



FEDERAL BENEFITS EXPERTS

Chapter 190 **NEWSLETTER**

Ventura County Chapter

<https://www.narfe190.org>

Volume 2025 No. 3

March 2025

> > NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION < <

CHAPTER PRESIDENT

TONY PIZZA
rtpizza@verizon.net
1553 Royce Court
Camarillo, CA 93010-3150
1-805-482-3453

RECORDING SECRETARY

– (VACANT) –

SERVICE OFFICER

PATTY MORALES
moreless14@gmail.com
1-805-801-1131

1ST V/P (MEMBERSHIP)

CAROL ANNE MOORE
cmoorecas1@gmail.com
1-805-922-4864

2ND V/P (LEGISLATION)

GEORGE RAMIREZ
george.ramirez@gmail.com
1-805-340-4996

TREASURER

CARL BAILEY
1mrbig1@verizon.net
1-805-487-1801

Committees

SERGEANT-AT-ARMS

JESS ROMAN
jessie.romanjr@gmail.com
1-805-320-5484

PROGRAMS

GEORGE RAMIREZ
george.ramirez@gmail.com
1-805-340-4996

CHAPLAIN

CAROL ANNE MOORE
cmoorecas1@gmail.com
1-805-922-4864

PUBLICITY

JESS ROMAN
jessie.romanjr@gmail.com
1-805-320-5484

NEWSLETTER EDITOR

VIC JOHNSON
vjohanson44@sbcglobal.net
1-805-647-7420

NARFE NET COORD

CARL BAILEY
1mrbig1@verizon.net
1-805-487-1801

NOMINATING COMMITTEE: THE BOARD

FREE TAX HELP - VENTURA COUNTY

Want someone do your income taxes for free? Several AARP TaxAide sites are open at throughout Ventura County. To find the site nearest you, go to aarp.org/money/taxes/aarp_taxaide/locations

FOOD SHARE DONATIONS NEEDED

Many locals rely on donations made to Food Share as necessary, especially during the holidays.

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

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.

MARCH LUNCHEON

Place: Elks Club

801 South A Street, Oxnard

> > Use "A" Street entrance ONLY < <

Date: Thursday, March 20

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

Cost: \$16.00

Please make your reservations by **NOON**, Monday, March 17. E-mail **Carl** at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **March 20**, we'll meet at 11:30, with our lunch served at noon. The day's menu will be:

Pork Loin Mashed Potatoes & Gravy

Vegetables Green Salad

Rolls & Butter

Ice Cream Coffee & Water

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

MARCH PROGRAM

Are you a caregiver or about to become one? If so, you may want to hear the speaker we've invited for our March meeting, **Phil Chandler**. He'll speak about the next level of caregiving for a loved one.

He can help or guide a caregiver to identify options beyond an individual's caregiving capacity. While that next step in caregiving can include making difficult choices, his representatives can help caregivers make informed decisions. His organization, Right at Home, has helped caregivers and families 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).

WHAT IF THERE IS A SHUTDOWN?

A number of people have asked about getting our annuities during a government shutdown.

The answer is YES, we'll get them. That's also true for Social Security payments.

If someone doesn't have a direct deposit into a bank account, it's gonna be OK. The mail will continue to be delivered.

All the same, let's hope there's no shutdown!

NOTES FROM THE TOP

Tony Pizza, President

At the February meeting, District VP Steve Smith visited and talked about the detrimental actions of the new administration toward the federal workforce. He said NARFE has filed a lawsuit and also joined lawsuits with unions opposed to the administration.

But the chicken fried steak was great, as usual. Pork loin this month, but no lasagna until May. 😊

Recently, NARFE President Bill Shackelford stated, “The administration’s ‘act first, think later’ mentality in reducing the size of the federal workforce will lead to disruption of critical government operations as they chart an aggressive path towards firing hundreds of thousands of dedicated public servants.”

Most of the news this month is about the turmoil going on in the government, but I’m not going to repeat it. However, I have to mention that now is a good time to donate to NARFE-PAC. That money, not dues, pays for our lobbyists to keep the legislators aware of our need to protect our benefits. Don’t ignore that NARFE-PAC request when it comes.

And, when your renewal notice shows up, don’t delay and end up being dropped. More than any other time, NARFE needs you now! Better yet, contact Carl to go on dues withholding.

There’s news about the Social Security Fairness Act that eliminated the WEP and GPO for annuitants who also receive Social Security. The SSA has now started with back payments for 2024 and says they’ll start paying the adjusted monthly rates in April. We should see those adjusted monthly rates next month!

