



FEDERAL BENEFITS EXPERTS

Chapter 190 NEWSLETTER

Ventura County Chapter

<https://www.narfe190.org>

Volume 2026 No. 10

October 2026

> > NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION < <

CHAPTER PRESIDENT

GEORGE RAMIREZ
george.ramirez@gmail.com
1-805-340-4996

1ST V/P (MEMBERSHIP)

CAROL ANNE MOORE
cmoorecas1@gmail.com
1-805-922-4864

RECORDING SECRETARY

CAROL ANNE MOORE
cmoorecas1@gmail.com
1-805-922-4864

2ND V/P (LEGISLATION)

GEORGE RAMIREZ
george.ramirez@gmail.com
1-805-340-4996

SERVICE OFFICER

PATTY MORALES
moroless14@gmail.com
1-805-801-1131

TREASURER

CARL BAILEY
1mrbig1@verizon.net
1-805-487-1801

Committees

SERGEANT-AT-ARMS

JESUS ROMAN
jessie.romanjr@gmail.com
1-805-320-5484

PROGRAMS

ED TROTTER
etrotterzzzz@verizon.net
1-805-338-6224

CHAPLAIN

CAROL ANNE MOORE
cmoorecas1@gmail.com
1-805-922-4864

PUBLICITY

JESUS ROMAN
jessie.romanjr@gmail.com
1-805-320-5484

NEWSLETTER EDITOR

VIC JOHNSON
vjohnson44@sbcglobal.net
1-805-746-6382

NARFE NET COORD

CARL BAILEY
1mrbig1@verizon.net
1-805-487-1801

NOMINATING COMMITTEE: THE BOARD

OCTOBER LUNCHEON

Place: Elks Club

801 South A Street, Oxnard

> > Use "A" Street entrance ONLY < <

Date: Thursday, October 15

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

Cost: \$17.00

Please make your reservations by **NOON**, Monday, October 12. E-mail Carl at 1mrbig1@verizon.net or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **October 15**, we'll meet at 11:30, with lunch to be 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

Over the years (and before the Internet or artificial intelligence), we had access to just about anything known to man. All we had to do was visit our local library. Beyond that and all the books available at the library, there's more to the library than meets the eye.

This month, our speaker will be **Kathleen Ashmore** from the Oxnard Library to speak about the Library and what they provide. Quite likely, we'll come away with a much better understanding of what a rich public resource and treasure our public libraries can be.

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).

PLANNING TO VOTE?

It's hard to believe, but it'll soon be November, and that means another election is upon us.

There's some chaotic discussion and information about who can vote, how to vote and where to vote. So *before* election day, you may want to check to be sure how, where and by what mode you'll vote. If you plan to vote in person, it's always good to check on the location of *your* polling place.

FOOD SHARE DONATIONS NEEDED

Funding cuts – both federal and state – affect Food Share and their state-wide counterparts.

Throughout every year Food Share of Ventura County works to ensure all of our neighbors have access to nourishing food.

Locally, Food Share serves about 700 to 1,000 cars every week at their College Park site in Oxnard.

If you want your funds to help *locally*, just write a check to **Food Share** and then send it to: Food Share, 4156 Southbank Rd, Oxnard, CA 93036. A \$10 donation provides about 30 meals.

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

George Ramirez, President

As the report at the bottom of page 3 shows, we continue to slowly lose members. Unfortunately, that's not unusual; it's the story for many chapters. We can change that by inviting soon-to-retire employees or those who've already retired to attend our luncheons and become familiar with NARFE. In addition to that being good for our chapter and NARFE federations as well, now it can be good for you, too. How? Read on.

Recruitment bonus. Our California Federation is paying \$10 for each person you recruit to join NARFE between now and March 31, 2027. There's *no limit* on the number of people that you will be paid for. Not only that, but recruiters/participants will have their name entered into a drawing to be held in April 2027 for a chance to win an additional \$250. One entrant per recruiter regardless of the number of people recruited.

If each of us recruits just one person to join NARFE we can double our membership! Let's get started!

Some Good News

This month there are two topics worthy of note: First, Alzheimer's disease is no longer considered untreatable. An article in Science Alert reveals that growing evidence suggesting "some dementia cases could potentially be delayed or prevented through risk reduction." According to the World Alzheimer's Report, Alzheimer's no longer untreatable. The growing range of treatment options marks a shift from seeking a cure to focusing on avoiding the disease entirely. The report is available at alzint.org/resource/world-alzheimer-report-2025/

Second, a retinal implant that can restore vision degraded by age has been approved for use in Europe and could be available in the U.S. in early 2027. Cost could be a barrier. In the U.S., most of the patient population for the device is over 65, so it's expected the device will be covered by Medicare, though the details are yet to be finalized. Researchers are also evaluating the PRIMA implant (a wireless photovoltaic subretinal prosthesis) for other retinal conditions like Stargardt disease and retinitis pigmentosa.

