



MIGHTY 190 NARFE

NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION

Ventura County Chapter

<http://mysite.verizon.net/narfe190>

August 2009

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NOMINATING COMMITTEE

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FOOD SHARE DONATION TOTAL

As we donate to Food Share each month, we report the total here. This month, we donated 35 pounds. Our 2009 total to date: 213 pounds. Thank you!

NARFE CHAPTER 190 NEWSLETTER PUBLISHING INFO

This newsletter is published monthly by Chapter 190 of the National Active and Retired Federal Employees Association. The above box lists chapter officers and committee chairpersons.

AUGUST LUNCHEON MEETING

Place: Elks Club,

801 South A Street, Oxnard

Date: Thursday, August 27

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

Cost: \$9.00

The reservation deadline for our next luncheon is **NOON**, Monday, August 24. Telephone **Dukie Bailey** at 487-1801 or e-mail her at dukies@verizon.net to make (or *cancel*) your reservation.

On **August 27**, we will begin with socializing at 11:30 and serve lunch at noon. The menu will be:

Baked Chicken Mashed Potatoes & Gravy

Green Salad Green Beans

Rolls & Butter Sherbet

Tea & Coffee

AUGUST PROGRAM

It seems that we're constantly made aware of heroes. You know - the passerby who rushed into a burning building to save a baby, for example. There are many such stories. But there are also people who ought to be considered "everyday lifesaving heroes." You could even become one. How? Read on.

This month, a representative from **United Blood Services** will present an overview of how blood donations are used throughout Ventura County, the lives saved, safety of the blood supply, and a number of valuable insights about blood donations. You'll also hear how you can donate blood.

The Medical Societies of Ventura, Santa Barbara, and San Luis Obispo Counties founded the Tri-Counties Blood Bank in 1949 - 60 years ago! United Blood Services began serving Ventura County in 1976. On May 1, 2006, United Blood Services, Ventura and the Tri-Counties Blood Bank united to become known as United Blood Services, Central Coast.

United Blood Services is a network of non-profit community blood centers. It is also one of the nation's oldest and largest blood service providers.

PRESIDENT'S MESSAGE

Tony Pizza, President

NARFE has taken NO position on the health care reform legislation currently receiving serious consideration in the House and the Senate. That's because the status of the leading bills is extremely fluid and is subject to change. None of current legislative proposals in the House or the Senate would open the Federal Employees Health Benefits Program (FEHBP) to non-federal civilians, nor would FEHBP be offered as the proposed public health care plan. More in-depth analysis on the legislation will appear in the September *NARFE* magazine and will be sent to NARFE members by e-mail via GEMS. (Note: If you have email you should sign up for GEMS to receive the most up-to-date info concerning things that affect your benefits. If you have questions about it, check with our treasurer Carl Bailey.)

In the current fiscal mess, to save money, one recent recommendation is to base the federal civilian annuity calculation on the highest five years of salary instead of the highest three years. This would reduce annuities for future retirees. Although that proposal is unlikely to receive serious consideration, NARFE is concerned that such proposals could be on the table in the future as the fiscal situation worsens and lawmakers call for an overhaul of entitlement programs, like Social Security, Medicare, Medicaid, and federal civilian and military retirement. You need NARFE more than ever to protect your benefits. *No one else will.*

As the economy undergoes the greatest deflationary period in generations, economic forecasters—both government and private—foresee no cost-of-living adjustment (COLA) for federal retirement and Social Security benefits for 2010. Of course, the results will not be known until the Department of Labor actually makes the calculations at the end of September and reports the results in October. However, consumer prices in May posted their largest annual decline in 59 years. There was a very small positive change last month, but there probably won't be enough for us to get a COLA.

One of our members had to go back East for a family affair. He called the airline to go over some special needs. The representative listened patiently as he requested a wheelchair and an attendant because of his arthritis and impaired vision to the point of near blindness. The representative assured him that everything would be taken care of, and he thanked her profusely. "Oh, you're welcome," she replied. Then she cheerfully asked, "And will you be needing a rental car?"

