



**FEDERAL BENEFITS EXPERTS**

# Chapter 190 NEWSLETTER

**Ventura County Chapter**  
<https://www.narfe190.org>

Volume 2023 No. 12  
December 2023

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

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**THE BOARD**

**DECEMBER LUNCHEON**

**Place: Elks Club,**

**801 South A Street, Oxnard**

>> Use “A” Street entrance **ONLY** <<

**Date: THIRD Thursday, December 21**

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

**Cost: \$15.00**

Please make your reservations by **NOON**, Monday, December 18. E-mail **Carl** at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **December 21**, we'll meet at 11:30, with our lunch served at noon. The day's menu will be:

**Lasagna**

**Vegetables Green Salad Garlic Bread**

**Cupcakes Water & Coffee**

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

**DECEMBER PROGRAM**

The December meeting is usually a social meeting, in which our conversations become the program. There is no presentation or guest speaker, so we'll have an opportunity to visit with other attendees.

We may have a few special guests who'll be invited to say a few words, but there will be no presentations. It will be a “social program.” Invite your spouse, friend or a future NARFE member! We can spread the holiday spirit and perhaps share what we remember most from Christmases past.

Indeed, guests are welcome; just be sure to *make a reservation for your guest(s)* with Carl, so everyone will have a seat – whether you (or they) have the meal.

By the way, though the pandemic is in our rear view mirrors, there have been intermittent reports of a few cases here and there. That being the case, it seems appropriate to recommend both you and your guest be fully vaccinated and boosted. (Feel free to wear a mask if you'd like, for it's OK to do so here).

**NEED A RIDE – SHARE A RIDE**

If you *need* or can *provide* a ride to our luncheon, call **Juanita**, Chapter 190's rideshare facilitator, at 805-488-5281 or email her at [redbird1997@aol.com](mailto:redbird1997@aol.com).

**FOOD SHARE DONATIONS NEEDED**

Many locals have come to rely on donated foods as a matter of necessity, often just temporarily.

You can help them and others *locally* by writing a check to **Food Share** and sending it to: Food Share, 4156 Southbank Rd, Oxnard, CA 93036.

**NARFE CHAPTER 190 NEWSLETTER**

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## NOTES FROM THE TOP

Tony Pizza, President

The November meeting, thanks to a visit from Blue Cross representative Debbie Miller, had double our usual attendance! Of course, we celebrated Thanksgiving with a turkey dinner. I'll take a moment to thank all our members who faithfully renew their membership in NARFE. I also want to thank all the new members who joined NARFE. I should send you personal thanks, but since I passed 80, I got lazy. Please forgive me. And I want to thank the board and committee members: Juanita for Membership; George for Programs and Legislation; Carl for Treasurer, database, web page and more; Carol for Service Officer; Vic for Newsletter; and Jess for Publicity.

There was much discussion of the Blue Cross FEP Medicare Prescription Drug Program plan. It will supposedly save us money with prescription drugs. We were told if we didn't opt-out, we were in the program, but that we could opt-out anytime. If we later decide to get back in, we'll have to wait until next Open Season.

Will there be a government shutdown in January? As I write this a week after Thanksgiving, none of the twelve government funding bills are scheduled to hit the House floor this week, an ominous sign for legislators returning to Washington for the first time since their Thanksgiving recess. I hope we see some progress by the time you read this.

The TSP has posted a summary of current policy and upcoming changes under the Secure 2.0 law enacted late in 2022, including a change effective in January regarding required minimum distributions for retirees age 73 and above. You can read more at [TSP Summarizes Changes in Place and ahead Starting in January \(fedweek.com\)](https://www.fedweek.com).

Another TSP note. Participants in the TSP felt less content it this year, according to the results of the annual satisfaction survey. 82% of TSP participants were satisfied with the plan, compared with an 87% satisfaction rate in 2022. The slumping satisfaction scores may not come as a surprise, considering the TSP's [disastrous transition](#) to a new record keeper in June 2022.

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Early Thanksgiving morning the freeway was almost empty, and what traffic there was, was moving right along. Suddenly I got lit up by the CHP, and the officer gave me a ticket.

"Officer, I know I was speeding, but I don't think it's fair - there were plenty of other cars around me who were going just as fast, so why did I get the ticket?"

