



# RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

**2023**

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- Simple Home Safety Solutions for Aging-in-Place
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### Several Chapters are physically meeting again.



the first quarterly membership meeting in January 2023 since the COVID pandemic.

Dr. Daniel Ferguson of the University of Arizona talked with the members of Tucson Chapter 103 about the effects of climate change on water issues in Southern Arizona at

### Windfall Elimination Provision (WEP) and Government Pension Offset (GPO)

On the Federal level there are concerns over social security and the Windfall Elimination Provision (WEP) enacted in 1983 and the government Pension Offset (GPO) which Congress enacted in 1977. Last Congress the house introduced and passed HR82 the Social Security Fairness Act of 2021 which had 305 cosponsors.

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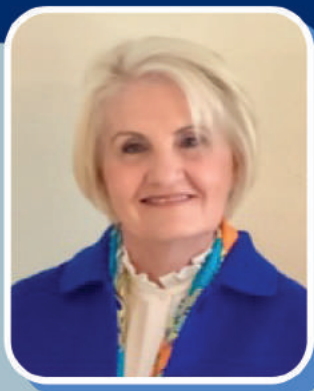
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# PRESIDENT'S MESSAGE - by ROSEMARY KNOX



**Rosemary Knox**  
RPEA PRESIDENT



# RPEA

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## RPEA NEWSLETTER

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## Happy New Year to all!

Among the many things that the last three years taught us, learning to roll with the punches is at the top of the list. Seeing how dramatically plans can be disrupted by something entirely out of our control, we are reminded of the importance of being open to change and the possibilities that come with it.

The new year stands before us with many of the unresolved issues we faced last year, inflation, the war in Ukraine, and the volatility of the stock market, which affected CalPERS pension funds downward trend with investments, and health care. The Vice President's report shares some interesting facts about public pension systems and the shortcomings of management of these pension funds.

The most significant interest recently has been HR 82 in the United States House of Representatives.

This bill would repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) which are Federal provisions under the U.S. Social Security law. This bill would repeal the WEP/GPO, which unjustly penalizes those who have worked in both the private and public sectors by reducing social security. Randall Cheek's article in this Newsletter goes into greater detail.

CalPERS January Board Meeting agenzized the following issue: Medicare Accountable Care Policy & Addressing Perspectives about the ACO REACH Model. The most evident problem for CalPERS is the limited healthcare available in rural areas.

Despite the recent changes and goals for better care, critics remain skeptical of the new model. The Congressional Progressive Caucus claims that it enables "third-party middlemen to manage care without seniors' full understanding or prior consent, and often through for-profit businesses with incentives to restrict care."

The group recommends ending the new REACH model, purporting that the model just puts money in the hands of investors-at the expense of American seniors. (Source Medscape, Elizabeth Woodcock, MBA, CPC).

Headlines from the Sacramento Bee 1.10.23 California Attorney General Bonta secures a 6-Year Prison Sentence for a former CalPERS Employee who stole nearly \$700,000 from Retirees. The California Department of Justice (DOJ) Criminal Law Division carried out the prosecution after a joint investigation by the CalPERS investigation Unit, the California Highway Patrol, and the DOJ' Division of Law Enforcement. (Source CA.DIJ)

In closing, we have much to be thankful for because we live in a great country and have the pensions that we do. RPEA will continue to do everything we can to keep our system strong and protect our membership as we enter into the new year.

*Rosemary Knox*

RPEA President



RPEA President Rosemary Knox & RPEA Secretary/Treasurer Cathy Jeppson attending the January 2023 CalPERS board meeting.





**A**s we begin a new year, we find ourselves faced with many of the same problems that have been present for three years along with new ones that cropped up in 2022 such as war in Ukraine, inflation and new COVID

variants that just keep coming. Attempts to restart normal chapter activities are being met with resistance from members who have altered their lifestyle to the point of not venturing out of homes for much of anything except necessities of life. Many people do travel and visit family and friends but they avoid other normal activities that people engaged in prior to Covid. Attending retiree advocacy associations meetings seems to be among the list of things members are avoiding even when a gourmet lunch is being offered at no cost to members. Let's hope that the new XBB Covid variant is short-lived and Covid, in general, becomes history in 2023.

Unfortunately, our endorsed candidate for the retiree seat on the CalPERS Board was defeated by another SEIU Union member. This packs the Board with a near-majority of SEIU folks whose interests will not always be aligned with all CalPERS retirees. All CalPERS retiree associations must carefully examine issues that could be compartmentalized to benefit state retirees and/or active state employees at the expense of other CalPERS contract agency retirees. There could be other ramifications of this cabal of CalPERS Board members that could reach public agency policies, employees, retirees, and public agency retirement systems and may or may not be affected or influenced by a potentially biased CalPERS Board. Retiree associations must vigorously oppose misguided and biased proposals and issues that threaten the soundness of the pension fund and possible, unnecessary added cost to member's health care plans.

The value of the CalPERS pension fund (PERF) remains in flux due to a downward trend in the tech-heavy NASDAQ stock market and a Dow-Jones average that is moving sideways. This means the value of the PERF is now hovering around 70% funded which is not healthy. Now, with that said, the economy remains very strong with many jobs still vacant and an unemployment rate of 3.5% at the end of December, 2022. All employment categories are up except for the finance sector where layoffs are occurring. The Federal Reserve (Fed) appears to be slowing its increases in interest rates which could mean that CD rates will not go too high and the stock market can regain its popularity and move higher thereby improving the PERF's

value. With inflation waning, it is possible that the U.S. economy will not fall into a serious recession which was feared when the Fed began an aggressive interest rate increase program designed to fight inflation.

Some interesting articles about public pension systems, in recent financial publications, discuss some of the shortcomings of management of these pension funds. One, on the criticisms is around the issue of generous bonus payouts to staff members of the pension systems, along with concerns about excessive use of and cost of outside investment managers. Another problem that is common among public pension systems is Board's comprised of unpaid lay people who contribute little to the management of investments and the administration of the pension fund. The Ontario (Canada) Teachers Pension Fund is an example of a public pension fund that has brought much of its investment activity in-house and has a Board that can make meaningful contributions to the administrators of the system. That system has developed private equity programs that have been innovative and productive in keeping that fund in a healthy condition. CalPERS has hired a Chief Investment Officer (CIO), Michelle Musicco, who served in the Ontario Canada system and plans to attempt to replicate some of the successful approaches to public pension fund practices that she participated there. She points out that it will take years to transform CalPERS into a system that operates more like the Ontario Canada system. This means that a greater emphasis on innovative private equity pursuits and some venture capital efforts as well.

This is a trying time for public pension systems because of the increasing number of retirees and the continuing difficulty created by continuing volatility in the stock market and decreasing private equity income. Astute CIO management of all segments of investment components will be vital to navigating the financial needs of public pensions going forward. With the reduced number of Board meetings, CalPERS claims the staff will have more time to achieve improved results and we can expect a more secure PERF. A CalPERS Board that is populated with members more astute in the investment arena would create a situation where the Board provides a greater amount of positive direction for staff and the staff would not be as proactive as we see them to be in the current environment.

*Al Darby*

RPEA Vice President





## HEALTH BENEFITS - by THELMA LAMAR

### Where Did the Year 2022 Go?

Happy 2023! So here I am on the key board and welcome to 2023! I wish each and every one of you a wonderful and abundantly fruitful NEW YEAR !!! Allow me to reintroduce myself in my NEW role

as Director Health Benefits for the Retired Public Employees' Association of California.

