NARFE FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

Ventura County Chapter Volume 2026 No. 7

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> > NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION < <

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NOMINATING COMMITTEE: THE BOARD

FOOD SHARE DONATIONS NEEDED

Funding cuts – federal and state – may be on the way to Food Share and their state-wide counterparts.

Yet an increased demand on top of a surge of more than 170% since 2019 (and COVID) is continuing.

Last year, around a quarter million Californians got food from the food sharing network of 200 activities.

Locally, Food Share now serves about 700 to 1,000 cars every week at their College Park site in Oxnard.

If you want your funds to help *locally*, just write a check to **Food Share** and then send it to: Food Share, 4156 Southbank Rd, Oxnard, CA 93036.

NARFE CHAPTER 190 *NEWSLETTER*

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JULY LUNCHEON

Place: Elks Club
801 South A Street, Oxnard
> > Use "A" Street entrance *ONLY* < <
Date: Thursday, July 16
Time: 11:30 to socialize, 12:00 to dine
Cost: $17.00

Please make your reservations by **NOON**, Monday, July 13. E-mail **Carl** at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **July 16**, 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: *If you've ordered a take-home meal, please let Carl know when you check in. Also, please pay with smaller bills.*

JULY PROGRAM

Every July, luncheon attendees are "the program." That means there will not be a presentation or a speaker. Our out-of-town guests may wish to say a few words, no one will make a presentation. Instead, attendees will have the opportunity to visit with each other and enjoy the Sweet & Sour Pork Chops. More attendees means a better "program."

Is there some topic of interest? If so, tell Ed Trotter, our Program Chair. And if you know whom to contact, be sure to let Ed know that, too. You can either tell him at the meeting or call him at 805-338-6224.

Please call Carl (805-487-1801) to make your reservation(s). If you'll have a guest, make a reservation − even if your guest won't be eating with us (it'll ensure everyone will have a seat).

ABOUT TO RETIRE?

OPM says that moving forward, all but about 5% of federal retirement applications will be made and processed through its Online Retirement Application portal at: retire.opm.gov/portal.

Doing so will eliminate paper from the process and significantly reduce processing times.

The improved processing times will be appreciated by anyone who applies to be a future retiree!

NOTES FROM THE TOP

George Ramirez, President

At the national level, the political landscape continues to consistently threaten federal workforce and retired annuitants. By executive order, the White House has implemented the Schedule Policy/Career (P/C) category that allows the president to remove federal employees at will without cause.

The classification primarily targets senior-level staff (typically GS-15 and above) whose work significantly impacts federal policy, including drafting regulations, determining spending allocations, and overseeing agency programs.

Additionally, the process that allows the Merit Systems Protection Board (MSPB) to review adverse personnel actions has been diluted. A Supreme Court ruling struck down "for-cause" removal protections for officials at independent federal agencies, granting the president broad authority to shape these agencies.

Some Good News

Protecting Federal Employee Rights to Personnel Files Act of 2025 (H.R. 4440) would allow federal employees and retirees easier access to personnel files by requiring agencies to provide separated employees with an electronic and physical copy of their file within 7 days of separation. Contact your Representative Julia Brownley or Salud Carbajal's office to urge their support for H.R. 4440

Affordable Housing. The 21st Century ROAD to Housing Act is set to become law and includes the following provisions: (1) It will lower construction cost of manufactured homes by up to $10,000; (2) Limits large institutional investors from buying up single-family housing markets, preserving inventory for everyday buyers; (3) Cuts red tape around federal environmental reviews for certain housing projects and incentivizes local governments to streamline permitting.

- *George*

SCAMS GALORE

Scammers have been taking advantage of how much people love animals...or deal with emergencies...or almost anything that sounds plausible but is in fact some way they hope to separate your money from you. They all seem to have some things in common.

What's a person to do? First off, don't rush to make a decision. Slow down and talk to someone you trust.

Consider how they want you to send money. If they say the only way to pay them is with a gift card, a payment app, cryptocurrency, or a wire transfer service, you're most likely talking with a scammer. And in that case, don't send any money in any way!

If you're contacted by what's likely to be a scam, be sure to tell the FTC at ReportFraud.ftc.gov.

