



**FEDERAL BENEFITS EXPERTS**

# Chapter 190 NEWSLETTER

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

Volume 2026 No. 6  
June 2026

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

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**NOMINATING COMMITTEE: THE BOARD**

**JUNE LUNCHEON**

**Place: Elks Club**

**801 South A Street, Oxnard**

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

**Date: Thursday, June 18**

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

**Cost: \$17.00**

Please make your reservations by **NOON**, Monday, June 15. E-mail **Carl** at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **June 18**, we'll meet at 11:30, with lunch to be served at noon. The day's menu will be:

**Chicken Fried Steak**

**Mashed Potatoes & Gravy      Vegetables**

**Green Salad      Rolls & Butter**

**Ice Cream      Water & Coffee**

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

**JUNE PROGRAM**

This month, **Shaun Kroes**, Public Works Administrator, and **Lydia Salas** (both from the city of Camarillo) will discuss public transportation services offered by the Camarillo Area Transit to residents and visitors.

Their presentation will illustrate yet one more of the various public services available to we who are fortunate to live in Ventura County!

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?**

When your retirement application gets to OPM, they'll send a written acknowledgment that includes your retirement claim number, preceded by the letters **CSA**, which stands for **Civil Service Annuitant**.

Keep that number handy! You'll usually need it for various types of contacts you'll have with OPM, which acts as retirees' HR and payroll offices.

Your first annuity payment will be a percentage of your final annuity. When OPM completes processing your application, your first regular annuity check will also include money you were owed before retirement.

**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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## NOTES FROM THE TOP

George Ramirez, President

### California's 'Federal Family'

California's federal family has over 400,000 people in these groups: federal employees (150,679); postal employees (59,534); employee annuitants (171,705); and survivor annuitants (37,271). The annuitants make meaningful contribute to the state's economy with \$7.8 million in annuity income plus an estimated \$8.6 billion income from current employees. Where do all the employees fit? Here's a partial breakdown:

#### Primary Service Categories

**Public Safety and National Security:** Personnel at agencies like the Department of Homeland Security (DHS), Customs and Border Protection (CBP), and the Federal Bureau of Investigation (FBI) manage border security, port operations, and federal law enforcement - safeguarding our coastline, international land borders, and major international airports (like LAX and SFO).

**Infrastructure and Transportation:** Federal Aviation Administration (FAA) employees manage air traffic control across California's busy airspace, while the Department of Transportation (DOT) and the Federal Highway Administration oversee federal funding and safety standards for the interstate highway system.

**Social Security and Veterans Affairs:** The Social Security Administration (SSA) has offices throughout the state to process retirement, disability, and survivor benefits. Also, the Department of Veterans Affairs (VA) has a network of medical centers, outpatient clinics, and benefit offices to provide healthcare and claims support for the state's large veteran population.

**Natural Resource and Land Management:** A large portion of California land is federally owned, managed by employees of the Bureau of Land Management (BLM), the National Park Service (NPS), and the U.S. Forest Service, focusing on wildlife protection, fire suppression, conservation, and recreational access.

**Regulatory and Economic Oversight:** Agencies like the Environmental Protection Agency (EPA) and the Food and Drug Administration (FDA) monitor compliance with federal environmental and safety standards, influencing everything from air quality regulations to safety of the state's agricultural output.

#### Some Good News

The Centers for Medicare & Medicaid Services (CMS) will launch a time-limited (from July 1, 2026 to December 31, 2027) demonstration of the "Medicare GLP-1 Bridge," to allow eligible Medicare Part D beneficiaries to get certain GLP-1 medications for \$50 per month. The intent is to expand affordable access to innovative, evidence-based weight-loss treatments that may improve long-term health outcomes for seniors managing obesity and related conditions. - *George*

## MEMBERSHIP MATTERS

by Carol Anne Moore

Our National Active and Retired Federal Employees Association – NARFE – is a nonprofit, nonpartisan group helping to support better government through advocacy, community and education for active and retired federal employees. The organization actively supported Public Service Recognition week during the first week of last month. But like any organization, NARFE always needs and welcomes more members from across the country.

