



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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GET YOUR NARFE MAGAZINE ONLINE

If you don't yet but want to get your NARFE magazine online but would like to do so, you can go to www.narfe.org/enroll-in-digital-edition-notifications-for-narfe-magazine/ and fill out the form.

FOOD SHARE DONATIONS NEEDED

Many locals rely on donations made to Food Share as necessary, especially during the holidays.

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

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.

JANUARY LUNCHEON

Place: Elks Club

801 South A Street, Oxnard

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

Date: Thursday, January 16

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

Cost: \$16.00

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

On Thursday, **January 16**, 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 - especially the \$1 bill) Thanks!

JANUARY: NO PROGRAM

The January meeting will be a social meeting, so we'll again have the opportunity to have some discussions amongst and with other attendees.

If **YOU** would like to have a presentation on some topic or are willing to make a presentation on a favorite topic of yours, please contact our Program Chair, George Ramirez, at the meeting or give him a call at 805-340-4996. He'll take it from there.

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).

And, while flu "season" is upon us and COVID is mostly over, do feel free to wear a mask if you'd like.

OPPORTUNITIES AWAIT

Did you notice the listing of officers at the left has been modified? As a result, only a single office is listed as vacant.

Most positions are filled, but when a vacancy occurs, it must be filled. Consider whether *you* might fill it. (Why not be prepared? Check with any officer to learn what the duties are.) If the vacancy can't be filled, Chapter 190 may have to be closed; others have.

NOTES FROM THE TOP

Tony Pizza, President

In December our District VP Steve Smith visited. He spoke of the State Convention to be held in June in Reno NV. There will be more info in coming months. We also had my favorite, lasagna for lunch. For January, it's sweet and sour pork chops.

This year I will be 85, and long past when I should have been replaced. I hope by the end of the year there someone will be willing to step up. Steve also said some chapters have closed because of lack of anyone willing to fill the officer positions.

Social Security Fairness Act, which repeals the Windfall Elimination Provision and the Government Pension Offset, cleared the House 327-75 last month and cleared the Senate 76-20 before Christmas. It headed head to President Joe Biden, who, as expected, signed it into law on January 5. Those public workers who receive a government annuity and are also eligible for social security will now be able to receive their full benefits. By the time you read this column, it will be in effect (though some details may still need to be worked out).

A Christmas government shutdown was averted at the last minute. It hasn't affected retirees much in the past, unlike our working brothers and sisters. Maybe someday government will be run in a sensible way. The next shutdown crisis will probably be coming before long. (See below.)

I hope you all had Happy Holidays. I should have written this before the holidays. It is hard for those who have lost loved ones to be happy during holidays, but your loved one would want you to be happy. So try to be happy on those special days.

-o-o-o-

I guess my readers think I could use some help with the jokes. Feel free to send me any clean and short ones. You'll get the credit (or blame). Here's one from member Bill Hillbrant:

The lady was telling her cardiologist that she felt much better since she switched from coffee to orange juice first thing in the morning.

The cardiologist thought for a moment and then said, "It must be the vitamin C in the juice."

"Perhaps," she said, "but I thought it might just be the vodka."

- Tony

GOVERNMENT SHUTDOWN AVOIDED

Congress passed yet another continuing resolution (CR) at the 11th hour on the night of December 20th, just before they began their Christmas recess.

The CR keeps the Government open until March 14, but lots must be done before the deadline. That work could be finished, but events or requests from the incoming administration could affect the schedule and make that more of a challenge. Stay tuned.

SERVICE OFFICER NOTES

by Patty Morales

Changes come with each passing year, and 2025 is no exception. A number of changes have been made to the Medicare program, and I'll mention a few. All the changes are covered in the "Medicare and You 2025" publication. It's online at www.medicare.gov/publications, where you may download a PDF copy or order a print copy and have it mailed to you.

Well Being

During your yearly 'Wellness visit,' your health care provider can use a health risk assessment to better understand your social needs and refer you for appropriate services and support (perhaps to improve your balance, for example). Your doctor or health care provider may also use a questionnaire to gather the information about you. For more information visit www.medicare.gov/coverage. Your doctor or health care provider will perform a cognitive assessment to look for signs of dementia, including Alzheimer's. There can be a special appointment for a more detailed assessment to create a plan to address and manage symptoms, make a referral to a specialist, participate in rehabilitation, attend an adult day care health program and/or a support group.

Changes to telehealth coverage

COVID made the telehealth option attractive and widely available, but some changes have been made for 2025. Effective January 1, you must be in an office or medical facility located in a rural area for most telehealth services, this being the change at the time the Medicare Handbook was printed. I did some further checking and found the change may be delayed to April 1, but it's best to check with your provider(s). However, you can still get certain telehealth services (including for mental and behavioral health) in your home no matter where you live. You can continue to get certain telehealth services without being in a rural area. Those include: monthly End-Stage Renal Disease (ESRD) visits for home dialysis; services for diagnosis, evaluation or treatment of acute stroke symptoms wherever you are, including in a mobile stroke unit; services to treat substance use disorder or a co-occurring mental health disorder, including in your home; behavioral health services (also called mental health services), including in your home; diabetes self-management training, and medical nutrition therapy.

USPS Health coverage

Eligible U.S. Postal Service employees, retirees, and their families now get coverage through the Postal Service Health Benefits Program (PSHB) instead of FEHB.

For more information, you can go online to www.opm.gov/healthcare-insurance/psbh.

Unless we speak, Congress will assume our consent!

