



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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NOMINATING COMMITTEE: THE BOARD

FOOD SHARE DONATIONS NEEDED

The numbers of those who rely on Food Share as a necessity seems to be increasing – and could soon include some federal employees affected by the government shutdown. Because of the various delays and recissions of federal monies, local food pantries are increasingly important. Food Share is one of them, and our donations of money or food help.

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

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OCTOBER LUNCHEON

Place: Elks Club

801 South A Street, Oxnard

>> Use “A” Street entrance **ONLY** <<

Date: Thursday, October 16

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

Cost: \$16.00

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

On Thursday, **October 16**, we’ll meet at 11:30, and serve lunch 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

October seems to be the usual time of year when we all become almost hypersensitive regarding fires.

It’s fitting that for our October meeting we will have a speaker from the Ventura County Air Pollution Control District who will speak on “Wildfires, Air Quality, and Building a More Resilient California.” It is surely a timely and interesting topic.

Still, new speakers and topics are *always* welcome. If there’s a topic *you* want to have presented, tell George Ramirez, our Program Chair. And if you know who to contact, be sure to let Geroge know that, too. Tell him at the meeting or call him at 805-340-4996.

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 (it’ll ensure everyone will have a seat).

IS THAT CHARITY GOOD?

Would you donate to a cause if you didn’t know how your donation would be spent? Probably not.

Causes’ and charities’ numbers continues to grow. Be sure your money will be used as you intended.

Do some checking, including their website. Then pay only by check or credit card instead of cash.

NOTES FROM THE TOP

George Ramirez, President

As I'm preparing this column, a great deal of uncertainty about a possible government shutdown hangs over the heads of the federal family, both current and retired employees. I thought it useful to devote this month's commentary to important sources of information to help our members get answers to questions as well as contact information for our elected representatives and senators.

Important Phone Numbers:

OPM 1-888-767-6738 (Administrative Problems);

NARFE 1-800-456-8410 (Membership Problems).

SOCIAL SECURITY 1-800-772-1213 (Life Cycle Problems);

OPM Toll Number: 1-724-794-5216.

How to call your Congressional Representative to provide feedback.

1. Dial: 1-866-220-0044
2. Ask the operator to transfer you to your Representative/Senator's office.
3. You will then be connected to your Representative/Senator's office.

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GOVERNMENT SHUTDOWN

The last government shutdown occurred in December 2018 during President Trump's first term. Most government activity stopped for 34 days.

Shutdown FAQs

The following websites contain useful information regarding the effects of a government shutdown:

- Our NARFE website:
www.narfe.org/blog/2025/09/25/narfe-denounces-omb-scare-tactic-threat-to-fire-federal-employees-during-shutdown/
- California District 24 Congressman Salud Carbajal:
carbajal.house.gov/shutdown/?utm_campaign=1181-429

Notable impacts of a shutdown include:

1. The president has instructed agencies to prepare for permanent reductions in force (RIFs) for programs that would lose funding if a shutdown occurs.
2. No paycheck for current employees even though some may be required to work.
3. Back pay once a shutdown ends.
4. Delays at airports
5. Social Security, Medicare and Medicaid would continue to run during a shutdown. However, possible staffing reductions will result in delays in services.
6. The Veteran's Health Administration will continue to function but benefits processing could be delayed.
7. ICE, Border Patrol and detention facilities will continue to operate.

- George

MEMBERSHIP CONNECTION

by Carol Anne Moore

Why be a member of NARFE? Some reasons are immediately obvious. Others include members having access to specialists who are knowledgeable in specific matters not applicable to the general public. The '**Power of Attorney**' is such an area.

A **durable power of attorney** is a legal document that grants broad power to someone else (an "agent") to make decisions for you. It could be a loved one or other third party to act on your behalf should you become incapacitated. A legal representative can draft a durable power of attorney, you can purchase a commercially available fill-in-the-blank form, or you (or a child or grandchild) can find one online for free.

What about your Thrift Savings Plan (TSP)? You may want to appoint someone to make decisions for you specifically related to your TSP account. If so, you can also go online and do some research on the TSP website at tsp.gov/planning-for-life-events.

If you want to appoint someone to make decisions for you specifically related to your Thrift Savings Plan (TSP), you may want to create a **limited power of attorney**. It's a legal document that grants narrower decision-making power to your agent. That agent will NOT have the right to use your TSP account or set up access to it under their name.

Your agent is only authorized to submit paper forms to the TSP. (*That sentence should be stated clearly in your durable power of attorney form.*)

Know that it can take 30 days or longer for TSP account administration to verify the information after they receive the request form.

Note that there isn't a specific government form for a limited power of attorney (POA) for the TSP. You can use a general limited power of attorney form that grants specific authority for your TSP account.

The TSP requires a valid POA to allow someone to transact business on your behalf. You should describe the specific powers the agent has, such as obtaining information or withdrawing funds, and ensure the form is properly executed, including signing it in front of a notary public.

Consult a Professional:

For complex situations, you'll want to ensure the document meets all TSP requirements. Consult a legal professional to draft or review your limited power of attorney document for your TSP account.

A professional's involvement is highly advised, but you can begin to formulate your plan in 5 steps:

1. Download or Create a General Limited POA Form
2. Identify the Principal (you) and Agent (as well as his/her name and address)
3. Specify the TSP-Related Powers the Agent has
4. Define the POA's Duration and Effectiveness
5. Execute and Notarize the Form

Unless we speak, Congress will assume our consent!

