



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

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

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OCTOBER LUNCHEON

Place: Elks Club,
801 South A Street, Oxnard
>> Use "A" Street entrance ONLY <<
Date: Thursday, October 17
Time: 11:30 to socialize, 12:00 to dine
Cost: \$16.00

Please make your reservations by **NOON**, Monday, October 14. E-mail Carl at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **October 17**, we'll meet at 11:30, with our lunch served at noon. The day's menu will be:

Sweet & Sour Pork Chops
Rice Pilaf Baby Carrots
Green Salad Rolls & Butter
Ice Cream Coffee & Water

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

OCTOBER PROGRAM

At press time, a presentation/program hadn't been set for our meeting. It'll be an opportunity to just socialize unless there's a surprise presentation like we had last month (thanks to Bob Warnagieris!). Maybe you'd like to have an old-fashioned "show & tell" like we had back in the day.

Once again, you can invite a guest (or potential member) to take part in the socializing. 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).

While masks aren't required, in view of the recent (apparent) surge in COVID cases, do feel free to wear a mask if you'd like.

COLA WATCH

The COLA for federal retirees at the start of 2023 was the largest since 1982; this year's was smaller.

The expected federal retirement COLA is pegged at 2.5%. But the federal our share of the health insurance premium costs will rise an average of 13.5% in 2025 (see their listing at: <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums>.)

FOOD SHARE DONATIONS NEEDED

Many locals have come to rely on donated foods as a matter of necessity, though often just temporarily.

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

At the September meeting we had an unannounced presentation by member Bob Warnagieris (arranged after the newsletter went out) on the subject of longevity. Exercise and healthy diet are important, but so is socialization. An article starting on page 28 of the October issue of the *NARFE* magazine is about overcoming loneliness in retirement. Getting out with people for dining and conversation (like at our meetings) can make you live longer!

We didn't have any new members go for the take out option, so I'll repeat the offer. How'd you like to have a nice meal but *NOT have to cook it*? This month, it'll be Sweet & Sour Pork Chops – and it can be had AS A TAKEOUT! (At the July meeting they were so good!) Call Carl to order, show up before noon to ensure you'll be there for pickup, and take 'em home. If you're running late, call me at 805-509-4197 to get your order in, or else the kitchen might be closed.

Good news on the healthcare front: The Office of Personnel Management has launched (www.opm.gov/healthcare-insurance/pshb), an information site for the Postal Service Health Benefits program that will replace the Federal Employee Health Benefit (FEHB) program for postal employees and retirees effective in January. PSHB plans will cover the same set of comprehensive health benefits as the FEHB plans, with many of the same carriers that offer FEHB plans. The initial open season for electing PSHB coverage will run concurrent with the FEHB open season November 11-December 9.

But there's some not-so-welcome news, too: FEHB program enrollees are about to see the largest annual increase in their costs in at least a decade. Beginning in January, federal employees and annuitants enrolled in FEHB will pay 13.5% more, on average, toward their health care premiums, according to data from OPM. In dollars, FEHB enrollees will pay an average of \$26.10 more toward their biweekly health premiums in 2025. In contrast, premium increases for new Postal Service Health Benefits (PSHB) program participants will be slightly lower than those for FEHB. Postal enrollees will pay 11.1% more toward their health care premiums. Averaged with the government's share of the cost, which is increasing by 5.1%, the overall premium increase for PSHB is 6.9%.

-o-o-o-

A thief stepped out of the darkened alley and stuck a pistol in a man's ribs, then demanded, "Give me your money."

The man replied, "You can't do this. I'm a congressman."

The thief only paused for a moment, before next demanding, "In that case, give me MY money."

- Tony

SERVICE OFFICER NOTES

by Carol Anne Moore

While "life insurance" often a lot of attention, one of the benefits of our NARFE membership often overlooked is members' surviving spouse benefits under FERS and CSRS. Here's a brief summary:

FERS provides the eligible spouse of a deceased federal employee the following benefits:

- Basic Employee Death Benefits (BEDB) is payable with at least 18 months of service. This payment is a lump sum fixed amount (\$41,568.31 for 2024) *plus* half of the employee's annual salary rate.
- Monthly survivor annuity equal to half the earned annuity payable on the date of death (employee must have had a minimum of 10 years of creditable service).
- If a former employee who had at least 10 years of creditable service (five years of which must be creditable civilian service) dies, a survivor annuity may be payable.

CSRS provides the surviving spouse of a federal employee with a monthly survivor annuity up to 55% of the earned annuity payable on the date of death. Contact the personnel office of the federal agency where the employee worked to apply for benefits upon the death of that employee.

The surviving spouses of CSRS and FERS retirees will receive the survivor annuity elected at retirement. The value of this benefit is documented in a personalized annuity booklet. You can request a copy of your current booklet by signing into the Office of Personnel Management (OPM) Services Online, clicking "Documents," and then clicking "Request Booklet," or contacting OPM by phone at 1-888-767-6738. You may also email OPM at retire@opm.gov

Payments to a surviving spouse generally continue for life unless that spouse remarries before age 55 (unless married at least 30 years.) If no survivor annuity is payable, the unpaid balance of retirement contributions and the final annuity payment are payable according to the CSRS or FERS Designation of Beneficiary form, SF-3102.

Other Survivor Benefits

In addition to the above, survivor benefits may also be available in other important areas. Contact the personnel office of the federal agency where the employee worked to apply for benefits upon the death of a federal employee.

Depending on which programs the deceased employee participated in, survivor benefits may also include health care (FEHB), group life insurance (FEGLI), dental and vision insurance (FEDVIP) and the long-term care insurance (FLTCIP).

The personnel office can help determine which (if any) of those benefits are available to the survivor.

Unless we speak, Congress will assume our consent!

