NARFE
FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

Ventura County Chapter Volume 2026 No. 11
https://www.narfe190.org **November 2026**

> > NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION < <

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NOMINATING COMMITTEE: THE BOARD

FOOD SHARE DONATIONS NEEDED

Funding cuts – both federal and state – still affect Food Share and their state-wide counterparts.

Throughout the year Food Share of Ventura County works to ensure all of our neighbors have access to nourishing food. That's true, too, during the holidays.

Locally, Food Share 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. A $10 donation provides about 30 meals.

NARFE CHAPTER 190 *NEWSLETTER*
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NOVEMBER LUNCHEON

Place: Elks Club
801 South A Street, Oxnard
> > Use "A" Street entrance *ONLY* < <
Date: Thursday, November 19
Time: 11:30 to socialize, 12:00 to dine
Cost: $17.00

Please make your reservations by **NOON**, Monday, November 16. E-mail **Carl** at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **November 19**, we'll meet at 11:30, with lunch to be served at noon. The 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 for FEHB plans has begun. We'll be briefed by **Debbie Miller**, Blue Cross/Blue Shield Senior Account Manager. She will provide us with an update on 2027 BC/BS FEHBP.

She'll primarily discuss the Blue Cross/Blue Shield plans for 2027, 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.)

Please call Carl (805-487-1801) to make your reservation(s). Since guests (or potential members) are welcome, 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).

BUGLES ACROSS AMERICA

In this month, which includes Veteran's Day, it's fitting to again call attention to this organization.

Congress created this non-profit organization in 2000. Now in its 26th year, it provides a bugler to play taps at funerals for deceased veterans. There is no cost, no fee for this service. Details are available at their website:

https://www.buglesacrossamerica.org

NOTES FROM THE TOP

George Ramirez, President

By the time you read this newsletter, the midterm elections will be over, most votes will have been counted and control of both the House and Senate will be known. Let's hope the results mean better days ahead for our nation and for our Federal family.

NARFE PAC

From January 2025 through September 2026, NARFE members have contributed $1,749,687.31 to our political action committee (NARFE-PAC) and contributions are continuing to come in. You can see me about how to contribute with a check or you can also donate online via the NARFE website at;

https://www.narfe.org/advocacy/narfe-pac/

Future of the Federal Workforce

Staffing reductions coupled with organizational transformations have resulted in many inefficiencies that negatively affect the mission of organizations such as the Social Security Administration. Even though artificial intelligence is being phased into some areas to streamline routine administrative tasks, delays in processing will remain for some time.

Some Good News

COLA: Effective with the first annuity check issued in January 2027, the Cost of Living Adjustment for CSRS annuitants will be 3.6%. Under FERS rules, when inflation-based adjustments reach or exceed 3%, one percentage point is subtracted, resulting in a COLA of 2.6% for FERS annuitants.

OPM Changes. OPM is continuing to remove arbitrary degree barriers in favor of skills- and competency-based assessments. This creates clearer pathways for current civil servants to advance into high -demand technical fields like cybersecurity, data analysis, and project management.

- George

2-1-1 IN VENTURA COUNTY

211 is a *free* service that connects community members to information about critical health and human services available in their community.

211 is available 24-hours a day, 7- days a week and offers information and referrals in over 150 languages.

To connect with 211 by phone (landline or mobile phone in Ventura County):

- Dial: 2-1-1
- Toll Free: 1-800-339-9597
- By Text: Text your zip code to 898-211

You may also connect online at www.211.org

THEN THERE'S THE SENIOR SUPPORT LINE!

Sometimes, life seems overwhelming. When that happens, you can always call the Senior Support Line at 1-800-235-9980

MEMBERSHIP MATTERS

Among the reasons to be a NARFE member is to be informed. Whether it's in Chapter 190 (which, of course, is highly recommended for anyone reading this) or another Chapter, you'll get "the latest" on many fronts. This year, for example, you're getting a lot of information regarding this year's FEHB Open Season, which runs from November 9 to December 14. You can likely get much of that by carefully investigation.