I have been a Registered Nurse since 1968. I retired in 2015 from the Department of Public Health Licensing & Certification, San Jose California as an Evaluator Nurse Supervisor. As a retiree I went on cruises, road trips and toured the Midwest USA with my daughter, Jennifer, now a US Army Major at the Pentagon. It was something I have always wanted to do but if you have a job, we do the best we can to travel.

Then in 2017, an Ombudsman invited me to a meeting. Since I know of the Title XII, CMS-regulation on Medicare for Hospitals, Skilled Nursing, Intermittent Care Facilities, Hospice, Rural & Clinics on the Federal, state County level, they asked me to join them. So, I did. In this capacity, I was able to see the seniors, and the residents of all age groups as I visited these facilities and be present in their residence during meal times, activities and council meetings as they voice their concerns. It was very informative & eye opener for me.

A lady from church invited me to another meeting. It was an RPEA Monterey County Chapter 020 General Membership Meeting. Intrigued, I joined. The next meeting the Chapter wanted representation at a General Assembly (GA) in September 2018. I was nominated as a Delegate and attended

the Orange California General Assembly with the Chapter President. I was impressed with the GA-Agenda, speakers, workshops, presentation of Resolutions and election of the new RPEA Officers. It happened that the President & the Vice president just switched roles for the next term.

I attended among other workshops, one by the famous parliamentarian, Dollie McPartlin's "Basic Parliamentary Information as stated in Robert's Rule of Order Newly Revised" which I believe is very important to all RPEA members. By attending the General Assembly I was able to meet the officers of the Board, Area Directors, Assistant Area Directors and Chapter Officers and the important people that run our office in Sacramento.

The accommodation at the Doubletree in Orange was outstanding. The food and the service were great. I thoroughly enjoyed the dinner dance and ball with the music and ambiance. This left a fantastic impact on me. Thank you, coordinators who made it a wonderful experience.

And then came COVID 19. We met again in 2022 at Sacramento Hilton Arden West. I received the Delegates GA Program and noticed there was no candidate for the Director Health Benefits. A delegate from Chapter 020 inspired my late entry nomination and I was elected! SO HERE I AM! I am pleased to serve you as the R.P.E.A. Director of Health Benefits. CHEERS!

*Dr. Thelma Lamar, PhD*

Director Health Benefits

## STAY CONNECTED

### RPEA MEMBERS!

**WE NEED TO STAY CONNECTED NOW MORE THAN EVER!  
PLEASE UPDATE US IF YOU HAVE CHANGED YOUR  
E-MAIL OR PHONE NUMBER OR HAVE MOVED.**

**TO UPDATE YOUR CONTACT INFORMATION, PLEASE  
EMAIL [RPEAHQ@RPEA.COM](mailto:RPEAHQ@RPEA.COM)**







## MEMBERSHIP DIRECTOR UPDATE – by ELENA YUASA

**H**ello, dear RPEA members,  
Happy New Year 2023!

We are all happy to say goodbye to 2022 and look forward to 2023 with optimism for better days ahead. As I write this article, we are now in the

middle of Winter; time flies when keeping busy.

Last year, in mid-November, I attended the CalPELRA conference to strengthen our relationship with Human Resources directors and their staff. I was delighted to know that several directors were very aware of RPEA and the benefits we provide to retirees. I also connected with new directors eager to welcome a presentation from RPEA to familiarize them with the help of advocacy and member benefits RPEA can provide.

I attended the Resurrection Senior Center Holiday meeting in Los Angeles in early December. As one of their guest speakers, I informed the attendees that RPEA is a resource for retirees and those currently working. The attendees interested in RPEA grabbed applications and signed up for a follow-up meeting. They expressed interest in joining due to the benefits that AMBA can provide to them. I want to thank Martha Diaz, one of our newest members, for connecting us with that organization.

I also attended two Chapters, General Meeting Holiday Luncheons in Newport Beach (Chapter 034) and San Bernardino (Chapter 033). Connecting with members and congratulating two newly appointed Chapter Presidents was so rewarding. Congratulations to Tracy Jones and Jay Jimenez for their willingness to take on leadership roles.

At the chapter meetings, I emphasized the importance of staying connected and that attending chapter meetings is the best way to connect and bring potential members to RPEA. I informed them about RPEA actions and legislative wins and that more information can be accessed via the RPEA website. I reminded them to keep informed of new developments regarding their pension and benefits and encouraged them to check [www.rpea.com](http://www.rpea.com) for news and to access their chapter's newsletters.

I also shared with them that my role as a Director of Membership is to assist Area Directors in recruiting and retaining members and chapter presentations upon request. The survival of RPEA as an organization

depends on members recruiting other members. Members were very thankful I attended their meetings to share what RPEA is doing for them.

In these last two years, we learned that technology helps us to stay connected and shows us that we can work remotely. Our organization also kept in touch using ZOOM meetings, online conferences, texts, cell phones, and emails. RPEA encourages its members to keep their emails and contact information updated. If you moved or changed your email address or cell phone number, please share that information with your membership coordinator and Chapter President. Up-to-date contact information will facilitate the timely dissemination of crucial legislative campaigns and issues affecting your pension and health benefits.

RPEA and AMBA are sending correspondence to their members who have an email address and wish to receive information from their RPEA chapters or HQ or AMBA that way. If you have an email and are still waiting to see an email from RPEA HQ, Chapters newsletter, or AMBA, check your junk mail, Gmail -promotions tab, etc., as emails may be going there and not directing to the incoming box.

Recently, I received a couple of questions regarding recruiting non-CalPERS members. I want to remind our members that RPEA has four types of membership classes.

### STEP 2: Select One Membership Type

- |  |   |
|--|---|
| <input type="checkbox"/> Retiree (CalPERS Annuitant)                   | <input type="checkbox"/> Beneficiary (Beneficiary of a CalPERS retiree) |
| <input type="checkbox"/> Affiliate (Still working for a Public Agency) | <input type="checkbox"/> Associate Member (Supporter of RPEA's goals)   |

The "Associate Member" membership class is open to anyone supporting RPEA goals. They do not have to be retired or be state or public employees.

Remember: We ARE NOT a union. We are a group that works to preserve our CalPERS retirement and health benefits. If you have additional questions or want to contact me, please email me at [rpeahq@rpea.com](mailto:rpeahq@rpea.com).

*Elena Yuasa*

Director of Membership



# HAPPY TO BE PHYSICALLY MEETING AGAIN!



Elena Yuasa and Martha Diaz Senior Center Holiday Meeting



Chapter 64- General Meeting Holiday Luncheon



Interim Chapter 33 President  
Jay Jimenez and Stephen Patereau



Chapter 33- San Bernardino  
General Meeting Holiday Luncheon  
From left to right Stephen Patereau,  
Katty Patereau, Elena Yuasa, and  
Nelly Van Lommel, Area Director Region VI



Left to Right: Sandor Horvath, Irma Horvath, and  
guest Cindy Wickman.



Chapter 090 – East San Gabriel Valley  
West Covina Chapter Holiday Meeting Attendees  
Debby and Tim Siedentop and Sam McDonald (seated).