"Ever go fishing?" he asked.

"Ummm, yeah," I replied.

Then the officer grinned and asked, "Did you ever catch ALL the fish?"

Guess he had me there!

- Tony

## SERVICE OFFICER NOTES

by Carol Anne Moore

As Tony mentioned in his column, Our NARFE Chapter 190 Thanksgiving dinner was really delicious and – just to clarify – included very tasty pumpkin pie. What a treat prepared by the Oxnard Elks!

Following the meal, we had a presentation that was informative, robust, and quite detailed. We had two knowledgeable BCBS presenters; the district representative and the National representative; both of them explained the new Medicare Prescription Drug Program (MPDP) plan in detail and then fielded numerous questions from attendees.

For me, the reason I opted out of the new plan was that I use specific manufacturers for two drugs and I couldn't be sure I'd have a choice of manufacturers. Now with my current plan, the 90-day prescription mail order supplier gives me that choice. For example, my kidneys can only handle generic Olmesartan made by one manufacturer: Glenmark. Not only that, but doing so saves me \$100+ for each milligram (mg) size compared with the Brand name drug, which is listed as a Class 3 drug under the MPDP and which is to cost \$135 for 2024. I will learn more details later by calling the new plan administrator after the 1<sup>st</sup> of the year. To opt back in, I'll have to wait until next year's open season (beginning in November 2024).

### **New Insurance Cards**

By now, you ought to have received new insurance cards the FEHB plan you've had during 2023. If you've changed plans or coverage/features in your current plan during this open season, you should receive *those* cards before long.

### **MEDICARE ITEMS**

#### **Enroll in Medicare when it's Time**

You may enroll in Medicare parts A and B from 3 months before you turn 65 until 3 months after. If you enroll later, there are penalties. They aren't just one-time late fees. They're usually charged for as long as you have that type of coverage (it's a lifetime penalty for most people). Go to [www.Medicare.gov](http://www.Medicare.gov) for more.

#### **Medicare Cards**

Anyone who's in Medicare knows that their Medicare number is no longer their Social Security number. It's no less unique and needs to be protected, to avoid it being compromised. If your Medicare number be compromised, call 800-MEDICARE (800-633-4227); TTY users can call 877-486-2048. You'll be assigned a new Medicare number and a new Medicare card will be issued.

If you just request a new number for another reason, the request will be reviewed. If your request is approved, you will receive a new Medicare card with your new number within 2 weeks.

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

**LEGISLATION CORNER**

**Take Action to Prevent a Government Shutdown!**

The House of Representatives took a step to prevent a government shutdown with a continuing resolution (CR), H.R. 6363, extending current agency funding levels into 2024. The CR was signed into law on Thursday November 16, thus extending funding for some agencies through January 19, 2024, and for others through February 2, 2024.

Those January and February deadlines are fast approaching, and we need to urge members of Congress to pass the necessary funding to keep our government running smoothly.

A government shutdown, as you know, will be a disruptive event. You can visit [www.votervoice.net/iframes/NARFE/Campaigns/107914/Respond](http://www.votervoice.net/iframes/NARFE/Campaigns/107914/Respond) and urge your legislative representatives to pass the necessary funding to keep our government running smoothly.

**High Federal Long Term Care Insurance Premiums**

If you have or want a policy in the Federal Long Term Care Insurance Program (FLTCIP) you've seen it has had substantial premium increases. It is to the point that some enrollees struggle to afford their coverage.

This situation is both unfair and financially burdensome for current enrollees (and causes potential enrollees to pause). Current enrollees are often forced to choose between paying significantly higher premiums or losing their investment in their FLTCIP policies; they were originally led to believe the premiums would remain relatively stable. The high cost of premiums may well discourage others from enrolling. What to do?

As always, let your Congressional folks hear from you. But what do you say? Well, NARFE has help for that. Members can go to [www.narfe.org](http://www.narfe.org) and sign in. Under the 'Advocacy' tab, click on "Take Action." The top item is with regard to FLTCIP and the high premiums. After the description of the problem, NARFE has a draft letter that you can edit if you'd like, and NARFE will forward it to your elected Congressional members.

