



RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

Unchecked CalPERS Power Gets Senate Pushback Due to RPEA

FINANCIAL TIMES

FundFire

July 20, 2022

"CalPERS' Private Lending Bill Dies
in Senate but could See 2022 Revival"

**chief
investment
officer**

July 19, 2021

"CalPERS' In-House Private Debt
Program Is Dead"

naked capitalism

July 16, 2021

**"California Senate Shoots Down
CalPERS' Private Debt Secrecy Bill;
Board Hissy Fit Reveals
It Never Questioned Staff"**

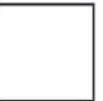
| Buyouts

July 15, 2021

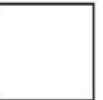
"CalPERS' private lending
ambitions on hold after
transparency bill dies in Senate"

CalPERS Retiree Board Seats

VOTE



VOTE



MARGARET BROWN

Re-election to Position Seat B

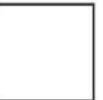


TIFFANY EMON-MORAN

for Position Seat A



VOTE



**Your Vote Counts!
Vote Immediately!**

**MARGARET BROWN AND TIFFANY EMON-MORAN;
THE MEMBERS ADVOCATES**

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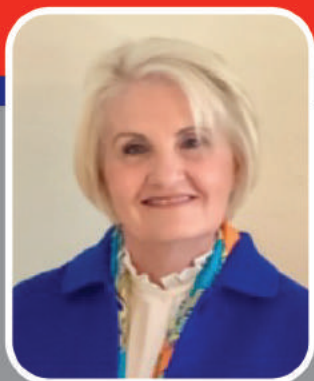
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President's Message



Rosemary Knox

RPEA PRESIDENT



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RPEA NEWSLETTER

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By RPEA President Rosemary Knox

I Dear Members,
am pleased to share with you that many chapters are now getting into the full swing of hosting in person Chapter meetings. I have had the pleasure of visiting with the Sonoma, Yreka, and Lakeport Chapters. It is refreshing to visit everyone and hear how we all survived the Covid quarantine!

Hooray, summer is in full swing and with that we are faced with warm weather and the never-ending California water restrictions! The following are some tips on how to stay safe and hydrated when we are faced with extreme heat. Stay inside during the hottest part of the day (10 A.M. to 4 P.M). Dress in loose-fitting, lightweight, and light-colored clothes that cover as much skin as possible. If you feel overheated, cool off with washcloths, fans and a cool sponge bath or shower. Remember this type of heat is temporary, California is blessed with moderate weather.

By now many of you have read from the previous RPEA Newsletter and received information from CalPERS regarding the 2021 Member-at-Large Election.

The Board of RPEA has endorsed two candidates for the Member-at-Large seats. The Member-at Large position represents all active and retired members throughout the state. The two positions will be identified on the ballot as Position A and Position B. The four-year term begins January 16, 2022 and ends January 15, 2026. Margaret Brown is seeking re-election to the Position B seat. Tiffany Emon-Moran is challenging David Miller for the Position A seat. Please refer to the Vice Presidents article for more information on our two candidates.

Members! We have an opportunity and an immense responsibility to re-elect and elect two viable candidates to the CalPERS Board. The 13-member CalPERS Board of Administration, the largest public pension fund, serves more than 2 million members in the retirement system and more than 1.5 million members and their families in their health program. The CalPERS board also sets policy and oversees the administration of retirement and health benefits on behalf of California public employers, and their active and retired employees. CalPERS active members as of July 1, 2021 are eligible to vote in this election. Retired CalPERS members (excluding survivors and beneficiaries) whose effective date of retirement is on or before July 1, 2021 are eligible also to vote in this election.

Your Board of Directors have been working diligently to ensure that the CalPERS Board lives up to ensuring that our pensions remain strong and safe! The Ad-Hoc Committee Regarding CalPERS Expert Issues, chaired by David Soares, continues to provide testimony against the AB 386 (Cooper) bill at the California Legislature. The California State Senate Standing Committee on Judiciary has declined to move forward with AB 386. For more information regarding the defeat of AB 386, please see RPEA's Press Release in the following pages.

Two special items within this Newsletter reflect CalPERS financial condition, and CalPERS Health Plan Premiums for 2022.

I am happy to report that our website has garnered quite a lot of traffic thanks to the team at Vilocity, we are now being promoted and viewed via digital marketing and social media, including Facebook and all trending communication platforms.

Vice President's Report



By Al Darby, Vice President

A very important CalPERS Board election occurs beginning August 27. RPEA's endorsed candidates are Margaret

Brown, Incumbent, and Tiffany Emon-Moran, running against David Miller. They are activists who are vital to promoting sound practices by the CalPERS Board. They have the financial background necessary to be effective on the CalPERS Board and make informed decisions about our pensions and health care. Too many Board members are staff-oriented and fail to probe staff proposals and/or actions to find more suitable solutions to CalPERS issues. These two Board members would combine with the two or three other activist members to comprise a potent force on this Board and produce better results.

News from CalPERS just keeps getting better and better related to its financial condition. With the stock market gains over the past year, CalPERS' return on investment (ROI) is 21.3% for the fiscal year ending June 30, 2021. That huge gain has pushed the funded status of the public employees' retirement fund (PERF) to 83% which is in the 'healthy' category according to pension fund rating agencies. This means that if the economic system collapsed (could never happen), CalPERS could pay out 83 cents on every dollar owed to all members. The unfunded liability of the pension fund is greatly reduced with this newly gained trove of money – a condition that public pension fund critics often claimed to be unsolvable. Unfunded liability in 'defined benefit' pension systems was frequently depicted by public pension detractors as the bane of pension funds and would eventually lead to their demise and place a new, heavy burden on taxpayers who would have to pick up the pieces.

While the fortunes of CalPERS have greatly improved over the past couple of years, some disturbing problems in public pension systems persist and appear to be growing. Public employee and teachers' pension funds in Pennsylvania, Kentucky, Ohio and elsewhere have experienced financial setbacks due to questionable practices by private equity (PE) firms and pension fund managers. Real estate transactions and other private equity activities that produce high fees paid by pension funds for ROI that is no better than stock (equities) returns. Most private equity deals are illiquid (not readily turned into cash) and fail to produce stock market returns. Some real estate deals were obviously 'sweetheart' deals where firms and others got real estate from pension funds for

pennies on the dollar. CalPERS is trying to be more engaged in private equity through their 'private loan' program (loans to less creditworthy entities that banks won't lend to) that produce higher interest loans and profit in excess of 7% (target ROI for CalPERS investments). Let's hope CalPERS doesn't get involved in some of the same misguided PE ventures.