Chapter 090 – East San Gabriel Valley  
West Covina Chapter Holiday Party



January 2023: Tucson Chapter 103 listens to an interesting  
program on the effects of climate change on water issues in  
Southern Arizona. This was the first meeting of Chapter 103  
since the COVID pandemic began.



Chapter 90 – East San Gabriel Valley  
West Covina Chapter Holiday Meeting:  
Attendees Paul Mercier  
(right); Betty Taylor (center); Louise Shaw (left).



Chapter 078- Nevada County Chapter  
Christmas Program



WWII Veteran George Ciampa addresses  
Ch 063 at Veterans Day



The fully costumed Dickens Holiday Carolers (DHC)  
entertained Chapter 090 with several songs of the season.  
(In fact, the entire restaurant was treated to their spectacular talent.)



Post Presentation Appreciation



# Is your current Medicare health plan still right for you?

**New for 2023! Kaiser Permanente has more Medicare health plan options for CalPERS retirees to choose from, with the addition of Summit.**

- Care from the comfort of home when you schedule a phone appointment with a Kaiser Permanente doctor.<sup>1</sup>
- Your choice of great Kaiser Permanente doctors and a wide range of specialists. And all of our available doctors welcome Kaiser Permanente Medicare health plan members.

## 2023 benefit highlights



Rides to and from your doctor visits at no cost<sup>2</sup>



Meals delivered to your home after a hospital stay at no cost<sup>3</sup>



Quarterly Over-the-Counter (OTC) Health and Wellness Benefit

To learn more call us toll-free: **1-855-717-9598** (TTY 711), 7 days a week, 8 a.m. to 8 p.m.



1. When appropriate and available. 2. If you have a medical emergency, call 911. 3. Meal service is for 4 weeks and is available only once per benefit year immediately following an inpatient stay at a hospital or nursing facility. Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

Please recycle. 943153456\_RPEA October 2022





## 2023 Pay Days

Benefits are paid at the beginning of the month for the previous month's benefits. For tax reasons, your December retirement check is always dated the first day of the new year. The State Controller's Office issues checks and determines mailing dates. If you have direct deposit, contact your financial institution to see when funds are placed in your account.

<b>Benefit Month</b>	<b>Southern California*/ Out-of-State Mailing Date</b>	<b>Northern California* Mailing Date</b>	<b>Direct Deposit Date</b>
January	January 27	January 27	February 1
February	February 24	February 24	March 1
March	March 29	March 30	March 30
April	April 27	April 28	May 1
May	May 26	May 26	June 1
June	June 27	June 28	June 30
July	July 27	July 28	August 1
August	August 29	August 30	September 1
September	September 27	September 28	September 29
October	October 27	October 27	November 1
November	November 28	November 29	December 1
December	December 27	December 28	January 2, 2024

\*The State Controller's Office distinguishes Northern and Southern California using ZIP codes: Southern California is between 90000 through 93599; Northern California is between 93600 through 96199





## LEGISLATIVE ANALYSIS – by RANDALL CHEEK

**F**irst - I want to congratulate Yvonne Walker on her election to the CalPERS Board. She was a good opponent.

I also want to thank all those who supported me with their time, talent and vote. There are so many of you it would fill many pages to thank each and every one.

Although the outcome was not what we all hoped for I am proud of the way our campaign was run. I enjoyed meeting many of you in your local chapters, on-line and on the phone. Even though I did not win the retiree seat on the CalPERS Board, I will continue fighting for retirees as the Legislative Director of the Retired Public Employees' Association.

Thank you all for your support and God Bless you.

RPEA's Legislative Committee is meeting to support or oppose this year's legislation. The committee will also discuss legislation calling for an Inspector General for CalPERS and asking for an Auditor General audit of CalPERS. The committee working with the Ad Hoc CalPERS Committee believes that these are necessary to ensure CalPERS can avoid issues such as embezzlement (recently an employee was sentenced to six years in prison) and the CalPERS board lack of transparency.

The Governor recently released his budget for the next fiscal year which begins on July 2023; the Legislative Analyst's Office predicted a nearly \$24 billion deficit due to less tax revenue. Governor Newsom has said his priorities include dealing with the problems of homelessness, drought and wildfires. Education is a big part of the budget but that is because of a proposition passed decades ago. Other factors in revising the budget over the next few months will be economic conditions improving and inflation. The recent rain storms of the past few weeks may also revise outcomes as the drought may be ending and agriculture will get more water for crops and it could also affect the forests which suffered damage during the years of drought. What this means is that getting fiscal legislation through to the governor will be difficult if not impossible.

On the federal level there are concerns over Social Security and the Windfall Elimination Provision (WEP) enacted in 1983 and the Government Pension Offset (GPO) which Congress enacted in 1977. Last congress the house introduced and passed HR 82 the Social Security Fairness Act of 2021 which had 305 cosponsors but it did not get to the Senate for action. Most likely it will be introduced in the 118th Congress but may receive pushback from house

members who want to cut government spending.

WEP and GPO primarily affect those public employees and families of public employees who worked for agencies that do not get Social Security such as school teachers and some public safety agencies. However, some of these public employees may have worked two jobs or previous jobs that did pay for Social Security. These public employees and their families are unfairly denied benefits under WEP and GPO.

There is a WEP formula that the Social Security Administration (SSA) uses to determine what benefits those affected will receive called the average indexed monthly earnings (AIME), which SSA calculates by averaging a worker's highest (wage-growth-adjusted) 35 years of covered earnings. To determine a beneficiary's Primary Insurance Amount (PIA)—the monthly benefit that a worker receives if they elect to start receiving benefits at their full retirement age—SSA applies a progressive benefit formula to a beneficiary's AIME. This formula includes two "bend points" at which the marginal replacement rate for earnings (also known as the PIA factor) changes.

In 2023, the bend points are \$1,115 and \$6,721, with the PIA replacing:

90% of AIME up to \$1,115;

32% of AIME between \$1,115 and \$6,721; and

15% of AIME above \$6,721.

Thus, WEP reduces the 90% replacement rate (for the first \$1,115 of AIME) based on an affected worker's years of covered employment.

Under GPO a spouse receives up to 50% of the covered worker's Social Security benefits, and a widow(er) receives up to 100%. Under the GPO, SSA reduces these benefits by two-thirds of the non-covered pension.

RPEA along with many public employee unions and associations support changes to the WEP and GPO. RPEA will be working with our state legislators who have in the past supported these changes. Hopefully this congress after many, many years of calls for elimination of WEP and GPO will take action.

As always happy trails till we meet again.

*Randall Cheek*

RPEA Director of Legislation



# LEGISLATIVE UPDATE



**Aaron Read**

## By Aaron Read and Pat Moran of Aaron Read & Associates

### Highlights of Governor Newsom's Proposed 2023-24 Budget

Governor Newsom proposed a \$297 billion state budget focused on protecting prior investments amidst a revenue shortfall. The Administration is projecting a \$22.5 billion budget deficit, which it largely proposes to address with a mix of spending delays, clawing back certain planned spending, and pausing some new spending.

In comparison to the 2022 Budget Act, there is a \$1 billion increase in budgetary reserves (\$34.6 billion for 2022-23), with \$22.4 billion reserved for the Rainy-Day Fund (up \$1.5 billion from last year). There are few new programs and funding commitments proposed, in stark contrast to the Governor's previous annual budget proposals. The bulk of the Administration's narrative highlights investments approved in previous years' budgets that are being "preserved" in this proposal.

