



National Active and Retired Federal Employees Association

Protecting Federal Worker Retirement Benefits Since 1921

Chapter 706 Oceanside/Carlsbad/Encinitas 18-04

4840 Cardiff Bay Drive
Oceanside CA 92057-3413

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APRIL 2018 issue

FEDERAL RETIREE or FEDERAL WORKER?

Chapter Officers and Committee Chairs

President	Tom Buggie	722-4691	Chaplain	Gloria Cortez	529-0751
1 st V.P.	Sara Baldwin	724-1859	Membership	Carol Amano	967-8600
2 nd V.P.	Gloria Cortez	529-0751	Editor Newsletter	Tom Buggie	722-4691
Secretary	Marcy Rose	722-5309	Sunshine	Gloria Cortez	529-0751
Treasurer	Joe Beyer	758-5633			
Ways & Means			Publicity	Carol Amano	967-8600
			Hospitality	Sara Baldwin	724-1859
Legislation (Nat'l)	Tom Buggie	722-4691	Public Relations	Carol Amano	967-8600
			Alzheimer Coord.	Carol Amano	967-8600
Service Officer	Marcy Rose	722-5309			
Service at Senior Center		435-5250	District 1 V.P. Bob (Old Bob) Davidson		432-0081
By Appointment Only (call Marcy Rose)			Chapter phone: (leave messages only)		760-722-4691
Old Oceanside Senior Center			CHAPTER WEBSITE: www.NARFEchapter706.org		
455 Country Club Lane					
Oceanside CA 92054			Senator Kamala D. Harris	619-239-3884	
			600 B Street Ste 2240	202-224-3553	
			San Diego CA 92101		
Congressman Issa's Vista Office		760-599-5000	Senator Dianne Feinstein	619-231-9712	
1800 Thibodo Road Ste 310		202-225-3906	750 B Street Ste 1030	202-224-3841	
Vista CA 92081			San Diego CA 92101		

Chapter Meeting
April 19, 2018
 3rd Thursday of Each
 Month at 1:30PM
 Except July, August & December
**Country Club Ln
 Senior Center**
 Board Meetings @
 Country Club Ln Senior Cntr
 1st Wednesday each
 Month at 9:30AM

Treasurer's Report as of March 31, 2018

(By Joe Beyer)

Balance Forward (Checking)	\$5,895.00
Receipts	190.63
Dividend	.97
Total Checking Receipts	\$6,086.60
Total Disbursements	(380.00)
Less: Outstanding checks	0.00
Net Disbursements	(\$380.00)
Balance (Checking)	\$5,706.60
Balance on Hand for Use:	
Checking	\$5,706.60
Savings (incl \$0.19 Dividend)	1,502.18
Total on Hand	\$7,208.78

www.NARFEchapter706.org

You can find past issues of our newsletters and for the Palomar/EscondidoEncinitas Chapter on the Newsletters page on our website.

Our speaker announcement is always posted before our newsletter is mailed. Late cancellations will also be available there.

A chart of the 2014 – 2016 ObamaCare premiums is available on our website.

Several interesting reports from the **Congressional Research Service** are available on the Info page



SPEAKER

Contributed by Sara Baldwin, 1st VP

Carlsbad Senior Center Activities

Valerie Fisher, Activities Director, from the Carlsbad Senior Center, will address all the activities and events happening at the Carlsbad Senior Center on Thursday, April 19th at the Oceanside Senior Center, 455 Country Club Lane, at 1:30 PM. MEETING IS FREE AND OPEN TO THE PUBLIC.

Please join us – remember that even if you don't live in Carlsbad you can still enjoy the activities and events that are offered at the Carlsbad Senior Center.

May Speaker: Elizabeth Brady from the League of Women Voters of North County will present *Ballot Measures Pros and Cons*. These are the initiatives that we will be voting on in June. Remember to invite your family and friends to this very informative meeting on Thursday, May 17th.

MEETING IS FREE AND OPEN TO THE PUBLIC.