MEMBERSHIP MATTERS

Our National Active and Retired Federal Employees Association – NARFE – is a nonprofit, nonpartisan group to help support better government through advocacy,

Membership in NARFE can be from more than those you might consider at first. It's open to civilians who are or will be eligible to get an annuity or survivor annuity from the federal retirement programs of any agency of the United States government, including:

- Current federal employees
- Retirees
- Spouses and surviving spouses of those eligible to join NARFE
- Former federal employees
- A former spouse who is entitled to a federal survivor annuity

Why should anyone join NARFE? There are myriad reasons, with the most obvious being that NARFE members have access to NARFE's expertise in dealing with topics related to federal retirement issues. (If you've talked with most anyone who isn't a federal annuitant about some retirement issue, you most likely discovered they usually couldn't help you.)

Sure, there are the usual items most organizations have. Like many others, NARFE has discounts for various stores, companies and so forth. You can see them at the back of the monthly *NARFE* magazine.

But if you're at a loss to resolve some issue regarding most any aspect of federal employment or its retirement programs, experts at NARFE can either provide george trask the needed information or suggest a route to take to find what you need.

Like any citizen, you may contact your legislators to deal with some political concern. BUT know that NARFE also has access to lawmakers in Congress, including appearing before Congressional committees.

Though most members may not access all that's available in NARFE, a membership remains something quite worth having.

POST OFFICE RETIREMENT FUND

The Postal Service has taken extraordinary measures to avoid running out of cash, including the deferral of employer contributions to FERS. Still, Postmaster General David Steiner says the USPS' long-term financial problems aren't solved.

Latest projections show the USPS won't run out of money early *next* year, largely because the mail agency suspended payments to the FERS Retirement System to conserve money earlier *this* year.

But projections now show the USPS will face a cash crisis some time between fiscal 2031 and 2035.

Steiner warned that the agency is still 'out of cash,' and far from being financially healthy.

Unless we speak, Congress will assume our consent!

MEDICARE PART B

Just as Social Security is central to the Federal Employees Retirement System (FERS), Medicare may be an important part of meeting your health insurance needs in retirement. The 2026 Medicare Trustees Report (of June 9) offers useful insight into future Medicare costs and why federal retirees must consider whether adding Medicare to the Federal Employees Health Benefits Program (FEHB) makes sense.

For a number or reasons, federal civilian retirees under FEHB, Medicare decisions can be confusing for a few basic reasons:

- You are not required to enroll in Medicare to keep FEHB coverage after age 65.
- The Medicare Part B premium is substantial and, for some people, may equal or exceed the premium for their FEHB plan.
- The choice is rarely as simple as dropping FEHB or skipping Medicare. More often, it comes down to whether adding Medicare to an FEHB plan that 'wraps around' Medicare actually improves coverage enough to justify the added cost.
- It is almost never advisable to drop FEHB coverage in retirement. *Once you leave FEHB coverage, you generally cannot return*.
- The decision gets more complicated when one spouse or family member turns 65 while others remain ineligible for Medicare.
- Medicare Part A (inpatient hospital care) and Part B (outpatient care, including doctor visits, lab work and testing) overlap significantly with services already covered under FEHB.

Even as Medicare and FEHB premiums continue to rise, the combination may still be worthwhile when plans include cost-sharing waivers, rebates or Medicare Advantage structures that shift more costs away from point-of-care spending. Higher-income retirees are subject to IRMAA, meaning there is a_potential for higher out-of-pocket costs later. For many, the decision is less about optimization than risk tolerance over time.

Note: To continue coverage under the Postal Service Health Benefits (PSHB) Program in retirement, you *must* enroll in Medicare Part B unless you qualify for an exception. For complete PSHB eligibility rules and exceptions, see guidance from the Office of Personnel Management (OPM) here on the Internet.

SERVICE OFFICER NOTES

Patty Morales, Service Officer

Social Security Credit

Why, as a federal annuitant, consider anything about Social Security? If, in addition to your federal career, you also had non-government employment over the years, you may be eligible to collect Social Security monies in addition to your federal annuity.