Turns out that CalPERS appears to have a special interest in loaning to PE firms who often have business holdings that are loaded with debt and will take on more debt from any source willing to take the risk. PE firms are increasingly squeezing their owned assets for returns on investment through any means possible: selling off assets, borrowing, cutting staff pay, managed bankruptcy, cutting staff, making staff work in much smaller quarters, or work from home. They are finding many different types of businesses to acquire and squeeze like HMO's, hospitals, consulting firms, private colleges, etc. CalPERS may be attempting to curry favor with these corporate fleecers. Fortunately, CalPERS has a small footprint in PE and its PERF allocation is only 8% for this type of investment. Hopefully, the new allocation that is coming in 2022 will not increase CalPERS' PE commitment. We are hopeful that we can get AB 386 amended in the state senate to require transparency in CalPERS' private loan plan thereby assuring some semblance of oversight to prevent sweetheart deals and/or unwise lending to occur. Late word tells us AB 386 died in the senate Judiciary Committee on July 13, 2021. This is the second time RPEA has successfully spearheaded an effort to protect our pension fund.

On a lighter note, COVID vaccination success is permitting our chapters to come to life again and engage in some of the usual activities that chapters have always done. A few chapters have scheduled picnics and others plan face-to-face meetings in the near future. Our primary recruiting arm, AMBIA, is still producing its quota of new members for RPEA. Our relationship with AMBIA is still evolving and improvements in our performance is continuing with a lot of help from AMBIA with new products and the folks at Velocity (AMBIA's PR firm) who have improved our image through our website, social media, digital marketing, and public media. Ads for RPEA group dental and vision insurance often appear in YouTube, Facebook, Instagram, and Linked-In. Chapters are encouraged to support and cooperate with AMBIA representatives who support us but need you to assist them in getting their message out to current members and potential new members.

Health Benefits Update



By JJ Jelincic, Director of Health Benefits

Medical costs in this country are **TOO HIGH**.

A

According to The Common Fund report "U.S. Health Care from a Global

Perspective, 2019: Higher Spending, Worse Outcomes?" dated January 30, 2020 we pay more than the rest of the industrial world and get undeveloped world results.

The Board adopted the 2022 medical rates on the second day of the Board Offsite meeting, Wednesday, July 14.

<https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates>

The first year "risk modification" for the HMO's are reflected in the rates. One should expect to see similar adjustments in 2023. The table below is for basic plans and single member. For Two Party Code double the dollar amounts and for a Family Code multiply by 2.6. These are total monthly premiums. How the cost is split between the employer and the employee is set by each employer.

HMO Plan	Subsidy	Surcharge	Premium	Dollar Change	% Change
Anthem Blue Cross Select HMO		\$19.88	\$848.08	\$47.57	5.94
Anthem Blue Cross Traditional HMO	\$97.98		\$1,198.07	(\$24.25)	(1.82)
Blue Shield Access+	\$117.07		\$900.22	(\$38.74)	(4.13)
Blue Shield Trio		\$6.76	\$742.70	\$20.14	2.79
Health Net Salud y Más		\$53.97	\$486.51	\$61.49	14.47
Health Net SmartCare	\$54.09		\$1,007.13	\$82.77	8.95
Kaiser		\$22.64	\$804.67	\$43.05	5.65
Kaiser Out-of-State			\$1,138.95	\$98.80	9.50
Sharp Performance Plus		\$40.32	\$699.21	\$66.94	10.59
UnitedHealthcare Alliance HMO		\$9.70	\$818.03	\$62.42	8.26
UnitedHealthcare Harmony HMO		\$53.70	\$737.35	New	New
Western Health Advantage	\$16.60		\$741.26	(\$15.76)	(2.08)

Medicare plans were not being risk adjusted. Again, the numbers are for single members.

Medicare HMO Plans	Premium	% Change
Anthem Medicare Preferred	\$360.19	(6.05)
Kaiser Sr. Advantage	\$302.53	(6.76)
Kaiser Out-of-State	\$295.52	(6.92)
Sharp Direct Advantage	\$263.85	7.96
UnitedHealthcare Group MA17	\$294.65	(4.53)
Blue Shield Medicare Advantage	\$353.11	New
UnitedHealthcare Edge	\$347.21	New
Western Health Advantage	\$314.94	New

Why should each of the 557,855 members in Kaiser pay an additional \$22.64 a month to subsize Blue Cross Traditional and Blue Shield Access+? Why should the 14,594 members of Sharp Performance Plus pay a subsidy not because they are healthier but because they get their care in San Diego where doctors and hospitals charge less?

The basic HMO "risk mitigation" has a fundamental flaw.

It is designed to protect and mitigate the risk of the insurance companies. It is based on the payouts by the health plans. It does not mitigate the health risks of the members. All the HMOs offer the same benefits and therefore have the same "value". The differences are in the networks.

Let me show the flaw. This is very simplified to make the point clear. Each plan has the same number of people and only pays for office visits during the period. I told you it was very simplified

Plan	# Office Visits	Fee/Office Visit	Medical Cost	Risk Score	Premium Adjustment
Plan A	1	400	400	1.20	(66.67)
Plan B	1	200	200	0.60	133.33
Plan C	2	200	400	1.20	(66.67)

If you look at usage, Plans A and B have the same usage and therefore presumably the same health risks. Plan C on the other hand uses twice the medical care and presumably the members are twice as sickly.

Under the model of "risk adjustment" being used by CalPERS Plans A and C would both receive subsidies. Plan A because it pays higher fees to medical providers and Plan C because it has a sicker population. Plan B because it has the low usage (equal to plan A) and negotiated low reimbursement rates would get hit with a surcharge to pay those subsidies.

It may make sense to subsidize Plan C because of the sicker population but why subsidize Plan A for poorer rate negotiations?

It is embarrassing that only Jason Perez and Margaret Brown could bother to look at the model and see the obvious flaw. The rest of the Board just heard staff say "risk mitigation" and rubber-stamped staff's recommendation.

This is just one example of why the RPEA is endorsing Margaret Brown for the CalPERS Board.

We are confident that given her experience as a former detective and a Certified Fraud Examiner Tiffany Emon-Moran has a nose for the stuff that makes the flowers grow and will monitor, question and not just rubber-stamp staff. **Which is one reason why RPEA is supporting Tiffany Emon-Moran for the CalPERS Board.**

Ballots will be mailed August 27 and must be returned by September 27, 2021.