The Governor, in his January 10 budget summary, characterizes his major proposals to close the estimated \$22.5 billion General Fund budget gap as follows:

- **Funding Delays (\$7.4 billion).** The Governor proposes delaying funding for multiple items from the 2021-22 through 2023-24 fiscal years, spreading this funding across future years without reducing the total amount of funding planned over the entire period.

- **Reductions and "Pullbacks" (\$5.7 billion).** The Governor proposes reducing spending for various items from the 2021-22 through 2023-24 fiscal years, including pulling back certain items included in the 2022 state budget plan that provided additional budget resilience. Significant items in this category are reported to be a \$3 billion "inflation reserve" previously included in multiyear state budget projections and a \$750 million optional payment to the unemployment insurance trust fund in 2023-24.

- **Fund Shifts (\$4.3 billion).** The Governor proposes shifting certain spending in the 2022-23 and 2023-24 fiscal years from the General Fund to other funds. These include shifting various California State University capital projects to university-issued debt (with the state providing support for the debt service), reverting certain projects funded by cash in 2022 back to bonds, and shifting some zero-emission vehicle funding to the Greenhouse Gas Reduction Fund.

- **"Trigger Reductions" (\$3.9 billion).** The Governor proposes reducing funding for certain items in the 2020-21 through 2023-24 budgets, placing them in a new "trigger,"



**Pat Moran**

whereby these reductions would be restored in 2024 if sufficient funds are available. According to the Governor's budget summary, these items are primarily expenditures in climate and transportation (\$3.1 billion), housing (\$600 million), parks (\$106 million), and workforce training (\$55 million).

- **Managed Care Organization (MCO) Tax and Borrowing (\$1.2 billion).** The Governor proposes to augment General Fund resources in 2023-24 with targeted borrowing from state special funds and by renewing the MCO tax, which the state has routinely extended in recent years to boost funding for health care purposes.

In addition to the actions above to close the estimated 2023 budget gap, the Governor's budget summary discusses proposals to keep the budget balanced in future fiscal years. These include use of \$7 billion of inflation reserve funds across 2024-25 and 2025-26, withdrawal of plans to pay down \$3.8 billion of bonds through 2025-26, and withdrawal of plans to deposit \$8 billion on an optional basis to reserves in 2024-25 and 2025-26.

As you will recall, during the COVID-19 recession when the administration projected a multi-billion dollar deficit (which never materialized), the Governor negotiated a personal leave program with state workers cutting worker pay by 9.23 percent. That mandatory leave program ended in July 2021 when the state restored workers' full pay.

It must be noted that, even with the projected deficit in 2023-24, the proposed budget sets aside more than \$487 million for increases in public employee compensation, as well as health care costs for active employees and retirees. The budget also includes funding to cover 2024 calendar year increases in health and dental premiums. Included in these costs are collectively bargained salary and benefit increases resulting from contract and side letter negotiations.

The budget summary, nor the Governor mention furloughs and/or PLPs as-a-way to address the projected shortfall. In fact, the proposal includes \$1.2 billion one-time supplemental payment to CalPERS to pay down the plan's unfunded liabilities.

## GENERAL GOVERNMENT

### Employee Compensation and Collective Bargaining

- Includes \$487.5 million, \$130.6 million of which is General Fund, for increased state employee compensation,



# LEGISLATIVE UPDATE

healthcare costs for active employees, and retiree health care prefunding contributions for active employees.

## CalPERS and CalSTRS

- Provides \$8.5 billion, \$4.7 billion of which is General Fund, for the statutorily required annual state contribution to CalPERS for state pension costs.
- Includes \$1.2 billion one-time Proposition 2 debt repayment funding.
- Provides \$390 million in one-time Proposition 2 debt repayment funding for the employer's share of contributions to pay for future retiree health benefits.

## Retiree Health

- State Health Care Benefits – The Governor's budget includes \$390 million in one-time debt repayment funding for the employer's share of contribution to pay for future retiree health benefits.
- The 100/90 formula is fully funded.

## LEGISLATIVE UPDATE

Below is a list of bills of interest to RPEA:

### AB 48 ([Aguiar-Curry](#) D) Nursing Facility Resident Informed Consent Protection Act of 2023.

**Summary:** Current law provides for the licensure and regulation of health facilities, including skilled nursing facilities and intermediate care facilities, by the State Department of Public Health. Current law requires skilled nursing facilities and intermediate care facilities to have

written policies regarding the rights of patients. This bill would add to these rights the right of every resident to receive the information that is material to an individual's informed consent decision concerning whether to accept or refuse the administration of psychotherapeutic drugs, as specified. This bill would also add the right to be free from psychotherapeutic drugs used for the purpose of resident discipline, convenience, or chemical restraint, except in an emergency that threatens to cause immediate injury to the resident or others.

### SB 17 ([Caballero](#) D) Senior housing.

**Summary:** Would state the intent of the Legislature to enact legislation that would create new opportunities for the development of affordable senior housing.

### SCR 5 ([Nguyen](#) R) Older Americans Month.

**Summary:** Would recognize the month of May 2023 as Older Americans Month and would encourage all Californians to recognize and treat all older adults with compassion and respect, and to participate in services and activities that contribute to the health, welfare, and happiness of older adults.

### SJR 1 ([Cortese](#) D) Social Security Act: repeal of benefit reductions.

**Summary:** Would request the Congress of the United States to enact, and the President to sign, legislation that would repeal the Government Pension Offset and the Windfall Elimination Provision from the Social Security Act. [RPEA is in Support of this legislation.](#)



## CONSIDER ADDITIONAL INSURANCE COVERAGE

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## THE BASICS ABOUT IRMAA – "INCOME-RELATED MONTHLY ADJUSTED AMOUNT"

### The Basics About IRMAA – The Additional Premium Paid by Some for Medicare Part B

IRMAA is the acronym for "Income-Related Monthly Adjusted Amount" which is an additional premium paid by some for Medicare Part B.

IRMAA applies when your income exceeds thresholds established by the "Centers for Medicare & Medicaid Services" (CMS).

When your modified adjusted gross income is above thresholds set by CMS, you'll pay an additional amount for your Medicare Part B premium – known as Income-Related Monthly Adjustment Amount or IRMAA. This additional amount is above the standard Medicare Part B premium set annually by CMS. Should you desire detailed information please visit:

<https://www.cms.gov/newsroom/fact-sheets/2023-medicare-parts-b-premiums-and-deductibles-2023-medicare-part-d-income-related-monthly>

If you are required to pay an IRMAA, you'll be notified by the Social Security Administration (SSA) advising you of your Medicare Part B premium for the following calendar year and how the cost was calculated. IRMAA is either deducted from social security if you receive it or billed to you quarterly.

If you are a State of California or CSU retiree enrolled in a CalPERS Medicare health plan, and you and/or your dependent pay this increased Part B premium, you may be eligible for additional reimbursement. CalPERS calls this IRMAA reimbursement and there's action required on your part to request it.

You need to submit to CalPERS a copy of you and/or your dependent's entire Social Security Administration notice that shows the IRMAA calculation of the increased Part B premium. The fastest and most secure way to provide this is to upload the documents to your myCalPERS account. For

more information on this step, visit the CalPERS website Retiree Medicare page at

<https://www.calpers.ca.gov/page/retirees/health-and-medicaid/medicare>.

