



FEDERAL BENEFITS EXPERTS

# Chapter 190 NEWSLETTER

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

Volume 2020 No. 9  
September 2020

>> NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION <<

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### 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

NARFE Chapter 190 **NEWSLETTER** is published monthly by Chapter 190 of the National Active and Retired Federal Employees Association, 235 East Olive Street, Oxnard CA 93033-4533. Annual membership dues includes subscription.

### SEPTEMBER LUNCHEON: CANCELLED

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance ONLY <<

Date: Thursday, September 24

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

Cost: \$13.00

Please make your reservations by **NOON**, Monday, September 21. E-mail Carl at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, September 24, we would have socialized at 11:30; and our lunch would have been:

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

Of course, there will be no program this month since there will be no meeting at which to present it.

If we'd be having a meeting and the lasagna won't clinch your attendance, what would be "the" program topic that you would have dearly loved to have? How about a travelogue regarding a site you've always wanted to see? Maybe a presentation of how waste plastic is recycled to become cloth or some other useful product? Would a presentation about alternate energy sources (solar, wind, etc.) be interesting? Perhaps a program about global warming and what we can individually do toward slowing, stopping or even reversing it? Might there be interest in something like growing fruits or vegetables in your spare room?

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

If you have a topic idea, share it with our Program Chair, George Ramirez. One day, we *will* meet again, and that topic just might presented when we do!

### 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

It has been very interesting since the lockdown in March. Every day seems to bring a new message to contradict that of the day before! We can all continue to wear our masks when necessary and continue to follow tips to stay safe and healthy. Above all, take time to laugh or at least smile!!! Someday we may have lunch together, but probably not soon.

Nelson Gould's daughter sent word to report his death. Nelson was president of the Conejo Valley chapter when they joined with our chapter.

A recent notice from CA Federation says NARFE is going ahead and planning for the California Federation Biennial Convention. It will be held at the Hilton Embassy Suites in San Luis Obispo, May 3-5, 2021. There will be workshops and various social events. As time gets closer, more further details will be provided. Please mark your calendars.

To ensure you have access to the right care at the right time, the Federal Employee Program (FEP) is waiving cost shares and prior authorization to support members' care for COVID-19. You'll need:

- No prior authorizations for diagnostic tests and covered services.
- No cost share for diagnostic tests or treatment.
- No refill limits or cost share for prescriptions.
- No copays for Teladoc's telehealth services

OPM has said that the annual federal benefits open season will not be delayed due to COVID-19 but "will take place as scheduled," from November 9 through December 14. OPM had previously announced the addition of several new plans for 2021 in the FEDVIP program. The general outline of the upcoming plan year in that program and in the FEHB - including premium rates and coverage changes - is typically announced in late September, with fuller details released just ahead of the open season.

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I was shopping in the arts and crafts store where my neighbor is a cashier. I wanted to buy a birthday gift for my granddaughter, who had recently taken an interest in oil painting. I decided to purchase a beginner set of paints and brushes.

I had started a diet since I last saw that neighbor a few weeks ago. To my pleasant surprise, she asked me if I had gotten thinner. I was thrilled it showed already and replied that, well yes, I had lost a few pounds.

Rolling her eyes, she said, "I meant paint thinner."

- Tony

## ARE YOU REGISTERED TO VOTE?

You can check online that you're registered at: <https://voterstatus.sos.ca.gov/#BallotStatus>

Do check to ensure your ballot will be sent to you!

## SERVICE OFFICER NOTES

by Carol Moore

The past week delivered a lot of heat and many wildfires throughout California. Add COVID to the mix of concerns, and it becomes a situation of some concern. We can't do much about the weather, but we can be careful in many ways. Among them is to be careful and avoid using devices that might create a fire hazard (like the smoke machine that touched off a big fire recently). And of course, do all the usual recommended things to avoid contracting COVID.