HELP OUR MEMBERSHIP NUMBERS GROW

From Sept. 1 through Dec. 31, NARFE members can receive \$10 for any NEW members they recruit. In addition, all recruiters will receive a 2025 recruiter pin to thank them for their hard work, and top recruiters will win NARFE swag – like hats, shirts or even a jacket! Order free supplies by using NARFE’s [online F-18 form](#); NARFE will send you magazines, membership brochures, “10 Worst Mistakes” for retirees or current employees, their popular pop quiz, and anything else you might need.

Be sure your new members enter your Membership ID where it asks karen kjos-racicot for the recruiter on the form in *NARFE* magazine or online form to ensure you’ll receive your \$10 recruiter incentive.

Remember, too, new members receive their first year of chapter dues free – it’s a great incentive to join!

ON-DEMAND WEBINARS

A variety of topics are available on-demand to members. Just click on the following link to go to the NARFE website:

<https://www.narfe.org/federal-benefits-institute/narfe-webinars/webinar-archive/>

OPEN SEASON WEBINARS

In the coming weeks members can log into the NARFE website (narfe.org) to see seven crucial Open Season webinars scheduled between October 23 and December 20. They are:

- October 30, 2025, “Medicare: To Part B or Not to Part B”
- October 30, 2025 - “Medicare Advantage Plans”
- November 4, 2025 - “Open Season Prep (FEHB/PSHB, FEDVIP, FSAs)”
- November 6, 2025 - “FEHB/PSHB Without Medicare (Active Feds)”
- November 13, 2025 - “FEHB/PSHB With Medicare”
- November 20, 2025 - “FEHB and Medicare Prescription Drug Plans”
- December 20, 2025 - “Estate Planning for Feds”

SERVICE OFFICER NOTES

Patty Morales, Service Officer

Medicare Part B Premium Reimbursement

Medicare Part A, the hospital coverage, does not charge a premium, but there is a charge for Part B. Many of us are enrolled in Medicare Part B and purchase Blue Cross Blue Shield Basic as their secondary insurance for added coverage. BCBS members who have the Basic Plan and Medicare Part A & B are eligible to receive an annual \$800.00 reimbursement for their Medicare Part B premiums. To get the reimbursement, complete the Medicare Reimbursement Account claim form and submit proof of Medicare Part B payments. That can be done online by adding the proof, as an attachment, to the claim form and sending it electronically. If you don’t use a computer, you can call the insurance provider, order the form, complete it, and mail it with your proof of your Part B premiums to the address provided.

Open Season is around the corner, and information will arrive soon regarding other available insurance providers that offer Medicare Part B reimbursement. For those who select Aetna, with the plan Aetna Direct, and you pay Medicare Part B, you can apply for a \$900.00 Medicare Reimbursement for self and \$1800.00 for self plus one/or self and family. GEHA is also participating in this Medicare Part B Premium Reimbursement, too. They will pay \$1000.00 if one is enrolled in the High Option Plan.

The above information was derived from the insurance websites and OPM for 2025. Information for 2026 isn’t available yet, but there’s no indication the reimbursements have been eliminated. This column’s information is provided so you’ll be aware of your options when you make comparisons. The Medicare Reimbursement will help offset the rising premium cost, since the Medicare 2026 projected premium is \$206.50, or \$21.50 more than the 2025 amount.

MEDICARE OPEN SEASON

Medicare’s Open Enrollment Period is from October 15 to December 7. Medicare will ask you to verify information *only* if *you* contact *them* first. Don’t share your information with just whoever calls you. If in doubt, call 1-800-MEDICARE (1-800-633-4227).

MEMBERSHIP REPORT

	<u>Members*</u>
End of last month	254
New Members	1
Dropped or Transferred	<u>- 2</u>
GRAND TOTAL	252

* National NARFE database still being updated

TREASURER’S REPORT

End of the last month balance	\$ 1,993.24
Receipts	667.44
Disbursements	<u>(473.18)</u>
End of month balance	\$ 2,187.50

WORLD-WIDE VIEW OF ALZHEIMER'S

This column reports on efforts to in the U.S., those in other countries and international collaborations. But those are only piecemeal views of the battle 's progress.

This month, Scientific American's Custom Media posted a comprehensive 84-page report for the Davos Alzheimer's Collaborative. That report, titled "The New Age of Alzheimer's," can be downloaded for *free* from: <https://www.scientificamerican.com/custom-media/the-new-age-of-alzheimers/>

That all-encompassing report addresses Alzheimer's from multiple directions. It has sufficient information to provide both an understanding of the current status and visions of the future. Here's a listing of its 17 sections:

- Seize This Global Moment
- A Seismic Shift in Alzheimer's
- Stopping Alzheimer's Ahead of Symptoms continued...



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Alzheimer's column continues

- "You should know, I'm not a saint."
- The Ten Trillion Dollar Disease
- The Ballooning Economic Impact of Dementia (an infographic)
- A Marathon Journey from Lab to Clinic
- Alzheimer's Impact on the Brain (infographic)
- An Alzheimer's Test for Everyone
- How to Detect Alzheimer's Before Symptoms Appear
- Beyond Pen and Paper
- Gateway to the Brain (infographic)
- Risk Factors for Alzheimer's (infographic)
- A Grassroots Approach to Diversity
- "We need genomics at a global scale" (Q&A)
- The Urgent Challenge of Scale
- The Approaching Alzheimer's Wave (infographic)

You'll find the time to read this *free* report will have been time well spent.

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 William Heard.)

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 **Steven Arakaki** 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!

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 20. Make your reservations with Carl by noon Monday, November 17. The entrée: Turkey and dressing.

OCTOBER LUNCHEON – FINAL REMINDER

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