To that end, NARFE President William Shackelford reported on an early step to deal with the after-effects of last year's DOGE effort. Here's a summary:

Last month, Rep. Eugene Vindman, D-VA, held a federal workforce roundtable with over a dozen current and former federal employees and contractors from the community. Members of NARFE Chapter 1270 in Woodbridge, Virginia co-hosted the talk.

Their stories told of going through DOGE last year, their trials and tribulations, all of which show there's a lot of work to do to restore the federal civil service."

Vindman said there were about 55,000 federal employees working in his congressional district as of last year, and now they anticipate losing about 10%, while still being a top U.S. district for the percentage of federal employees.

Attendees discussed the stress and harm caused by the "buzzsaw" Department of Government Efficiency cuts. Some said they felt forced to take the deferred resignation program last year, and they do not have any human resources help.

Vindman added that the incoming 120th Congress will need legislation to "undo" and rebuild the federal workforce, and discussed a fresh public relations campaign to further educate sharon skinner the public about what federal employees do for citizens.

It's also worth noting that a representative of Rep. James Walkinshaw's office also attended the roundtable. Walkinshaw is co-chair of the newly-created Federal Workforce Caucus.

#### FEHB/PSHB Participant Eligibility

A 2022 GAO report said the government could be spending nearly \$1 billion annually to cover family members and former spouses of federal workers and retirees who no longer qualified as dependents. The ensuing FEHB Protection Act also requires stricter screening of FEHB and PSHB program participants to ensure they are eligible for coverage.

While mostly to improve eligibility verification when a dependent is first added to insurance coverage, another major provision requires auditing existing participants' enrollments for continued eligibility.

OPM plans to start the overall effort with initial enrollments of children or spouses on July 1.

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

**ALL TSP FUNDS GAINED IN MAY**

For the second straight month, each portfolio in the TSP finished May in the black.

The C Fund’s common stocks sported the best performance, to gain 5.26% last month. So far in 2026, the C Fund has grown by 11.26%. The investments of the I Fund came in second, gaining 4.90% in May. Since January, the I Fund has grown 16.56%.

The S Fund, comprised of small- and mid-size businesses, finished May up 4.49%, (to 13.48% for 2026 so far). And F, the fixed income fund grew 0.33% last month. So far this year, it grown by 0.49%.

The G Fund, made up of government securities, increased by its statutorily mandated rate of 0.39% last month. So far this year, the G Fund has grown 1.80%.

Each of the TSP’s lifecycle funds, which shift toward more conservative investments as participants get closer to retirement, similarly gained value last month. The L Income Fund, designed for people who have already begun making withdrawals has gained every month in 2026. So far this year, the L Income Fund has increased 4.93%; L 2030, 8.10%; L 2035, 9.36%; L 2040, 10.03%; L 2045, 10.61%; L 2050, 11.20%; L 2055, 13.34%; L 2060, 13.34%; L 2065, 13.34%; L 2070, 13.33%; and L 2075, 13.33%.

**MEDICARE FRAUD PREVENTION**

Suppose someone you don’t know calls, emails, or texts you and offers free medical equipment or services. What should you do? **Hang up. Delete it.** Only you and your doctor should decide what care and services are right for you.

Scammers want your Medicare information so they can bill Medicare for services you don’t need – like hospice (end-of-life care), home health care, or durable medical equipment (like a brace or cane).

Hospice scams are particularly harmful. If a scammer signs you up for hospice care without your knowledge, you could lose access to your regular Medicare benefits.

Remember: *Never* give out your Medicare Number and don’t sign anything for free services – it’s a scam. If you think you may have experienced fraud, be sure to call 800-MEDICARE (800-633-4227) or report it online at [Medicare.gov/fraud](https://www.medicare.gov/fraud).

**SERVICE OFFICER NOTES**

Patty Morales, Service Officer

This is important, regardless of whether you’re retired or an active employee.

