



**FEDERAL BENEFITS EXPERTS**

# Chapter 190 NEWSLETTER

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

Volume 2025 No. 11  
November 2025

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

**CHAPTER PRESIDENT**

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

**1<sup>ST</sup> V/P (MEMBERSHIP)**

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

**RECORDING SECRETARY**

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

**2<sup>ND</sup> V/P (LEGISLATION)**

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

**SERVICE OFFICER**

**PATTY MORALES**  
moroles14@gmail.com  
1-805-801-1131

**TREASURER**

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

**Committees**

**SERGEANT-AT-ARMS**

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

**PROGRAMS**

**ED TROTTER**  
etrotterzzzz@verizon.net  
1-805-340-4996

**CHAPLAIN**

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

**PUBLICITY**

**JESUS 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**

**FOOD SHARE DONATIONS NEEDED**

The number of people who rely on Food Share is increasing – including some federal employees affected by the government shutdown. As a result, food pantries have become increasingly important. Food Share is one of them. Donations of money or food help. A donation of money is most useful, for it gives the organization more flexibility in obtaining the food for distribution.

If you want to help *locally* with funds, just write a check to **Food Share** and then send 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.

**NOVEMBER LUNCHEON**

**Place: Elks Club**

**801 South A Street, Oxnard**

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

**Date: Thursday, November 20**

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

**Cost: \$16.00**

Please make your reservations by **NOON**, Monday, November 17. 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 20**, we'll meet at 11:30, and serve lunch 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**

Open Season begins for FEHB plans this month. As a timely topic, George has arranged for us to be briefed by **Debbie Miller**, Blue Cross/Blue Shield Senior Account Manager. She will provide us with an update on 2026 BC/BS FEHBP.

She'll primarily discuss the Blue Cross/Blue Shield plans for 2026, but if her schedule permits, she may also be available to answer general questions. (Please hold any specific or personal questions or discussions until after the formal meeting.)

As always, you can invite a guest (or potential member) to attend our meetings. Why not?

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).

**ANNUITY AND SOCIAL SECURITY CHECKS**

Federal retirement payments, such as retirees' annuity checks and Social Security benefits will continue without interruption. Those payments fall under the "mandatory" budget category and aren't funded through annual appropriations, so they are not affected by the current funding deadlock.

## NOTES FROM THE TOP

George Ramirez, President

### **Regulations for Furloughed Employees**

Under a Federal Government shutdown, furloughed federal employees need be aware of pay and retirement regulations affecting them. An article on the NARFE website, “10 Things You Need to Know as a Furloughed Federal Employee,” is available *without a login* at: [www.narfe.org/advocacy/shutdown-central/10-things-you-need-to-know-as-a-furloughed-federal-employee/](http://www.narfe.org/advocacy/shutdown-central/10-things-you-need-to-know-as-a-furloughed-federal-employee/)

### **COLA**

CSRS annuitants and Social Security recipients will receive a 2.8% cost of living increase in their monthly annuities come January 2026. FERS annuitants will receive a COLA of 2%. The 2026 cost-of-living adjustment (COLA) is slightly higher than last year’s 2.5% increase, reflecting a recent uptick in inflation.

### **NARFE Webinars**

During Open Season, members have health insurance and Medicare questions. NARFE’s website offers five webinars addressing these topics. They’re available free to members and may be streamed by logging into the website ([www.narfe.org](http://www.narfe.org)) and selecting “Federal Benefits Institute” from the pull-down menu at the upper right corner of the homepage.

### **Death of a Federal Employee or Annuitant**

NARFE’s Federal Benefits Institute has informative publications on their website, including a 10-page paper, “Affairs in Order: Benefits Guidance for Survivors of Federal Annuitants.” It’s for both CSRS and FERS participants. It has guidance for reporting a death, accessing benefits, Social Security, benefits for surviving children, dependent parents, divorced former spouse, and adult children incapable of self support. (It also has information on accessing benefits upon the death of an active federal employee.) Relevant phone numbers and form numbers are also provided. You can download a copy of it from the website.

### **Now for Some Good News**

We’re inundated daily with polarized and decisive news. Unpaid furloughed federal employees are enduring especially stressful times. Beginning with this issue of our newsletter, I’m starting a new segment containing some good news of general interest.