LEGISLATIVE UPDATES

Holman Rule

The House reinstated the Holman Rule through 2018 with the passage of H.R. 787. Though the Holman Rule was eliminated in 1983, it was revived in 2017 and now extended through 2018. Under the Holman Rule, an amendment may be offered during floor debate on an appropriations bill that reduces the number of federal employees at an agency, reduce the salary of an individual federal employee or group of employees, and can even eliminate one particular federal position.

NARFE is closely monitoring any potential use of this rule and its impact.

Source: NARFE Legislative Hotline of 3/23/18

The Postal Reform Act of 2018 Introduced in the Senate S. 2629

The bill would require current USPS retirees to enroll in Medicare Part B in order to continue receiving their current health insurance coverage through the FEHB Program, ultimately raising their overall health insurance premiums an additional \$1,600 or more per year, despite the fact that they previously declined this coverage.

The goal of this requirement is to decrease USPS health insurance costs by shifting primary responsibility for retiree health care costs from USPS to Medicare. This shift in responsibility would cost taxpayers \$10.7 billion over 10 years.

NARFE opposes the bill but the NALC and APWU (postal unions) support the postal reform bill.

Source: NARFE Legislative Hotline of 3/30/18

Health Net of California

4,000 Federal employees in California could find themselves shopping for health insurance in the coming months. The Office of Personnel Management's (OPM) Inspector General deemed Health Net of California to be in breach of its contract with the federal government under the Federal Employees Health Benefits Program (FEHBP) because Health Net of California balked at an audit of its information technology systems.

If Health Net continues to block OPM's access to its systems, the agency could deem the insurer in breach of its contract with the federal government and remove it from FEHBP. If the agency moves forward with removing Health Net of California from its list of approved insurers, affected feds would be given an opportunity to enroll with a different insurance carrier.

Source: GovExec dated 2/28/18



YOUR VOTE COUNTS!

2018 NARFE Elections

NARFE will offer members the opportunity to vote online or by mail via a ballot that will be included in the June issue of the *narfe* magazine, with further instructions for print and online voting. Find FAQs, candidate statements, ballot questions and proposed bylaws and resolutions. You can also find more information on www.narfe.org/2018Balloting.

This is YOUR opportunity to use your vote to decide who will represent NARFE over the next few years. This is also the first time the new *One Member, One Vote* policy will be used (previously each chapter had votes proportioned by the number of members within the chapter). Let's make our votes count!



FREE NARFE WEBINARS

Get expert guidance about federal benefits and retirement by registering for one of NARFE's one-hour webinars and a bonus one-hour Q&A session.

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Upcoming webinars:

TSP: Maximizing Your Retirement Savings – April 26th

How Much Do You Need for a Secure Retirement? – May 24th

Steps to a Speedy Federal Retirement – June 21st

Survivor Benefits: Ensure Your Peace of Mind – July 26th

All webinars are at 11 AM Pacific Time (preregister at the NARFE website)

All NARFE Federal Benefits Institute webinars are FREE for NARFE members. The nonmember registration fee of \$39.95 includes a one-year membership in NARFE, a subscription to *narfe* magazine, member-only discounts and more.

If a member misses the live webinar you can see the recorded webinar a few days later on the NARFE website.



FREE BENEFEDS WEBINARS

Learn more about the Federal Long Term Care Insurance Program (FLTCIP) and Federal Employees Dental and Vision Insurance Program (FEDVIP), plus explore related long term care issues such as making the most of your benefits, financing long term care, and the advantages of planning for retirement. Sign up for a free webinar today at LTCFEDS.com/elearning. All events are available on-demand.

What's Your Long Term Care IQ? - April 17th

Join Federal Long Term Care Insurance Program (FLTCIP) consultant Leo Muise as he discusses common areas of confusion when planning for long term care needs. Plus, learn how to craft a long term care plan.