It can take roughly 60 calendar days from the date CalPERS receives your documents to process your IRMAA reimbursement. You will be credited retroactively to January 1 of the year the documentation is submitted for. And you'll need to submit IRMAA documents to CalPERS for every year that you are assessed an IRMAA by CMS.

Public agency retirees are not eligible for reimbursement of Medicare Part B premiums under California law; however, you may contact your former employer to ask if this benefit is provided to you. Additionally, California law doesn't provide for reimbursement of IRMAA for Medicare Part D premiums.

To learn more, read CalPERS' guide to Understanding Medicare Part B and IRMAA Reimbursements available on the CalPERS website at

<https://www.calpers.ca.gov/docs/forms-publications/medicare-part-b-irmaa-reimbursements.pdf>.

#### Key Takeaways:

- For 2023, beneficiaries who earn over \$97,000 a year – and who are enrolled in Medicare Part B and/or Part D – pay a surcharge that's added to their Part B and Part D premiums. This threshold increased from \$91,000 in 2022.
- How IRMAA affects Part B premiums depends on your household income.
- If you are a State of California or CSU retiree enrolled in a CalPERS Medicare health plan, and you and/or your dependent pay this increased Part B premium, you may be eligible for additional reimbursement.

## IRS TAX EXTENSION

**WASHINGTON — Victims of severe winter storms, flooding, and mudslides in California** beginning January 8, 2023, now have until May 15, 2023, to file various individual and business tax returns and make tax payments, the Internal Revenue Service announced today.

Following the disaster declaration issued by the Federal Emergency Management Agency, individuals and households affected by severe winter storms, flooding, and mudslides that reside or have a business in Alameda, Colusa, Contra Costa, El Dorado, Fresno, Glenn, Humboldt, Kings, Lake, Los Angeles, Madera, Marin, Mariposa, Mendocino, Merced, Mono, Monterey, Napa, Orange, Placer, Riverside, Sacramento, San Benito, San Bernardino, San Diego, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Santa Cruz, Solano, Sonoma, Stanislaus, Sutter, Tehama, Tulare, Ventura, Yolo, and Yuba counties qualify for tax relief.

The declaration permits the IRS to postpone certain tax-filing and tax-payment deadlines for taxpayers who

reside or have a business in the disaster area. For instance, certain deadlines falling on or after January 8, 2023, and before May 15, 2023, are granted additional time to file through May 15, 2023. As a result, affected individuals and businesses will have until May 15 to file returns and pay any taxes that were originally due during this period. This includes 2022 individual income tax returns due on April 18, as well as various 2022 business returns normally due on March 15 and April 18. Among other things, this means that eligible taxpayers will have until May 15 to make 2022 contributions to their IRAs and health savings accounts.

A complete copy of the IRS News Release be viewed at: <https://www.irs.gov/newsroom/irs-announces-tax-relief-for-victims-of-severe-winter-storms-flooding-and-mudslides-in-california>

Updated 1/11/23: This news release has been updated to include Alameda, Contra Costa, Fresno, Kings, Lake, Madera, Mono, San Benito, San Francisco, and Tulare counties.





# TAX LAW CHANGES IMPORTANT TO RETIREES

The article below, shared by Bill Cortus, a Wealth Management Advisor with U.S. Bancorp Investments, explains tax law changes included in the Inflation Reduction Act and SECURE 2.0 Act, which were enacted in 2022. This informational article was published on January 6, 2023, and is provided

by the U.S. Bank Asset Management Group who provides analysis and research to U.S. Bank and its affiliate, U.S. Bancorp Investments.

## Understanding tax law changes

### Key takeaways

- While major tax legislation failed to pass Congress in 2022, tax provisions were included in two major initiatives that were recently signed into law.
- Tax law changes were included in the Inflation Reduction Act, which became law in August 2022, and the SECURE 2.0 Act, which was approved in December 2022.
- Taxpayers also need to be prepared for changes scheduled to occur after December 31, 2025, which may result in higher taxes for some.

Along with many investors, it's likely that you view taxes as an important consideration in your financial decision-making process. You want to pay careful attention to how new and potential changes to the tax code, along with economic developments, will affect your bottom line.

Congress debated numerous proposals to significantly change the tax code since the Biden Administration took office in 2021. But a number of major legislative proposals to alter the tax code failed to pass. Nevertheless, some notable tax provisions were included in the Inflation Reduction Act that gained Congressional approval in August 2022, and in the SECURE 2.0 Act, signed into law in December 2022.

**The Inflation Reduction Act includes provisions designed to address climate change, healthcare and corporate taxation. Within those measures are new provisions that may affect your tax bill and personal finances.**

Based on the outcome of 2022's mid-term elections, the prospects of major new tax provisions being passed in the session of Congress that began in January 2023 appear slim. The new makeup of Congress has Republicans in control of the House by a narrow majority, while Democrats control the Senate by a narrow majority. "Members of the House and Senate can be expected to put tax legislation forward in the next two years," says Kevin MacMillan, head of state and federal government relations at U.S. Bank, "but don't expect anything major to gain passage in both houses."

Nevertheless, it's important to be aware of changes that were approved in 2022 under the Inflation Reduction Act and the SECURE 2.0 Act. In addition, certain tax laws put into place in 2017 are closing in on their "sunset" dates. That means if no action is taken by Congress, notable changes to the tax law will occur regardless as older tax provisions, in place prior to 2017, will be reinstated. It's also important to consider how economic factors, such as inflation and higher interest rates, may affect tax-saving strategies you consider.

### Tax and other provisions in the SECURE 2.0 Act of 2022

The [SECURE 2.0 Act](#) primarily addressed retirement issues,

but because many retirement savings strategies have tax ramifications, these changes may have an impact on your tax liability. Key provisions include:

### Delays in the starting age for Required Minimum Distributions (RMDs)

Through 2022, individuals were required to begin taking RMDs from workplace retirement plans and traditional IRAs by April 1 of the year after the year in which they turned 72. Effect Jan. 1, 2023, the threshold age to begin RMDs shifts to 73. It will move to age 75 on Jan. 1, 2033. While this will delay required distributions, delaying the tax liability associated with distributions, it will result in larger payouts over a shorter lifespan, which could have negative tax consequences in future years.

### Automatic enrollment in workplace retirement plans

Beginning in 2025, many newly-created 401(k) and 403(b) plan sponsors will be required to automatically enroll workers in their plans, with pre-tax contributions of 3% to 10%. Such contributions will reduce taxable income, and current tax liability.

### Larger "catch-up" contributions

Individuals 50 and older were allowed to make catch-up contributions to workplace retirement plans (above standard maximum contribution amounts) of up to \$6,500 in 2022. That figure increases to \$7,500 effective on Jan. 1, 2023. Special provisions that take effect on Jan. 1, 2025 will allow workers age 60 to 63 to make catch-up contributions of up to \$11,250 per year. Since these are pre-tax contributions, they reduce current tax liability.

### Additional penalty-free distributions

Provisions were included in the bill allowing for some early withdrawals (prior to age 59-1/2) for terminally-ill individuals, victims of domestic abuse, and to cover the costs of certain long-term care premiums. Those affected by a federally-declared disaster will be allowed to take up to \$22,000 penalty-free, with the option to stretch out payments on the income tax due on the distribution over three years.