Why should retirees care about the basic plans? Many of our members are not Medicare eligible and

Health Benefits Update

must use the basic plans. While the adjustments are to basic plans only (at least for now) a system that gives subsidies for negotiating higher fees to providers drives up medical costs. That is not in anyone's interests - other than providers.

This so called "risk mitigation" does nothing to reduce the cost drivers of care and in fact by rewarding high fees will make them worse.

Preferred Provider Organizations

On the PPO side CalPERS is eliminating PERS Choice, combining it with PERSCare and renaming it PERS Platinum. PERS Select is being renamed PERS Gold. This is a policy choice being made by the CalPERS Board of Administration to protect PERSCare with its greater coverage.

Basic PPO Plans	Premium	\$ Change	% Change
PERS Platinum (<i>née</i> Care)	\$981.99	(\$165.09)	(14.85)
PERS Choice	N/A	\$97.55	11.49
PERS Gold (<i>née</i> Select)	\$650.38	\$122.99	23.32

Medicare PPO Plans	Premium	\$ Change	% Change
PERS Platinum (<i>née</i> Care)	\$381.94	(\$0.69)	0.18
PERS Choice ²⁰	N/A	\$31.97	9.14
PERS Gold (<i>née</i> Select)	\$377.41	\$27.44	7.84

State Contributions

Tier	100/90 Basic and Medicare Annuitants	80/80 Basic Annuitants*	80/80 Medicare Annuitants
Single	\$816	\$651	\$246
Two-Party	\$1,548	\$1,302	\$507
Family	\$1,977	\$1,680	\$750

For employer contributions for non-state retirees, you will have to contact your former employer. If your former employer does not participate in the CalPERS health program then we have no information about plan options and you need to contact your former employer.

Long-Term Care (LTC)

There has been a proposed settlement for the CalPERS LTC lawsuit, *Wedding, et al. v. CalPERS*, et al. (Los Angeles County Superior Court, Case No. BC517444).¹ At this point the details are unclear what that settlement is. Information will be available at <https://www.calpers.ca.gov/page/active-members/health-benefits/long-term-care> It appears that members of the class will be given the option of a partial refund and dropping out of the program. Others can forego a refund and choose to stay in the program. For those who remain in the LTC program, at the

November 2020 meeting the CalPERS Board voted to increase LTC premiums by 90%. There will be a 52% increase this year and a 25% increase next year. The increase will happen on the policy anniversary date. The first increases were supposed to start July 2021. The actual starting date was delayed. If you participate in the program, you will receive a letter before the increase goes into effect. You will be offered the chance to accept changes in your coverage. Accepting the reduced coverage will lower the 52% increase. CalPERS has not released information on what 'savings' can be gained from each option. That will be different for each individual and will be outlined in your letter. The options include:

- Copay option of 10% and 20%
- 180-day elimination period for facility only and comprehensive policies and 90-day elimination period option for Partnership policies
- 3% built-in inflation protection option for Partnership policies
- 2-year benefit period for facility and comprehensive policies
- 6-month benefit period for Partnership policies
- Enhance the partial benefit upon lapse provision to be available to all policies that do not have the non-Forfeiture options

Margaret Brown was the **only** Board member not to vote for the increase. She recognized that the increase was unaffordable for many members. **That is yet another reason RPEA has endorsed Margaret Brown's re-election.**

More information about the LTC increases is available at:

<https://www.calpers.ca.gov/page/active-members/health-benefits/long-term-care>

¹Sacramento Bee July 13, 2021 "Thousands of CalPERS members could get \$30,000 or more in long-term care lawsuit settlement"

Health Benefits Update

2022 Statewide Per Subscriber Per Month PSPM Premiums

Health Maintenance Organization (HMO) Plans Only

July Board of Administration Offsite Final Proposed Premiums

Basic Plans ¹	2021			2022			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem HMO Select	\$ 890.55	\$ 1,601.10	\$ 2,081.43	\$ 948.08	\$ 1,696.16	\$ 2,205.01	5.94%
Anthem HMO Traditional	1,220.32	2,440.64	3,172.83	1,198.07	2,396.14	3,114.98	(1.82%)
Blue Shield Access+	938.96	1,877.92	2,441.30	900.22	1,800.44	2,340.57	(4.13%)
Blue Shield Trio	722.56	1,445.12	1,878.66	742.70	1,485.40	1,931.02	2.79%
Health Net Salud y Más	425.02	850.04	1,105.05	486.51	973.02	1,264.93	14.47%
Health Net SmartCare	924.36	1,848.72	2,403.34	1,007.13	2,014.26	2,618.54	8.95%
Kaiser Permanente	761.62	1,523.24	1,980.21	804.67	1,609.34	2,092.14	5.85%
Kaiser Out of State	1,040.15	2,080.30	2,704.39	1,138.95	2,277.90	2,961.27	9.50%
Sharp	632.27	1,264.54	1,643.90	699.21	1,398.42	1,817.95	10.59%
UnitedHealthcare Alliance	755.61	1,511.22	1,964.59	818.03	1,636.06	2,126.88	8.26%
UnitedHealthcare Harmony	-	-	-	737.35	1,474.70	1,917.11	N/A
Western Health Advantage	757.02	1,514.04	1,968.25	741.26	1,482.52	1,927.28	(2.08%)
Basic HMO Weighted Average							4.69%

Medicare Plans ¹	2021			2022			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem Medicare Preferred	\$ 383.37	\$ 766.74	\$ 1,150.11	\$ 360.19	\$ 720.38	\$ 1,080.57	(6.05%)
Blue Shield Medicare PPO	-	-	-	353.11	706.22	1,059.33	N/A
Kaiser Sr. Advantage	324.48	648.96	873.44	302.53	605.06	807.59	(6.76%)
Kaiser Out of State	317.48	634.96	852.44	295.52	591.04	886.56	(6.92%)
Sharp Direct Advantage	244.39	488.78	733.17	263.85	527.70	791.55	7.96%
UnitedHealthcare Group	311.56	623.12	934.68	294.65	589.30	883.95	(5.43%)
UnitedHealthcare Edge	-	-	-	347.21	694.42	1,041.63	N/A
Western Health Advantage	-	-	-	314.94	629.88	944.82	N/A
Medicare HMO Weighted Average							(6.37%)