### **Treating Liver Tumors with Sound Waves**

Histotripsy is a non-invasive treatment for liver tumors using robotics to target and destroy cancer tissue with ultra-precise sound waves. It’s a powerful tool to treat certain tumors without needles, radiation or surgery; most patients can go home that day. The University of Chicago Medicine conducted some of the earliest clinical trials and was among the first medical systems in the country to offer the treatment following FDA approval. (Credit: [www.uchicagomedicine.org](http://www.uchicagomedicine.org))

- George

## MEMBERSHIP CONNECTION

by Carol Anne Moore

This month, in following the topics of my recent columns, I’m calling attention to another health-related document, the POLST. That acronym stands for Physician Orders for Life-Sustaining Treatment. The two-page POLST is voluntary and doesn’t replace the Advance Directive.

California law requires the POLST form be filled out by healthcare providers and gives immunity to those who comply with it in good faith. In a hospital setting, a patient will be assessed by a physician, a nurse practitioner (NP) or a physician’s assistant (PA) acting under the supervision of a physician.

Key points regarding POLSTs:

- First, a POLST is *not* for everyone! It is designed for seriously ill or medically frail people of any age.
- The POLST is voluntary. While nursing homes and assisted living facilities may include POLST in their admission papers, they can’t require you to complete a POLST if you do not wish to.
- A POLST does NOT replace an advance directive, which is the best way to appoint someone you trust to act as your medical decisionmaker. Instead, a POLST works together with your advance directive, providing more specifics regarding medical wishes and goals of care during a serious illness or at the end of life.
- The POLST form is to be completed by your doctor or another trained medical provider *after* you’ve had a conversation about the form’s medical terms and options. That important conversation should cover your overall health, your personal values, goals for your care, and treatment wishes. It can be helpful to include your family or medical decisionmaker (named in your advance directive) in the talk so they know and understand your treatment wishes.
- POLST *is* a medical order. Licensed medical providers are *required* to follow its instructions regarding CPR and other emergency medical care. The POLST form is printed on bright pink paper so it is easy to recognize, but photocopies are also considered valid.
- Once completed and signed, a copy goes in your medical record; you keep the original bright pink POLST. Wherever you go for medical care, that signed pink form should go with you. At home, keep your POLST in an easy-to-find place, like on your refrigerator, in case of a medical emergency.
- A POLST does not expire, but should be reviewed regularly to make sure your wishes haven’t changed. You don’t need a new POLST if you move from one facility to another, or change doctors. (You need a new POLST only if your treatment wishes change.)

You can download a POLST form in any of 15(!) languages from: <https://capolst.org>

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

**HELP OUR MEMBERSHIP NUMBERS GROW**

From now through Dec. 31, NARFE members can receive \$10 for any NEW members they recruit. In addition, recruiters will receive a 2025 recruiter pin to thank them for their hard work; top recruiters will win NARFE swag – like hats, shirts, etc. Use NARFE’s [online F-18 form](#) order for free supplies. NARFE will send magazines, membership brochures, “10 Worst Mistakes” for retirees or current employees, their popular pop quiz, and anything else you might need.

There’s still time to pursue this. Furloughed folks might also be interested in joining, especially in view of the information NARFE can provide (see “Shutdown-Related Questions” in the next column).

**FEHB PLAN INFORMATION FOR 2026**

If you want to check on your FEHB Plan vs possible alternatives for 2026, you can do so on the GOV.OPM website. The link directly to that area is: [www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/](http://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/). Once there, you’ll see a map of the U.S. Clicking on the state you’re in will take you to a list of all plans available in that state, as well as links to the plan brochures, changes for each plan from the previous year, information on plan patient safety programs, and links to the plan provider directories.

In addition, the site provides some related links:

- [Overseas Coverage](#)
- [FEHB Program is Going Green](#)
- [Plan Accreditation](#)
- [Compare Health Plans](#)
- [Consumer’s Checkbook Comparison Tool](#) (external link)
- [Enroll in a Health Plan](#)
- [Plan Types](#)
- [2025 Brochures](#)

**Self Plus One Premiums More Than Self and Family**

Some plans from five of the providers show the enrollee’s share of premiums for the Self Plus One enrollment type will be *higher* than for the Self and Family type. Enrollees who wish to cover one eligible family member are free to elect either the Self and Family or Self Plus One enrollment type. The site provides a link to a chart which identifies those plans.