### 529 Plan "Roll-Ups"

Individuals with unused balances in 529 education savings plans will be allowed to shift those dollars, up to \$35,000, to a Roth IRA. This opportunity only applies to 529 plans with a lifespan of at least 15 years. Transfers to Roth IRAs can be done to the extent they do not exceed Roth IRA contribution limits in a given year (currently, \$6,500 per year, \$7,500 for those age 50 and older). Such transfers avoid taxes and a 10% penalty that would apply to earnings accumulated in the 529 plan if the money was taken as a non-qualified distribution.

### Expanded flexibility for Qualified Charitable Distributions (QCDs)

Effective Jan. 1, 2023, individuals 70-1/2 or older can make a one-time gift of up to \$50,000 (adjusted annually for inflation) directly from an IRA to a charitable remainder unitrust, a charitable remainder annuity trust or a charitable gift annuity. The amount directed into such a trust or annuity would apply toward the \$100,000 annual total QCD gift that is already allowed for qualified 501(c)(3) charitable organizations. This is an effective way to reduce RMDs and avoid the added tax liability that may result from it.



# TAX LAW CHANGES IMPORTANT TO RETIREES

## Existing tax laws that are set to expire

In some cases, tax law changes are already built into the calendar. This is true with many of the provisions included in the [Tax Cut and Jobs Act \(TCJA\)](#) that passed in 2017. A number of the changes designed to be beneficial to taxpayers are scheduled to “sunset” (or no longer apply), by Dec. 31, 2025.

With that date drawing nearer, planning ahead is critical to leverage current tax laws and to mitigate the potential impact of the changes that are scheduled to occur without further Congressional action. Here are some specific changes that will occur after 2025 unless Congress acts to amend their sunset status, and strategies to consider to offset these changes:

## Adjustments to 2023 tax brackets

Under current law, the top tax bracket for individual taxpayers, estates and trust income is 37%. It reverts to 39.6% after 2025. In addition, income thresholds that apply to the top tax bracket will decline significantly. Adjusted gross income of single tax filers in excess of \$418,400 and married tax filers (joint return of \$470,700 would be subject to the 39.6% bracket. By comparison, the top income thresholds for 2023 (for the 37% bracket) are much higher, at \$578,125 for single tax filers and \$693,750 for married couples filing a joint return.

Other tax brackets will move higher after Dec. 31, 2025 as well, including:

- The current 12% rate rising to 15%
- The current 22% rate rising to 25
- The current 24% rate rising to 28%

## Strategies to consider

To the extent you're able, you may want to consider accelerating income into years prior to 2026 to take advantage of lower tax rates. You also will want to determine the potential benefits of maximizing pre-tax contributions to your retirement plan, if feasible. In addition, if [Roth IRA conversions](#) are part of your long-term strategy, it may be advantageous to begin executing those conversions as soon as possible in a strategic manner to capitalize on the current reduced tax brackets.

## Unified gift and estate tax deduction cut dramatically

The unified estate and gift tax deduction is valued at \$12.06 million per individual in 2022 and \$12.92 million in 2023 (effectively \$24 million for a married couple in 2022 and nearly \$26 million in 2023). Note that the amount is increased in line with the inflation rate, resulting in a significant jump in the exemption in 2023. However, this exemption amount will be cut approximately in half, with a projected inflation-adjusted exemption of \$6.8 million per person applicable in 2026 after the current tax law sunsets.

The ability to utilize certain lifetime gifting strategies will be limited, because of a reduced lifetime gift tax exemption beginning on Jan. 1, 2026, if not earlier. The same limitations apply to certain estate planning and wealth transfer strategies at death, because of a reduced estate tax exemption.

## Strategies to consider

Individuals with large estates may want to capture the benefits of the current enhanced exemption levels by stepping up the pace of lifetime gifting. For example, the

individual lifetime gift and estate tax exemption is scheduled to drop to approximately \$6.8 million in 2026, barring Congressional action. An individual could gift up to \$12.9 million prior to 2026. That may exhaust their exemption by 2026, but it will reduce the size of their estate and potential future estate tax liability significantly before more limited exemption levels apply.

In addition, business owners have an opportunity of gifting an ownership position as part of a lifetime gift. Depending on the structure of the business and the share of the business assets being passed on, “illiquidity” and “lack of control” discounts can apply to the valuation of business interests. The business valuation discount is typically in the range of 20% to 40%. For instance, assuming a 30% discount, if passing on \$1.4 million of business assets as a gift, the lifetime gift tax exemption that needs to be claimed is much lower (approximately \$1 million), reflecting the illiquidity discount. Leveraging business valuation discounts in conjunction with current higher exemption amounts can result in significant wealth preservation and transfer, if the actions occur prior to January 1, 2026.

Be sure to consider any current gifting strategy in the context of your broader financial plan. You want to be certain that large gifts you make now don't preclude you from pursuing other prioritized goals.

## Tax-efficient planning in a changing economic landscape

The economic environment changed considerably in 2022. Along with persistently higher inflation, interest rates rose significantly. Interest rates are part of the calculation when establishing Charitable Remainder Trusts (CRTs). Today's higher interest rate environment creates a potential tax advantage for those who establish these types of trusts.

A CRT is an [irrevocable trust](#). You place assets into the trust. It will provide income for life or a term up to 20 years to the grantor or a beneficiary. At the end of that term, the remaining value goes to a qualified charitable organization. To determine the amount that qualifies for a charitable tax deduction, an assumed interest rate must be applied. This is the IRS' so-called “7520 rate.” In December 2022, that rate reached 5.2% (compared to 1.6% in January).<sup>1</sup> With a higher applicable rate, the charitable remainder value of the trust increases, which may allow the grantor to claim a larger tax deduction in the year making the gift.

The 7520 rate is also part of the calculation for GRATs, another form of irrevocable trust that you may have. The 7520 rate has a potential impact on the amount to be received back by the grantor and ultimately what is available to the remainderman beneficiary. Consider discussing these strategies with your financial and tax professionals.

To view more market news like this, please visit:

[www.usbank.com/investing/financial-perspectives/market-news.html](http://www.usbank.com/investing/financial-perspectives/market-news.html)

For additional information, please contact William J "Bill" Cortus, CFP®, Wealth Management Advisor, CA Agent # 0D96803 Agency# 0E24641, at 909-360-5794 or [bill.cortus@usbank.com](mailto:bill.cortus@usbank.com).



## VOLUNTEERISM - LORAN VETTER



**H**appy New Year Everyone! We are starting 2023 with bright hopes for the future. We have made some gains with the RPEA Give Back to the Community Volunteer Program. Since the

relaunch in September of 2022, there has been a steady trickle of "Volunteer Hours Tracking Forms" reaching me. I am trying to acknowledge receipt of the form through emails. We have also learned a few things to make the process easier to return your forms or use the form on the RPEA website at

<https://www.rpea.com/index.php/gives-back>. The return address now appears on the bottom of the form. I had gotten a few notes (thank you) about that omission and we corrected it. The form on the website now gives me a few bits and pieces of information to make my life easier in logging information (thank you to Corey and Nikki from AMBIA). Please be sure to keep suggestions coming in so that the form is meeting your needs. I would like to clarify a couple of issues.

