



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

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

Volume 2024 No. 3
March 2024

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

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NOMINATING COMMITTEE

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MARCH LUNCHEON

Place: Elks Club,
801 South A Street, Oxnard
>> Use "A" Street entrance **ONLY** <<
Date: Thursday, March 21
Time: 11:30 to socialize, 12:00 to dine
Cost: \$16.00

Please make your reservations by **NOON**, Monday, March 18. E-mail **Carl** at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **March 21**, we'll meet at 11:30, with our lunch served at noon. The day's menu will be:

Pork Loin Mashed Potatoes & Gravy
Vegetables 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!

MARCH PROGRAM

Maybe not now, but at some time you may need some help with your living situation or perhaps that of a friend or relative. At the March meeting, **Neil Kogan** and **Dale Shagrin** from The Assisted Living Specialist will tell us how they can help in making choosing a suitable arrangement..

They can assess your assisted living as well as dementia care alternatives, then help you find assisted living communities, residential care homes, companion care, home health, and more. Their services are 100% free to you. (They are paid by the facility that *you* select.)

By the way, with the pandemic mostly in our distant rear view mirrors, there are still sporadic reports of new cases. That being the case, it still seems appropriate to ask members and guests to be fully vaccinated and boosted. (Also, feel free to wear a mask if you'd like; it's OK to do at the luncheon).

NEED A RIDE – SHARE A RIDE

If you *need* or can *provide* a ride to our luncheon, call **Juanita**, Chapter 190's rideshare facilitator, at 805-488-5281 or email her at redbird1997@aol.com.

FOOD SHARE DONATIONS NEEDED

Many locals have come to rely on donated foods as a matter of necessity, 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

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.

NOTES FROM THE TOP

Tony Pizza, President

The February meeting featured the popular chicken fried steak, always a hit. A number of members indicated interest in hearing about assisted living options, so that's why we're having the presentation described on page 1. (If you'll bring someone who's interested, make a reservation for them with Carl, too.)

If you are a Post Office retiree, I'm sure you know there will be a new Postal Service Health Benefits (PSHB) program, much like the Federal Employee Health Benefits (FEHB) program. The Office of Personnel Management is already telling health insurance carriers in the FEHB program to get ready for a unique Open Season this fall. In preparation for the 2025 plan year, OPM for the first time outlined clearer plans to implement the PSHB program in January. OPM's latest letter details the implementation of PSHB, the new health insurance program for the roughly 1.2 million Postal Service employees, annuitants and their families.

Speaking of insurance, I allowed Blue Cross to include me in the FEP Medicare Prescription Drug Plan (MPDP). I got a report of my four prescription costs for January. One cost \$30, one cost \$9.58, one cost \$5, and one cost 90 cents, for a total of \$45.48. I can't say if it's more or less than if I had opted out, but it's good enough so I'm not complaining.

Here we are in the middle of March already. Filed your tax return yet? Only another month to go. Usually I've procrastinated to the end of March, but this year had it in by mid-February. The AARP tax assistance program can help, if you don't have a very complex return. Did we ever mention that our newsletter editor Vic Johnson participates in the AARP program?

Since 2002, March has been designated as NARFE-PAC month, and since 1982, NARFE-PAC has served as the vehicle to protect our earned benefits through the support of our friends in Congress and the party committees. As we head into the campaigns and the November election, your contributions support our advocacy mission, complement our grassroots efforts, and allow the NARFE lobbyists on Capitol Hill to continue their great work on your behalf. I know you get tired of requests from National for greeting cards, seasonal campaigns etc. but your NARFE-PAC contributions are significant this election year. They enhance our efforts to support candidates whose voting records indicate support for NARFE.

I was taking a slow walk (I'm over 80, so it has to be slow) around the neighborhood and saw a small boy sitting on a bench, crying.

I asked what was the problem. He said "I can't do things that my 20 year-old brother can." I sat down beside him, thought about '20 years old'...and I started to cry with him.