We *must* let Congress know what we want because:

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

**HOLIDAY ROAMING? STAY SCAM-FREE**

Every year, holiday revelers enjoy the season's glad tidings, but some of them have their joy greatly diminished when they find they've been scammed. The FTC has issued a bulletin to help avoid being scammed, from which this column is extracted.

Just in time for a holiday vacation, you might think you've won a vacation. Except the organizer says to pay Claire Liebert a fee to get your prize. And just like that, you spotted the scam, because real prizes are free. Anyone asking you to pay for a prize is a scammer.

Like the hottest toys on the market, rental cars are in high demand. If you suddenly find an available car for cheap, know that scammers are looking to cash in on the fear of missing out. Check it out before you bite. And if someone asks you to pre-pay for a rental with a gift card or prepaid debit card, it's a scam.

Looking for a place to ring in the new year? Like with rental cars, scammers hijack real rental listings — changing the contact information and reposting listings on different sites. Then they ask you to pay for fees, deposits, or rent using a wire transfer service like Western Union or MoneyGram. Some scammers even list places that don't actually exist.

Here's how to avoid scams while planning your trip:

- **Do some research.** If you're looking to rent, search the rental company's name, plus words like "scam," "review," or "complaint."
- **Spot rental listing scams.** Look for the name of the rental company and search their website — using a link you know is real — to see if the property is listed there, too. If it isn't, the listing is likely a scam.
- **Pay by credit card.** Doing that gives you the best protections. Scammers want you to pay in ways that make it hard to get your money back — like wire transfers through Western Union or MoneyGram, cash, cryptocurrency, or payment apps.

Holidays and holiday travel is stressful enough when all goes well. If you see a scam or have been scammed, then tell the FTC about it! You can report scams by going online to: [ReportFraud.ftc.gov](http://ReportFraud.ftc.gov).

Above all, enjoy the holidays!

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

	<u>Members</u>
End of last month	279
New Members	4
Dropped or Transferred	<u>- 3</u>
GRAND TOTAL	280

**TREASURER'S REPORT**

End of the last month balance	\$2,295.00
Receipts	694.68
Disbursements	<u>(608.34)</u>
End of month balance	\$2,381.34

## ANOTHER DRUG AGAINST ALZHEIMER'S

NE3107, an orally-taken drug from BioVie Pharma, enters the brain and blocks activation of a key regulator of inflammatory pathways that foster development of Alzheimer's symptoms. That's the inflammation seen in Alzheimer's patients.

Some sites of this phase 3 trial had problems, but data for a total of 57 patients from other sites was valid and usable; of them, 24 were given NE3107 and 33 had a placebo twice a day for 30 weeks. NE3107 recipients showed improvements of 68% and 26% in cognitive abilities, according to two measurement techniques.

But those differences weren't seen as statistically significant because of the small number of data points remaining after removing faulty data. Importantly, NE3107 was also generally safe and well-tolerated.

The drug holds promise. Testing will continue.



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

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## ALZHEIMER'S AND GRANDPARENTS

With Christmas approaching, a recent article noted children are often prevented to be with a grandparent who has developed Alzheimer's or other dementia. The article argued that it was important for both the child and grandparent to have time to be together. It ended with the following two paragraphs to consider:

"No family wants to experience Alzheimer's disease. However, there's a potential advantage to having a grandparent with the illness: Children gain insight into the impact of Alzheimer's. Their worldview is broadened as they become wiser in their assessment of life and love. Along with their caregiving parents, children learn that the world is full of good and bad things, and how we approach bad experiences matters.

"Who knows? A child exposed to a grandparent with Alzheimer's may be inspired to one day find a cure!"

## 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 Barbara Johnson.)

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 MEMBERS

We have four new members this month: **David Castanon, Dan Geoffrey, Maher Ibrahim** and **George Lopez**. Please welcome all attendees – and especially our new members – as well as any others (and our guests!) you haven't seen for a while.

## 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, January 18. Make your reservations with Carl by noon Monday, January 15. The entrée will be Sweet & Sour Pork Chops.

## DECEMBER LUNCHEON-FINAL REMINDER

We'll meet on Thursday, December 21. Be sure to phone or e-mail **Carl** for your reservations by noon Monday, December 18.