I have noticed that when the form is filled out and the monthly box is checked, no one says how long they have been putting in those monthly hours. *If this is your steady contribution to Volunteering, you only need to fill out one tracking form per year.* This cuts down on paperwork for you and me. I have spent the last couple of months sending emails trying to confirm that your hours are monthly for the entire year. If there are changes or additions, simply send in an update. My database is set up to take weekly, monthly, quarterly, or annual submissions, so even if you volunteer one time per year, we can still use it. It is also helpful, but not mandatory, if you provide your email address on the paper form as it means I can contact you easily with questions. Finally, when we sent out the request to Area Directors and

Chapter Officers to start sending in their hours, the response was not as robust as I had hoped. If we want to encourage our members to get on the bandwagon, we need to be good role models. Speaking of Role Models, I would direct you all to the LACERA Report Summary sent out in December to members of Los Angeles County Employees Retirement Association. This was forwarded to me by Lynn McKibbin of Chapter 9.

In an email to members, Santos H. Kreimann, CEO focused on the importance of defined benefit plans and how they support the community. The report, itself is good reading and emphasizes that LACERA members make a significant contribution to their community and the State. It also states that those retirees from LACERA average 94 hours of annual volunteer service in comparison to an average of 52 hours annually for the general population. The report also points out the fact that retirees' defined benefits pension income was a steady injection into the economy during the Pandemic. It makes me wonder if Public employment retirees were responsible for part of the surplus we had. Based on the logs I receive, RPEA members are individually volunteering many more hours than the median average of 94 per year. Unfortunately, I can't claim them until I receive them, so please send them in.

I will close as I always do with the Erma Bombeck quote on volunteering: "Volunteers are the only human beings on the face of the earth who reflect this nation's compassion, unselfish caring, patience, and just plain loving one another."

*Loran Vetter*

Community Involvement Chair



### *In Loving Memory*

It is with great sadness that we share that Bob Sather passed away January 3rd. He had cancer, which was finally diagnosed in mid-December.

Bob faithfully served as Secretary/Treasurer of RPEA in 2002-2006 and served as Master Sgt at Arms for the past few General Assembly's. In addition to his statewide service Bob held many offices in his Chapter (the Solano County Chapter 035) including President. He was currently serving as the Chapter Legislative Chair person.



# VOLUNTEERISM HOURS TRACKING FORM

## COMMUNITY PARTICIPATION (Volunteers for Public Service)

In counting volunteer hours, include any of the following:

- Meals on Wheels or other Nutrition Programs
- Care Car or other transportation services for neighbors, family, friends, voters
- Hospital, blood bank, nursing home, child care volunteer
- Visiting or caring for ill or handicapped in your home or away, errands, telephone calls, shopping, yard work, mail, etc.
- Library assistance, Volunteer tutoring at the library, school, or assistance in the Classroom
- Teaching English, as a second language, to children and adults who are non-English speaking.
- Assistance with IRS, SNAP, Utility Discount on the basis of income or medical exemption forms
- Interaction and assistance with youth activities including, but not limited to, after school programs, girls and boys clubs, YMCA, YWCA, Boy Scouts, Girl Scouts museum volunteer
- Community Service organizations such as: Rotary, Elks, Lions Clubs, community theater, fairs, community activities such as street fairs, county fairs, political campaigns
- Religious activities: Choir, Sunday school teaching, Church nursery oversight, Vestry, Helping Hands, preparing and serving food, music, Church Commissions, distribution of literature, and helping in service
- Charity work or assistance programs for the Homeless, Battered Women, Abused Children, Court Appointed Special Advocates Program (CASA)
- Helping with food distribution, bazaars, craft fairs
- Helping with grandchildren and other family members who need assistance while a parent is employed



## RPEA-CA Gives Back

Volunteer organizations include (but not limited to): Hospitals, Law Enforcement, Churches, Unpaid Caregiving, Community Services, Meals on Wheels, Elks, etc.

Name of Volunteer: \_\_\_\_\_

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

Chapter: \_\_\_\_\_

Area: \_\_\_\_\_

State Residing: \_\_\_\_\_

Name of Organization Volunteered:

Hours Donated:

Frequency:

\_\_\_\_\_

\_\_\_\_\_

- ☐ Monthly
- ☐ Quarterly
- ☐ Annually
- ☐ Monthly
- ☐ Quarterly
- ☐ Annually
- ☐ Monthly
- ☐ Quarterly
- ☐ Annually
- ☐ Monthly
- ☐ Quarterly
- ☐ Annually

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Rev. 10/18/21

Please send your completed forms to RPEA Headquarters, 300 T Street, Sacramento, CA 95811.



Savvy Senior

## A Checklist of What to Do When a Loved One Dies

*Dear Savvy Senior,*

*What steps need to be taken after a loved one dies? My 71-year-old uncle, who's divorced with no children, has terminal cancer. He's asked me to take care of his affairs so I would like to find out what I need to do after he passes away.*

*Unsure Nephew*

**Dear Unsure,**

I'm very sorry to hear about your uncle. The death of a loved one can bring about a host of different tasks and responsibilities. Here's a list of some things you can do now, and after his death, that can help keep a sad event from becoming even more difficult.

### Before Death Occurs

There are several tasks you can do now while your uncle is still living that will make things easier for you after he dies.

For starters, find out where he keeps all his important papers like his trust and/or will (also make sure it's updated), birth certificate, Social Security information, life-insurance policies, military discharge papers, financial documents, key or combination to a safe deposit box or a home safe. Also make a list of his digital assets (including usernames and passwords) like his email account, online banking accounts, social media accounts, etc.

If your uncle doesn't have an advanced directive, help him make one (see [CaringInfo.org](http://CaringInfo.org) for free state-specific forms and instructions). An advanced directive includes a living will that specifies his end-of-life medical treatments and appoints a health-care proxy to make medical decisions if he becomes incapacitated. In addition, you should also make a do-not-resuscitate (DNR) order. Your uncle's doctor can help you with this.

You should also pre-arrange his funeral, memorial service, and burial or cremation.

### Immediately After Death

Once your uncle dies, you'll need to get a legal pronouncement of death. If no doctor is present, you'll need to contact someone to do this. If he dies at home

under hospice care, call the hospice nurse, who can declare his death and help facilitate the transport of the body.

If he dies at home without hospice care, call your uncle's doctor. You'll then need to call the funeral home, mortuary or crematorium to pick up the body. If your uncle is an organ or tissue donor, contact the funeral home or the county coroner immediately.

### Within a Few Days

If funeral plans were not pre-arranged, you'll need to make arrangements and prepare an obituary. If your uncle was in the military or belonged to a fraternal or religious group, you should contact those organizations too, because they may have burial benefits or conduct funeral services.

You should also notify family members, close friends and his employer if he was still working, and make sure his home is secured.

### Up to 10 Days After Death

To wind down your uncle's financial affairs, you'll need to get multiple copies of his death certificate, which are typically ordered by the funeral home.

If you're the executor of your uncle's estate, take his will to the appropriate county or city office to have it accepted for probate. And open a bank account for your uncle's estate to pay bills, including taxes, funeral costs, etc.

You also need to contact your uncle's estate attorney if he has one; tax preparer to see if estate or final income taxes should be filed; financial advisor for information on financial holdings; life insurance agent to get claim forms; his bank to locate and close accounts; and Social Security, the VA (if he's a veteran) and other agencies that provided benefits in order to stop payments.

