



# RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA



**RPEA Members hard at work. Working hard for you.**

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# President's Report



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## RPEA NEWSLETTER

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## *A Message From President George Linn*

Now is not the time to sit back and think we have killed the pension bashing initiatives that were put forward by Chuck Reed and Carl DeMaio. The words from Reed and DeMaio are, "We will be back." The fact is, Reed and DeMaio were quiet following the release of the initiative wording that would be acceptable to the Attorney General's office a requirement under law. It is generally known that they conducted a statewide poll seeking a yes or no vote for their two initiatives. Poll results gave no indication that either of the two initiatives had a chance of passing. This fact must have made it difficult for them to seek major funding to move the initiatives forward. But, let's not turn our back on this issue. RPEA continues to meet with others, including Californians for Retirement Security (CRS), on these issues. Reed and DeMaio are like vultures circulating in the air waiting to swoop down and strike again. Chuck Reed continues to speak on these issues. Recently he was on a panel in Sacramento, and his message remains the same. These are issues that RPEA continues to monitor. Later this month, I will participate in a group discussion on these and other issues dealing with pensions and healthcare for retirees and those who are still working.

RPEA Board members attend CalPERS Board and Committee meetings. In Joanne Hollender's health column, she writes about the new program of moving toward elimination of notification of open enrollment by mail, and other issues. I personally spoke at both Committee meetings and a Board meeting about how they had it reversed. I must admit that I personally prefer electronic notifications. But, that's, me.

Either way, I should be able to choose whether I want mail or electronic notifications. CalPERS will assume you want electronic notifications unless you specifically ask to be notified by mail. My testimony was that you should receive things by mail unless you specifically agree to electronic notification. To add to Joanne's warning, be sure to send in the postcard or call CalPERS Customer Service (888-225-7377) if you want to continue to receive your open enrollment information by mail.

In my column last month I discussed the "Affiliate" member program. Affiliate members are persons who are presently employed members of CalPERS. While my identification of the date of the start of the program may have been off, the fact remains we all need to work on this. If the program has been in place longer than two years, the 212 members in that category show that we are not doing something correctly. We have excellent marketing materials to use to educate prospective members. RPEA is active in the areas most important to both active and retired workers. The key, in my opinion, is getting these marketing materials into the right hands. Like I said last month, there are many opportunities to recruit new members. Each member should be able to bring in at least one new member. If you know of group meetings of retirees from your prior workplace, let the Headquarters Office know so that we can send materials for distribution at those meetings. If you know Human Resources staff members, let the Headquarters Office know so that we can make contact with them. As I said, we have excellent materials, but we need ways to get them into the hands of the right people.

There are many ways that you can become involved in what we do at RPEA. There are always opportunities to get involved at the chapter level. RPEA is always looking for those who want volunteer to serve on Committees as well as to step up as a candidate for the position of Area Director in your area. A healthy organization is one that has members helping. Let's continue that tradition here at RPEA.





# Vice President's Op/Ed

By Al Darby, Vice President



**N**ow that we have defeated another ballot initiative effort to kill defined benefit pensions as we know them, we can turn our attention to other issues about which our members and all public agency retirees should be concerned. On these subjects, all public retirees need to be made aware that representation for retirees is a necessary thing. Active employees know that their pay and benefits would not be as good as they are without their union engaging in collective bargaining. Retirees have many of the same issues, too. The legislature and CalPERS take actions that can be beneficial to retirees, but some of their actions can be detrimental to us.

RPEA and many other retiree associations collaborated and were instrumental in beating back this latest ballot initiative onslaught from Reed and DeMaio. These same groups are working to persuade state legislators, who are working on Secure Choice, to make the plan as strong as possible so that it is rich in retirement benefits for private sector employees who have no formal retirement system from their employer. One way to do this is to ask the employer to agree to a dollar for dollar matching commitment (e.g. up to 3 or 5 dollars). This doubles the individual's annual contribution and greatly enhances the retirement payout. A tax credit could be another approach or added incentive to participate in such a plan. A universal retirement system for private sector employees would mitigate public criticism of public employee pensions and lead to a more secure retirement for all employees.

Currently, RPEA has a bill in the legislature that has passed both Houses and is expected to be signed by the Governor soon. This was a big problem for Stockton retirees because the City would not release this information even after a non-profit group had been formed to defend retirees.

At CalPERS, RPEA is constantly looking at health plan structures and recommending changes or improvements whenever member interests can be better served by a different approach or system. Many improvements to the recent Medicare Advantage Plan offered by UnitedHealthcare were the result of RPEA input. There were some difficulties in implementing the new plan, but the added benefits make the program a better product than previously available. We will be carefully watching the new health care rate negotiations for 2017 to again provide you (our members) the best possible outcome. The public comments we make can influence CalPERS Board decisions. The full Board approved an amendment to a staff health care proposal after hearing public comment from RPEA members. This amendment was very favorable to all CalPERS members who receive health care through PEMCHA (the CalPERS system).

Recently, concerns have been raised about some CalPERS investment practices. These concerns revolve around lowering the discount rate which raises costs to all public agencies. The argument stems from the fact that there are fewer workers contributing to the system because ratio of worker members to

retired members is reaching one to one, thereby causing assets to be sold to pay benefits to retired members. In-flow of employer and employee contributions used to cover benefits being paid out. This is no longer the case. Selling assets to pay benefits cuts overall fund growth, thereby requiring a cut to fund growth expectations and the need for higher contributions from contracting employers. Another concern is private equity fees. Although \$27 billion is invested in private equity by CalPERS, and handsome returns have been recorded, hidden fees are feared to be excessive and a drag on private equity investment appreciation. RPEA is monitoring these developments and will informally and formally speak out when appropriate.