- Tony

MORE ON TAXES

As covered during January's luncheon and in last month's newsletter, you already know about the AARP/IRS program to have your tax returns (both federal and state) prepared for free.

But if you'd rather prepare your federal return yourself, you can purchase a program to run on your computer. If, however, you wish to avoid paying for a use-it-once tax program, there are TWO free programs available to file your federal tax return – providing you meet the requirements.

The most restrictive program is called IRS Free File, and it's for first-time filers (individuals or families) who have less than \$79,000 income. This program is limited to preparing *only* federal tax returns. If you want to check it out, go to www.irs.gov and enter "Tax Tip 2024-07" in the Search Box.

The newer program, IRS's 'Direct File,' is one of many provisions enacted through the Inflation Reduction Act of 2022 and authorized is offered as a pilot program in 12 states (including California) this year. Unlike the 'Free File' program above, this one doesn't have an upper limit on income. However, it's limited to incomes from W-2's, Social Security or unemployment income. (Incomes such as capital gains, rental income or money from payment apps and online marketplaces can't be reported with Direct File.)

The Direct File program is (for now) limited to basic, straightforward returns. Only the 'standard deduction' may be used (i.e., no itemizing).

This program can be used with a computer or a mobile device (phone or tablet, for example). It's also available in English and Spanish.

The newest and certainly welcomed feature is it can link up with state software, so entries in the Direct File program will flow into the state's tax program.

Want more information on the Direct File program? Go online to: www.irs.gov and do a search for IRS publications 5916 and 5917. (Also, the program's development is discussed in IRS Publication 5788, the 106-page IRS report to Congress as required by the above-referenced Inflation Reduction Act.)

TAX REFUND SCAM ALERT

As you might expect, scammers are also active during 'tax season.' Anyone who has filed their tax return and Joseph Niederst is waiting for an expected refund may be surprised by an email or text message, supposedly from the IRS. However...

If you're unexpectedly contacted about a tax refund, remember **the real IRS won't contact you by email, text message, or social media** to get your personal or financial information. Only scammers do that.

Don't click on any links in the email or text message. Instead, you can legitimately check the status of a refund by going to [Where's My Refund](#) on the IRS website. (It can check on this and two previous years.)

Unless we speak, Congress will assume our consent!

LEGISLATION CORNER

Time to Take Action!

As this is written, Congress continues their flail on a budget for 2024. So far, they've kicked the can down the road rather than reaching a budget through negotiation and compromise. The House has now passed a bill and forwarded it to the Senate. (Yet the threat of a government shutdown is looming.)

In all the drama and uncertainty, two bills related to the budget have to do with federal benefits, Social Security, and Medicare. Those bills, H.R. 5779 and S. 3262, could affect any or all three of those federal expenditures. Unfortunately, their intent is to reduce rather than maintain or increase the benefits to us, current employees and the American public in general.

As you might expect, NARFE opposes these bills due to their potentially profound implications for the federal community. It's what we'd expect of NARFE, but NARFE HQ welcomes our help. To that end, they've added an entry to the 'Advocacy' part of the NARFE website (narfe.org).

If you log on to the website and click on the 'Advocacy' entry, you'll be routed to a page that includes a heading of, "Oppose H.R. 5779 and S. 3262 to Protect Your Benefits." Click on that heading to read NARFE's position. At the end of that write-up, there is another heading, "Take action here to protect your benefits!"

Clicking on that second heading will bring you to another page which includes a draft letter which you can complete. Once you complete the letter, the website can send the it to your senators and representative. While it may seem that some minds are beyond changing, there are elections coming and a general, widespread hue and cry from NARFE members may just help change at least a few minds.

In addition to simply finishing the draft letter, calls or visits to legislators' local offices are also important. (And if you visit an office yourself, please be sure to let George Ramirez know of your visit.) In short, the words and actions of members contribute to the success in assuring our benefits will not be reduced adversely affected.

We *must* let Congress know what we want because:

Unless we speak, Congress will assume we agree!