### **Anti-COVID Advice**

CDC's Deputy Director for Infectious Diseases, Jay Butler, has augmented the WHO's list of three Cs (see last month's newsletter) to *six* C's, to help avoid COVID. The list accounts for environmental factors like temperature and behavioral factors such as time spent in a high-risk location:

- **Crowds:** Avoid large gatherings.
- **Close contact:** Stay at least 6 feet away from people who are not part of your household.
- **Continuous exposure:** Prolonged contact with family or friends presents a higher risk than quick, passing interactions.
- **Coverings:** Wear a mask in public.
- **Cold:** Certain work environments, like meatpacking plants, may present a higher risk.
- **Closed spaces:** Interacting outdoors is better than indoors (but avoid crowds outdoors, too).

### **What About the Flu?**

Just about the time we began to think maybe we can beat COVID, there's talk of a "second wave" *plus* the coming "Flu season." Now the flu is something we can prepare for. Many of our anti-COVID practices will directly help against the flu...and there is an anti-flu vaccine. What else can we do?

Even with proper use of masks and hand sanitizers you may already have against COVID, it's possible a member of your household can get sick. Here are a few more things health experts say you may want to have around your home as we prepare to enter cold and flu season, with a likely second wave of COVID.

- **No-Touch Forehead Thermometer** a working thermometer is important data to provide to health care professionals when needing to discuss the ongoing illness
- **Reusable Face Shields** are a great addition to using a face covering
- **Fingertip Pulse Oximeter** to slide onto your fingertip and give a reading in seconds. It won't diagnose COVID-19 or the flu, but it can indicate the level of oxygen in someone's blood. (By the way, a Fingertip Oximeter works better if the nail on the finger being monitored is unpolished.)

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

**LEGISLATIVE DEVELOPMENTS**

Yes, Congress is back in session. But some things don't seem to change: As much as it's needed, any legislative action to provide further COVID relief funding is not moving. Worse yet, it appears there is no bilateral support for any measures. We're watching a national travesty unfold each day. With all the people out of work, money and food, things will continue to spiral downhill.

So what can we do? We can call, write or visit our Senators and Representative to encourage them to continue pushing for a bipartisan agreement. Stubborn "my way or no way" attitudes and how tightly they are held would surely be the envy of stubborn mules everywhere. Now there is some talk of possible executive actions from the Oval Office. At best, such actions will be limited in scope.

By the way, there's also no action to keep the Post Office funded and running...

**What Can WE Do to get legislation moving?**

As always, we need to contact our Representative and Senators, to urge that they support our favored initiatives. Our prodding may not result in a favorable outcome, we need to try. Remember, it's always:

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

**COMING SOON: FEHB OPEN SEASON INFO**

Thinking about whether you might want to make changes to your FEHB Plan for next year – or even changing your plan to a different provider for 2021? The FEHB Open Season runs from the second Monday in November through the Second Monday in December; this year, the period begins November 9 and ends 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 your way through Open Season options (and Medicare). It'll be out the day Open Season starts. Using promo code "NARFE20" will get NARFE members a 20% discount from the \$11.95 price. For more info, go to:

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

**MORE CURRENT SPAMS**

**COVID-19 Related**

As long as the virus is with us, we'll continue to see more scams related to COVID-19. This monthly newsletter can't keep you up-to-date, but the Federal Trade Commission (FTC) has an online listing of many of them. You can check the list by visiting the FTC at: [ftc.gov/coronavirus](http://ftc.gov/coronavirus). While you're there, you can also subscribe to the FTC's [Consumer Alerts](#) (for free).

