



FEDERAL BENEFITS EXPERTS

# Chapter 190 NEWSLETTER

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

Volume 2021 No. 9  
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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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### SEPTEMBER LUNCHEON

Place: Elks Club,

801 South A Street, Oxnard

>> Use "A" Street entrance ONLY <<

Date: Thursday, September 23

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

Cost: \$13.00

Please make your reservations by **NOON**, Monday, September 20. 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 23**, we'll meet at 11:30, with lunch at noon. The day's menu will be:

**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

As we continue with in-person post-layoff meetings, we'll have another this month. As in other 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 the number of COVID/Delta-variant cases has grown lately, it's also clear that break-through cases in the vaccinated result in less severe illnesses. Since *we will only hold safe meetings*, if all attendees have been vaccinated, all the better!

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.

Remember, if you'll be bringing a guest (or perhaps a potential member?), that person will also need to have a reservation. If both you and your guest are/will have been vaccinated, all the better! After all, COVID still hasn't gone away.

### 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

The August meeting had nice attendance, a few more members than July. We had chicken fried steak again, and it was even better than last month! Again, I encourage you to attend a meeting just to see if you like it. We may eventually have presentations, but even if not, the socializing is just as important. This month the menu is lasagna!

I am sometimes called by a survivor when a member dies asking how to report the death to OPM. Once reported, forms are sent to complete the process. If you haven't already done so, you should provide the necessary information to your prospective survivor before they need it. The NARFE form *Be Prepared for Life's Events* (F-100) is an excellent way to record that information. It's available from our web site at:

<http://www.narfe190.org/forms.htm>

To report the death, call the OPM Retirement Services toll-free number 888-767-6738, 4:30 AM to 8:00 PM (PDT), but they have high volumes of calls and wait times can be very long. The best time to call is early in the morning. An easier way is on-line by going to [www.serviceline.opm.gov](http://www.serviceline.opm.gov). If personally unable to do it, have a relative or friend help.

An OPM account is not required to report an annuitant's death, but his/her CSA and last four digits of their SS numbers are required, and other particulars (date of birth, death, etc.).

If you do have an account, there are about a dozen other things you can do. For example, you can get your monthly annuity payment statement to verify your income, get your 1099-R tax form, change your federal and state income tax withholding, or change your mailing address.

To sign up, go to the Serviceonline link above, and under the list of things to do, there is a link to get started. At the bottom of that page, you can request an account.

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We all get heavier as we get older because there's a lot more information in our heads. So, I'm not fat, I'm just really intelligent and my head couldn't hold any more, so it started filling up the rest of me!

That's my story and I'm sticking to it! - Tony

## HAVE YOU BEEN VACCINATED?

If not and if you haven't had COVID or its variants, there's time. Still uncertain whether you should get the vaccine? Talk with your doctor. Don't rely on your neighbor, friend or – worse yet – social media.

Don't be alarmed when precautionary measures are adjusted/changed. It's because the scientists and researchers continue to discover more about how the virus evolves and propagates. The current advisory is to wear a mask to protect yourself and others.

## NOTES ON SPAM, PHISHING AND FRAUD

### It's like an avalanche

Daily emails arrive from valid sources to warn of the latest scam, fraud or phishing attempt to come along. But for every warning email, there seem to be more ways invented to defraud us than there are emails. Worse yet, some attempts seem so valid that at least a few unsuspecting people fall prey to them. (By the way, scam, fraud or phishing attempts don't come only via email. They can come through the Post Office or by telephone as well. Since the number of attempts seem to be ahead of the warnings to deal with them, what does one do?

Perhaps the old adage to "look before you leap" fits quite well. Even when the offer sounds genuine, a pause is in order; if it is valid, it should remain valid long enough to be checked out. Many of the attempts may seem ways for you to help some worthwhile causes; others may focus on urgent needs.

A recent warning from the FTC was about "post-disaster scams." Whether it's the aftermath of floods, hurricanes, wildfires or some other event, TV news shows the damage for which support is urgently needed. That sets the stage for scam artists to "invent" ways to supposedly help those affected; unfortunately, they pocket most – if not all – of the monies sent in. Instead, here's what the FTC warning advises:

- **Be skeptical of anyone promising immediate clean-up and debris removal.** Some may quote outrageous prices, demand payment up-front, or lack the skills needed.
- **Check them out.** Before you pay, ask for IDs, licenses, and proof of insurance. Don't believe any promises that aren't in writing.
- **Never pay by wire transfer, gift card, cryptocurrency, or in cash.** And never make the final payment until the work is done and you're satisfied.
- **Guard your personal information.** Only scammers will say they're a government official and then demand money or your credit card, bank account, or Social Security number.
- **Know that FEMA doesn't charge application fees.** If someone wants money to help you qualify for FEMA funds, that's probably a scam.
- **Be wise to rental listing scams.** Steer clear of people who tell you to wire money or ask for security deposits or rent before you've met or signed a lease.
- **Spot disaster-related charity scams.** Scammers will often try to make a quick profit from the misfortune of others. Check out the FTC's advice on donating wisely and avoiding charity scams.

One final point: If you do want to donate to help, do so through *an established charity* you know and trust.

**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. Beginning with the "NARFE Bill Tracker," we'll note several legislative efforts of potential interest to us.