Combination Plans	2022					
	Subscriber in N & S 1 Dependent in S	Subscriber in N & S 2+ Dependents in S	Subscriber in N & S 1 Dependent in N	Subscriber in N & S 2+ Dependents in N	Subscriber in N & S 1 Dependent in M	Subscriber in N & S 2+ Dependents in M
Anthem HMO Select	\$ 1,208.27	\$ 1,717.12	\$ 1,229.23	\$ 1,208.27	\$ 1,568.46	\$ 1,717.12
Anthem HMO Traditional	1,558.26	2,277.10	1,439.22	1,558.26	1,918.45	2,277.10
Blue Shield Access+	1,253.33	1,793.46	1,246.35	1,253.33	1,606.44	1,793.46
Blue Shield Trio	1,095.81	1,541.43	1,151.84	1,095.81	1,448.92	1,541.43
Kaiser Sr. Advantage	1,107.20	1,590.00	1,087.86	1,107.20	1,409.73	1,590.00
Kaiser Out of State	1,434.47	2,117.84	1,274.41	1,434.47	1,729.99	2,117.84
Sharp Direct Advantage	963.06	1,382.59	947.23	963.06	1,228.91	1,382.59
UnitedHealthcare Alliance/Group	1,112.68	1,603.50	1,080.12	1,112.68	1,407.33	1,603.50
UnitedHealthcare Alliance/Edge	1,185.24	1,656.06	1,185.24	1,185.24	1,512.45	1,656.06
UnitedHealthcare Harmony/Group	1,032.00	1,474.41	1,031.71	1,032.00	1,326.65	1,474.41
UnitedHealthcare Harmony/Edge	1,084.56	1,528.97	1,136.83	1,084.56	1,431.77	1,528.97
Western Health Advantage	1,056.20	1,500.96	1,074.64	1,056.20	1,371.14	1,500.96

¹CalPERS 2022 Basic plan premiums are portfolio rated with a two-year phase-in.

²Kaiser Out of State is available outside of California. Sharp is available is available in Region 2 only. All other plans are available in all three regions.

2022 Regional PSPM Premiums for Public Agencies and Schools

Preferred Provider Organization (PPO) Plans Only

July Board of Administration Offsite Final Proposed Premiums

2021 Basic Plans	2021			2022 Basic Plans¹	2022			Percent Change
	Single	2-Party	Family		Single	2-Party	Family	
Basic Premiums - Region 1								
Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba								
Anthem EPO Del Norte	\$935.84	\$1,871.68	\$2,433.18	Anthem EPO Del Norte	\$1,057.01	\$2,114.02	\$2,748.23	12.95%
PERSCare	1,294.69	2,589.38	3,366.19	PERS Platinum	1,057.01	2,114.02	2,748.23	(18.36%)
PERS Choice	935.84	1,871.68	2,433.18					12.95%
PERS Select	566.67	1,133.34	1,473.34	PERS Gold	701.23	1,402.46	1,823.20	23.75%
Basic Premiums - Region 2								
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare and Ventura								
PERSCare	\$1,115.68	\$2,231.36	\$2,900.77	PERS Platinum	\$882.18	\$1,764.36	\$2,263.67	(20.93%)
PERS Choice	783.19	1,566.38	2,036.29					12.64%
PERS Select	476.92	953.84	1,239.99	PERS Gold	587.79	1,175.58	1,528.23	23.24%
Basic Premiums - Region 3								
Los Angeles, Riverside and San Bernardino								
PERSCare	\$1,036.07	\$2,072.14	\$2,693.78	PERS Platinum	\$863.37	\$1,726.74	\$2,244.78	(16.67%)
PERS Choice	761.23	1,522.46	1,979.20					13.42%
PERS Select	459.94	919.88	1,195.84	PERS Gold	575.55	1,151.12	1,496.46	25.14%
Basic Premiums - Out of State								
PERSCare	\$1,008.08	\$2,016.16	\$2,621.01	PERS Platinum	\$847.71	\$1,695.42	\$2,204.05	(15.91%)
PERS Choice	760.17	1,520.34	1,976.44					11.52%

2021 Medicare Plans	2021			2022 Medicare Plans	2022			Percent Change
	Single	2-Party	Family		Single	2-Party	Family	
Medicare Premium Rates - All Regions								
PERSCare	\$381.25	\$762.50	\$1,143.75	PERS Platinum	\$381.94	\$763.88	\$1,145.82	0.18%
PERS Choice	349.97	699.94	1,049.91					9.14%
PERS Select	349.97	699.94	1,049.91	PERS Gold	377.41	754.82	1,132.23	7.84%

2022 Regional PSPM Premiums for Public Agencies and Schools

Health Maintenance Organization (HMO) Plans Only

July Board of Administration Offsite Final Proposed Premiums

Basic Plans ¹	2021			2022			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Basic Premiums - Region 1							
Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba							
Anthem Select	\$925.60	\$1,851.20	\$2,406.56	\$1,015.81	\$2,031.62	\$2,641.11	9.75%
Anthem Traditional	1,307.86	2,615.72	3,400.44	1,304.00	2,608.00	3,390.40	(0.30%)
Blue Shield Access+	1,170.08	2,340.16	3,042.21	1,116.01	2,232.02	2,901.63	(4.62%)
Blue Shield Trio	880.50	1,761.00	2,289.30	898.54	1,797.08	2,336.20	2.05%
Health Net SmartCare	1,120.21	2,240.42	2,912.55	1,153.00	2,306.00	2,997.80	2.93%
Kaiser CA	813.64	1,627.28	2,115.46	857.06	1,714.12	2,228.36	5.34%
UnitedHealthcare Alliance	941.17	1,882.34	2,447.04	1,020.28	2,040.56	2,652.73	8.41%
Western Health Advantage	757.02	1,514.04	1,968.25	741.26	1,482.52	1,927.28	(2.08%)
Basic Premiums - Region 2							
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare and Ventura							
Anthem Select	\$674.69	\$1,349.38	\$1,754.19	\$712.43	\$1,424.86	\$1,852.32	5.59%
Anthem Traditional	1,046.04	2,092.08	2,719.70	1,007.13	2,014.26	2,618.54	(3.72%)
Blue Shield Access+	938.96	1,877.92	2,441.30	900.22	1,800.44	2,340.57	(4.13%)
Blue Shield Trio	722.56	1,445.12	1,878.66	742.70	1,485.40	1,931.02	2.79%
Health Net Salud y Más	458.66	917.32	1,192.52	548.26	1,096.52	1,425.48	19.54%
Health Net SmartCare	769.11	1,538.22	1,999.69	845.69	1,691.38	2,198.79	9.96%
Kaiser CA	669.77	1,339.54	1,741.40	706.02	1,412.04	1,835.65	5.41%
Sharp	632.27	1,264.54	1,643.90	699.21	1,398.42	1,817.95	10.59%
UnitedHealthcare Alliance	723.84	1,447.68	1,881.98	775.09	1,550.18	2,015.23	7.08%
UnitedHealthcare Harmony	-	-	-	782.74	1,565.48	2,035.12	N/A
Basic Premiums - Region 3							
Los Angeles, Riverside and San Bernardino							
Anthem Select	\$639.10	\$1,278.20	\$1,661.66	\$676.48	\$1,352.96	\$1,758.85	5.85%
Anthem Traditional	984.21	1,968.42	2,558.95	935.57	1,871.14	2,432.48	(4.94%)
Blue Shield Access+	834.88	1,669.76	2,170.69	779.87	1,559.74	2,027.66	(6.59%)
Blue Shield Trio	660.49	1,320.98	1,717.27	668.13	1,336.26	1,737.14	1.16%
Health Net Salud y Más	412.88	825.76	1,073.49	463.87	927.74	1,206.06	12.35%
Health Net SmartCare	691.48	1,382.96	1,797.85	764.96	1,529.92	1,988.90	10.63%
Kaiser CA	669.84	1,339.68	1,741.58	719.78	1,439.56	1,871.43	7.46%
UnitedHealthcare Alliance	720.89	1,441.78	1,874.31	771.85	1,543.70	2,006.81	7.07%
UnitedHealthcare Harmony	-	-	-	714.28	1,428.56	1,857.13	N/A
Basic Premiums - Out of State							
Kaiser Out of State	\$1,040.15	\$2,080.30	\$2,704.39	\$1,138.95	\$2,277.90	\$2,961.27	9.50%