## On the Cover

1	Office Manager Tanya Rakestraw & Director of Legislation, Jim Anderson, working on a legislative press release
2	Area Director VII, Harvey Robinson meets with Assistant Area Director VII, Clarice French, discussing chapter issues and activities
3	Chapter 021 President, Arletta Norman, and members preparing to enjoy an afternoon of bingo after a chapter meeting
4	Area Director IV, Al Fillon, updating Chapter 013-FRESNO members on current RPEA issues
5	(L-R) Chair of the CalPERS Pension & Health Benefits Committee, Priya Mathur; Director of PR, Bobbi Estrada; CalPERS Board President, Rob Feckner discussing CalPERS health issues
6	(L-R) Area Director III, Bob Van Etten; Director of Membership, Rosemary Knox, and chapter volunteers manning the RPEA table at the CalPERS Educational Event in Seaside, CA
7	President George Linn and Rosemary Knox discussing future chapter and recruitment events
8	Office Manager Tanya; Chapter 002 President, Mary McDonnell, and President Linn reviewing the Bylaws and Policy File
9	Vice President, Al Darby; Rosemary Knox and President Linn recruiting new members at the CalPERS Rohnert Park Educational Event
10	(L-R) Rosemary Knox; RPEA Past President, Jo Paulson, and RPEA Past President & Bylaws Committee Chair, Ted Rose, and other Bylaws Committee members reviewing the Bylaws and Policy File



# RPEA Health Benefits Update



*By Joanne Hollender, Director of Health Benefits*

## CalPERS Goes Online for Health Plan Statements and Open Enrollment

CalPERS 2016 customized Health Plan Statements (HPS) and Open Enrollment materials will be available to all active and retired members online effective August 22. This change is designed to help CalPERS support a green community and maximize customer service.

In March all health plan subscribers were sent letters, including a post card, describing this new program. It is important for members to read all mail they receive from CalPERS and not just toss it in the recycle bin. It is important as the new program is set up to default your account information to "computer only" access unless you "opt out" of the online program in order to continue receiving CalPERS health information in the mail. This is especially important for members, who do not have access to a computer.

RPEA and other stakeholders have made several requests of CalPERS to continue to mail materials with the option to go online (paperless), if requested. However, the CalPERS Board and Staff decided that members will have to make a request to continue to have their Open Enrollment and HPS materials sent by mail.

If you have computer access, go to MY|CALPERS ACCOUNT. This new feature provides:

- 24/7 secure, convenient, environmentally friendly access to your customized health plan information.
- Ability to view, download, or print your individual HPS and other Open Enrollment (OE) information and publications. For example, health plan premium information such as the Health Benefit Summary and the Medicare Enrollment Guide will be easily accessible to help you make informed decisions during Open Enrollment.
- A comprehensive design to allow easy system navigation and information access.

### Setting Up Your MY|CALPERS ACCOUNT

Members can set up an online account through the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov), or obtain assistance from a CalPERS customer service representative by calling 888-CalPERS (888-225-7377).

### How to Continue Receiving Open Enrollment & HPS Materials by Mail

Members need to notify CALPERS by no later than JULY 1, 2016, if they wish to continue receiving their HPS and

Open Enrollment materials by mail. Here are the ways to contact CalPERS:

- Login to [my.calpers.ca.gov](http://my.calpers.ca.gov)
  - Select the Profile tab option, and then select Mailing Preference
- Return the postcard CalPERS sent to all health plan subscribers
  - Select the U.S. Mail option on the postcard and mail it
  - The postcard must be post-marked with a date no later than July 1, 2016
- Call CalPERS at 888-CalPERS (888-225-7377)
  - Use the automated voice system to select the Health menu option to change your mailing preference
  - Call CalPERS at 888-CalPERS (888-225-7377)
  - Speak to a Customer Service Representative

By no later than July 1, members must make a request to CalPERS to continue to receive their CalPERS Open Enrollment packets and Health Plan Statements by mail. Requests made of CalPERS after July 1, 2016 to receive materials by mail, will not be effective until the following year. If you take no action, you will automatically have your HPS and Open Enrollment materials available only online.

## CalPERS Selection Process for Pharmacy Benefits Manager for 2017

CalPERS Staff have been in the negotiation process for a Pharmacy Benefits Manager (PBM) for a five-year contract agreement starting in 2017. CVS Caremark is the current PBM. Many members have complained about CVS since it replaced Medco as CalPERS' PBM. The process considers price, technical experience, operational performance and management in selecting the highest quality, cost-effective submissions to present to the CalPERS Pension & Health Benefits Committee (PHBC) at its May 2016 meeting. The CalPERS Board of Administration will award the contract. The contract may result in a change in administrative services fees beginning January 1, 2017 through December 31, 2021. CalPERS Staff anticipate that pharmaceutical prices will increase over the next five years.

## CalPERS Long Term Care Program

As of December 31, 2015 the LTC Program has 134,495 participants; \$4.0 billion invested asset value; and, \$1.8 billion paid in participant benefits since program inception in 1995. Premiums paid declined from 2013 to 2014 but increased in 2015. The increase is attributed primarily to participants accepting the 2015 portion of the 2015-2016 85% premium increase. The LTC Program lost 2,937 participants in 2015. Participant death continues to



# RPEA Health Benefits Update

account for the majority of participant and premium decreases. Over 66% of terminations for the year 2015 were due to participant deaths.

Participants that elected to accept the 2015 portion of the 2015-2016 85% premium increase were subject to a 36% increase in 2015 and will be subject to an additional 36% increase in 2016. Prior to the 2016 portion of the 2015-2016 premium increase taking effect, an additional conversion offer will be sent to the over 40,000 participants who elected to accept the 2015 portion of the 2015-2016 premium increase. For all participants who elect to convert their policies, there is a premium decrease.

## Status of CalPERS Long Term Care Insurance Litigation

In February 2016, Judge Jane Johnson granted class certification in a lawsuit brought by individuals (Elma Sanchez, et al v. California Public Employees' Retirement System, et al), who purchased CalPERS Long Term Care Insurance and were subjected to an 85% rate increase that took effect in 2015. The class certified by the court is defined as follows:

"California citizens who purchased LTC1 and LTC2 policies from CalPERS who were subjected to the 2012 rate increase adopted by CalPERS in October 2012."

With the class being certified, this means that the case can proceed on behalf of all class members in a single lawsuit instead of requiring each class member to file individual suits. The meeting in March discussed the process of sending "notice" to the class.