**NARFE Bill Tracker**

The NARFE Bill Tracker is your monthly guide to legislation NARFE is following, publishing, and lobbying on our behalf: FYI for us to be aware of. The Bill Tracker is in the Washington Watch section of the *NARFE* magazine received by each NARFE member and well worth NARFE membership alone.

**Social Security Fairness Act Info**

The NARFE Bill Tracker lists HR 82/S 1302, The Social Security Fairness Act, which would repeal both the GPO and WEP. That dante ciammitti repeal would provide substantial benefits to many NARFE retirees and annuitants.

**The Equal COLA Act**

Regarding Federal Annuities, HR 304 would provide FERS retirees with the same annual cost-of-living adjustment (COLA) as Civil Service Retirement System (CSRS) retirees.

**New WEP Reform Bill Introduced**

The Public Servants Protection and Fairness Act, HR 2337, would reform the Windfall Elimination Provision (WEP). The WEP reduces Social Security benefits of retirees who also worked in the public sector and did not contribute to Social Security during that time, such as CSRS retirees. Join NARFE'S call-to-action campaign to garner support for and increase cosponsors of the bill by visiting NARFE's Legislative Action Center at [www.narfe.org](http://www.narfe.org).

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.

We *must* let Congress know what we want:

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

**SERVICE OFFICER NOTES**

by Carol Moore

**FEHP Benefits**

Federal Employees Health Benefit (FEHB) insurance most likely would pay a \$2500 benefit for hearing aids. That completely covers the cost of some (not all) hearing aid models. NARFE members may well have seen the ads in every issue of our magazine. That \$2500 saving would cover over 50 years of NARFE membership dues. Blue Cross and GEHA have that benefit. Check with your FEHB plan.

If you are on Medicare and Blue Cross Basic Option, you could get a rebate of \$800 from Blue Cross. Most doctors accept Blue Cross, so there is little difference by switching from Standard to Basic, although Basic limits your list of providers. You can change options during Open Season. Other plans have a similar benefit; check with your plan.

**NARFE Perks**

Use your NARFE perks and your NARFE membership will more than pay for itself. These perks are all listed in the back pages of NARFE magazine, and at <https://www.narfe.org/memberperks/>. They include discount benefits in a number of areas, including Products, Pre-Planning, Moving Services, Wellness, and Travel.

**NARFE Webinars**

Online webinars: yet another NARFE member perk! The NARFE Federal Benefits Institute produces online webinars that provide more information about benefits available to employees and retirees – at no cost to NARFE members. (Non-members may enroll for a fee.)

Unfortunately, the webinars seem to always be announced just after this monthly newsletter has been readied to be printed. However, each webinar's content is recorded and made available online afterward.

A webinar was announced that would be held before you get your September newsletter. It covered what federal retirees can gain by signing up for Medicare Part B (while keeping your FEHBP coverage).

You can find information about such webinars by logging in to the NARFE website at [www.narfe.org](http://www.narfe.org) and clicking on the Federal Benefits Institute tab.

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

Members

End of last month	341
New Members	1
Dropped or Transferred	- 2
<b>GRAND TOTAL</b>	<b>340</b>

**TREASURER'S REPORT**

End of the last month balance	\$ 1,852.14
Receipts	589.54
Disbursements	(705.14)
<b>End of month balance</b>	<b>\$ 1,736.54</b>

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

## ALZHEIMER'S NEWS TODAY NEWSLETTER

If you'd like to know about what's making the news about current Alzheimer's initiatives, you may wish to check out the website and even register to get this weekly digest. (It's free.) Typically, each issue includes specifics about two aspects of ongoing efforts. Its timely articles summarize current or recent developments, including results of some research projects in the battle against Alzheimer's. But if you want more in-depth information, each article usually contains references to reports or other documentation.

Interested? Go online to [alzheimersnewstoday.com/](http://alzheimersnewstoday.com/) and click on the "Subscribe" button at the tip of the screen. You'll enter your email address to begin registering for the weekly newsletter.

The paragraphs below summarize the content of one recent newsletter article. Alzheimer's column continues below...



**National Active and Retired  
Federal Employees Association  
235 East Olive Street  
Oxnard CA 93033-4533**

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Alzheimer's continued...

### **New Alzheimer's-linked Gene Variants**

Using a technology to read the entire human genetic signature, researchers identified 13 gene variants (or mutations) associated with Alzheimer's risk related to neuronal or nerve cell development and connections.

Researchers say the discovery of Alzheimer's-linked rare gene variants underscores the potential of whole-genome analysis to detect rare disease-related genetic variants that result from mutations in a gene's DNA sequence.

However, scientists say, rare genetic variants – which can hold key information on a disease's biology – often go undetected in standard genome analysis.

The study highlights several promising routes for Alzheimer's research and provides new potential targets for therapeutic interventions aimed at the early treatment or prevention of Alzheimer's.

## 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!

## ONE NEW MEMBER

We have one new member this month, **David Fischler**. Be sure to welcome him, any other new or reinstated members 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 plan to meet on Thursday, October 28. Please make your reservations by noon Monday, October 25. The entrée will be Sweet & Sour Pork Chops.

## SEPTEMBER LUNCHEON-FINAL REMINDER

We'll meet in person at the Elks, Thursday, September 23. Please be sure phone or e-mail your reservations to **Carl** by noon **Monday, September 20**.