¹CalPERS 2022 Basic plan premiums are portfolio rated with two-year phase-in.

2022 Statewide PSPM Premiums

Preferred Provider Organization (PPO) Plans Only

July Board of Administration Offsite Final Proposed Premiums

2021 Basic Plans	2021			2022 Basic Plans ¹	2022			Percent Change
	Single	2-Party	Family		Single	2-Party	Family	
Anthem EPO Del Norte	\$849.23	\$1,698.46	\$2,206.00	Anthem EPO Del Norte	\$946.78	\$1,893.56	\$2,461.63	11.49%
PERSCare	1,111.87	2,223.74	2,890.86	PERS Platinum	946.78	1,893.56	2,461.63	(14.65%)
PERS Choice	849.23	1,698.46	2,206.00					11.49%
PERS Select	527.39	1,054.78	1,371.21	PERS Gold	650.38	1,300.76	1,690.99	23.32%
Total PPO Basic Weighted Average Change								8.67%
2021 Medicare Plans	2021			2022 Medicare Plans	2022			Percent Change
	Single	2-Party	Family		Single	2-Party	Family	
PERS Medicare	\$381.26	\$762.50	\$1,143.75	PERS Platinum	\$361.94	\$763.88	\$1,145.82	0.18%
PERS Choice	349.97	699.94	1,049.91					8.14%
PERS Select	349.97	699.94	1,049.91	PERS Gold	377.41	754.82	1,132.23	7.64%
Total PPO Medicare Weighted Average Change								5.48%

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Paid for by Margaret Brown for CalPERS Board 2021 ID# 1421630

calpersmargaret@gmail.com

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Paid for by Tiffany Moran for Calpers Board 2021 ID# 1438616

Tiffany is running for the CalPERS Board of Directors because she's a retired peace officer, mother, and CalPERS retiree who's worried about the sustainability of our \$459 billion pension system. In the last decade, our pension system has been plagued by countless scandals, staff turnover, and failures to meet annual return benchmarks.

Tiffany is a Certified Fraud Examiner; she earned her master's degree in public administration, and she is currently pursuing a degree in accounting. Tiffany is endorsed by active and retired members and labor organizations including RPEA and CSR.

www.Tiffany4CalPERS.com

★ Tiffany4CalPERS@gmail.com

CalPERS Secret Lending Bill Fails — AGAIN

By David Soares, Chair-Ad Hoc Committee re Expert CalPERS Issues

CalPERS executives have yet again failed in an attempt to hide their shameless cozying-up to some of the worst actors on Wall Street. Members will recall that during the 2020 Legislative session, they were forced to withdraw their bill to remove important information about “Private Loans” from the California Public Records Act, when it was revealed that Chief Investment Officer Ben Meng had disclosed unlawful conflicts of interest that had been covered-up by CEO Marcie Frost and Board President Henry Jones for nearly two years. Meng suddenly resigned with immediate effect when the FPPC opened an investigation based on an anonymous whistleblower complaint.

CalPERS management doubled-down by reintroducing a nearly identical bill in the 2021 session as AB 386 (Cooper), the main difference being that CalSTRS and every other pension system now declined to participate in the legislation. The RPEA Legislative Committee immediately stepped into principal opposition to the bill, assisted by the RPEA President’s ad hoc Committee of CalPERS Experts and our Sacramento lobbyists, Aaron Reed and Associates.

The bill managed to pass the Assembly after running into trouble in the Assembly Judiciary Committee, where the staff analysis savaged the long string of recent governance failures at CalPERS:

*While the public (especially those who are public employees and retirees) would like to think that the CalPERS Board abides by its fiduciary obligations, recent scandals have unfortunately shown that it has not always done so. Just last year, former CIO Yu Ben Meng suddenly departed after an anonymous ethics complaint to the Fair Political Practices Commission alleged he approved a \$1 billion deal with the New York financial firm Blackstone Group while personally holding as much as \$100,000 in the company’s stock. (Finch, “CalPERS ahead of earnings goal with absence at top. When will investment chief vacancy hurt?,” *Sacramento Bee* (April 19, 2021), [citation].) It was another embarrassing chapter for the agency. In 2018, a blogger revealed exaggerated claims on the resume of newly-hired chief financial officer Charles Asubonten, prompting him to resign. (Ibid.) Two years prior, former CEO Fred Buenrostro was sent to prison for taking bribes from former CalPERS board member Alfred Villalobos. (Ibid.) Assembly Judiciary Committee Analysis April 27, 2021, pp 5-6.*

However, the bill struggled in the Senate, first when Senate Standing Committee on Labor Public Employment and Retirement chair **Senator Dave Cortese (SD-15)**, joined by **Senators John Laird (SD-17)** and **Josh Newman (SD-29)**, required that CalPERS accept amendments originally suggested by the RPEA requiring disclosure of the constituent ownership of any borrower and the collateral pledged to secure any loan of public funds. In his letter of opposition to AB 386, **Pasadena Mayor Victor M Gordo** wrote that:

...the terms, financial performance, collateral and parties to any loan of funds held in public trust, once executed, are matters necessary for members of the public to assess whether CalPERS staff and the CalPERS Board are acting in the best interests of taxpayers, the members, and the beneficiaries. Any entity seeking investment of funds held in trust for the public must be willing to subject themselves to a certain level of scrutiny that they would not necessarily face in the private market. In the current low- or no-return investment environment, there is a strong temptation to make deals which might not be in the best interest of the public. Secret investments of public trust funds are never in the public’s interest.