## RPEA Loss of Health Benefits Committee Member

Milton "Milt" Dobkin, a long-time member of the RPEA Health Benefits Committee, passed away on March 10 at the age of 94. Milt was a major contributor for RPEA and will be missed for his wit, good advice and in-depth knowledge of pension and health care issues. Harvey Robinson, Rosemary Knox and Al Raitt continue to serve on the Health Benefits Committee. Harvey Robinson chairs the Long Term Care (LTC) Committee.

## Affordable Care Act (ACA) Impact on Drug Spending and Preventative Services

It has been reported that more than 10 million people with Medicare have saved over \$20 billion on prescription drugs since 2010. This is primarily because beneficiaries in the "donut hole" are eligible for an approximate 50% discount for their medications. The "donut hole" closes in 2020. Another contributing factor is that 39 million

Medicare beneficiaries utilized free preventative services in 2015 as a result of the ACA.

## Prescriptions and Over-the-Counter Medications

When seeing a doctor, it is not only important to share a list of prescriptions drugs that you take, but also include over-the-counter (OTC) medications, vitamins and supplements. There is a potential risk for harm in not knowing how the ingredients interact with each other. Too often OTCs are overlooked by members as not having a potential hazardous impact on their health. Check with your doctors.

## New Generic Painkiller Guidance for Opioid Abuse

The Food and Drug Administration (FDA) has provided guidance to support the development of generic versions of approved abuse-deterrent opioids. This is the FDA's latest step to reduce deaths from abuse of the powerful drugs. As the FDA encourages drug manufacturers to develop pain medicines that are more difficult or less rewarding to abuse, it is recommending studies to demonstrate that a generic opioid is no less abuse-deterrent than the brand name product.

The FDA has already approved five brand-name opioid pain drugs, which are designed to discourage abuse. For example, OxyContin is difficult to crush, discouraging abusers from snorting or dissolving the tablets to get high. These abuse-deterrent painkillers represent a small fraction of the market for opioid pain drugs, which is dominated by low-cost generics.

## Review of Medicare Summary Notice

Many members are covered under Medicare Part B (Medical Insurance) and periodically receive a Medicare Summary Notice. Be sure to read these summaries to make sure that all the medical services listed have been approved. If you received a denial of service, it will not be paid by Medicare; and, consequently not paid by your Medicare supplemental health plan. If you did not know a medical service that you received was not covered under Medicare, you can file an appeal. However, this process may be lengthy and frustrating. It is recommended that you first contact the physician who performed the service to be sure the service was coded correctly. Often it is a simple error, and the correct code is re-submitted to Medicare for payment. If there is still a denial of services, be sure to follow the instructions on the Medicare forms to file a complaint.



# Legislative Update



*By Aaron Read & Pat Moran, Legislative Advocates*

**F**riday, February 19th, was the deadline for bills to be introduced. In order to meet the deadline, many bills were introduced as spot bills with “technical, non-substantive” language as a place holder until the actual language is put in later. Once a bill has been introduced, it has to sit for 30 days prior to being amended.

As of this writing, 1,442 Assembly Bills and 730 Senate Bills have been introduced this year, for a total of 2,172. Last year, there were a total of 1,763 Assembly Bills and 1,009 Senate Bills introduced, for a total of 2,772. This brings the two-year session to a total of 4,944.

RPEA's Legislative Committee has been actively analyzing all of the bills that have been introduced, as well as the hundreds that have been amended. Below are some of the major bills we have taken a position on thus far:

## **AB 73 (Waldron, R-Escondido)**

This bill would, to the extent permitted by federal law, provide that if medically necessary antiretroviral drugs used in the treatment of HIV/AIDS is prescribed by a Medi-Cal beneficiary's treating provider for that purpose, and coverage for that prescribed drug is denied by a Medi-Cal managed care plan in which the beneficiary is enrolled, that denial shall be reviewed in accordance with the bill. RPEA is in support.

## **AB 533 (Bonta, D-Alameda)**

This bill would require a health care service plan contract or health insurance policy issued, amended, or renewed on or after July 1, 2016, to provide that if an enrollee or insured receives covered services from a contracting health facility, as defined, at which, or as a result of which, the enrollee or insured receives covered services provided by a non-contracting individual health professional, as defined, the enrollee or insured would be required to pay the non-contracting individual health professional only the same cost sharing required if the services were provided by a contracting individual health professional. RPEA is in support.

## **AB 1584 (Brown, D-San Bernardino)**

Current law provides for the State Supplementary Program for the Aged, Blind and Disabled (SSP), which requires the State Department of Social Services to contract with the United States Secretary of Health and Human Services to make payments to SSP recipients to supplement Supplemental Security Income (SSI) payments made available pursuant to the federal Social Security Act. This bill would reinstate the cost-of-living adjustment beginning January 1 of the 2017 calendar year. The bill would also require a maximum aid payment that falls below 96% of the federal poverty line as of December 31, 2016, or 100% of the federal poverty line as of December 31, 2017, to be increased to an amount that equals 96% or 100% of the federal poverty line, respectively. RPEA is in support.

## **AB 1667 (Dodd, D-Napa)**

This bill would, among other things, make the provisions of the Home Care Services Consumer Protection Act applicable to home care aide domestic referral agencies, as defined, including licensure, fees, enforcement and fines, and regulation of registered home care aides having agreements with those agencies. The bill would require a home care aide domestic referral agency to provide specified information to a person to whom a home care aide is referred, including specified information about the person's potential employer responsibilities. RPEA is in support.

## **AB 1718 (Kim, R-Fullerton)**

Current law makes it a crime for any person to violate specified laws proscribing theft, embezzlement, forgery, fraud, or identity theft with respect to the property or identifying information of an elder or dependent adult. Current law makes a violation of those provisions punishable as a misdemeanor or a felony in county jail, as prescribed, when the moneys, labor, goods, services, or real or personal property taken or obtained is of a value exceeding \$950. This bill would instead make a violation of those provisions punishable as a misdemeanor in county jail or as a felony in state prison, as prescribed. RPEA is in support.

## **AB 1812 (Wagner, R-Irvine)**

This bill would prohibit the retirement benefit paid to a member of any public retirement system whose



# Legislative Update



service is not included in the federal social security system from exceeding \$100,000. The bill would prohibit the retirement benefit paid to a member of any public retirement system whose service is included in the federal social security system from exceeding \$80,000. The bill would require that those amounts be adjusted annually by each public retirement system using the Consumer Price Index for All Urban Consumers. This bill contains other related provisions. RPEA is in opposition.