The PRIMA implant was developed by Science Corporation to "restore functional central vision" in those with geographic atrophy (an advanced form of macular degeneration). Details maybe found online at <https://med.stanford.edu/ophthalmology/news-media/news-archive/2026news/Palanker-mhhrs-award.html>

- George

MANAGE YOUR EMAILS

Recent emails sent to NARFE members prompted questions about members' email preferences and how to change them. You can change your preferences by going [here](#) to check or change your preferences.

MEMBERSHIP MATTERS

Carol Anne Moore, Membership Officer

NARFE Overview

NARFE has a formal mission and purpose statement outlined in its bylaws to protect and advocate for the civil service community.

Formal Mission and Purpose Statement

NARFE's bylaws outline a mission to support beneficial legislation, oppose detrimental ones, promote the general welfare of the federal civilian community, and assist members with their retirement and health benefits.

Its core purpose is to defend and advance the earned pay, retirement, and healthcare benefits of active and retired federal workers, their families, and survivors.

NARFE is the only organization dedicated to protecting and enhancing the earned pay, retirement and healthcare benefits of federal employees, retirees and survivors. Founded by 14 members in 1921, NARFE has advocated tirelessly in support of ALL federal employees and retirees before the Office of Personnel Management (OPM), members of Congress and the White House.

NARFE's National Legislation Program

... is advanced in Congress by a team of registered lobbyists backed by an informed network of grass-root activists in every state and congressional district, and a member-supported Political Action Committee (PAC)." Our strong supporters and years of experience on Capitol Hill and in federal agencies have made NARFE a name respected by nina anderson members of Congress and a key player in the federal community. We are your voice before Congress!

NARFE's National Website

NARFE's National website, www.narfe.org, has the status of legislation affecting the earned retirement and healthcare benefits of federal employees, retirees and their survivors. It also has information for prospective members on NARFE's purpose, its mission and accomplishments, and how to become a member.

The website also provides NARFE members with information and notification of upcoming events.

Active and retired federal employees interested in learning more about NARFE are invited, click [here](#) to explore the website and the links provided therein. If you'd like to find and attend a local NARFE chapter meeting near you to meet us and learn about us, click on [Chapter Pages](#) to find a chapter in your area.

FEHB & PSHB PREMIUMS TO INCREASE

Premium rates for 2027 will have FEHB and PSHB participants paying more toward their health insurance premiums. Online information is available [here](#).

Specific premiums will be announced soon. Use the Plan Comparison Tool on OPM.gov as well as at [PSHBS](#); it is to be available online in early November.

Unless we speak, Congress will assume our consent!

AVOID HEALTH INSURANCE SCAMS

Health insurance scams pick up during Open Enrollment for Medicare and the Marketplace. If you want to find a new plan, you can search online. But before you click on a search result, remember that scammers and dishonest businesses sometimes pay to appear at the top of online search results.

They may use web addresses that look similar to government website addresses. They also use keywords and official-looking logos so you'll think you're at the real Healthcare.gov or Medicare.gov when you're not. If you use the link or phone number in the ad, you might end up paying for a [scammy plan](#) that's not health insurance, or expose yourself to [medical identity theft](#).

Here's how to avoid [health insurance scams](#) as you search for options?

- Type the website's name directly into the search engine. For Medicare, it's [Medicare.gov](#), or call 800-633-4227. To compare health insurance plans, check your coverage, or if you qualify for savings, go to [HealthCare.gov](#) or call 800-318-2596.
- Take your time. Look for small "Ad" or "Sponsored" labels next to search results to identify paid ads. Scroll past paid ads and be sure to look for the ".gov" ending.
- Get help to compare costs, coverage, and plans. You can also get Medicare help through your [State Health Insurance Assistance Program \(SHIP\)](#) or local [Senior Medicare Patrol](#). For additional help, visit [HealthCare.gov](#) and click "Find Local Help."

Suspect a health insurance scam? Tell the FTC at [ReportFraud.ftc.gov](#) and your [state attorney general](#). If the scam involves Medicare, report it at [Medicare.gov](#) or by calling 800-633-4227.

MAKE YOUR DONATION COUNT

Apparent charities can be scams, so before you donate to a new (to you) charity, check on its validity.

Go online to [Charity Watch](#) or [Give.org](#) to check that it's an established organization. You might also how much of your donation goes directly to the people the charity says it helps.

And, as always, if you spot a charity imposter, take the time to tell the FTC at [ReportFraud.ftc.gov](#).