The proposed secret lending program then ran into further trouble when CalPERS staff were forced to admit to RPEA negotiators that, rather than providing financing to help struggling businesses, **AB 386 was in fact intended to secretly funnel low-interest financing to private equity firms to whom CalPERS already pays hundreds of millions of dollars in fees and profit sharing each year** — the same private equity firms with whom CalPERS had covered-up their ex-CIO’s serious conflicts of interest, still under investigation by the state Fair Political Practices Commission.

The California State Senate Standing Committee on Judiciary eventually declined to move forward with AB 386. Only three of the committee’s 11 members voted to move forward with the bill after the author and a CalPERS representative were unable to respond to Senator John Laird’s (SD-17) straightforward questioning about CalPERS Board oversight of the proposed lending program.

“The CalPERS Board has abandoned their fiduciary duty of oversight to staff who are funneling hundreds of millions of our pension dollars to shadowy outside managers that only give back a tiny percentage of overall returns to the trust fund,” said **RPEA President Rosemary Knox**. “We are asking that the state senate conduct hearings on this delegation of

CalPERS Secret Lending Bill Fails — AGAIN

By David Soares, Chair-Ad Hoc Committee re Expert CalPERS Issues

authority by the Board, along with the long litany of governance failures documented by legislative analysts who looked at this secret lending bill.”

RPEA is requesting that the Senate Standing Commission on Labor Public Employment & Retirement invite CalPERS CEO Marcie Frost and CalPERS Board President Henry Jones to testify before the committee to answer questions about:

- The **delegation of authority** to the CIO to make an unlimited number of Private Equity deals of up to \$1.9B each without any Board oversight or review;
- Their FY 21-22 plan to pay an estimated **\$1.2B in fees and profit sharing** to outside PE and RE managers running a mere 18% of CalPERS assets, when the entire CalPERS operating budget for everything else is about \$680M;
- The **reduction in the number of Board committee meetings** from monthly to 5 Investment and 4 Finance meetings annually;
- Their regular **violation of the Bagley-Keene** open meeting law;
- Their **cover-up** of ex-CIO Ben Meng’s **conflicts of**

interest from the majority of the Board and the FPPC;

- How the **phony ex-CFO** Charles Asubonten got hired using a faked employment history;
- Why the Board has **no independent legal counsel**, but instead rely on a white collar criminal defense lawyer who reports directly to the CEO;
- Why and how CalPERS claimed for a year that **CEO Marcie Frost** had earned a Master’s Degree when in fact she has never been formally admitted to college, has only ever attended one college-level class as a non-admitted student, and **only holds a high school diploma**.

CalPERS was once a paragon of good governance. Over the past decade it has suffered from a long slide into mismanagement and a series of embarrassing mis-steps. RPEA wants to bring CalPERS back to the high level of trust that it once commanded, not just to protect the pension rights of beneficiaries, but to protect publicly-funded defined benefit plans for current future employees. To do this we must continue to fight against the lack of transparency that trust fund executives are attempting to hide their gross incompetence and troubling conflicts of interest behind.



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Legislative Update



By Aaron Read and Pat Moran of Aaron Read & Associates



2021 RPEA LEGISLATIVE TRACKING & POSITION

State Legislation

July 29, 2021

BILL NUMBER & AUTHOR	LEGISLATIVE INTENT	CURRENT STATUS	RPEA POSITION
AB 323 (Kalra D) Long-term health facilities. Current Text: Amended: 7/15/2021 Introduced: 1/26/2021	Summary: The Long-Term Care, Health, Safety, and Security Act of 1973 defines a class "A" violation as a violation that the department determines presents either (1) imminent danger that death or serious harm to the patients or residents of the long-term health care facility would result therefrom, or (2) substantial probability that death or serious physical harm to patients or residents of the long-term health care facility would result therefrom.	Re-referred to Com. on APPR.	S ₂
AB 386 (Cooper D) Public Employees' Retirement Fund: investments: confidentiality. Current Text: Amended: 6/29/2021 Introduced: 2/2/2021 Last Amend: 6/29/2021	Summary: The California Public Records Act requires state and local agencies to make their records available for public inspection, unless an exemption from disclosure applies. Current law excludes from the disclosure requirement certain records regarding alternative investments in which public investment funds invest. This bill would exempt from disclosure under the act specified records regarding an internally managed private loan made directly by the Public Employees' Retirement Fund. Under the bill, these records would include quarterly and annual financial statements of the borrower or its constituent owners, unless the information has already been publicly released by the keeper of the information. The bill would prescribe specified exceptions to this exemption from disclosure.	Status: 7/15/2021- In committee: Referred to suspense file. Location: 7/15/2021- SENATE APPR. SUSPENSE FILE	0
AB 458 (Kamlager D) Importation of prescription drugs. Current Text: Amended: 3/23/2021 Introduced: 2/8/2021 Last Amend: 3/23/2021	Summary: Would create the Affordable Prescription Drug Importation Program in the California Health and Human Services Agency (CHHSA), under which the state would be a licensed wholesaler that imports prescription drugs, as specified, for the exclusive purpose of dispensing those drugs to program participants. The bill would require CHHSA to seek federal approval for the importation program on or before June 1, 2022, and would require CHHSA to contract with at least one contracted importer to provide services under the importation program within 6 months of receiving federal approval. The bill would require a contracted importer to, among other things, establish a wholesale prescription drug importation list that identifies the prescription drugs that have the highest potential for cost savings to the state and identify and contract with eligible Canadian suppliers who have agreed to export prescription drugs on that list.	Status: 4/30/2021-Failed Deadline pursuant to Rule 61(a)(2). (Last location was HEALTH on 2/18/2021) (May be acted upon Jan 2022)	S ₂
AB 636 (Maienschein D) Financial abuse of elder or dependent adults. Current Text: Amended: 7/1/2021 Introduced: 2/12/2021 Last Amend: 7/1/2021	Summary: Current law makes specified reports, including reports of known or suspected financial abuse of an elder or dependent adult, Conf. Current law requires information relevant to the incident of elder or dependent adult abuse to be given to specified investigators, including investigators from an adult protective services Agcy, a Local Law Enf Agcy, & the probate court. This bill would also authorize information relevant to the incident of elder/dependent adult abuse to be given to a Federal Law Enf Agcy, under certain circumstances, for the sole purpose of investigating a financial crime committed against the elder or dependent adult & would authorize the information to be given to a local Code Enf Agcy for the sole purpose of investigating an unlicensed care facility where the H&S of an elder/dependent adult resident is at risk.	Status: 7/5/2021-From Consent Calendar. Ordered to third reading. Location: 7/5/2021- S. THIRD READING	S ₂

