



**FEDERAL BENEFITS EXPERTS**

# Chapter 190 NEWSLETTER

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

Volume 2023 No. 11  
November 2023

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

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THE BOARD

**NOVEMBER LUNCHEON**

**Place: Elks Club,**

**801 South A Street, Oxnard**

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

**Date: THIRD Thursday, November 16**

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

**Cost: \$15.00**

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

On Thursday, **November 16**, we'll meet at 11:30, with our lunch served at noon. The day's menu will be:

**Turkey & Dressing**

**Mashed Potatoes & Gravy**

**Cranberry Sauce Green Salad Rolls & Butter**

**Pumpkin Pie Coffee & Water**

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

**NOVEMBER PROGRAM**

We'll have a presentation to update us on the Blue Cross/Blue Shield plans in this year's Open Season for FEHB Plans. Our speaker will be Debbie Miller, the Blue Cross Area Representative.

Though she'll primarily discuss the Blue Cross/Blue Shield plans for 2024, she will also answer general questions. (Please hold specific or personal questions or discussion until after the formal meeting (if her schedule will permit.) With the Open Season already underway, her visit is most timely.

Please be sure to 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 (that will ensure everyone will have a seat during her presentation). Though the original COVID pandemic is mostly over, both you and your guest should be vaccinated, regardless of whether you're wearing face masks. (If you wear one, 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 in the short term.

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

Our October meeting was held in the Elks Club bar dining room. It was satisfactory for our smaller attendance, but I hope we can get attendance back up to previous levels and return to the larger venue.

This month you can have your first turkey dinner of the season to begin the holidays. As you read in the PROGRAM box, we'll have a presentation by Debbie Miller, the Blue Cross Area Representative.

Recently, Blue Cross members received an untimely and confusing notice that unless you opted out, you would be assigned to the new Medicare Part D prescription plan they are offering for 2024. By the time you read this, the option time has passed. *Know however, that one can change back later.*

There was insufficient information in that letter to make a decision on such short notice. However, both NARFE.org and the Blue Cross websites had info which explained the program better:

- [BlueCross BlueShield's FEP Medicare Prescription Drug Program – NARFE](#)
- [BlueCross BlueShield's FEP Medicine Prescription Drug Program - YouTube](#)
- [2023 Open Season by BCBS FEP – Flipsnack.](#)

It appears to have a small financial benefit for most, but large for those who have really expensive prescriptions. There is no extra cost, unless you have earnings over \$103K for single, \$206K for married. Despite my initial misgivings, I am going to do nothing and bow to my Blue Cross overlords and let the change occur. For now.

GEHA members also got an offer to add a Medicare Advantage plan - also without adequate explanation of what the advantage is. I received information from one member that the prescriptions would be handled by a company with less than stellar reviews.

Last month it appeared that a government shutdown was very likely. It didn't happen, but since then the Congress has wasted a month with politics instead of working on a budget to prevent a shutdown at the next deadline. It appears the country will be facing another crisis. Though our retirement annuities are not affected, federal workers' pay will be.

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A police car pulls up in front of Grandma Bessie's house, and Grandpa John gets out.

The polite policeman explained to her that this elderly gentleman said that he was lost in the park and couldn't find his way home.

"Oh John," said grandma, "You've been going to that park for over 30 years! How could you get lost?"

Leaning close to grandma so the policeman couldn't hear, John whispered, "I wasn't lost...I was just too tired to walk home."

- Tony

## SERVICE OFFICER NOTES

by Carol Anne Moore

### **Open Season**

As you surely know by now, the Federal Employee Program Benefits Open Season runs November 13 through December 11, 2023. This is your annual opportunity to enroll, cancel, or change your health, dental, and/or vision insurance. It's also your opportunity to enroll or re-enroll in the Flexible Spending Accounts Program.

### **Medicare Prescription Drug Program (MPDP)**

In a mid-October letter to current BCBS members for the Open Season, Blue Cross/Blue Shield (BCBS) announced a new MPDP. The new plan is optional, but you could be automatically enrolled in it. Unfortunately, that letter resulted in many questions.

You are *not* required to join MPDP, but you must let BCBS know by signing the opt out form sent with the mid-October letter. BCBS will not enroll you until 26 days after the date at the top of the notification letter. You can opt out any time, according to their phone recording (at 888-338-7737). Be aware that their statement in the notification letter that says, "Please contact us before 11/11/23 if you don't want MPDP, or you will remain enrolled" is NOT FINAL.

The new BCBS FPDP drug plan made for many questions. I called them at 888-338-7737. Both the recorded message and a representative said you can opt out of the new MPDP plan any time during the 26 days after the date at the top of the mid-October notification letter. The representative also verified that you can opt out any time and that it only takes a few days to switch back to your current plan. Further, they said you still use CVS Caremark for MPDP 90-day prescriptions (or what your current plan allows). Under the new MPDP, co-pays are \$3 for 90-day generics and \$125 for Tier 3 brand name for 90 days' supply.

However, if you have opted out, you may not get back into this new MPDP until the 2024 open season. Since the new drug plan doesn't begin until 2024, and, you may not be able to opt carl knudsen back in until the next open season (which is to begin in November 2024) once it has begun. Specific information regarding opting in is unclear.

I also called the FEP BCBS CVS Caremark mail order program. They verified the above information, namely that MPDP 90-day mail order provider would be the same, CVS Caremark, with the same function (but prices may be different). You can go online to [www.fepblue.org/medicarerx](http://www.fepblue.org/medicarerx) to get a copy of their detailed formulary which lists the drugs they offer.