## **AB 1878 (Jones-Sawyer, D-Los Angeles)**

The Public Employees' Retirement Law requires that, upon the death of any state or school member after retirement and while receiving a retirement allowance, the sum of \$2,000 be paid to the member's designated beneficiary, as specified. Current law provides that the additional employer contributions required to fund this benefit be computed as a level percentage of member compensation, and these are deposited in the Public Employees' Retirement Fund, a continuously appropriated fund. This bill, on and after January 1, 2017, would increase the amount of payment to school members, described above, to \$7,045. RPEA is in support.

## **AB 1952 (Gordon, D-Menlo Park)**

Current law establishes the Senior Citizens and Disabled Citizens Property Tax Postponement Fund and continuously appropriates moneys in the fund to the Controller for specified purposes. Current law requires the Controller to, on June 30, 2018, and on June 30 each year thereafter, transfer any moneys in the fund in excess of \$15,000,000 to the General Fund. This bill would instead require the Controller to transfer any moneys in the fund in excess of \$15,000,000, as specified above, not otherwise needed to pay claims approved by the Controller for the postponement of property taxes to the General Fund. RPEA is in support.

## **SB 547 (Liu, D-La Canada Flintridge)**

Current law establishes the California Health and Human Services Agency consisting of the Departments of Aging, Child Support services, Community Services and Development, Developmental Services, Health Care Services, Managed Health Care, Public Health, Rehabilitation, Social Services, and State Hospitals. This bill would create the Statewide Aging and Long-Term Care

Services Coordinating Council, chaired by the Secretary of California Health and Human Services, and would consist of the heads, or their designated representative, of specified departments and offices. RPEA is in support.

## **SB 923 (Hernandez, D-Azusa)**

This bill would prohibit, for grandfathered plan contracts and policies and non-grandfathered plan contracts and policies in the individual and small group markets, a health care service plan contract or health insurance policy that is issued, amended, or renewed on or after January 1, 2017, from changing any cost sharing requirements during the plan year or policy year, except when required by a change in state or federal law. Because a willful violation of this prohibition by a health care service plan would be a crime, the bill would impose a state-mandated local program. This bill contains other related provisions and other existing laws. RPEA is in support.

## **SB 924 (Roth, D-Riverside)**

Current law requires insurers and insurance producers, as defined, to comply with specified requirements regarding the purchase, exchange, or replacement of an annuity recommended to a consumer, including, but not limited to, having reasonable grounds for the insurance producer believing the annuity transaction would be suitable for the consumer based on "suitability information," including, among other factors, age, annual income, and whether the consumer has a reverse mortgage. Current law authorizes the commissioner to require certain actions by, and impose sanctions and penalties on, insurers and their agents for a violation of these provisions. This bill would add to the suitability information whether the consumer intends to apply for government benefits. RPEA is in support.

## **SB 1150 (Leno, D-San Francisco)**

This bill would prohibit a mortgage servicer or lender, as defined, upon notification that a borrower has died, from recording a notice of default for at least 30 days after requesting reasonable documentation of the death of the borrower from the successor in interest, as defined. RPEA is in support.



# RPEA Legislative Update



*By James Anderson, Director of Legislation*

## **ONE ISSUE THAT CONCERNS ME...**

As we get older we are more and more in need of medications, both from prescriptions and over-the-counter. Invariably, some of these are left over and fill our medicine cabinets to the brim. Improper disposal of these drugs could present a problem to the environment. Dumping them into a landfill or flushing them down the drain leaves them still in the environment. This could become a long term problem.

Some state and local agencies have begun testing for these "emerging pollutants" and have found low levels in the water and soil. They have found that minute amounts of chemicals pass through treatment systems or leak from landfills back into the environment. Fortunately, these levels have been low enough not to raise a concern about public health. However, these chemicals have been found in fish and other aquatic life and could result in harmful effects, even at low levels. Also, there have been reports that needle punctures are a problem in recycling centers due to improper disposal in recycled trash.

Disposal of unused drugs should not be difficult. Several ideas have been put forward to take care of this problem. Since 2012, Alameda County has had a program in place to collect unused drugs at certain points within the County. The program took years to start because of opposition from the pharmaceutical industry and needed a Supreme Court decision to move forward. The cost of the program was funded by a fee of \$.01 per \$10.00 on each prescription. (In court filings it was found that almost \$1.0 billion in drugs were sold in Alameda County in 2010, which translates into about \$1.0 million in funding for the program.) The voluntary collection within the County has amounted to 14,000 pounds of unused drugs in 2013 at a cost of about \$2.00 per pound.

Another method is being tried in Santa Clara County with a program to collect unused drugs and repackage them for people who are unable to pay

for their prescriptions. The program appears to be very labor-intensive and requires close supervision from the state regulatory agency because of the handling and repackaging process. However, it has been implemented at the Santa Clara Hospital and seems to be well-received. Legislation has been introduced (AB 1069 (Gordon)) that will aid this type of program

Disposal of unused drugs has been implemented in British Columbia, Canada. Initially, the program was voluntary with pharmacies in the Province. However, legislation was passed to regulate the collection and disposal. The program has resulted in participation of 94% of the pharmacies at a cost of about \$1.35 per day to the pharmacy. In 2013 about 200,000 pounds of drugs were collected and properly destroyed.

The Board of Directors has agreed to explore ways in which unused drugs can be more effectively collected and disposed of without damage to the environment. We believe that the state should provide for the proper collection and disposal of unused drugs. Local control has been successful, and other counties and cities are proposing their own regulations. (In March, Los Angeles County is voting on a program for collection and disposal.)

The pharmaceutical industry is opposed to a collection program at each pharmacy. They are supporting legislation (AB 45 Mullin) that will require local agencies to adopt a plan for picking up and disposing of pharmaceuticals. Unfortunately, the cost of these programs imposes the cost on the local community instead of the pharmaceutical companies. Recently, Walgreens has just instituted a collection program within California which should put some competitive pressure on large drugstore chains to follow suit.

RPEA will be watching these events and talking with CalPERS about ways that they will be able to require the health care contractors to include collection and disposal of these unused drugs to keep the residue out of the environment. Stay tuned to this station.