But one item you may not readily see has to do with how Open Seasons are going to be announced. What follows tells of OPM's joining the "digital world."

Open Season Info

OPM Goes Digital. Starting this year, OPM will only announce an "Open Season" via opm.gov or other digital formats. For general Open Season information or brochures for FEHB plans and rates, go online to opm.gov/healthcare-insurance/healthcare/plan-information/plans/.

There are three ways to request health benefits:

- Use the Federal Employees Health Benefits self-service online option at retireefehb.opm.gov
- Call the Open Season Customer Service line Monday - Friday 7:00am -7:00pm (CST) at 1-800-332-9798
- Mail your Enrollment Form OPM 2809 or RI 79-9 postmarked by Monday, December 14, 2026, to:

  U.S. Office of Personnel Management
  Federal Employees Health Benefits
  P.O. Box 5000
  Lawrence, KS, 66046-0500

For information on Medicare, visit medicare.gov

For information on the Federal Employees Dental & Vision Insurance Program (FEDVIP), visit the secure enrollment website benefeds.gov or call 1-877-888-FEDS (1-877-888-3337) TTY 1-877-889-5680.

POSTAL SERVICE HEALTH BENEFITS

The postal service health benefits (PSHB) program Open Season also runs from November 9 through December 14.

The "entry page" to PSHB information is on OPM's website, but you can get there directly by clicking on opm.gov/healthcare-insurance/pshb/. Once there, you can access detailed information, including premium rates and information regarding the 2027 plans.

SOCIAL SECURITY COLA

In case you missed it: The SSA announced that it will increase Social Security and SSI payments by 3.6% in 2027.

Across all Social Security beneficiaries, this results into a raise of roughly $70 above the current average payment, which stands at a monthly $1,943.15.

Unless we speak, Congress will assume our consent!

MORE ON HEALTH INSURANCE COSTS

Health insurance coverage for federal employees and retirees has positive features like a wide range of choice, no waiting periods to enroll, and eligibility for most to continue coverage in retirement with premiums for retirees the same as those for active employees.

But that coverage comes at a cost, though. Average premiums increase yearly − in some cases, as in recent years, steeply. Here's what to expect.

The smallest increases will be for dental and vision premiums, set to rise by just 1% and 1.6% on average.

Federal employees and retirees enrolled in FEHB will pay an average annual increase of 10.9% more for their share of premiums in 2027 (down from 12.3% for 2026). PSHB enrollees will see an average increase in their share by 8.2% (it was 11.3% for 2026).

OPM says increases are due largely to: "rising prices and utilization across inpatient, physician, outpatient, and surgical services; continued growth in behavioral and mental health care; and higher prescription drug spending − particularly on GLP-1s, specialty drugs, and other high-cost therapies."

FTC vs SCAMMERS

A new report to Congress from the Federal Trade Commission (FTC) outlines how the agency has taken the effort of protecting older adults from scammers.

They report that data from 2020 to 2025 shows total fraud losses reported by older adults (ages 60 and over) increased from $600 million to about $3 billion. To make matters worse for those older adults, the report notes that not only were younger adults generally more likely to report losing money to fraud than older adults, but that older adults were more likely to report losing money on certain types of scams including tech support, prize, and government impersonation scams.

Recent collaborative efforts included initiatives like Never Ever, a public-private consumer education campaign to raise awareness about government and business imposter scams. (You can find the campaign's materials here.)

The report reminds everyone: If you spot an imposter scam, report it to the Federal Trade Commission at ReportFraud.ftc.gov. Your report could help stop a scammer.

SERVICE OFFICER NOTES

Patty Morales, Service Officer

The COLA was announced for 2027. CSRS annuitants will receive 3.6% and FERS annuitants will receive 2.6%. (There is a pending bill named The Equal COLA Act which was to give FERS annuitants the same COLA as CSRS annuitants has had no action from the House or Senate since September 18, 2025.) Of course the 3.6% COLA also applies to Social Security recipients. However, federal civilian employees face a projected pay freeze for 2027.

