



RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

Happy Holidays



Wishing everyone a prosperous & healthy 2021

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President's Report



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RPEA NEWSLETTER

Published 6 times a year by the
Retired Public Employees'
Association of California
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Opinions expressed in articles are
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Published in Partnership with
Burks Printing & Promotions

By RPEA President Rosemary Knox

It is hard to believe that the end of the year has arrived! Ten months ago, we were thrust into a situation that was out of our control. We know that many of you along with myself are thinking about getting back on track, as restrictions slowly ease.

The pandemic has presented RPEA the opportunity to step back and evaluate our communications strategy. What is working? What isn't? What do we as an Association do in order to move forward? Because many recruitment events have gone digital it was necessary for us to create a video to share with a viewer, an introduction to who we are, what we do and what benefits one can access when joining RPEA. I am happy to report that this video can now be viewed on our web page, and can be downloaded for chapter use.

We should not forget the tremendous amount of learning which has taken place during the year, we read the news, shop, and connect with family, and friends online, we send and receive dozens of emails, and then respond to Facebook, and create Instagram stories about our lives. Some of us even communicate with our health care provider on line! Throughout all of these activities the Board, Area Directors, Chapter Presidents and members have demonstrated character.

To our Zoomer's – congratulations on your achievement! Creating and hosting Zoom meetings has tested the leadership and management skills of the RPEA Board, Area Directors, and Chapter Presidents, who have worked to keep members safe, healthy, well - informed, and motivated. I have attended and

heard many positive messages thanking their local chapter for creating an atmosphere that promotes and supports our social and mental well being. Many Chapters have shared with us that it is also important to continue to communicate and stay connected with their members via the chapter newsletter. To date headquarters has assisted over 8 chapters to host zoom meetings, and AMBIA has hosted 14-chapter meetings and approximately 60 virtual seminars.

The "RPEA Gives Back" project chaired by Loran Vetter, Chapter 043 Yolo County, has made all of us aware of how many of our volunteer spots have been closed down with the obvious results of a collapse in programs and services. Loran writes about Virtual Volunteerism; many members have contributed to giving back working from home.

To recap the Statewide Officer Elections that were held in August of 2020, the only position that was up for election was for the position of Director of Public Relations, there were three nominees, Lorenzo Rios was voted in, however, resigned and the runner up Scott McGookin was officially named Director of Public Relations. The current Board members were adopted by acclamation.

The ad hoc committee re Expert CalPERS Issues along with the Board continue to monitor and attend via Zoom, WebEx or via phone CalPERS Board Meetings.

In ending I would like to take the time to say, please be safe over the holiday season. Take time to relax and re-energize and know that we at RPEA appreciate all that you as members have contributed, and will continue to contribute to RPEA.

Vice President's Report



By Al Darby, Vice President

I very much hate the fact that I am talking about COVID at this point in 2020 but we are experiencing more new cases per day now than we were back in March but our personal defenses against it are greatly reduced and that is where the problem lies. People have perhaps developed a false sense of security and have let their guard down; much more social interaction is observed which has been proved to spread the virus at an accelerated rate. A cure and/or vaccine remain elusive and don't appear to be the solution to defeating this virus until spring or summer in 2021. Let's hope that people will return to safer behavior and slow the spread of infection. Older folks must continue with stricter isolation from other people and especially crowds where many don't wear masks and social distancing is ignored. Please continue to stay safe.

The presidential election is over and the result can be interpreted to be good for public employee retirees in that support for state and local governments from the federal government is more likely. In the stimulus packages for COVID relief, the Democratic plan calls for more aid to government agencies that made large financial contributions to fight COVID but have received little reimbursement from the federal government for their efforts. If this plan is adopted, it will greatly aid the state, cities and counties to balance their budgets and continue their pension contributions. These contributions are peaking now which adds an additional financial burden to local government. After 2025, local government contributions to their CalPERS pension obligation will begin to fall due to cost savings from the 2012 pension reform act (PEPRA). Meanwhile, federal reimbursement to local agencies is vital to a stable return to fiscal normalcy in these agencies after COVID is defeated.