**SERVICE OFFICER NOTES**

Patty Morales, Service Officer

**Did you know about IRMAA?**

IRMAA, or Income Related Monthly Adjusted Amount, was implemented back in 2007 for Medicare Part B enrollees who have income over the income threshold to charge a higher Part B monthly premium than the standard amount. The threshold amount increases every year. Since 2011, the IRMAA has also applied to Part D enrollees as well. The Internal Revenue Service will interface with the Social Security Administration to report michael lastrico the Modified Adjusted Gross Income (MAGI). The MAGI is used to determine if higher premiums will be applied.

It is important to know which tax year affects the IRMAA. The Medicare Part B Premium for 2025 used the MAGI from the 2023 tax return. The threshold is \$106,000.00 for a single filer and \$212,000.00 for a couple filing jointly. A single filer with a MAGI below \$106,000.00 pays the standard part B premium of \$185.00 in 2025. MAGI income from \$106,000.01 to \$133,000.00 will result in an increased part B premium of \$259.00 per month for a single enrollee. Refer to the threshold chart for the limits for single filers, married filing jointly or married filing single. The IRMAA brackets can be found online. The 2026 premiums will use the 2024 MAGI and the threshold amount is \$109,000.00 for a single filer and for a couple filing jointly the amount is \$218,000.00.

Circumstances called Life Changing Events could exempt one from having to pay the extra premium. Life Changing Events include: Marriage, Divorce/Annulment, Death of a Spouse, Work Stoppage, Work Reduction, Loss of Income-Producing Property, Loss of Pension Income, and an Employment Income Settlement. If one of these applies to you, complete form SSA 44 and submit it to the Social Security Administration for a new determination. Comments, discussion, and questions are welcome.

**SHUTDOWN-RELATED QUESTIONS?**

If you have a shutdown-related question, you can visit NARFE’s website for an answer. Just go to: [www.narfe.org/advocacy/shutdown-central/shutdown-questions-and-answers/](http://www.narfe.org/advocacy/shutdown-central/shutdown-questions-and-answers/)

**MEMBERSHIP REPORT**

	<u>Members*</u>
End of last month	253
New Members	1
Dropped or Transferred	<u>- 4</u>
GRAND TOTAL	250

\* National NARFE database still being updated

**TREASURER’S REPORT**

End of the last month balance	\$2,187.50
Receipts	516.64
Disbursements	<u>(423.71)</u>
End of month balance	\$2,280.43

## SLEEP DISRUPTION AND ALZHEIMER'S

Disrupted sleep patterns in Alzheimer's may be more than a symptom. Researchers at Washington University in St. Louis found the brain's circadian rhythms are thrown off in key cell types, changing when hundreds of genes turn on and off. Triggered by amyloid buildup, the disruption scrambles normal timing in cells vital for brain maintenance and immune defense. Until recently, it wasn't clear how deeply this connection ran.

Alzheimer's common early warning signs include difficulty sleeping through the night, restless tossing, and frequent daytime naps. "Sundowning," a period of increased confusion and agitation later in a day, is typical in later patients. That suggests a relationship between Alzheimer's progression and the circadian system — the internal body clock to regulate sleep, wakefulness, and other daily biological cycles. *continued..*



**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 Karen Kjos-Racicot.)

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!

## ONE NEW MEMBER

This month, it's a pleasure to welcome new member **Helen Mountford** to Chapter 190. (Any member can invite a potential new member to attend our lunches.)

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

Alzheimer's column continues

Disturbed sleep is a frequent problem reported by caregivers for Alzheimer's patients. Previous research had shown sleep changes begin years before memory loss appears. Such disruptions create stress that may accelerate the disease's progression.

They also found amyloid plaques may create new rhythmic patterns in genes that don't have a daily cycle. Many of those genes are involved in inflammation or the brain's response to stress and imbalance.

The recent discoveries suggest therapies to adjust circadian rhythms could support healthier brain activity. Researchers now seek to better understand how to manipulate the clock in some way, make it stronger, make it weaker or turn it off in certain cell types.

The ultimate goal is to learn how to optimize the circadian system to prevent amyloid accumulation and other aspects of Alzheimer's disease.

## 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, December 18. Make your reservations with Carl by noon Monday, December 15. The entrée: Lasagna.

## NOVEMBER LUNCHEON – FINAL REMINDER

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