LEGISLATION CORNER

by George Ramirez

I'm happy to report a long-awaited success in NARFE's legislative advocacy efforts. Each initiative has been supported by NARFE members, who have been encouraged to write letters to their senators and representatives in Washington.

For years, certain retired public sector employees, including federal annuitants and surviving spouses, have experienced reduced Social Security benefits in retirement because of the Government Pension Offset and Windfall Elimination Provision (GPO/WEP). Now, after decades of NARFE advocacy, Congress at last passed the Social Security Fairness Act which includes repealing the GPO/WEP (Government Pension Offset/Windfall Elimination Provision).

Once passed, it was immediately forwarded to President Biden, who has now signed it into law. His signature completed the final step needed to reach this long-sought goal.

As always, we always need to let our senators and representatives know what we want, because:

Unless we speak, Congress will assume we agree!

COLAs NOW BEING PAID

The COLA being paid in January's annuity payouts is 2.5% for CSRS retirees and 2% for those retired under FERS who are eligible for a COLA. In either case, the increases are prorated for anyone on the retirement rolls for less than 12 months.

Those who retired under CSRS (or the hybrid CSRS Offset) get the full COLA regardless of their age. But FERS retirees won't receive COLAs until age 62 (unless they retired on disability or under the special retirement provisions for law enforcement officers, firefighters or air traffic controllers). Further, where the COLA falls between 2 and 3%, eligible FERS retirees receive a flat 2%. (All of those provisions are part of the 1980s law that created FERS.)

Social Security benefits were to increase by 2.5%. While primarily of keith york interest to FERS retirees, it may also be of interest to CSRS Offset retirees who have Social Security.

Social Security COLAs are not prorated for recent retirees.

WELLNESS EXAM vs PHYSICAL EXAM

Perhaps you were/are surprised by what you get in your annual visit to your health care provider, namely a "Wellness Exam" rather than a "Physical Exam." What's the difference?

The primary objective of a **Wellness Exam** is preventive care. It focuses on maintaining your overall health and well-being. During this exam, doctors aim to detect any potential health issues before they become serious.

A **Wellness Exam** often includes health screenings, vaccinations, and lab tests based on your age and gender. Such exams aim to keep you healthy and catch problems early. Routine checks of vital signs, like blood pressure and heart rate, are also included.

In contrast, the main objective of a **Physical Exam** is to evaluate your current health status. It often addresses specific concerns or symptoms you may have. Physical exams are usually more thorough in diagnosing existing health issues.

A **Physical Exam** includes a detailed evaluation of your current health. It might involve lab tests and screenings based on specific symptoms or concerns. This exam often addresses immediate health issues rather than preventive care.

If you've always had an annual physical exam before signing up for Medicare Part B, you may have been surprised to learn that Medicare does not cover yearly physical exams but *does* cover your annual wellness visit. In addition, Medicare also includes health planning, such as advance care planning and a health risk assessment as part of the annual wellness visit.

The FEHB plans usually cover the annual physical exam for a more detailed check on your health.

AVOID SCAMS

There are *always* scammers who want to separate your money from you. Anticipating an upswing of activity in the new year and help you avoid getting scammed, the Federal Trade Commission (FTC) issued an advisory on December 30th with good advice and Internet links on where and how to start. You can get it from online at <https://consumer.ftc.gov/consumer-alerts/2024/12/stay-ahead-scammers-2025>.

MEMBERSHIP REPORT

	<u>Members*</u>
End of last month	264
New Members	2
Dropped or Transferred	<u>- 2</u>
GRAND TOTAL	264

* National NARFE database being updated

TREASURER'S REPORT

End of the last month balance	\$ 1,972.81
Receipts	662.64
Disbursements	<u>(719.14)</u>
End of month balance	\$ 1,916.31

ACCELERATING ALZHEIMER'S RESEARCH

The battle against Alzheimer's Disease proceeds very slowly, but the pace of progress is increasing. It's worth a brief review of advances made in 2024.

1. Another new Alzheimer's drug was approved. A new drug, the third since 2021, entered the dementia landscape in July when the U.S. Food and Drug Administration (FDA) approved Kisunla (donanemab).

2. Blood tests could improve speed and accuracy of diagnosis. Research results this year has helped move Alzheimer's blood tests closer to being used in physicians' offices. Studies showed blood tests can give a higher diagnosis accuracy, which could help fast-track patients' access to clinical trials and treatments.

3. Individuals and caregivers want more support post-diagnosis. A 2024 Alzheimer's Association survey found that 97% of 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

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 Roger Whitacre.)

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!

TWO NEW MEMBERS

This month, we welcome new members **Maureen Finley** and **Lisa Valenti**. Be sure to welcome them and anyone you might not have seen for a while.

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

Alzheimer's column continues

dementia caregivers want more support in navigating health care systems. In July the Centers for Medicare & Medicaid Services launched an 8-year pilot program in dementia care management, called the Guiding an Improved Dementia Experience (GUIDE) model.

4. Wildfire smoke raises risk of dementia. Research reported in 2024 linked air pollution to an increased risk of dementia. The 10-year study included more than a million southern Californians; it reported finding that wildfire smoke can be "particularly hazardous" for brain health.

5. Alzheimer's causes physical changes in the brain. In June, scientists and clinicians published research that showed physical changes to the brain due to Alzheimer's come ahead of the typical outward symptoms, such as memory loss, confusion, disorientation and trouble planning or organizing.

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, February 20. Make your reservations with Carl by noon Monday, February 17. The entrée: Chicken Fried Steak.

JANUARY LUNCHEON – FINAL REMINDER

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