# 2015 RPEA Legislative Position & Tracking Chart

State and Federal Legislation - 2015-16			
BILL NUMBER & AUTHOR	LEGISLATIVE INTENT	CURRENT STATUS	RPEA POSITION
AB 73 (Waldron) Medi-Cal Prescription Drugs	A Medi-Cal beneficiary shall have prompt access to medically necessary antiretroviral drugs for use in the treatment of HIV/AIDS that have been approved by the federal Food and Drug Administration for that purpose, including drugs that are not on the formulary of a Medi-Cal managed care plan to the extent permitted by federal law.	Senate Health Committee (Last Activity 2-4-16)	<b>S-2</b>
AB 241 (Gordon) Introduced 2/5/15 Bankruptcy: retired employees: disclosure of names	This bill would require a public entity contemplating bankruptcy to disclose the names and addresses of retirees from that entity to a qualified non-profit corporation for the purposes of appearing in the bankruptcy proceedings.	Senate Comm on Governance and Finance (On track)	<b>S</b> Sponsored by RPEA
AB 533 (Bonta) Balanced billing by Health Care Professionals	This bill provides that if an insured receives covered services from a non-contracting individual health professional, the insured is would be required to pay the non-contracting individual health professional only the same cost sharing required if the services were provided by a contracting health professional.	Assembly refused to concur on Senate Amendments. In Senate Health Comm (Unlikely to pass)	<b>S-2</b>
AB 1584 (Brown ) Introduced 1-6-16 SSI Cost of Living adjustment Amended 3/18/16	Since 2011, no cost-of-living adjustment could be made the maximum benefit payment unless otherwise specified by statute. This bill would reinstate the cost-of-living adjustment beginning <b>January 1, 2017</b> calendar year <b>and maintain an amount consistent with 100% of the federal poverty level after January 1, 2017.</b>	Out of Human Serv. Com.6-0 Appropriations Committee	<b>S-2</b>
AB 1667 (Dodd) Introduced 2/14/16 Home health aide domestic registration	This bill would, among other things, make the provisions of the act applicable to home care aide domestic referral agencies, including licensure, fees, enforcement and fines, and regulation of registered home care aides having agreements with those agencies. The bill would require a home care aide domestic referral agency to provide specified information to a person to whom a home care aide is referred, including information about the person's potential employer responsibilities.	Out of Human Serv. Com.6-0 Appropriations Committee	<b>S-2</b>
AB 1812 (Wagner) Introduced 2/8/16 Cap on Pensions	Employee hired after January 1 2017 would be limited to a the retirement benefit in any public retirement system whose service is not included in the federal social security system from exceeding \$100,000. The bill would prohibit the retirement benefit paid to a member of any public retirement system whose service is included in the federal social security system from exceeding \$80,000.	Referred to Cmte on Retirement & Social Security. Canceled by author. (Unlikely to pass)	<b>O</b>
AB 1878 (Jones-Sawyer) Introduced 2/10/16 Increased death benefit for school members Amended 3/18/16	This bill, on and after January 1, 2017, would increase the amount of payment to upon the death of any school member after retirement described above, to \$7,045, <b>not less than \$5,000 and thereafter by using the CPI.</b> This bill would make an appropriation.	Referred to Cmte on Retirement and Social Security Last activity 3-29-16	<b>S-2</b>
AB 1952 (Gordon) Introduced 2/12/16 Senior Citizens and Disabled Property Tax Postponement Fund	Establishes additional requirements to the Senior Citizens and Disabled Citizens Property Tax Postponement Fund and continuously appropriates moneys in the fund to the Controller for specified purposes on June 30, 2018, and on June 30 each year thereafter, to the General Fund.	Out of Comm on Local Govt. and Rev. & Tax 9-0	<b>S-2</b>
AB 2079 (Calderon) Introduced 2-17-16 Require formulation of specific staff to patient ratios.	This bill would require the department to develop regulations effective July 1, 2017, and include a minimum overall staff-to-patient ratio that include specific staff-to-patient ratios for certified nurse assistants and for licensed nurses. This bill would also require, beginning in the 2017-18 fiscal year, the measures to include compliance with direct care services hours for skilled nursing facilities.	Referred to Health Comm. Hearing canceled by author 4-5-16	<b>S-3</b>
SB 547 (Liu) (Amended on 1-13-16) Single State Agency for Aging and Long Term Care Amended 1/26/16	<del>The Statewide Aging and Long Term Care Services Coordinating Council, chaired by the Secretary of California Health and Human Services.</del> The Secretary of Health and Human Services would develop a <b>state aging and long-term care services strategic plan to meet the needs of the aging population and submit a report by July 1, 2018.</b>	Amended passed by Senate 35-4 held at Assbly Desk. 1-27-16	<b>S-2</b>
SB 779 (Hall) Introduced 2-27-15 Staffing requirements for skilled nursing facilities	This bill would increase the minimum number of required direct care hours per patient in skilled nursing facilities from 3.2 hours to 4.1 hours. The bill would require the Department of Public Health to develop staff to patient ratios to convert direct care hours requirement into staffing ratios.	Held in Senate Suspense File Last activity 2-1-15	<b>S-2</b>
SB 923 (Hernandez) Introduced 1-7-16 Changes on Health Care	This bill would prohibit any changes in "cost sharing" (co-pay, deductible etc. but not premiums) during the term of insurance coverage.	Referred to Commit on Health hrg 4-18	<b>S-2</b>
SB 924 (Roth) Introduces 1-14-16 Sale of Annuities to Seniors	Existing law makes it illegal to sell and annuity to seniors for the purpose of obtaining government benefits. This law requires the insurance companies to determine if the product is being use in an attempt to qualify the senior for government benefits and if so, whether the annuity is suitable for the senior.	Referred to the Committee on Insurance Hearing 4-13-16	<b>S-2</b>
SB 1150 (Leno) Introduced 2-18-16 Mortgage Successor Rights Amendments 3/18/16	This bill would prohibit a mortgage servicer or lender, upon notification that a borrower has died, from recording a notice of default for at least 30 days after requesting reasonable documentation of the death of the borrower from the successor in interest and require assessment of the successor's financial situation and provide options to foreclosure and loan assumption options. <b>allow for assumption of the mortgage under certain conditions.</b>	Referred to Senate Banking and Financial Institutions Hearing 4-20-16	<b>S-3</b>
Federal Legislation			
HR 973 (Davis + 135 cosponsors) and S 1651 (Brown + 16 cosponsors) Repeal WEP and GPO	<b>"Social Security Fairness Act 2015 "</b> Proposal to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset in the Social Security Law.	House Ways and Means Committee and the Senate Committee on Finance	<b>S-2</b>
HR 711 (Brady) + 51 cosponsors Equal Treatment of Public Servants Act of 2015 (Modifies WEP)	This bill would modify the provisions of the Windfall Elimination Provision (WEP) to replace the existing formula and take into account the actual wage history of the public employee regarding the contribution to the Social Security Trust Fund. Changes are proposed to be "cost neutral" with some increased costs to persons that incorrectly reported earnings.		<b>S-2</b>
<b>LEGISLATIVE SUPPORT POSITIONS:</b> The following categories are used in your legislative summary reports: • <b>SPONSOR</b> - This is a sponsored or co-sponsored bill. • <b>SUPPORT 1 (S1)</b> - This is the highest priority support bill. We send a letter of support to the author, a letter of support to committee members considering the bill and undertake full lobbying to assure passage of the bill. We also closely monitor all amendments and constantly reevaluate our position. • <b>SUPPORT 2 (S2)</b> - This level of support is moderate. A letter is sent to the author and committee considering the bill, but there is usually less lobbying or testifying before committee. We also closely monitor all amendments and constantly reevaluate our position. • <b>SUPPORT 3 (S3)</b> - This is the lowest level of support. A letter of support is sent to the author. We closely monitor the bill for amendments. • <b>OPPOSE (O)</b> - Only those bills which are judged to be detrimental are given an oppose position. Such bills require aggressive opposition lobbying, often accompanied by efforts to gain amendments, in an effort to make the bill acceptable to RPEA, and therefore to remove our opposition. • <b>WATCH 1 (W1)</b> - This is a bill of more than casual interest. We actively monitor such bills and often communicate with the author, the author's staff, the legislative committee members and staff. We frequently seek clarifying amendments to bills in this category. • <b>WATCH 2 (W2)</b> - This is a bill of interest or concern on which we keep close tabs. It appears in the summary report. • <b>?</b> - This is a bill that will show up in our screening from time to time. It is important that we discuss the bill so that we are able to remove the question mark by either deleting the bill or by assigning one of the above positions.			