On the pension front, CalPERS is seeking more private equity (PE) exposure to boost its rate of return on its investments. Distressed loans are a segment of private equity that appear to be attracting a lot of attention in public pension systems. They hold the potential of producing much higher interest and thereby exceeding the seven percent return needed to sustain CalPERS at an acceptable level of 'funded

status.' Transparency remains the sticking point here because the danger of sweetheart deals and loan performance (repayment compliance) always lurks if close scrutiny isn't applied. As most of you know, RPEA successfully lobbied against 2020 legislation by CalPERS that would have made information about these loans secret. Other forms of private equity such as co-investment are being pursued by CalPERS to beef-up investment returns. The question of high fees and hidden fees remains in the private equity arena and the availability of companies to acquire is shrinking which is leading to excessive costs in PE and reduced return on investment.

The US stock market has performed well over the past several months and this has helped keep CalPERS from serious losses in funded status. Public pension funds overall have gained 3% in funded status in this current 'bull market.' How much higher the US stock market can go is anybody's guess but there is a sense that it is seriously overweight (over-valued) and could slow down. This could make non-US stocks more attractive going forward. The scary part of this is the lack of interest-producing CD's and savings accounts where seniors' used to place their fixed-income money to be safe from losing principal. A major stock market correction could wipe out the gains and some principal in the over-valued US stock market. We must hope that the US economy can somehow continue to recover despite COVID during this period in which we are anticipating a vaccine and/or cure.

Lastly, I want to thank those of you who have called and written to me and thanked me for trying to inform members about events at CalPERS and the legislature. I hope that I have helped you understand some of the complexities of these entities and the various actions RPEA has taken to try to get the best results from CalPERS regarding security of our pensions and health care. I'm happy to report that our correspondence and public comment at CalPERS and our actions at the legislature do produce positive results for CalPERS retirees. The RPEA website reflects many of our accomplishments over the past couple of years and other good information that members and visitors can access to learn about RPEA.

I wish you a Happy and Healthy New Year!

Membership Update



It is difficult and yet it is necessary to recognize and thank William (Bill) Wallace, Director of Membership for his dedication and hard work in assisting RPEA and Chapters with their membership recruitment endeavors.

Bill, thank you for bringing your passion, intellect, insight, experience and resources to the table to help move our organization forward. To quote Bill, "I have enjoyed my participation on the Board and will continue to be a strong outspoken supporter of RPEA and of public pensions."

Bill has been an amazing contributor to the success of RPEA and he will be missed on the Board, but know that we can count on him to become involved at some level in the future.

Thank you!

RPEA Board of Directors

By Bill Wallace, Director of Membership

Dear Members of RPEA,

It is with sadness that I am resigning the position of Membership Director. My personal life has become busy and does not allow me the necessary time needed for the responsibilities of the position. I have enjoyed my interaction with the board members and will miss each and every one of you. The role of the Membership Director is important and can be demanding and I did not feel I could devote the time required. I strongly believe in the mission of RPEA and will continue to be involved at a reduced level and I will support RPEA in any way possible. I welcome Michael Flaherman into the position and thank him for accepting this responsibility. Michael, if you have any questions or just need a sounding board, please give me a call.

Sincerely,
Bill Wallace



By Michael Flaherman, Director of Membership

I am thrilled to join the RPEA Board and to be the new membership director!

My involvement with RPEA goes all the way back to 1995, when I was just 30 years old and joined the CalPERS board as an elected representative of local government employees. I remember Wilma Krebs, who was then the RPEA president, taking me under her wing back then to help me understand my role on the CalPERS board and the particular needs and interests of RPEA and retirees generally.

I served two terms on the CalPERS board, a total of eight years, and left in the beginning of 2003 to join an investment firm that I worked at until 2015. As I was ending that part of my career, I wanted to move back in a more public-spirited direction, and spent

several years in academia at Harvard and UC Berkeley studying how pension funds are short-changed in their investments. I've continued down this path since then, working with institutional investors to help them understand the complex investments they have signed up for.

These are challenging times. COVID is a threat to all of us in so many ways, in terms of our health and economic well-being, and also in terms of our ability to make and sustain social connections that are so central to our lives. RPEA is built on these kinds of connections, so that's a problem for the moment. I am looking forward to when we can all gather again in person and can't wait to attend chapter meetings again.