- Tony

SERVICE OFFICER'S CORNER

Bob Willis, Service Officer

In this year's Open Season, which runs from Monday, November 9 through Monday, December 14, 2009 federal employees can take the actions listed below for the Federal Flexible Spending Account Program (FSAFEDS), Federal Employees Dental and Vision Insurance Program (FEDVIP), and the Federal Employees Health Benefits Program (FEHBP).

1. Enroll in a flexible spending account -- a health care and/or dependent care account, under the FSAFEDS Program. Unlike with other programs, employees **MUST** reenroll in FSAFEDS each year to participate. Enrollments **DO NOT** carry over year to year.
2. Enroll in, change, or cancel an existing enrollment in a dental plan under the FEDVIP Program.
3. Enroll in, change, or cancel an existing enrollment in a vision plan under the FEDVIP Program.
4. Enroll in, change, or cancel an existing enrollment in a health plan under the FEHB Program.

The July issue of Consumer Reports Money Advisor had some useful Do's & Don'ts:

- **Don't** leave beneficiary forms blank or name your estate. They will be subject to probate.
- **Do** list a primary and a contingent beneficiary, in case your primary beneficiary predeceases you.
- **Don't** name a minor as a beneficiary; if you do, a guardian/trustee will have to be named. A better approach would be to designate a beneficiary trust for minor children.
- **Do** review older accounts and policies in case the company has been acquired or sold. You may need to update your forms if a new company has taken over the policy.

Here's a useful tip from a Fire Man: If you fall and are unable to get up - *but are not otherwise injured* - you can call 911 and request a "**LIFT ASSIST.**"

Someone will be sent to help you, without all the emergency vehicles usually dispatched in response to 911 calls.

- Bob

DO WE HAVE YOUR E-MAIL ADDRESS?

Please share your email address with Chapter 190; email it to Carl Bailey at: **1mrbig1@verizon.net**. It will be used *only* for NARFE or Chapter 190 business!

You can receive "Action Alerts" and other urgent NARFE notifications only if you share your address!

LEGISLATIVE UPDATE

As of August 7th, NARFE had not taken a position on Health Care Reform due to the fluidity of various proposals working their way toward becoming bills. However, as your Chapter legislative liaison, George Ramirez will be meeting with Congressman Elton Gallegly and Congresswoman Lois Capp's offices to discuss a number of talking points:

Premium Conversion: NARFE supports adding a proposal to health care reform legislation which would permit federal civilian annuitants as well as active duty military personnel and retirees to pay their share of employer-sponsored health insurance with pretax compensation (as active duty civilian employees now do). Should Congress consider taxing employees and retirees for part of the value of their employer-provided health insurance, NARFE would reevaluate its position on premium conversion.

Opening the Federal Employees Health Benefits Program to Non-Federal Civilians: Although NARFE supports access to comprehensive health care for all Americans, the Association would oppose legislation that would open the FEHBP to non-federal enrollees without calculating their premiums separately in their own insurance risk pool.

Taxing Workers and Retirees for the Value of Employer-Sponsored Health Insurance: NARFE opposes taxing employees and retirees for part of the value of their employer-provided health plans.

Coverage for Temporary and Seasonal Federal Workers: NARFE supports a concept which would encourage the Government to make its temporary and seasonal workers eligible for FEHBP.

Providing "Affordability Credits" to Lower Income Workers and Retirees: NARFE supports a proposal in the House which would provide lower income workers and retirees with income-based credits to help them pay for private or public plan premiums offered by the Health Insurance Exchanges.

Coverage for dependent children up to age 26: NARFE supports a proposal in the Senate HELP Committee which would provide coverage for dependent children up to age 26 for all individual and group policies, including FEHBP plans.

Expanding Medicaid Eligibility: The House and Senate would both expand Medicaid eligibility to cover millions of low-income people who do not now qualify. NARFE believes those made eligible under this expansion should include childless adults and that Medicaid long-term care benefits be available to them.

Effect of Health Care Reform on Employers and Carriers: NARFE is concerned that the combination of the public plan option, taxation of health insurance, and mandated benefit packages could affect the ability of employers and carriers to ensure competition and offer the same health plan choices in group health plans like the FEHBP.

Enhance "CLASS Act" Long-Term Care Insurance Program: NARFE supports financing a more generous long-term care benefit and establishing a more robust disability evaluation and benefit claims process than proposed in the "Community Living Assistance Services and Supports" (CLASS) Act, as included in House and Senate HELP Committee proposals.