Preparing to Care: For Ourselves and Our Loved Ones - April 19th

The question is not will we need care or will we be called on to care for a loved one, but rather when. Join Jane Barton of Cardinal, LLC, and Caregiving Ambassador of AARP Colorado and Federal Long Term Care Insurance Program (FLTCIP) representatives as we develop a basic approach to care that will serve as a guide to use when the need arises. We'll discuss what it means to be a caregiver, why having a plan of care in place for yourself is crucial, plus the importance of talking with your family ahead of time, so they are aware of your wishes.

Retirement: Are You Prepared? - April 26th

Do you have everything in place for your retirement? Join Federal Benefits Specialist Joanne McGehrin and Federal Long Term Care Insurance Program (FLTCIP) representatives as we identify eligibility requirements for full, unreduced retirement; describe the three components of the Federal Employees Retirement System (FERS); and review the importance of Thrift Savings Plan (TSP) participation to supplement FERS basic benefits and Social Security.

Federal Benefits as a New Employee, and the Years that Follow - May 10th

As a federal employee, you're eligible to enroll in a number of benefits. Join Deborah L. Hatch of Pinnacle Personnel Services and Federal Long Term Care Insurance Program (FLTCIP) representatives as we discuss what you need to do now, and what you need to be aware of for later. We will help you to evaluate your goals, get on track now for a successful, future plan, and protect your retirement.

Preparing for Financial Emergencies - May 15th

Planning for the unexpected is always the goal, but what happens when that financial emergency actually comes? Join Karen Schaeffer of Schaeffer Financial and the National Institute for Transition Planning with Federal Long Term Care Insurance Program (FLTCIP) representatives as we discuss how to plan for the unexpected and money-management tips.

FLTCIP (Part 1): Why Should I Plan for My Own Long Term Care? - May 22nd

This webinar explores the realities of long term care and family caregiving, and review possible long term care funding options (and their tradeoffs) such as Medicaid and investing.

FLTCIP (Part 2): Protecting Your Retirement with a Plan for Long Term Care - May 24th This webinar includes a thorough review of the benefits and features of the FLTCIP.

Protecting Your Retirement for Singles and Self Plus One Individuals - May 31st

The Federal Employees Retirement System can be a complex benefits program. Unmarried individuals have some unique considerations when they're planning for retirement. Join Deborah L. Hatch of Pinnacle Personnel Services and Federal Long Term Care Insurance Program (FLTCIP) representatives as we discuss how federal employees can make informed decisions about their retirement and financial future, whether planning for themselves or a self plus one.

Simplifying the Retirement Process: The Form and Applications - June 5th

There are many forms when it comes to initiating the retirement process. Join Tammy Flanagan of the National Institute for Transition Planning and Federal Long Term Care Insurance Program (FLTCIP) representatives as we provide you with an understanding of your choices on your CSRS or FERS application, continuation of government life insurance, and Thrift Savings Plan elections.

Credit for Service for FERS Employees - June 7th

Join Federal Benefits Specialist Joanne McGehrin and Federal Long Term Care Insurance Program (FLTCIP) representatives as we discuss tools for reviewing your service history, identify types of civilian and military service that may be creditable toward your retirement, and actions necessary for receiving credit for your service.



CHAPTER MEETINGS

Our scheduled Chapter meetings: Thursdays, April 19th, May 17th, and June 21st at 1:30 PM at the Oceanside Senior Center, 455 Country Club Lane. Our chapter is SILENT in July and August.



CHAPTER BOARD MEETING

The Chapter Board meeting was Wednesday, April 7th. In attendance were Tom Buggie, Sara Baldwin, Marcy Rose, and Joe Beyer. Topics: discussion with the Senior Center staff about costs of the meeting room in 2019, speakers for the next two months, renewal of chapter liability insurance, IRS tax filing requirements, the FedCon18 in August and the California Federation 2018 Training in Bakersfield in June.



MEETING MINUTES OF 3/15/2018

Contributed by Marcy Rose, Secretary

Tom Buggie, President, called the meeting to order.

