse a potentially unsatisfactory outcome. And when you see something, tell someone and say something. It’s important!

Unless we speak, Congress will assume our consent!

SCAM ADVISORY

New scams start as fast as news develops. This month was no exception. Right after Hurricane Dorian, the Federal Trade Commission (FTC) sent a scam advisory. Sadly, this one is also a reminder of just how low some people might go.

The FTC advisory is a two-level warning. Scams aren’t always timely, but the damage caused by Dorian is so severe that it provides opportunities to scammers to mislead people before the victims can fully assess the damage and even before helpers might have a chance to evaluate and sort genuine offers from scams. Here’s the essence of the two-level advisory:

Post-Dorian Scams Advisory

If you suffered damage from Hurricane Dorian, or if you’re looking for ways to help those in need, start at ftc.gov/weatheremergencies. You’ll find ways to spot the scams that often follow disasters.

After a storm like Hurricane Dorian, scammers often target people who need to get their homes cleaned up or repaired, or find a new place to live. A scammer may pose as a government official, asking for financial information or money to apply for aid that you could request yourself. Whatever their story, they often demand payment by gift card, prepaid card, or by wiring money. But watch out: *that’s always a scam!*

But, you say, I didn’t suffer any damage or injury; I don’t live anywhere near the area – I just want to help. Well, guess what? Charity scams also get active after a hurricane (or other disaster). If you want to donate to help the victims of Dorian, start with research and planning so your donations get where they’ll do some *real* good.

We Can Help Get “The Word” Out

It’s nice that “someone” is watching for scams and gives us advisories, warnings and alerts. Too often, the warnings show up *after* people have already been lured in. So we need to be prepared ourselves. But how?

First, just be alert and use common sense. A scam may be detected if you don’t jump at the “opportunity” that is available for only a day or two. Second, you can check for scam alerts at the FTC website. Go to:

www.consumer.ftc.gov/features/scam-alerts

And if you detect a scam, report it to the FTC at: ftc.gov/complaint

MEMBERSHIP REPORT - see **Note** below

	<u>Members</u>
End of last month	440
New Members	0
Dropped or Transferred	- 1
GRAND TOTAL	439

TREASURER’S REPORT

End of the last month balance	\$ 582.19
Receipts	759.88
Disbursements	(365.05)
End of month balance	\$ 977.02

Note: *NARFE HQ is revising the membership database; the decrease reflects a member’s death.*

SCIENTISTS RE-THINK ALZHEIMER'S

No one yet knows what causes Alzheimer's, but an obvious first suspect was amyloid deposits. They are easy to spot when examining brain tissue. It turns out that they silently start building up as early as 20 years before any memory loss, but it alone doesn't cause degeneration. The tau protein starts forming tangles inside neurons, leading to cell death and memory loss. But not always: Autopsies show sometimes people die with large amounts of both plaques and tangles, yet escape dementia during their lives.

Researchers suspect something else – maybe several other things – may also play a role. One possibility is the brain's unique immune cells, called microglia.

While neurons, the brain's nerve cells that work together to transmit information/memories, microglia are in a different family

Alzheimer's column continues below...



**National Active and Retired
Federal Employees Association
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Alzheimer's column continued...

of cells long regarded as the neurons' support staff.

One microglial function is to gobble up toxic proteins and cellular debris. Recently, a mutation in the TREM2 gene was found to weaken microglia and increase the risk of Alzheimer's. More tau tangles were found clustered around amyloid plaques in people who harbored the microglia-weakening TREM2 mutations.

"But wait - there's more!" Other things interact, such as how microglia defend the brain against germs, including the inflammation associated with a reactive action. That may usher in other things, not all good.

Again, more study is needed in other areas. All this goes to show that there is apparently not just one cause (or symptom) of Alzheimer's. Believing that to be the case, researchers have expanded efforts to search for other causes or ways to prevent or treat Alzheimer's...

We'll keep watching this; 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 Carol Padilla.)

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!

NEW OR REINSTATED MEMBERS?

Until the national membership's new database at NARFE headquarters has been fully tested and is ready for use, we won't have new information here.

If you recently joined or were reinstated, don't worry – your membership is valid.

FOOD SHARE'S "HUNGER ACTION MONTH"

This month, Food Share and food banks across the U.S. in the Feeding America network are spreading awareness that 1 in 8 Americans struggle with hunger.

We of the *Mighty 190* can play a part to help by spreading the word or by making an increased contribution and help fight hunger in Ventura County.

LOOKING AHEAD TO NEXT MONTH

Next month we'll meet on Thursday, October 24, so make your reservations by noon Monday, October 21. The entrée will be Sweet & Sour Pork Chops.

SEPTEMBER FINAL LUNCHEON REMINDER

This month's meeting will be on Thursday, **September 26**. Please make your reservations with Carl by noon Monday, **September 23**.