LEGISLATION CORNER

As you may know, the Social Security Fairness Act ([H.R. 82](#)) would repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). WEP and GPO penalize government retirees who earned Social Security through separate work but get smaller Social Security check because of their public service. Now, over 218 representatives have signed a ‘discharge petition’ to bring the bill to the floor for an up or down vote to repeal WEP and GPO.

But don’t start spending that money yet; if passed, the bill will still have to be passed by the Senate before anyone sees the resulting in their checks.

As always, it won’t hurt to check with your representative (and senators, too) to urge support for H.R. 82’s passage because:

Unless we speak, Congress will assume we agree!

NEED TO CHANGE YOUR PASSWORD?

OPM security policy requires that Services Online accounts be deactivated after 15 months of inactivity. You’ll get a notice from OPM 10 days before that would happen. In order to prevent its deactivation, log in to your Services Online account. (You may be forwarded to log in at www.login.gov)

If your account was deactivated, you will need to contact OPM via email or phone (202-606-1800) to reactivate your account and obtain a new password.

FREE COVID TESTS AVAILABLE AGAIN

You can again order up to four COVID test kits per household. Go to COVIDTests.gov to order them. When you click to order, you’ll go to special.usps.com/testkits. The test kits and shipping are free. No financial information or payment is needed.

Each order includes 4 individual rapid antigen COVID-19 tests (COVIDTests.gov has more details about at-home tests), including extended shelf life and updated expiration dates); Tests may show “expired” dates on the box, but FDA has extended those dates; [see the full list of extended expiration dates.](#)

The easiest way to order is on line, but you can also order by phone. Call 1-800-232-0233 to reach the CDC Information line, and then: Select language: Press 1 for English, 2 for Spanish, 3 for other languages; Then press 1 to order regular COVID-19 at-home tests.

AVOID PHISHING SCAMS

A text or email might warn you of a problem with an online account. It may say you must respond quickly. Maybe it’ll have a link so you can quickly fix the problem. The message may look real. But is it?

Your first instinct may be to click to solve the problem. Don’t. It might be a ‘phishing’ scam, when scammers pose as well-known companies to get you to give up sensitive personal or financial information via text or email. A phishing email might report:

- some suspicious activity or log-in attempts,
- problem with your account or payment information
- a need to confirm personal or financial information

Real companies might send emails or text messages, BUT they won’t do things like those above. Only scammers do that. Simply clicking on or opening a link in that email or text can expose you to scammers.

If, however, you think you’ve given someone your Social Security, credit card, or bank account number, report it at IdentityTheft.gov and get a recovery plan. If you clicked on a sheri trask link in an unexpected email, update your security software and then run a scan to look for viruses and malware.

YOU NEED TO VOTE!

Will November’s election be like other recent ones? Voter turnout for the 2020 presidential election was the highest for any national election since 1900. Yet that was only about two-thirds (66%) of the voting-eligible population, as reported by the Pew Research Center.

That means about a third of all eligible voters didn’t vote. This time, every eligible person should be sure to cast his or her vote. Our democratic republic needs to have participation by all eligible persons.

In addition to choosing our next President, other national, state and local officers as well as state and local initiatives may be on *your* ballot. When you vote, you’re helping ensure our democracy will continue.

After the Constitutional Convention in September 1787, Ben Franklin was approached by Elizabeth Willing Powel, a socialite and prominent member of Philadelphia’s upper class. “Well, Doctor,” she asked, “what have we got, a republic or a monarchy?”

Franklin responded by saying, “A republic, if you can keep it.”

Keeping it is now it is up to us. Vote next month.

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	265
New Members	1
Dropped or Transferred	<u>- 3</u>
GRAND TOTAL	263

TREASURER’S REPORT

End of the last month balance	\$2,148.69
Receipts	569.44
Disbursements	<u>(441.93)</u>
End of month balance	\$2,276.20

INTERNATIONAL ALZHEIMER'S RESEARCH

Collaborative researchers from Ireland, England and Italy previously discovered a link between the gut microbiota and Alzheimer's disease and also that Alzheimer's symptoms can be transferred to a healthy young organism via the gut microbiota, confirming its role in the disease. They showed memory impairments in people with Alzheimer's could be transferred to young animals through transplant of gut microbiota.

Alzheimer's patients had a higher abundance of inflammation-promoting bacteria in their fecal samples, and these changes were directly associated with their cognitive status.

The study, an important step toward understanding Alzheimer's, confirmed the make-up of gut microbiota has a causal role in the development of the disease. The collaborative research laid Alzheimer's column continues below ...



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Alzheimer's column continues

the groundwork for future research into that area, and may lead to advances in therapeutic interventions.

Recent research in China found that mice with Alzheimer's-like symptoms resisted colon cancer when it was artificially induced; intestinal inflammation in those mice appeared to be suppressed. A fecal transplant to a mouse with Alzheimer's-like symptoms from a healthy, younger one lifted the suppression. The mouse's microbiota had several causative candidates, including a bacteria, *Prevotella*. When mice were treated with that bacteria, their gut produced fewer pro-inflammatory immune cells. The researchers believe that allowed certain microbial byproducts to enter circulation more easily.

Patterns between cancer and Alzheimer's had previously been noticed anecdotally, but this new research demonstrates a clear mechanism.

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 Stephen Thom.)

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 **Diane Cross** to Chapter 190. (You might consider inviting a potential new member to join you for lunch.)

Meanwhile, please be sure to welcome all attendees 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, November 21. Make reservations with Carl by noon Monday, November 18. The entrée: Turkey & Dressing.

OCTOBER LUNCHEON-FINAL REMINDER

We'll meet on Thursday, October 17. Be sure to phone or e-mail **Carl** for your reservations by noon Monday, October 14.