- Marcy Rose (Co-Secretary/Co-Membership) gave the Invocation and led us in the Pledge of Allegiance (in the absence of Gloria Cortez, 2nd VP).
- Tom Buggie (President) asked if there was any new members attending (there as none) and had the guests introduce themselves.
- Joe Beyer provided the Treasurer's Report (which is also in the newsletter). Joe also provided a recycling update and a "save the date" for Friday, December 7th for the Holiday Party.
- Marcy Rose (Co-Secretary) mentioned that the Secretary's Report/Meeting Minutes for the last chapter meeting was in the newsletter.
- Marcy Rose (Service Officer) reminded the members that she is available for answer questions related to benefits. No members called her this month for assistance.
- Tom Buggie (President) provided the National Legislation Report:
 - Postal Service Reform (HR756) – Still has to clear four more committees. Both NALC and APWU (unions) support the bill. NARFE opposes the requirement for Medicare Part B to be eligible for FEHB.
 - Postal Service Financial Improvement Act (HR760) – Requires the U.S. Treasury to invest surplus USPS Health Benefits Fund into TSP-like investments. Only one committee so it is awaiting a House vote.
 - GPO/WEP (HR1205/S915) – Repeals both the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP). WEP/GPO is unlikely to come out of committee.
- Tom Buggie provided the Ways and Means Report. Recycling of cans and bottles has brought in \$53.81 this year and has paid for two months of newsletter mailings.
- Sara Baldwin (1st VP) directed members to the *narfe* magazine for NARFE-PAC information and contribution form. March is NARFE-PAC Month.
- Tom Buggie again mentioned keeping NARFE or our chapter informed of any change in address as it costs money when mail is returned undelivered. This has become a continuing problem. The USPS Postage Due Unit or the postal carrier is not processing these in a timely manner.
- Carol Amano provided the Publicity Report. She stated she was aware of only the SD Union advertising for today's meeting.
- Carol Amano provided the Alzheimer's Report. She stated that the Alzheimer's stamp that was issued in November will be one of three or four Alzheimer's stamps the Post Office will be issuing over the next few years. She will be selling the Alzheimer's stamp at the chapter meetings as a fundraiser for the NARFE Alzheimer's Research Fund and our chapter gets credit for all donations.

- Carol Amano provided the Membership Report. The Agenda listed the member numbers for February. Carol asked if anyone gets a renewal form from NARFE then please provide a copy of it to any chapter officer – we are concerned we are losing members very quickly and we think the renewal form may be the problem. Carol also mentioned we have five new members that have taken advantage of the Half Price-First Year Membership Drive. Gloria Cortez has just provided her granddaughter with a gift of membership so that will bring the chapter to six new members and 186 total members as of today.

Our speaker was Alfred Santos, GEHA Outreach Executive, who spoke on *Natural Diabetes & Natural Blood Pressure Solutions*. The presentation was very informative and he provided great handouts for all attendees.

Meeting adjourned and refreshments were available. (A special thank you to Sara Baldwin for her holiday specific treats this month!)

The meeting was attended by 12 members and 2 guests.

Ann Bernal won the drawing - congratulations!

MEMBERSHIP

NARFE is YOUR voice in Congress!

Contributed by Carol Amano, Membership Co-Chair

Half Price First Year Membership Drive

We want to welcome the following new members that took advantage of our half price dues for the first year membership drive: **Cortney Cortez & Masako Hatano**

The Half Price First Year Membership Drive will be for the first year. The application must be sent directly to Chapter 706 for processing and the individual must be a NEW NARFE member.

This offer is only available for NEW members (that includes postal carriers). Current and former members of NARFE are not eligible because the cost of the membership is being partially offset by rebates from NARFE Headquarters and the NARFE California Federation of Chapters (CSFC). Without the assistance of NARFE and the CSFC we would not be able to do this.

ONLY THE SPECIAL MEMBERSHIP FORM CAN BE USED FOR THIS OFFER. PLEASE APPROACH FORMER CO-WORKERS AND YOUR POSTAL CARRIER THIS MONTH AND TALK UP THE BENEFITS OF A NARFE MEMBERSHIP!

Our special membership form is also on our chapter website at www.narfechapter706.org.