-o-o-o-

When my wife taught first grade, she often heard from students of things going on in their families.

For example, when Harry’s mother was expecting, Harry was very excited about it. Then one day Harry stopped talking about it. She was concerned and questioned him why.

“Well,” Harry said, “my mother said I could feel the baby moving in her stomach, and I did. So *I think she ate it!*”

- Tony

IRS IDENTIFIES COMMON TAX ERRORS

IRS TaxTips 2024-14 identified common filing errors. (See it online at [irs.gov/newsroom/irs-tax-tips](https://www.irs.gov/newsroom/irs-tax-tips))

- Missing or inaccurate Social Security numbers
- Misspelled names
- Incorrect filing status
- Math mistakes
- Figuring credits or deductions
- Incorrect bank account numbers
- Unsigned forms

Electronically filing a return reduces errors because the tax software does the math, flags common errors and prompts taxpayers for missing information.

LEGISLATION CORNER

Federal Community’s Emerging Threats

As this is written, Congress has one week to adopt a budget to avoid a government shut-down. Either a whole budget (not very likely) or a short-term “continuing resolution” is needed. They want to identify ways to cut costs and allow lower taxes, too.

The news reports indicate everything is considered to be a target for reduction or even elimination. There’s talk that Social Security, Medicare and Medicaid are reduction candidates. But *anything* may be targeted. NARFE has been actively working to protect our earned federal benefits. In addition, NARFE has devoted a whole section to the situation on its website at: narfe.org/advocacy/emerging-threats/. It’s easy to access; you don’t even need to log in to the website! Its first paragraph is copied here, so you can see it covers many aspects. Here’s the paragraph:

The new Congress has its sights set on budget reconciliation legislation that could include cuts to **earned federal benefits**, [per a list of possible cuts released by the House Budget Committee Chairman](#), while the incoming Trump Administration has previewed, through statements [during the campaign and from administration-affiliated individuals](#), a **return of Schedule F**, and potentially a plan to realize large-scale reductions in the federal workforce. This page provides a summary of emerging threats, where they are coming from, and what you can do about it.

What can we do? Start by supporting NARFE-PAC. Then go to the ‘Advocacy’ tab on NARFE’s website for more options. (See the following article, too.)

As always, we must *always* let our senators and representatives know what we want, because:

Unless we speak, Congress will assume we agree!

BETTER CONTACT TO YOUR LEGISLATORS

NARFE members are often urged to call, write or email their legislators to advocate an action. New member Kent Bullard shared an update to that:

If you really want your thoughts to get to your elected legislator, don’t just send an email because emails often get lost in the storm. It’s much better to make a telephone call. When you call, you’ll usually talk to a legislator’s aide, who will record your call and opinion and then pass it directly to the legislator.

Kent also suggests using 5calls.org as a starting point. It’s available to use on a computer or can be downloaded and installed as a free app on iPhones or Android phones. It’s essentially a civic engagement tool designed to make it easier for citizens to contact their elected officials. It lists a number of topics but the list isn’t limited to only those of interest to current federal employees or annuitants.

Unless we speak, Congress will assume our consent!

SERVICE OFFICER NOTES

Patty Morales, Service Officer

What happened to the coverage for Federal Long Term Care Insurance Program (FLTCIP)?

Federal Long Term Care Insurance is not being offered to Federal Employees and Annuitants who want to enroll in this program. Premiums have skyrocketed due to the cost of care which has risen substantially, higher than the rate of inflation.

OPM is currently extending the current suspension for coverage for FLTCIP to be effective December 19, 2024, the date the suspension had expired. The suspension will remain in effect 24 months, unless OPM issues a subsequent notice to end or further continue the extension period. Individuals not currently enrolled may not apply for coverage, and current enrollees may not apply to increase their coverage during the suspension period.

OPM has determined that extending the suspension of applications for coverage is in the best interest of the program due to the ongoing volatility in long term care costs and a diminished insurance market, which are undermining the ability to establish benefit offerings with premium rates that reasonably and equitably reflect the cost of the benefits provided, as required under 5 U.S.C. 9003 (b) (2).

FLTCIP provides long term care insurance to help pay for costs of care when enrollees need help with activities they perform every day, or you have a severe cognitive impairment, such as Alzheimer's. It provides help to the family who may need to provide the care. It may also prevent the person needing care from having to exhaust their assets.