The annuity increase will be affected by increased health insurance premiums, so refer to opm.gov to review the rates and check for thomas braniff any changes from the providers. Open Season for Health Insurance enrollment began on November 9 and runs to December 14. The rates for 2027 will be in the December issue of the NARFE magazine. According to the Fed Smith publication and OPM, the premiums have increased on the average of 10.9% for the portion paid by enrollees. The increase in premiums is attributed to higher costs from physicians, inpatient and outpatient surgeries, weight loss drugs known as GLP-1s and an increase in mental health services. The government contributes up to 75% of the cost of the premium, with the balance to be paid by the enrollee. Even if we pay more each year, remember that the government contributes a large part of our premium.

Another increase in 2027 is the Medicare Part B premium which will be $209.50 if you are not subject to IRMAA (Income Related Medicare Adjustment Amount). IRMAA will assess a higher Medicare premium based on your modified gross income from your tax return from the prior 2 years. More details on this topic will be provided later. Some Medicare Part B enrollees pay a lifetime penalty if they did not enroll when they were first eligible at the age of 65. (That penalty does not apply if you or your spouse was working and had insurance from the employer when you or your spouse turned 65.)

EXCLUSIVELY FOR POSTAL RETIREES

The NALCREST retirement community's website has information that's exclusively for retired postal workers. Check it out online at:

nalc.org/member-benefits/nalcrest

MEMBERSHIP REPORT

	Members*
End of last month	239
New Members	0
Dropped or Transferred	- 2
GRAND TOTAL	237

* National NARFE database still being updated

TREASURER'S REPORT

End of the last month balance	$ 1,833.05
Receipts	352.68
Disbursements	(371.07)
End of month balance	$ 1,814.06

LIVER FUNCTION AND ALZHEIMEER'S

Scientists are increasingly interested in how other organs might affect Alzheimer's. The liver plays a key role in filtering the blood and removing unwanted compounds, including those that may contribute to disease when they accumulate.

Targeting the liver could be valuable in Alzheimer's research, since efforts to develop treatments acting directly in the brain have an estimated 98% failure rate in clinical trials. One major cause of such failures is the blood-brain barrier, which helps shield the brain from harmful compounds but also makes delivering some medications extremely difficult.

USC researchers have shown restoring the function of aging liver cells can reduce levels of harmful substances in the bloodstream. As it ages, the liver becomes less effective at

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 Nina Anderson.)

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 welcome no new members to Chapter 190, but we've lost 2. (Dues withholding can help avoid that. Carl can set it up for you.)

Please be sure to welcome *all* attendees, especially any guests to our luncheon meetings!

NARFE
FEDERAL BENEFITS EXPERTS

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Federal Employees Association
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Permit No. 1839

RETURN SERVICE REQUESTED

Alzheimer's column continues

removing amyloid beta. In a study of older rats, the USC researchers found that an experimental drug, cinaciguat, reversed aging in specialized liver cells.

It was administered to aged rats for two weeks, then compared the blood of treated animals and two untreated groups, one of older rats and the other of younger rats. The blood levels of amyloid beta (associated with Alzheimer's) dropped by half. But there was more. LDL, the "bad cholesterol," was not expected to be affected by treatment, so researchers used it for comparison. The LDL levels in treated older rats also fell to levels seen in young animals!

The researchers caution that this is the first study to demonstrate that a drug can fully restore the structure and function of aging liver cells ("LSECs"), including their ability to support clearance of substances from the bloodstream. More research must follow.

NEED TO UPDATE YOUR ADDRESS?

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 17. Make your reservations with Carl by noon on Monday, December 14. The day's entrée: Lasagna.

NOVEMBER LUNCHEON – FINAL REMINDER

We'll meet on Thursday, November 19. Be sure to call or e-mail **Carl** to make your reservations by noon Monday, November 16.