Legislative Update

By Aaron Read and Pat Moran of Aaron Read & Associates

<p>AB 1019 (Holden D) Public employee retirement systems: prohibited investments: Turkey.</p> <p>Current Text: Introduced: 2/18/2021 Introduced: 2/18/2021</p>	<p>Summary: Would, prohibit state trust moneys from being used to make additional or new investments or to renew existing investments in investment vehicles issued or owned by the government of Turkey, unless the government adopts a policy to acknowledge the Armenian Genocide and embark on a path of affording justice to its victims. The bill would define "state trust moneys" to mean funds administered by specified state employee retirement funds, including the Public Employees' Retirement Fund and the Legislators' Retirement Fund.</p>	<p>Status: 4/30/2021-Failed Deadline pursuant to Rule 61(a)(2). (Last location was P.E. & R. on 3/4/2021) (May be acted upon Jan 2022) Location: 4/30/2021-A. 2 YEAR</p>	<p>W</p>
<p>AB 1062 (Mathis R) Conservators and guardians: disposition of property. Current Text: Amended: 5/5/2021</p> <p>Introduced: 2/18/2021 Last Amend: 5/5/2021</p>	<p>Summary: The Guardianship-Conservatorship Law generally establishes the standards and procedures for the appointment and termination of an appointment for a guardian or conservator of a person, an estate, or both. Current law authorizes a guardian or conservator to dispose of or abandon valueless property, and requires a guardian or conservator to sell real or personal property of the estate, except as specified, subject to authorization, confirmation, or direction of the court. The Trust Law requires the appointment of a successor trustee, if required by the trust instrument, pursuant to a specified priority of persons or entities. This bill would authorize a guardian or conservator of the estate to dispose of or abandon valueless property only after providing all persons who received notice of the guardianship or conservatorship petition with 15 days' written notice and providing reasonable access to the valueless property prior to its disposal or abandonment.</p>	<p>Status: 7/14/2021-Failed Deadline pursuant to Rule 61(a)(11). (Last location was JUD. on 6/3/2021) (May be acted upon Jan 2022) Location: 7/14/2021-S. 2 YEAR</p>	<p>W</p>
<p>AB 1133 (Chen R) State employee hybrid pension system.</p> <p>Current Text: Introduced: 2/18/2021</p> <p>Introduced: 2/18/2021</p>	<p>Summary: Would state the intent of the Legislature to enact legislation that would create a hybrid retirement benefit, consisting of a defined benefit pension and a defined contribution program, within the Public Employees' Retirement System, that state employees would have the option of electing.</p>	<p>Status: 5/7/2021-Failed Deadline pursuant to Rule 61(a)(3). (Last location was PRINT on 2/18/2021) (May be acted upon Jan 2021) Location: 5/7/2021-A. 2 YEAR</p>	<p>O</p>

LEGISLATIVE SUPPORT POSITIONS: The following categories are used in your legislative summary reports:

SPONSOR – This is a sponsored or co-sponsored bill.

SUPPORT 1 (S1) – 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.

SUPPORT 2 (S2) – 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.

SUPPORT 3 (S3) – This is the lowest level of support. A letter of support is sent to the author. We closely monitor the bill for amendments.

OPPOSE (O) – 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.

WATCH 1 (W1) – 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.

WATCH 2 (W2) – This is a bill of interest or concern on which we keep close tabs. It appears in the summary report.

? – 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.

RPEA Legislative Analysis



By Randall Cheek, Director of Legislation

Elections Aboard

Important elections are upon us this year despite the general election next year in November in which Californians will elect members of congress and statewide offices. Next year we will have the Governor's race and a race for the U.S. Senate as Alex Padilla will have to run to keep his seat in the Senate.

We have two very important CalPERS board seats up for grabs and a third special election for the board seat vacated by Jason Perez who recently resigned for personal reasons. And then there is the recall election which I discussed in detail a few months back.

Here is the update on the election to recall Governor Newsom. The Lt. Governor Eleni Kounsalskis, who once served as President Barack Obama's Ambassador to the Republic of Hungary, set the official election date for September 14, 2021. According to the California Association of Clerks and Election Officials the election will cost taxpayers an estimated \$400 million. The Secretary of State has listed 41 candidates running to replace Newsom should he get recalled. Remember first Californians must vote yes to recall by over 50% then whomever gets the most votes (in the recall of 2003 Arnold Schwarzenegger won the election with 48.6% of the vote-not a clear majority) wins.

The Republican Party was a major contributor to the recall.

Most of the leading candidates running to replace Newsom are Republicans. Candidates include former Mayor of San Diego Kevin Faulconer who also ran in 2018 for the Republican nomination for governor, John Cox who ran against Newsom in the general election and was beaten by two to one, Doug Ose former member of congress from the Sacramento area, Olympian and Kardashian reality TV star Caitlyn Jenner, Kevin Kiley Republican Assemblyman from Roseville, Ted Gaines with the Board of Equalization and conservative radio personality Larry Elder. There are 15 unknown Democrats running along with 19 candidates who say they are Independents. Newsom recently lost a court battle to have Democrat beside his name. The very same judge who allowed recall petitioners to have more time to gather their signatures against Newsom also denied his request to have his Democratic Party affiliation on the ballot.

Latest polling shows Faulconer and Cox leading the pack, with Jenner, (whom some say has given up) far behind.

Faulconer who is popular in San Diego has announced a plan to nix state income taxes on individuals making less than \$50,000 and joint filers earning as much as \$100,000 and to exempt military retirement income from state income taxes.

Cox who has traveled the state with a large brown bear has stated he would force homeless people into mental health or addiction treatment before providing them with housing as part of his effort to cut homelessness in half in five years, a

move Barbara DiPietro, senior director of policy for the National Health Care for the Homeless Council, called Cox's plan "terrible."

Doug Ose said he would require voter IDs at the polls and echos many of the same statements of Cox.