Recent reports are that OPM has reduced their workload to below 50,000 claims. They’ve had the largest backlog in history for several reasons. I can provide this information because the majority of my calls come from NARFE members who cannot reach OPM by phone. Yet annuitants still need to contact OPM for various issues, such as applying for the survivor portion of the deceased annuitant, getting information, making changes, or other needs.

Before the government downsized in 2025, one could call OPM in the wee hours of the morning. Now, while you may get through, be prepared for a 2 plus hour wait or disconnected calls. This is not efficiency, just poor service, and causes frustrated callers to give up. OPM’s backlogs are attributed to many experienced workers having left, staffing shortages, a phone service not equipped for the volume of calls, complex cases, and outdated technology. However, the technology has had an improvement. Read on:

OPM has a new online retirement application called ORA, accessed via OPM’s website at [www.opm.gov](https://www.opm.gov) under the Retirement heading. This enhancement has eased the backlog. Prior to the online application, all claims were done manually using paper folders. These files are stored in a huge facility called Iron Mountain located outside of Boyers PA.

I strongly urge you to set up an online account with OPM to process your basic changes such as ordering a 1099R, address or direct deposit changes, report a death, change tax withholdings, view a history of your payments or print proof of your annuity. In fact, you may want to visit OPM’s website it to see how it has been changed to become more ‘user-friendly.’

If you don’t use a computer, you can still call OPM or write a letter. One of the most effective ways for resolving a request for action is to contact your local Congressional Representative. I took this route myself. The members I referred to had positive results, too.

My Representative Julia Brownley’s phone number is 805-379-1779 for both her Oxnard and Thousand Oaks offices. You can also visit your Representative’s website’s ‘Issues’ area for help and information.

**MEMBERSHIP REPORT**

|                        | <u>Members*</u> |
|------------------------|-----------------|
| End of last month      | 248             |
| New Members            | 4               |
| Dropped or Transferred | <u>- 5</u>      |
| GRAND TOTAL            | 247             |

\* National NARFE database still being updated

**TREASURER’S REPORT**

|                               |                 |
|-------------------------------|-----------------|
| End of the last month balance | \$ 1,835.76     |
| Receipts                      | 541.36          |
| Disbursements                 | <u>(494.78)</u> |
| End of month balance          | \$ 1,882.34     |

## CAN PROTEIN HELP WITH ALZHEIMER'S?

Scientists at Baylor have discovered a way to help the brain clean itself of harmful Alzheimer's plaques by activating its own support cells. By increasing a protein called Sox9, researchers were able to boost the activity of astrocytes, star-shaped cells that help maintain brain health. In mice with existing memory problems, the approach reduced plaque buildup and also preserved cognitive function over time.

Researchers discovered a 'built-in' process that can remove amyloid plaques from the brains of mouse models of Alzheimer's disease while also helping preserve memory and thinking ability.

Lower levels of Sox9 levels led to faster plaque buildup, a simpler astrocyte structure and reduced ability to clear amyloid deposits. Increasing Sox9 produced the opposite outcome, Alzheimer's column continues



**National Active and Retired  
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**RETURN SERVICE REQUESTED**

Alzheimer's column continues

enhancing astrocyte activity, improving their structural complexity and promoting plaque removal.

Researchers increased the level of the Sox9 protein to boost the activity of astrocytes to help maintain brain health. That reduced plaque buildup in mice and preserved their cognitive function over time.

The technique suggests a potential treatment strategy focused on boosting the brain's own support system to slow cognitive decline in neurodegenerative disease.

The researchers emphasize that more work is needed to understand how Sox9 functions in the human brain over time. Even so, the findings open the door to new therapies possible that aim to harness astrocytes as a natural defense against neurodegenerative disease.

As is the case with so many research efforts, the promising results seen in research with mice has many possible positive outcomes for humans..

## 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!

## 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, July 16. Make your reservations with Carl by noon on Monday, July 13. The day's entrée: Sweet & Sour Pork Chops.

## JUNE LUNCHEON – FINAL REMINDER

We'll meet on Thursday, June 18. Be sure to phone or e-mail **Carl** to make your reservations by noon Monday, June 15.