# Purchasing Power Protection Act (PPPA) Update

*By Anthony Suine, CalPERS Benefit Services Division Chief*



On your May 1 benefit check, you may see a difference in the amount of retirement benefits paid. This is due to the annual process of applying the Cost-of-Living Adjustment (COLA) and the Purchasing Power Protection Allowance (PPPA).

PPPA is payable when your purchasing power falls below 75 percent for state and schools or 80 percent for public agencies. PPPA is designed to counter the effects of inflation and restore the original purchasing power of your retirement dollars. This typically occurs 25 to 30 years after retirement. The PPPA amount changes each year, since it is based

on the Consumer Price Index and the amount of COLA that is paid.

This year due to a low inflation rate, there will be no new additional recipients of the PPPA and a majority of our recipients of the PPPA will see a decrease in the amount of PPPA that is payable. However, the population that sees a decrease in the PPPA will not see a decrease in their gross benefit check amount, because of the related COLA increase.

Additional information can be found by visiting <https://www.calpers.ca.gov/page/retirees/cost-of-living/pppa>



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Famous Old Time  
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Gift Certificate  
Standard See's Box or Equivalent Dollar Value  
(Gift Certificates cannot be redeemed online at [www.see.com](http://www.see.com))

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**See's candy certificates  
make great gifts!**

Log on to <http://www.rpea.com/> and order early to ensure  
that you receive your certificates on time!



**HAPPY MOTHER'S DAY**

**A Message from Your Editor:**

**Do you have questions or  
comments about this issue?  
If so, Please send a message  
to the Editor, Bobbi Estrada,  
at [editor@rpea.com](mailto:editor@rpea.com).**



# Member Services Update - Consumer Affairs

*By Al Darby, Vice President & Director of Member Services*



It is ironic that technology has made us less safe. Our lives are so enmeshed in technology that only homeless people with no assets, no credit cards, no income tax to pay and no bank accounts are free from high-tech crooks and governmental surveillance. Sadly, the rest of us must constantly deal with the threat of the compromise of our credit standing and the loss of assets due to high-tech skullduggery. Right now a cash-only society looks pretty inviting when you consider all of the hassles involved in unraveling ID theft, bank account theft due to unauthorized withdrawals and credit card fraud. We must hope for better security related to our personal finances.

Our lives are further complicated by high-tech devices that require servicing or other intervention to keep our livelihoods on track. Our computers often give us frustrations resulting from software malfunctions and incompatible software or hardware, such as printers that fail at inopportune times. The non-standard nature of different computers and their operating systems further complicates matters. And then, Windows 10 is introduced but fails to function well on some computers due to incompatibility issues, etc. Our phones have wonderful features, but many are so sensitive to touch that the wrong result occurs all too often due to inadvertent contact with a key or button. Hopefully, standardization and simplification will soon come to our high-tech devices.

Add freeway and city street traffic problems to the mix, and you have further stress and frustration. Car sales are quite strong right now, and truck traffic appears to be increasing as well. We are not adding freeway capacity fast enough to accommodate the additional cars, so jammed streets and freeways occur at almost all times of the day and night. At one point about ten years ago, the California DMV said there were more cars registered in California than licensed drivers. This should have resulted in no further increase in traffic, right? Wrong. There must be a lot of unlicensed drivers in California, because traffic has gotten worse. Apparently, Californians are willing to endure longer and longer commutes and pleasure driving times, because there seems to be only a modest outcry for more public transit. Fortunately, more public transit is planned for urban areas in

California, and some is being built now. As traffic worsens and public transit expands, it is inevitable that public transit will see more ridership.