**Holiday Related**

It's hardly 3 months away - Christmas, that is. It's always nice to have an option to bring in a little extra cash when it's time to shop. A short-term part-time job would be fine. Perhaps a "mystery shopper"? Don't fall for a scam offer. Before you leap an offer from someone, take the time to check it out. Here are just two things that usually signal the offer is a scam:

- You're asked to Pay to Become a Mystery Shopper
- You're instructed to Wire (or transfer) Money

Before you pursue a mystery shopper offer, be sure it's legitimate. How? The Federal Trade Commission can help. See an entire entry on their website. Go to:

[www.consumer.ftc.gov/articles/0053-mystery-shopper-scams](http://www.consumer.ftc.gov/articles/0053-mystery-shopper-scams)

**NATIONAL ELECTION: IMPORTANT DATES**

Wanting to keep us all safe *and* ensure every eligible voter gets to vote, California has set these dates to support that end. On October 5, California will (by law) send mail-in ballots to every California-registered voter. Drop boxes will open on October 7 to begin receiving ballots. If you live in Ventura County and don't receive your ballot by October 15, call the VC Elections Division at 805-654-2664. Your ballot should be mailed back by October 20. You may turn it in at a polling place on November 3. If mailed, it must be postmarked by November 3 for it to be counted.

With the Post Office support being cut back by Washington D.C., it's important we vote at the earliest opportunity. Do not delay mailing it back or putting it in a drop-box for ballots. If you plan to bring it to a polling place on November 3, that will get you out among people waiting to vote in person.

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

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

	<u>Members</u>
End of last month	393
New Members	0
Dropped or Transferred	<u>- 3</u>
<b>GRAND TOTAL</b>	<b>390</b>

**TREASURER'S REPORT**

End of the last month balance	\$ 1,229.39
Receipts	327.01
Disbursements	<u>(168.21)</u>
End of month balance	<b>\$ 1,388.19</b>

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

## POSSIBLE ALZHEIMER'S TREATMENT

A new method of brain imaging analysis may offer a means to improve the effectiveness of noninvasive brain stimulation treatment for Alzheimer's as well as other conditions. Duke researchers developed the new method, which analyzes the whole brain network rather than just a single region of the brain. This new method identified brain areas exerting most control on network function.

Results of the Duke study, published on August 20 in the *Journal of Neuroscience*, has direct implications to improve the benefits of transcranial magnetic stimulation (TMS), now being used for other major disorders. It may soon lead to therapeutic treatment for memory disorders such as Alzheimer's and dementia.

Researchers at Duke's Brain Stimulation Research Center (BSRC) developed Alzheimer's column continues below...



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Alzheimer's continued... a method of analysis that relies on the concept of controllability, a network principle that helps to predict how one area of the brain influences a whole network involved in regulating behavior.

Researchers measured controllability using functional magnetic resonance imaging (fMRI) to determine how much change TMS induced as a subject did a working memory task. In the task, the individual had to keep bits of information briefly in their memory and manipulate that information mentally before answering questions about it. That task was used because of the importance of working memory in everyday life (like ordering your shopping list in your mind before walking through the grocery store) and because it is highly affected by aging, particularly in conditions such as Alzheimer's and dementia.

Healthy adults were used in this study, but the research likely has implications for memory disorders.

## YOUR NAME IN PRINT?

**PAUSED FOR NOW**  
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!

## NO NEW OR REINSTATED MEMBERS?

Sad to say, but Carl reports we had no new or reinstated members this month. If you don't have dues withholding, do be sure to pay your dues on time!

Otherwise, you just might be someone we welcome back to Chapter 190 as a reinstated member!

## PAPER COPY NO LONGER NEEDED ?

If, for some reason, you no longer need or want a printed copy of the newsletter mailed to you each month, please let **Carl Bailey** know.

Carl maintains our newsletter mailing list. If you let him know (his email and phone number are in the box on the front page), he'll take care of it.

## LOOKING AHEAD TO NEXT MONTH

If we meet in October, it'll be on Thursday, October 24. Make reservations by noon Monday, October 21. The planned entrée: Sweet & Sour Pork Chops.

## SEPTEMBER LUNCHEON-FINAL REMINDER

**CANCELLED**