Many of the candidates all called for what Governor Newsom and the state has already done which is to open businesses and the schools.

So how are the major candidates on pensions? Faulconer and Cox have been accused of wanting to change California's pensions. In 2012 Faulconer supported San Diego's Proposition B which pushed city workers off guaranteed pensions and into 401Ks. The California Supreme Court later ruled it unconstitutional. Cox said in 2018 an overly generous legislature as well as governors and special interests have created a "debt bomb." Our unfunded pension debt is a "sword of Damocles hanging over our economy." Cox also called for lengthening retirement ages.

In the past Newsom has put over a billion dollars to help the unfunded liability of PERS and has also supported \$2.1 billion in the budget for California seniors.

The recall is an important election for retirees so please vote.

In the other important election for retirees and members of PERS is the upcoming board election. RPEA has endorsed Margaret Brown for re-election and Tiffany Emon-Moran for the seat currently held by David Miller.

Brown has been one of the few voices on the board to speak out on staff misconduct such as the conflict of interest of the former Chief Investment Officer Ben Ming and the \$685,000 theft of PERS funds by a PERS staffer. Emon-Moran is a Certified Fraud Examiner and investigated economic crimes with the San Bernardino Police Department and will be a valued asset to the board. Both candidates will ensure that CalPERS will be more transparent and more financially responsible. This is much needed after a number of current PERS board members lashed out at RPEA for helping kill PERS' bill AB 386 which would have allowed PERS to make loans in secret. A number of members on the CalPERS board have allowed PERS to become less transparent in their financial dealings. Ballots should be mailed soon.

The CalPERS general counsel opinion that under California Government Code 20095 the candidate who replaces Jason Perez on the CalPERS board may serve the rest of Perez's term plus an additional four years. This is the seat that Pryia Mathur once held and is rumored may run for again. The replacement of Perez who will represent local government becomes very important. RPEA will be interviewing candidates for this position.

As always be safe and happy trails till we meet again.



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RPEA of CA - Retired Public Employees' Association of California



General Assembly 2022 Update

As most of you know, General Assembly 2022 (GA 2022) has been rescheduled several times due to the pandemic and its restrictions. Since restrictions have eased and we have started back into our "normal" lives, we feel secure enough to plan for General Assembly 2022 for September 25th to 29th, 2022 at the Hilton Sacramento Arden West Hotel, Sacramento, California.

The GA Committee is working to provide our membership with a safe, productive and entertaining experience. As we progress toward 2022 we will have a better idea as to how many resolutions there

might be and can schedule workshops accordingly. We are asking our members for their ideas of what should be presented at the workshops for GA 2022. The committee will undertake the task of trying to present workshops that will be beneficial to all chapters and members and may be subjects repeated from previous GA's. The subjects should help chapters become more efficient as well as entertaining. You may submit your suggestions to our committee in care of:

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GA Committee



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Blue Shield of California is an independent member of the Blue Shield Association H4937_21_429A_M 07162021

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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





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

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ROSTER OF 2020/2022 VOLUNTEER BOARD OF DIRECTORS

Email address change is due to hacker activity. In your email, indicate the Board member your message is intended for.

NAME	TITLE	HOME ADDRESS	PHONE	FAX	E-MAIL ADDRESS
Rosemary Knox ANYTIME	President	2215 Ladymuir Court San Jose, CA 95131	800 443-7732	NONE	rpeahq@rpea.com
Al Darby 8AM – 9PM	Vice President	430 Fresno Ave Morro Bay, CA 93442	925 788 6068	NONE	rpeahq@rpea.com
Abe Bailly 9AM – 9PM	Secretary/Treasurer	1073 San Ramon Dr. Chico, CA 95973	530 680-7883	NONE	rpeahq@rpea.com
Ted Rose 9AM – 5PM	Immediate Past President	2894 San Minete Dr. Livermore, CA 94550	925 292 9017	NONE	rpeahq@rpea.com
JJ Jelincic 8AM – 8PM	Dir. Health Benefits	366 Jane Ct. Hayward, CA 94544	916 502-6181	NONE	rpeahq@rpea.com
Michael Flaherman ANY TIME	Dir. of Membership	3732 Sacramento St. San Francisco, CA 94118	415 652-4300	NONE	rpeahq@rpea.com
Scott McGookin ANY TIME	Dir. Public Relations	650 Farben Dr. Diamond Bar, CA 91765	909 568-6763	NONE	rpeahq@rpea.com
Randall Cheek ANY TIME	Dir. Legislation	5201 Adelaide Way Carmichael, CA 95608	916 541 8988 (H)	NONE	rpeahq@rpea.com
Susan Tamboury 8AM – 9PM	Area Director I	1145 Santa Ana Dr. Santa Rosa, CA 95404	707 573-1566	NONE	rpeahq@rpea.com
Roger Klaves 9AM – 9PM	Area Director II	2050 Springfield Dr. Apt 214 Chico, CA 95928	530 399-0614	NONE	rpeahq@rpea.com
Bob Van Etten ANY TIME	Area Director III	4401 Clovewood Lane Pleasanton, CA 94588	925 846-6563	NONE	rpeahq@rpea.com
Al Fillon 8AM – 5PM (M-F)	Area Director IV	2300 El Portal Dr., Unit 43 Bakersfield, CA 93309	661 619-6181	NONE	rpeahq@rpea.com
Ellie Knapp ANYTIME	Area Director V	28319 N. Azurite Pl. Valencia, CA 91354	661 607 2072 (C)	NONE	rpeahq@rpea.com
Nelly Van Lommel ANY TIME	Area Director VI	5227 W. Pinehurst Dr. Banning, CA 92220	909 519-7390	NONE	rpeahq@rpea.com
Ken Brown 8AM – 5PM	Area Director VII	3687 Wamego Rd. Placerville, CA 95667	530 240-5160	NONE	rpeahq@rpea.com
Kathleen Collins ANY TIME	Area Director VIII	11865 Susan Ave. Downey, CA 90241	562-884-8891	NONE	rpeahq@rpea.com
Lucy Lopez ANYTIME	Area Director IX	P.O. Box 72075 Albuquerque, NM 87195	505-831-5167	NONE	rpeahq@rpea.com

HEADQUARTERS OFFICE STAFF

Radana Lee	Office Manager	300 T Street	800 443 7732	916 441 7413	radana@rpea.com
Corey Saetern	Asst. Office Manager	Sacramento, CA 95811	800 443 7732		corey@rpea.com
Teena Stone	Mem. Svcs. Secretary	8:00AM – 4:00PM	916 441 7732		teenastone@rpea.com