## Common Scams To Avoid:

1. Someone says you won a sweepstakes or strangers want to give you money for whatever reason. These bogus offers are always arriving in your e-mail inbox or are offered over the phone on a daily basis. If it comes from someone you don't know, delete it or hang up on the caller. Too many seniors are falling victim to these phony scams that say you must send X amount of dollars to pay the taxes on the X millions of dollars you won or inherited or which was granted to you by some unknown lost relative or benefactor.

2. Very often you will get an e-mail message that appears to have come from your bank (even if you have no account there) asking you to verify your personal information. Delete these messages or hang up on phone calls that ask for your personal information. They are almost always phony, and they simply want to drain your bank account.

3. Lately, calls come from people claiming to be the IRS telling you that you owe back taxes and need to give certain information or send money to resolve the problem. Hang up on these people. If there was a problem, the IRS would send a letter explaining the problem in detail. Don't respond to any of these telephone threats that the IRS or FBI is about to arrest you. You'd know about this through normal channels, as in a letter or official visit to your house—not by way of a surprise phone call.

4. Paying in full at the beginning of or before a project starts (paying up front) is often a problem for seniors. You must set up a payment schedule so that, as the project moves forward, progress payments are made to ensure that the provider doesn't abandon the project before it is completed or even started.

5. There are many scammers out there who say they are from some agency or business who are trying to get your Medicare or social security number by simply saying they "lost your information." They are trying to steal your identity. Don't give anybody any information unless you know the caller, the writer of the regular mail or e-mail message you received or unless you are in the physical location of the government agency or business.







## CalPERS Long-Term Care Class Action Lawsuit

*By Harvey Robinson, Area Director II*

If you joined the CalPERS long term care program at its inception in 1995, you are one of 133,000 members who, in February of this year, were certified in the Los Angeles Superior Court as members of a class action lawsuit against the Program. The lawsuit, in part, alleges misrepresentation as to the necessity of premium increases.

The plaintiffs are represented by three law firms:

- Shernoff Bidart Echeverria Bentley, Claremont, CA, (909) 621-4935
- Kershaw, Cook & Talley, PC, Sacramento, CA, (916) 779-7000
- Kreindler & Kreindler LLP, Los Angeles, CA, (213) 622-6469

The website that discusses the lawsuit is located at [www.calpersclassactionlawsuit.com](http://www.calpersclassactionlawsuit.com). If, after accessing the website, you wish to complete a two-page questionnaire regarding your experience with the program, click the Contact Us button at the top of the page. Send your completed questionnaire to Kershaw, Cook & Talley, PC, 401 Watt Avenue, Sacramento, CA, 95864.

## GENERAL ASSEMBLY 2016

**July 25 through July 28, 2016  
Crowne Plaza, Sacramento**



*Great Food,  
Entertainment, and A Free  
Drawing For A Fun Vacation*

*See you there!*





# RPEA Social Media Guide

By Kelly Boyles & Samantha Reardon of Marketplace Communications



## FACEBOOK SERIES

### PART TWO FACEBOOK LINGO



#### WHAT IS A... TIMELINE

Your **timeline** is simply your profile. Your timeline includes personal information such as where you went to high school, your current job, relationship status, birthday, your profile picture etc... The amount of information you include on your Facebook timeline is optional. If you do not want your birthday known or your current job to be posted, then you do not need to include any of this



#### WHAT IS A... NEWS FEED

Facebook was created as a way to connect with others. You hear stories all the time of old friends or distant relatives reconnecting on this social platform. Your news feed is where you can get a snapshot of what your friends are up to.

Every time you log into your Facebook account, the first thing you will see is your news feed. This is where you can see recent photos, status updates, shared stories, etc... from your Facebook friends.

#### Facebook SAFETY TIPS:

- If you do not want to use your personal email, you can create a different email or chose a different name for your account.
- Choose the privacy settings that are best for you.
- Keep your password safe. Do not share with others.
- Block and report users who send you unwanted messages.

#### WHAT IS A... STATUS UPDATE

At the top of your news feed is a space for you to enter what is called a **status update**. This is where you can share a photo, link, video or even a thought. Just as your friends' status updates can be seen on your news feed, your status update will be visible on your friends' news feeds.

#### "LIKE" A POST

You have the option to **like** anything on Facebook- photos, status updates from friends, comments, business pages, etc...



#### SHARING A POST

Not only can you **like** anything on Facebook, but you can also **share** anything! If your daughter posts an adorable picture of your grandchild, you can click share on the photo and share it to your own timeline for your network of friends to see!

#### YOU WILL NEED

A computer with internet access  
And/or mobile internet access

\*\*Look for the next Social Media Guide in the next newsletter!\*\*



# Calendar of Events

May 2 & 3, 2016



**RPEA Board Meeting**  
Sacramento, CA

June 7



**California June Primary**  
*Be sure to get out the VOTE!*

May 8, 2016



June 19



May 17-18



**CalPERS**

**Health Benefits &  
Board Meetings**

May 23



**Last Day To Register To Vote  
In The June Primary**

July 4



May 30



July 25-28



**RPEA  
General Assembly 2016**



## **CORRECTION:**

Page 13 of our January/February issue indicated that the Serendipity Singers performed at the Chapter 009 - SURF CITY SANTA CRUZ holiday party. They actually performed at the Chapter 031 - SANTA CLARA COUNTY holiday party. We apologize for the error.



Chapter 090 - DONALD MCKNIGHT Board members at the 2nd Harvest Food Bank awards dinner in Santa Cruz. RPEA Chapter 009-SURF CITY SANTA CRUZ has contributed to this effort for over ten years.



# MEMBERSHIP APPLICATION



I want to join RPEA and support retirement security for all CalPERS members.

All information is confidential.  
Please Print

**\*Applicant Name:**

Male \_\_\_ Female \_\_\_ **\*Date of Birth** \_\_\_/\_\_\_/\_\_\_

**Additional Applicant Name :**

(If additional applicant is also a CalPERS retiree please use separate application)

Male \_\_\_ Female \_\_\_ Date of Birth \_\_\_/\_\_\_/\_\_\_

**\*Mailing Address:**

**\*City, State & Zip Code:**

Area Code and Phone Number:

Email Address:

**\*Retired From:**

**\*Retirement Date:**

RPEA Chapter Number or Chapter Name (if known):

Referred by:

**\*Required for processing**

**\* Membership Categories**

(Select one per applicant.)