RECYCLE FOR CASH

If you have “CA CRV” aluminum cans, bottles, and plastics, please bring them to our meetings and we will consolidate them and turn them into cash for the chapter. “CA CRV”

does not usually include milk and juice bottles, plastic containers, or food cans but does include water, soda, and other beverage bottles. Please check closely for “CA CRV” – those are the only items we want.

Thank you to Duane Hill, Sally August, Ann Bernal, and anyone else who contributed toward the recycling efforts. **Our March deposit for recycling was \$21.63.**



BOXTOPS FOR EDUCATION

The Chapter collects *Boxtops for Education* all year long to support our local schools. Please bring your *Boxtops* to the Chapter meeting or mail them to Carol Amano at 4517 Big Sur St, Oceanside, CA 92057-4217.



YOUR WELLNESS BRIEF: Shingles

A new shingles vaccine, Shingrix, is recommended for healthy adults 50 and older to prevent shingles, a painful skin rash that can have debilitating long-term effects for older people. The new shingles vaccine is from 90-99% effective.

Anyone who has had chickenpox in the past is at risk of shingles. The older vaccine was for people over 60 and was only 70% effective in offering full protection against the virus. That means shingles can recur.

The older you are when you get shingles, the more likely it is that you will have longer-lasting and severe pain. This constant pain can significantly affect quality of life.

The new vaccine is a two-dose series, with the second dose administered from two to six months after the first dose. The CDC advises patients to talk with their providers to verify the vaccine is available.

Source: *health.mil*



ALZHEIMER'S INFORMATION

Contributed by Carol Amano, Alzheimer's Chair

Our chapter members donated \$18 in the month of March, plus an additional \$10 from the chapter's Alzheimer's stamp fundraiser. The Chapter Board has set an Alzheimer's goal of \$200 for CY2018.

Alzheimer's Stamp

The issuance of the Alzheimer's Disease Semipostal Stamp will raise critical public awareness about the disease and aid the National Institutes of Health (NIH) in its efforts to increase Alzheimer's research funding to the appropriate level to cure or effectively treat the disease by 2025.

NOTE: The stamp will be available for sale at our next chapter meeting for \$1 each as a NARFE-Alzheimer's Research fundraiser. The stamps will be sold in groups of 5.

RAISE ACT PASSES

The *Recognize, Assist, Include, Support, and Engage (RAISE) Family Caregivers Act* will address the needs of our nation's family caregivers through the development and implementation of a coordinated national strategy.

The RAISE Family Caregivers Act directs HHS to create a Family Caregiving Advisory Council, similar to the National Plan to Address Alzheimer's Disease Advisory Council. Both the advisory council and The RAISE Family Caregivers Act were closely modeled after the National Alzheimer's Project Act.

Source: *NARFE Alzheimer's Feb 2018 Newsletter*

FDA Opens New Path for Alzheimer's Treatments

U.S. drug regulators wants to let drugmakers test Alzheimer's disease treatments on patients' years before the disease shows outward signs, and could approve the therapies based on subtle biological signals rather than proof they alleviate symptoms.

The Food and Drug Administration proposal will open new paths for drugmakers after repeated failures from leading drug research companies. It also poses a scientific challenge: Researchers don't fully understand the biological progression of Alzheimer's disease. The FDA loosened the standard for drugmakers to move ahead.

Source: *NARFE Alzheimer's March 2018 Newsletter*

DUES WITHHOLDING = LOWEST COST MEMBERSHIP

Those switching to Dues Withholding will save \$6 annually plus receive a \$15 check from the CSFC. Whatta Deal!!!

MEMBERS RENEWING (February 2018)

CAROL AMANO ##	OCEANSIDE	WILLIAM H FREEMAN	OCEANSIDE
RICHARD AMANO ##	OCEANSIDE	LINDA A PARKER	ENCINITAS
GLORIA A CORTEZ	OCEANSIDE	ETHEL H PENNINGTON ##	OCEANSIDE
VIVIAN C DE BAETS ##	OCEANSIDE	GINO SPIRITO	OCEANSIDE

= Dues Withholding

NEW MEMBERS (February 2018)

EDWARD C. WEINER @@	SAN DIEGO
JULIA CONTRERAS &&	CARLSBAD
ROY SCHROEDER &&	SOLANA BEACH
LISA PAYNE &&	OCEANSIDE
SANDRA KHAN &&	CARLSBAD

&& Prospective Member ## Transferred In @@ Reinstated

IN MEMORIAM (February 2018)

FRED ZONFRILLI CARLSBAD.