SERVICE OFFICER NOTES

Patty Morales, Service Officer

We will soon be notified of the 2027 COLA, FEHB health insurance and Medicare Part B premiums for next year. Many of us have contemplated whether to keep Medicare Part B with their FEHB Plan. Yes, you will pay more in total premiums per month, but you're adding protection in case of an unforeseen large medical expense. For a real example of what to consider, The National Library of Medicine's Health Research Service gathered data of 3.5 million BC/BS members in Michigan aged 85+ years, and found their medical costs to be *twice* as high as those between 75-84 and *three* times higher than those ages 65-74.

The advantages of enrolling and keeping Medicare Part B along with your FEHB coverage are better if you select a FEHB plan that works together with Part B to cover the additional costs when Medicare is the primary payer. Select a plan that offers incentives for having Medicare Part B, such as waiver cost sharing (deductibles, copays). Another incentive is some insurances have plans which reimburse between \$800 to \$1000 if you also have Medicare Part B. We hope they'll continue doing so in 2027.

There are two NARFE webinars scheduled for this topic. The first is "Medicare: To Part B or NOT to B" to air on October 22 at 2 pm ET. The second is "FEHB/PSHB without Medicare," scheduled for November 17 at 2 p.m. ET. It is important to know your plan's coverage without having Medicare Part B. (Some insurance companies will only pay what they'd pay if you're eligible for but don't enroll in Medicare Part B.) If you cancel Part B then change your mind, then re-enroll, you may incur a penalty. The penalty is 10% for every year you are without Part B. For example, if your Part B is canceled for 3 years your premium will be an additional 30% extra per month with the standard monthly amount. So, if it were today, you'd pay \$202.90 plus the 30% (3yr penalty). Your premium would be \$263.77 per month for Part B. It's a permanent penalty, and it goes up every year.

CALIFORNIA DEPARTMENT OF AGING

If you'd like to check on upcoming events by the CDA, you can see the current listing by going [here](#) and check it out. Or add your name to their mailing list.

MEMBERSHIP REPORT

	<u>Members*</u>
End of last month	241
New Members	0
Dropped or Transferred	<u>- 2</u>
GRAND TOTAL	239

* National NARFE database still being updated

TREASURER'S REPORT

End of the last month balance	\$ 1,614.08
Receipts	699.40
Disbursements	<u>(480.43)</u>
End of month balance	\$ 1,833.05

BONE MARROW AND ALZHEIMER'S?

Alzheimer's research has focused on misfolded proteins in the brain, including amyloid-beta plaques and tangled tau proteins. Yet significant damage in the condition may be caused far away from the brain, in the spongy bone marrow tissue, where the body's stem cells give rise to specialized immune cells to help heal damaged tissue. Alzheimer's-triggered bone marrow damage may be why our immune systems can't restore brain health, a new study suggests.

Previous studies hinted that special immune cells from bone marrow might help the brain's resident immune cells to fight Alzheimer's. Research in mice showed that as the resident cells become exhausted, they lose the ability to clear amyloid plaques to reduce inflammation and slow cognitive decline. Exactly which immune cells they are and

Column continues below...



**National Active and Retired
Federal Employees Association
235 East Olive Street
Oxnard CA 93033-4533**

NON-PROFIT ORG
U.S. POSTAGE
PAID
Oxnard CA 93030
Permit No. 1839

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 Mary Temple.)

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!

MEMBERSHIP CHANGES

This month, we welcome no new members to Chapter 190, but we've lost 2. (Dues withholding can help avoid that. Carl can set it up for you.)

Please be sure to welcome *all* attendees, especially any guests to our luncheon meetings!

Alzheimer's column continues

how they get to the brain remains unclear.

The immune cells' monocytes were found to be impaired in Alzheimer's. In mice, Alzheimer's disrupts the immune system's alarm signal to tell the bone marrow to send monocyte reinforcements to the brain.

Bone marrow stem cells in healthy mice can replenish the immune system over the long term; that ability is lost in mice with Alzheimer's. Mice bone marrow stem cells mature much earlier into special cells; Alzheimer's impairs the process, similar to what's seen in human Alzheimer's patients.

Scientists used a targeted therapy in mice to restore the bone marrow process for monocyte production to ameliorate disease pathology by increasing monocyte-derived macrophages to the brain.

Scientists caution that more studies are needed to translate the findings into therapies for humans.

NEED TO UPDATE YOUR ADDRESS?

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 19. Make your reservations with Carl by noon on Monday, November 16. The entrée: Turkey & Dressing.

OCTOBER LUNCHEON – FINAL REMINDER

We'll meet on Thursday, October 15. Be sure to call or e-mail **Carl** to make your reservations by noon Monday, October 12.