End the Medicare Part D Prescription Drug Cost-Sharing "Donut Hole": NARFE supports this, though under FEHBP coverage, the vast majority of retirees and survivors do not enroll in Medicare Part D. FEHBP's prescription drug coverage is more generous than Part D.

Slowing the Growth of Medicare and Medicaid Provider Reimbursements: NARFE is concerned that provider payment reform may cause some doctors and hospitals to stop accepting Medicare and Medicaid.

I have taken above points from a detailed position paper issued by NARFE National Headquarters. The 9-page paper is posted on our website. Just click on the "Legislative Update" heading in the column at the left of the page to see the whole paper. - George Ramirez, Legislative VP

NEW MEMBERS THIS MONTH

We have 4 new or reinstated members this month. Please give a warm welcome to **Marshall Howard, James Lynski, Gerald Souza** and **Bonnie Thaanum** when you see them.

MEMBERSHIP REPORT

	<u>Members</u>
End of last month	863
New members	4
Dropped/Transferred	<u>- 6</u>
GRAND TOTAL	861

TREASURER'S REPORT

End of the last month balance	\$3,596.74
Receipts	1,097.98
Disbursements	<u>(898.67)</u>
End of month balance	3,796.05
Petty cash	<u>+ 25.00</u>
GRAND TOTAL	\$ 3,821.05

YOUR NAME IN PRINT?

If you find your name embedded somewhere in this newsletter, your lunch will patty page be free at this month's luncheon meeting. Last month, it was Fred Ervast. Each month, we pick a member's name at random and that name appears in an article. Find your name, and your lunch is free!

Just make your reservation. At the luncheon check-in table, tell the check-in attendant that you found your name in the newsletter. Shazam! A free lunch! (Did you notice "patty page" above?)

OK - that's the offer. Ready? Start looking!

INFO FOR CURRENT & ACTIVE EMPLOYEES

The July *NARFE* magazine had two articles of interest to annuitants as well as active employees:

- The article on page 14 discusses a new long-term Care Provider, and the possibility of some premium increases. If you have an FLTC policy, be sure to review the article and watch for further information.

- The Thrift Board endorses the recommended TSP Improvements as discussed on page 16, including: (1) Adding a ROTH IRA option to the program; and (2) Permitting the spouse of a deceased TSP participant to retain an inherited TSP account (rather than requiring that it be withdrawn or rolled into an IRA within 60 days following notification of the participant's death). The present withdrawal requirement is due to the TSP contributions having been made with pretax dollars. Withdrawing the account makes the balance subject to income tax during the year of death, unless the spouse transfers the proceeds to an IRA or is eligible for 10 year averaging. TSP participants may wish to discuss the impact of the current provision with a tax advisor.

GIFT CERTIFICATES FOR SEE'S CANDIES

This month, **Dukie Bailey** will have the gift certificates for one-pound packages of See's Candies for \$13, compared to an in-store price of \$15.60 per pound. She will have them at our luncheon (or you may call her). At \$13, it's a good deal.

The sales serve as a fundraiser for our chapter, and the certificates are good throughout the year!

DONATIONS FOR FOOD SHARE

Though the economy may be getting better, its recovery will happen slowly. Meanwhile, many people still need our help; let's continue to help through donations to our local Food Share. You can help with just one can or package of non-perishable food each month (or more if you'd like). Every bit counts!

If you'd rather donate money instead of food, you may write a check made out to FOOD SHARE.

Our donated food and funds will be delivered to Food Share following each luncheon meeting.

LOOKING AHEAD TWO MONTHS

The September luncheon will be on the 24th. The entrée will be pork steak. The September reservation deadline will be noon on Monday, September 21.

On October 22nd, our entrée will be rolled sirloin beef. The paul dougherty reservation deadline will be noon on Monday, October 19.

FINAL LUNCHEON REMINDER FOR AUGUST

This month's luncheon will be on Thursday, August 27. The cost will be \$9, as usual. Please be sure to make your reservations with **Dukie** by noon Monday, August 24.

RETURN SERVICE REQUESTED

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