You should also cancel his credit cards, delete or memorialize his social media accounts and, if relevant, stop household services like utilities, mail, etc. His home and personal belongings will also need to be dealt with in the coming weeks.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](http://SavvySenior.org). Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.



Savvy Senior

## Simple Home Safety Solutions for Aging-in-Place

*Dear Savvy Senior,*

*Falls and fires are the two things I worry most about for my elderly father who lives alone. Do you have any suggestions on what we can do to help keep him safe, and keep an eye on him from afar?*

*Concerned Daughter*

**Dear Concerned,**

Of course! There are a number of small adjustments and modifications you can make to your dad's home to help protect him from falls and fires, both of which cause thousands of injuries and deaths each year. Here are some tips to get you started.

**Eliminate tripping hazards:** Since falls are the leading cause of home injury among seniors, a good place to start is to pack away your dad's throw rugs which are common tripping hazards or use carpet tacks or double-sided tape to secure them. You may also need to adjust your dad's furniture so there are clear pathways to walk through and position any electrical or phone cords along walls and out of the way.

For hardwood steps, consider attaching a nonslip tread to each one to provide traction and help him see the edge. And for added protection in the bathroom buy some nonskid rugs for the floors and use adhesive nonslip treads or a mat with rubber suction inside his tub or shower stall.

**Improve his lighting:** Good lighting is essential for safe aging-in-place, so check the wattage ratings on your dad's lamps and light fixtures, and install the brightest bulbs allowed, and add supplementary lighting if necessary.

You should also purchase some dusk to dawn nightlights for the bathroom and in the hallways that light up when the sun goes down. And mount some motion sensor lights outside the front and back doors and in the driveway that automatically come on when he comes and goes after dark.

**Get grab bars:** These can significantly reduce his risk of bathroom falls. Install them where he enters the

shower or tub and on a wall inside the stall, but don't use grab bars that attach with suction. Instead, have wall-mounted bars put in by someone who can affix them to the wall studs. It's also best to choose bars whose surfaces are slightly textured and easier to grip.

**Ensure railings are stable:** Wherever he has steps – stairways, entryways or basements – he needs sturdy railings. Ideally, they should be on both sides of the steps.

**Prevent cooking fires:** There are several affordable products you can purchase to help your dad prevent home cooking fires like BurnerAlert discs that attach to a stove's knob and will continuously blink or beep after the stove has been in use for a preset amount of time, and Omesmart knobs that can control a stove's heating settings from an app. Or you can invest in a more expensive iGuardStove sensor that shuts the stove off when it doesn't detect motion for five minutes.

**Install smoke alarms:** Install a smart smoke alarm in your dad's house (buy one for each floor) that will alert him when smoke or carbon monoxide is detected. These smart devices will also send alerts to your phone to let you know when a problem is detected. Google Nest and First Alert both smart smoke and carbon monoxide detectors.

**Add fire extinguishers:** Get portable multipurpose fire extinguishers for each level of your dad's house and in the garage.

**Consider a medical alert:** To ensure your dad's safety and provide you some peace of mind, consider getting him a medical alert device that comes with a wearable SOS button that would allow him to call for help if he were to fall or need assistance.

For more tips, get a copy of AARP's "HomeFit Guide" (see [AARP.org/HomeFit](https://www.aarp.org/HomeFit)), which has more than 100 aging-in-place suggestions that can help make your dad's home safer and easier to live in.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](https://www.SavvySenior.org). Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.



# Joining RPEA Helps Us Support YOUR Retirement Security

RETIRED PUBLIC EMPLOYEES'

ASSOCIATION OF CALIFORNIA

## Membership Application



Have a scanner app  
on your smart phone?

Visit our website:  
[www.rpea.com](http://www.rpea.com)

Join online!



### Why Join RPEA?

RPEA protects the interests of retirees at the state level to ensure your retirement remains secure. We retain a professional lobbyist who represents our interests before the Governor, Legislators and CalPERS Board. We also have access to a federal lobbyist who keeps us informed on federal retiree issues.

RPEA continues an active and ongoing relationship with CalPERS by serving on their Advisory Committee concerning CalPERS plans and proposals. We also monitor every CalPERS committee and frequently testify at these meetings on behalf of our members.

Every RPEA member receives a bi-monthly statewide newsletter with general information as well as legislative and health care updates.

Members also gain access to numerous member-only benefits including dental and vision plans and a wide array of merchant discount programs. For only \$5.00 a month you get even more back in benefit savings!

## Become a Member in Three Easy Steps!

### STEP 1: Tell Us About Yourself

Your Name: \_\_\_\_\_ Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
☐ M ☐ F  
Spouse Name: \_\_\_\_\_ ☐ M ☐ F Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
Is your spouse an additional applicant? ☐ Y ☐ N  
Address: \_\_\_\_\_  
City/State/Zip: \_\_\_\_\_  
Phone: (\_\_\_\_) \_\_\_\_ - \_\_\_\_ Email: \_\_\_\_\_  
Retired From: \_\_\_\_\_ Retirement Date: \_\_\_\_\_  
RPEA Chapter Number or Name if Known: \_\_\_\_\_  
Referred By: \_\_\_\_\_

### STEP 2: Select One Membership Type

- ☐ Retiree (CalPERS Annuitant) ☐ Beneficiary (Beneficiary of a CalPERS retiree)  
☐ Affiliate (Still working for a Public Agency) ☐ Associate Member (Supporter of RPEA's goals)

### STEP 3: Select One Payment Method

- ☐ **Option 1: MONTHLY CALPERS DEDUCTION:** I authorize the California Public Employees Retirement System (CalPERS) to deduct for each applicant on this form \$5.00 per month from my retirement allowance until revoked by me in writing. **Only available if one applicant is receiving a CalPERS retirement payment.**  
\_\_\_\_\_  
Signature Social Security Number or CalPERS ID + Last 4 of SSN
- ☐ **Option 2: CHECK OR MONEY ORDER:** As payment for the first year's dues, I have attached a check or money order for \$60.00 (\$30.00 for affiliate membership) for each applicant on this form. I will be billed annually for subsequent renewals.
- ☐ **Option 3: CREDIT CARD AUTHORIZATION:** As payment for the first year's dues, I authorize \$60.00 for each applicant on this form (\$30.00 for affiliate membership) to be charged on my credit card. I will be billed annually for subsequent renewals.  
Card Number: [ ] [ ] [ ] [ ] - [ ] [ ] [ ] [ ] - [ ] [ ] [ ] [ ] (MasterCard or Visa only)  
Expiration Date: [ ] [ ] / [ ] [ ] CVV/CVC: (3 Digit code on the back of card) [ ] [ ] [ ]  
\_\_\_\_\_  
Signature

RPEA/October/2017

**THANK YOU for Joining RPEA!**

**RPEA**  
**Headquarters Office:**  
**(800-443-7732)**

**Return your completed application to:**  
**RPEA • 300 T Street • Sacramento, CA 95811-6912**







# RETIREED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

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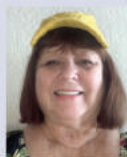
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The RPEA Volunteer Board of  
Directors wishes you a  
Happy and Healthy 2023

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Teena Stone  
Spencer Neumann

Office Manager  
IT Technician  
Mem. Svcs. Secretary  
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