When the program is not suspended, most current employees must be eligible for the FEHB Program in order to apply for coverage under the FLTCIP. Note that it does not matter if they are actually enrolled in FEHB; eligibility is the key. Annuitants, on the other hand, do not have to be eligible or enrolled in the FEHB Program. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You must apply in order to find out if you are eligible to enroll.

For more information about the FLTCIP, contact Long Term Care Partners at 800-582-3337 or visit the website at: ltcfeds.gov.

WHO CAN INHERIT FEDERAL BENEFITS?

The online FedWeek newsletter had an article to discuss that topic in February. The article included this summary paragraph:

"Understanding which federal benefits can transfer to your spouse, children or parents is essential for effective estate planning. While TSP can be inherited by anyone you choose, FERS pensions and FEHB have strict rules that mainly benefit spouses. Dental, vision, and the FERS Supplement generally do not transfer to heirs. By making informed decisions today, you can ensure your loved ones are financially secure after you're gone."

If that summary caught your attention or you just want to read further, go to fedweek.com/experts-view/what-federal-benefits-can-my-spouse-children-parents-inherit/

HELP AVOID MEDICARE FRAUD

After you received your new Medicare number, you may have thought it ended any chance of fraud. Not so. It still happens, apparently frequently enough that Medicare recently issued an advisory. It offered 3 tips to protect yourself from Medicare fraud and scams:

1. **If you get a call, text or email asking for your Medicare Number, don't respond.** Don't give your Medicare card or Medicare Number to anyone except your doctor or people you know should have it.
2. **Check your Medicare Summary Notices (MSNs) or claims statements carefully.** If you see a charge for a service you didn't get or a product you didn't order, it may be fraud. **If you suspect fraud, report it at 800-MEDICARE (800-633-4227).**
3. **Guard your Medicare card** like it's a credit card because, in a way, it is.

One of our members, in reviewing her MSN, found a heart surgery that she did not have. It appeared to be a billing error, as her doctor had several patients with similar names. When she called Medicare to report the apparent error and provide her identifying information, they said it would be treated as a potential fraud and thanked her for calling.

Should you call if you think something isn't right? Yes indeed! They will respond.

MEMBERSHIP REPORT

	<u>Members*</u>
End of last month	266
New Members	2
Dropped or Transferred	- 6
GRAND TOTAL	262

* National NARFE database still being updated

TREASURER'S REPORT

End of the last month balance	\$2,258.88
Receipts	647.48
Disbursements	(770.87)
End of month balance	\$2,135.49

ALZHEIMER'S TRIALMATCH®

In the search for better ways to treat or even cure Alzheimer's, there is a way to help. When research on a new drug reaches a certain point, it is then evaluated in clinical trials. That's where volunteers are welcomed.

The Alzheimer's Association TrialMatch® connects individuals living with cognitive impairment, Alzheimer's or other dementia, caregivers and healthy participants with current research studies. The free and easy-to-use service lets you see which studies are a good fit for you or a family member. You can confidentially search many drug and non-drug studies, sign up, and receive email notifications about new opportunities or connect with research teams.

TrialMatch® is now easier than ever to find research opportunities for you. Participate in this updated experience in just three steps: Alzheimer's column continues ...



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

NON-PROFIT ORG
U.S. POSTAGE
PAID
Oxnard CA 93030
Permit No. 1839

RETURN SERVICE REQUESTED

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 Dawn Afman.)

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!

TWO NEW MEMBERS

This month, we welcome new members **Kent Bullard** and **Douglas Burke**. Be sure to welcome them and anyone you might not have seen for a while.

Meanwhile, please be sure to welcome all attendees to our luncheon meetings!

Alzheimer's column continues

- Visit TrialMatch. Begin your journey by signing up on the dedicated TrialMatch® platform. Need help? Call 800-272-3900 or email TrialMatch@alz.org.
- Answer 10 questions. Share some basic information about yourself or the person you're helping to sign up to help personalize your study matches. Your information will remain completely confidential unless you choose to share it with a study team.
- Review your study matches. Explore the studies that may be a good fit. Participation is entirely voluntary, and you can reach out to researchers directly or let them know you're interested in learning more.

If you're interested or have questions about TrialMatch® or your clinical study matches, please call the Alzheimer's Association at 800-272-3900 or email TrialMatch@alz.org. The Association is there and will guide you every step of the way.

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, April 17. Make your reservations with Carl by noon Monday, April 14. The entrée: Meat Loaf.

MARCH LUNCHEON – FINAL REMINDER

We'll meet on Thursday, March 20. Be sure to phone or e-mail **Carl** for your reservations by noon Monday, March 17.