Note: additional information is available on the Obits page on our website (www.narfechapter706.org)

The Military Order of the World Wars
San Diego Chapter
presents


FREE EVENT


The 62nd Annual
Massing of the Colors and
Service of Remembrance

Saturday, October 13, 2018
10:30 - 11:30 AM
Spreckels Organ Pavilion
Balboa Park

 You're invited to join us for this moving patriotic tribute.

We will honor our flag and those who serve or have served our country; and remember those who have paid the ultimate sacrifice in service to the United States of American. This family friendly outdoor event will feature a parade of color guards from civic, military, veterans, law enforcement, JROTC/ROTC, and scouting that you will not want to miss!

Do you have a Color Guard to participate?
Send a message today to register with your contact information and color guard name. 

Visit www.SanDiego-MOWW.org and  for details.
Open Free To The Public. Access For Handicapped.

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Dale Huffman
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Active and Retired Federal Employees ... Join NARFE Today!

The only organization dedicated solely to protecting and preserving the benefits of all federal workers and retirees, NARFE informs you of any developments and proposals that affect your compensation, retirement and health benefits, AND provides clear answers to your questions.

Who Should Join the National Active and Retired Federal Employees Association?

If your future security is tied to federal retirement benefits – federal retirees, current employees, spouses and individual survivors – you should join NARFE.

NARFE MEMBER BENEFITS

- Get monthly issues of *narfe* magazine with news and insights for the federal community.
- Access the NARFE Federal Benefits Institute for powerful resources to help you fully understand and manage your benefits.
- Visit the Legislative Action Center to contact your representatives about bills affecting federal benefits.
- Visit the Member Perks page for a full listing of the many time-, money- and hassle-saving benefits available only to NARFE members.
- The opportunity to get involved at the local level by joining a chapter in your area.

1Q6

NARFE MEMBERSHIP APPLICATION

YES. I want to join NARFE for the low annual dues of \$40.

Mr. Mrs. Miss Ms.

Full Name

Street Address

Apt./Unit

City State ZIP

Phone

Email

I am a (check all that apply)

- Active Federal Employee Active Federal Employee Spouse
 Annuitant Annuitant Spouse Survivor Annuitant

Please enroll my spouse

Spouse's Full Name

Spouse's Email

First year NARFE membership @ half price

1. Print this form and fill in the left column (name, address, etc.)
2. Write a check for \$20 payable to NARFE
3. Mail the check and the application form to:
C. Amano
4517 Big Sur St
Oceanside CA 92057-4217

PAYMENT OPTIONS

- Check, Money Order or Bill Pay (Payable to NARFE)
 Bill me (*NARFE membership will start when payment is received.*)
 Charge my:
 MasterCard VISA Discover AMEX

Card No.

Expiration Date ____ / ____
mm yyyy

Name on Card

Signature

Date

TOTAL DUES

\$40 Annual Dues X _____ = _____
Per Person # Enrolling Total Dues

Dues payments are not deductible as charitable contributions for federal income tax purposes.

Looking to meet others in the federal community and participate in NARFE at a local level? Call **800-627-3394** to learn about a NARFE chapter in your area.

Or, if known, add Chapter # to join now 0706

MAY WE THANK SOMEONE? If applicable, please provide the name, membership and chapter number of the member who introduced you to NARFE:

C. Amano
 Recruiter's Name
 10850166
 Recruiter's Membership ID
 0706
 Recruiter's Chapter Number

NARFE respects the privacy of our members. Personal information is used to provide content and relevant communications to our members, and will not be sold or rented to third parties without your express permission.

(0817)