SERVICE OFFICER NOTES

by Carol Anne Moore

Whatever you've accumulated during your lifetime surely includes things you want to pass on to certain people or organizations. You may have created a trust or will and/or other documents in which you've named your chosen beneficiaries. Good for you!

But life goes on and things change. If you need to change your selected beneficiaries, how can you do *that*? Well, there are two forms for that purpose relative to federal benefits. Both forms are online and can be filled out online, then printed.

The forms are **SF2823** Designation of Beneficiary Federal Employees' Group Life Insurance (FEGLI) Program and **SF3102** Designation of Beneficiary. When you open them in your PDF reader, the forms can be printed and saved.

Even though contributions to CSRS or FERS may have been exhausted after a certain point into retirement, NARFE advises to complete both the FEGLI and designation of beneficiary form. Completing these forms will update your records. (If I understood correctly, SF3102 may be important for Federal Employees Health Benefits Program.)

The designation of beneficiary form, SF3102, designates who is to receive a lump sum payment which may become payable under CSRS or FERS.

If you need to change beneficiaries, go online to <https://www.opm.gov/forms/standard-forms/> for the current list of standard forms.

Get an E-Mail from Social Security?

There's a possibility you may get an email that claims to be from Social Security. First, know that Social Security *does* send emails. Unfortunately, scammers may also send emails that look like they're from Social Security. How can you tell if it's real?

If an email address does not end in ".gov", use caution before opening attachments or clicking on pictures or links in the email. Currently, Social Security sends emails from these addresses:

- no-reply@ssa.gov,
- DoNotReply@ssa.gov,
- subscription.service@subscriptions.ssa.gov,
- ThankYou@ssa.gov, and
- echosign.com.

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	279
New Members	0
Dropped or Transferred	<u>- 1</u>
GRAND TOTAL	278

TREASURER'S REPORT

End of the last month balance	\$ 2,266.23
Receipts	523.80
Disbursements	<u>(784.30)</u>
End of month balance	\$ 2,005.73

BETTER TESTING FOR ALZHEIMER'S?

New research suggests a link between abnormal blood levels of amyloid and subtle changes in brain microstructures; it may lead to detecting Alzheimer's earlier in people who have no clinical signs.

Researchers analyzed data from 128 patients with and without dementia who underwent scans using positron emission tomography (PET); it can detect amyloid plaques in the brain, an Alzheimer's hallmark.

Even when a PET scan showed no amyloid and the participant was free of dementia symptoms, researchers found an association in their abnormal amyloid levels in the blood and structural abnormalities in the brain detected with method called diffusion MRI, also known as "free-water" imaging. Investigators say the free-water imaging can see early stages of brain tissue decline and tiny structures Alzheimer's column continues below...



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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 Vicki Miller.)

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!

NO NEW MEMBER

Chapter 190 did not have a single, solitary new member join the chapter this month. Not one. Let's try to change that by inviting potential new members.

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

Alzheimer's column continues

in key parts of the brain, even with a negative PET scan. That suggests events may occur in both the blood and brain before brain amyloid positivity is detected .

Some participants who had positive blood tests for amyloid but negative amyloid PET scans showed brain changes, including decreased cortical volume and thickness, increased free-water in 24 outer and inner parts of the brain and decreased tissue microstructure in 66 total regions, as compared to those with negative amyloid blood tests and a negative amyloid PET scans.

New methods and biomarkers to detect the disease earlier and less expensively may lead to clinical trials of experimental drugs to slow, prevent or treat the condition – and intervention sooner than now possible.

The next step is to better correlate these findings and determine how well they agree with symptoms, cognitive testing and diagnosis of Alzheimer's.

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, April 18. Make reservations with Carl by noon Monday, April 15. The entrée will be Meat Loaf.

MARCH LUNCHEON-FINAL REMINDER

We'll meet on Thursday, March 21. Be sure to phone or e-mail **Carl** for your reservations by noon Monday, March 18.