- ☐ **RETIREE:** CalPERS annuitant
- ☐ **BENEFICIARY:** Beneficiary of a CalPERS retiree
- ☐ **AFFILIATE:** Current CalPERS agency employee
- ☐ **ASSOCIATE MEMBER:** Supporter of RPEA goals (for those not eligible for other categories of membership)

**\* Select a method of dues payment below:**

- ☐ **MONTHLY CALPERS DEDUCTION :** I authorize the California Public Employees Retirement System (CalPERS) to deduct for each applicant on this form \$4.50 per month from my retirement allowance until revoked by me in writing. **Only available if one applicant is receiving a CalPERS retirement payment.**

**Social Security Number or CalPERS ID + Last 4 of SSN**

**Applicant Signature:**

(required to authorize monthly deductions)

**\***

(Required only for Dues Deduction)

- ☐ **CHECK OR MONEY ORDER:** As payment for the first year's dues, I have attached a check or money order for \$54.00 (**\$27.00 for affiliate membership**) for each applicant on this form. I will be billed annually for subsequent renewals.
- ☐ **CREDIT CARD AUTHORIZATION:** As payment for the first year's dues, I authorize \$54.00 for each applicant on this form (**\$27.00 for affiliate membership**) to be charged on my credit card. I will be billed annually for subsequent renewals.

**Credit Card Number:**

VISA \_\_\_\_\_ OR MASTERCARD \_\_\_\_\_ (Check one)

Expiration Date: \_\_\_\_\_

Credit Card Security Code (CVC): \_\_\_\_\_  
(three digits on back of card)

**Applicant Signature :**

(required to authorize all credit card transactions)

**\***

Signature

Date

Please return application to address below

Retired Public Employees Association of California • 300 T Street, Sacramento, CA 95811-6912 • (800) 443-7732



More information on RPEA is available at [www.rpea.com](http://www.rpea.com) or follow the QR code to the left.

Rev. 04/2016

Online membership application available at [www.rpea.com/membership.asp](http://www.rpea.com/membership.asp) or follow the QR code to the right.







**Retired Public Employees' Association of California (RPEA)**  
**300 T Street, Sacramento, CA 95811-6912**  
**Toll Free: (800) 443-7732 Phone: (916) 441-7732 Fax: (916) 441-7413**  
**Website: [www.rpea.com](http://www.rpea.com)**

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### ROSTER OF 2014/2016 VOLUNTEER BOARD OF DIRECTORS

NAME	TITLE	HOME ADDRESS	PHONE	FAX	E-MAIL ADDRESS
<b>George Linn</b> ANY TIME	President	*****	415 999 3538	415 821 6539	gmlinn@aol.com president@rpea.com
<b>Al Darby</b> 8AM – 9PM	Vice President	8968 Panamint Court Elk Grove, CA 95624	925 788 6068	NONE	aldarby9@hotmail.com
<b>Marie Reed</b> 8AM – 7PM	Secretary/Treasurer	6796 Pocket Road Sacramento, CA 95831	916 428 2090	NONE	marie.reed@comcast.net
<b>Ann McWherter</b> 8AM – 8PM	Immediate Past President	9444 Harbour Point Dr #215 Elk Grove, CA 95758	916 716-3343	NONE	annmcwherter@gmail.com
<b>Joanne Hollender</b> 10AM – 7PM	Dir. Health Benefits	*****	925 735 1150	NONE	caljazzcat@att.net
<b>Rosemary Knox</b> ANYTIME	Dir. Membership	2215 Ladymuir Court San Jose, CA 95131	408 926 6664	NONE	rknox@sbcglobal.net
<b>Bobbi (Barbara) Estrada</b> ANYTIME	Dir. Public Relations	2321 Bowers Ave. Santa Clara, CA 95051	408 373 4220 (C) 408 241-6075	408 241 6228	bobbiestrada@gmail.com
<b>Jim Anderson</b> ANYTIME	Dir. Legislation	578 Via La Paloma Riverside, CA 92507	951 212 8281 (CELL)	951 686 7261	waynesix@aol.com
<b>VACANT</b>	Dir. Member Svcs.				
<b>Paul Tamboury</b> 8AM – 9PM	Area Director I	465 Stony Point Road, #130 Santa Rosa, CA 95401	707 573 1566	707 577 8827	pault@rpea32.org
<b>Ernest Sandoval</b> 7AM – 9PM M-F	Area Director II	22301 Dersch Road Anderson, CA 96007	530 365 5678 530 378 1315	NONE	papaernie@gmail.com
<b>Robert Van Ethen</b> 9AM-5PM M-F	Area Director III	4401 Clovewood Lane Pleasanton, CA 94588	925 846-6563	NONE	bobvanetten@comcast.net
<b>Al Fillon</b> 8AM – 5PM (M-F)	Area Director IV	*****	661-619-6181	NONE	akfintl@msn.com
<b>Ellen Knapp</b> ANYTIME	Area Director V	23034 Cuervo Dr. Valencia, CA 91354	661 607 2072	NONE	eknapp@roadrunner.com
<b>Wes Stonebreaker</b> ANY TIME	Area Director VI	1060 Country Club Dr. Riverside, CA 92506	951 784 1060	951 781-3960	lindaandwes@aol.com
<b>Harvey Robinson</b> 8AM – 5PM	Area Director VII	1277 Ridgeway Dr. Sacramento, CA 95822	916 444 7019	NONE	Hrobin6766@sbcglobal.net
<b>Kathleen Collins</b> ANY TIME	Interim Area Director VIII	*****	562-884-8891	NONE	kcespresso@hotmail.com
<b>Larry Sullivan</b> ANYTIME	Area Director IX	1602 Sunset Gardens Rd. Albuquerque, NM 87105	505 242 4981	SAME (call first)	houseofspirit@earthlink.net
<b>Aaron Read</b> 8AM – 5:30PM	Legislative Adv	1415 L St., Ste. 1100 Sacramento, CA 95814	916 448 3444	916 448 0430	aread@aaronread.com

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Teena Stone	Mem. Svcs. Secretary				teena@rpea.com