Social Security credits are earned from your wage deductions that comply with the Federal Insurance Contribution Act (FICA) or Old Age and Survivor's Insurance (OASDI) known as Social Security, a mandatory tax withholding. A wage earner needs 40 quarters of covered earnings (10 years or 40 quarters) to qualify for Retirement. The credits do not have to be earned consecutively. The amount required to receive a qualifying quarterly credit goes up each year.

In 2026, $1,890.00 is needed to earn a quarter, with a limit of 4 per year. If you're lacking credits you can inquire what is needed to qualify for benefits, if you plan to return to work. A self-employed worker pays a self-employment tax, SECA, on their net earnings to meet retirement coverage.

The quarters required for disability benefits depend on one's age at the time they can no longer work. A young worker that becomes permanently disabled before age 24 only needs 1 and ½ years of covered earnings, 6 quarters. The older one becomes, the more quarters are required to be covered for disability. For example, someone aged 31 to 46 years old would need 5 years of work (20 quarters). A disability claim only applies to those disabled before their full retirement age (FRA), after that it becomes a claim for retirement.

Having fulfilled the required quarters of coverage and having met your selected age to retire, you are eligible to file. Your benefit uses the average of your 35 highest years of earnings and indexing which adjusts your lifetime earnings for wage growth and inflation. If you file to receive at age 62, there is a 30% reduction, if you file at FRA, you'll receive 100%, and filing after FRA you earn 8% delayed retirement credits per year up to age 70. As a general rule, you cannot change the age category after you start getting payments. For further information, calculators, publications, go to the website: socialsecurity.gov. You don't need an account.

MEMBERSHIP REPORT

	Members*
End of last month	247
New Members	0
Dropped or Transferred	- 0
GRAND TOTAL	247

* National NARFE database still being updated

TREASURER'S REPORT

End of the last month balance	$ 1,882.34
Receipts	463.64
Disbursements	(427.33)
End of month balance	$ 1,918.65

INTERNATIONAL ALZHEIMER'S RESEARCH

It's a world-wide effort to combat Alzheimer's. This month, a study from the Netherlands Institute for Neuroscience may provide some answers to why some people stay mentally sharp though their brains show changes associated with Alzheimer's. The study suggests an answer may lie in how a rare group of brain cells, called immature neurons (which resemble young neurons not yet fully matured), responds to damage. Its results offer new insight into cognitive resilience, the brain's ability to function despite disease.

A big question in researching Alzheimer's is why it affects people so differently. Many develop memory loss and dementia as Alzheimer's progresses, but others show little or no cognitive decline despite having the same underlying brain pathology. (About 30% of older adults who develop Alzheimer's Column continues below...

IS 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 Thomas Ryan.)

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!

MEMBERSHIP CHANGES

This month, we have **4** new or reinstated members to welcome to Chapter 190.

But please be sure to welcome *all* attendees, including visitors (not just members) to our luncheon meetings!

NARFE
FEDERAL BENEFITS EXPERTS

National Active and Retired
Federal Employees Association
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Oxnard CA 93033-4533

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RETURN SERVICE REQUESTED

Alzheimer's column continues
never experience its symptoms.) Understanding what protects their brains could eventually lead to new ways to treat or even prevent dementia.

Possibly, 'resilient brains' are better at repairing themselves. The idea centers on adult neurogenesis, the process by which new neurons are generated in an adult brain. Well-documented in many animals, scientists have long debated how much, if any, occurs in humans.

The Netherlands Brain Bank donated brain tissue samples from healthy individuals, people with Alzheimer's, and those whose brains had Alzheimer's pathology but hadn't developed dementia. Results suggest that the immature neurons may do more than simply replace cells lost during disease.

Want more info? The study is reported on the Science Daily website. The report is available online at: sciencedaily.com/releases/2026/06/260626125709.htm

NEED TO UPDATE YOUR ADDRESS?

If you need to update information you provided to NARFE some time 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, August 20. Make your reservations with Carl by noon on Monday, August 17. The entrée: Chicken Fried Steak.

JULY LUNCHEON − FINAL REMINDER

We'll meet on Thursday, July 16. Be sure to phone or e-mail **Carl** to make your reservations by noon Monday, July 13.