If you have other questions regarding BCBS plans or the new MPDP, they may be answered by BCBS representative, Debbie Miller, in her presentation at this month's luncheon.

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

**LEGISLATION CORNER**

by George Ramirez

After watching the inflation numbers and hearing various predictions regarding our cost-of-living adjustment (COLA), the final numbers are in.

The 2024 COLA will provide a 3.2% increase to Civil Service Retirement System (CSRS) annuities and Social Security benefits, while Federal Employees Retirement System (FERS) annuities will see a 2.2% boost.

Meanwhile, Congress continues to flail with itself. Little, if any, progress has been made regarding the federal budget or most anything else. There is again an increasing likelihood of another ‘shutdown’ crisis. Will they actually make progress, just adopt another short-term patch, or let the shutdown occur? The latter, of course, is the worst outcome of the flail.

And, as you’ve heard before, I’ll again remind you that should a shutdown occur, our annuities will not be affected, but federal employee leave and benefits will be paused, to be restored retroactively once a budget is finally adopted.

Whether it’ll have any effect to do so, you may want to let your legislators know how you feel about their lack of progress in so many areas.

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

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

**NEED A FEW EXTRA BUCKS?**

As holidays approach, a few extra dollars just might come in handy. Instead of a temporary job somewhere, you may want to work from home. After the pandemic experience, that idea sounds good. Enter the scammers.

Scammers these days are better at duping victims with work-from-home schemes. Many of them have slick sites, and they checking grammar and spelling in their offers.

An offer of ‘easy money’ for short-term work when cash is needed is something few can resist. A scam can promise good money for hardly any work. These days, the offer may be for doing some menial job for good pay. Is the offer realistic? For example, are you promised good pay for stuffing envelopes? Forget that; in the real world, machines do that. Finally, don’t pay any money for an “application fee.” Be cautious.

**SCAMS FOR THE HOLIDAYS?**

In addition to tidings of great joy and chestnuts roasting by an open fire, the holiday season will also bring forth numerous scams. The scams will come by mail, email, phone call and almost any other way you might imagine.

Scammers use various tactics to get victims to fall for their schemes. Sometimes, they can be friendly, sympathetic and seem willing to help. But other times, they use fear tactics to persuade a victim. Here are some ‘red flags’ that should cause you concern, and to watch for relative to online sales.

Whether you’re thinking about purchasing event tickets, adopting an animal or just browsing the web, be cautious. If you see an online promotion that sounds too good to be true, it probably is. Scammers will even set up fake stores selling fake goods; then after you’ve made your purchase, the store will suddenly disappear. Scammers may use social media platforms to contact you and build a relationship, telling you about an offer that’s hard to resist, then instructing you to download an app or send money to take advantage of the offer.

Here’s how to help protect yourself:

- Slow down and use caution if pressured to act quickly - scammers want you to act without thinking about the consequences.
- Research the seller and products independently, check reviews for possible scam notices, and compare prices with other websites. Make sure they have a refund policy, information on privacy terms and conditions, and ways you can contact them.
- Verify the website by looking carefully at the URL address bar or domain name to ensure you are visiting the correct domain and not a fake. Look for secure URLs (https://), and while an encrypted site does not guarantee safety - beware of buying from sites with no encryption.

Most importantly, use extreme caution if you’re asked to pay using untraceable means such as by wire, money transfer, gift card or just plain cash. If you pay that way but don’t receive your purchase, you will have no way to get your money back. Such a situation will surely sour the holiday spirit for you.

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

	<u>Members</u>
End of last month	284
New Members	1
Dropped or Transferred	<u>- 6</u>
GRAND TOTAL	279

**TREASURER’S REPORT**

End of the last month balance	\$2,190.12
Receipts	474.64
Disbursements	<u>(369.76)</u>
End of month balance	\$2,295.00

## TESTING FOR ALZHEIMER'S

Several Alzheimer's blood tests are in the works, but none have been established as accurate, formally approved by regulators or reimbursed by insurers. Some are being used to help screen those enrolling in clinical trials of Alzheimer's treatments.

Currently, people who might benefit from the new Alzheimer's drug Leqembi, need those changes diagnosed through cognitive assessment and a cerebrospinal fluid (CSF) testing, which requires an invasive lumbar puncture, or a PET brain scan that may not be reimbursed by health insurers. (Even when covered, CSF and PET testing can be hard to access in some areas.)

The need for blood tests has become more pressing since the FDA approved Leqembi in July. It is currently reviewing a similar

Alzheimer's column continues below...



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

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**RETURN SERVICE REQUESTED**

Alzheimer's column continues

drug, donanemab, from Eli Lilly.

There are several new blood tests on the market. A new combination blood test being offered to doctors is said to measure markers for amyloid, tau and neurodegeneration (its list price is \$626). In July, Quest Diagnostics launched the first direct-to-consumer blood test for Alzheimer's (cost: \$399) that aims to detect abnormal levels of amyloid. Data on its accuracy has not been published. Cedars and other neurology centers have taken the unusual step of issuing strongly-worded cautions about such consumer tests for people who do not have risk factors or symptoms of Alzheimer's, saying they are best used in conjunction with medical guidance, as the tests' reliability and accuracy must still be determined. (Based on that advice, you may have to pay out-of-pocket without getting any reimbursement.)

## 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 MEMBER

We have one new members this month: **Michael Fischer**. Please welcome our new member as well as any others (and guests!) you may not have seen for a while, including anyone who happens to be attending again after a long absence.

## 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, December 21. Make your reservations with Carl by noon Monday, December 18. The entrée: Lasagna!

## NOVEMBER LUNCHEON-FINAL REMINDER

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