Health Benefits Update

By JJ Jelincic, Director of Health Benefits

A

s I am writing this report the election has not yet happened. Yet I am certain that when you read this Biden will have

won California, the TV ads sure are different and at least one state is still tied up in court. However, One positive result of the election being over is that it should relieve some of the political pressure to approve a Covid-19 vaccination before it is ready. The economic pressure will still be there. We need the vaccine to get back to "normal". Time remains a pressing issue but now we should have more confidence that the scientists and not the politicians will control the approval process. One fear is that even if a vaccine is effective unless the population has confidence in it, they will not take it. A vaccine no one takes will not help control the pandemic.

Another event that has not happened yet is the US Supreme Court case on the Affordable Care Act. While the courts are in theory non-political, they do have a tendency to read election results. The ACA had little impact on CalPERS health plans so I would not expect significant change following a court decision. The biggest changes were the removal of life-time and annual benefit caps from all plans with the exception of PERSCare which already had no cap, keeping dependents on the plan until age 26, the addition of a few "no cost services", most of which the plans already provided.

One big ACA issue is pre-existing medical conditions. The CalPERS plans, as group plans, already had community underwriting and no exclusions for pre-existing conditions.

November Pension and Health Benefits Committee

The November 17, 2020 Pension and Health Benefits Committee will make a number of key decisions on Long-Term Care Benefit Design Change Options and what staff is calling "Risk Mitigation Strategies: Health Maintenance Organization and Preferred Provider Organization." Staff is also recommending Benefit Design and Service Area Changes.

At this time, the details are still all closely held secrets. They should be available by November 10, 2020 at <https://www.calpers.ca.gov/page/about/board/board-meetings> Look under the tab for the committee. This page also has a link to the live video. The Long-Term Care changes will offer a number of

unpleasant but necessary changes. Enrollees will be given the choice of higher premiums (one estimate is a greater than 85% increase), lower benefits or a combination thereof. At this point the actual choices are unknown.

We do know the risk mitigation strategy involves raising the premiums for low premium plans to subsidize high premium plans. The amounts at this point are a state secret within CalPERS which loves to claim transparency even as it routinely withholds information. The intent is to avoid a death spiral for the high cost plans. It is about protecting the financial health of the plans and is not about improving the medical health of the members. The changes will be to the basic plans and not to the Medicare supplements. However, they will have an impact on the State contribution of retirees. It will also affect the retiree contribution for public agencies and schools if they are tied to active employee premiums.

Finally

The Long-Term Care lawsuit is moving along (slowly). The current schedule is for a January 8, 2021 Trial Readiness Conference, a March 19, 2021 Final Status Conference and a March 29, 2021 five-week jury trial is scheduled.

Enjoy TV again. At least the drug companies don't deliberately insult your intelligence.

Get your flu shot. Stay safe. Be careful. Call a friend.



Legislative Update



By Aaron Read and Pat Moran of Aaron Read & Associates

As you know, the General Election was held November 3, 2020, and while there are some votes still left to be counted, there was never any doubt that Democrats would retain majorities in both the Senate and Assembly. The question was, would they expand upon the supermajorities they currently enjoy in both houses?

It seems that in the State Senate, Democrats could further expand their control by flipping as many as four Republican-held districts.

The four races are all in Southern California and still too close to call as of this writing (there are fewer than 1,000 votes separating the candidates in one of them); however, if Democrats flip these four seats, they could hold a 33-7 majority in the State Senate next session.

Two of the seats are largely based in Orange County (once a conservative stronghold, but has slowly turned Democratic over the decades).

Below is a breakdown on the four, potential Democratic takeovers:

- In the 37th Senate District, Democrat Dave Min led Sen. John Moorlach, R-Costa Mesa (Orange County), 52% to 48%.
- Democrat Josh Newman, who won the 29th Senate District in 2016 and then was recalled two years ago, was beating Sen. Ling-Ling Chang, R-Diamond Bar, by a similar margin.
- In the 21st Senate District, which includes parts of Los Angeles and San Bernardino counties, Senator Scott Wilk, R-Santa Clarita (Los Angeles County), was holding off Democrat Kipp Mueller by 1,427 votes.
- And the open 23rd Senate District, which crosses Riverside and San Bernardino counties, was nearly tied, with Democrat Abigail Medina up by 612 votes over Republican Rosilicie Ochoa Bogh.

The numbers in the Assembly will not change much with the balance of power still firmly in the grasp of Democrats who hold more than a 2/3 majority.

As of November 4, 2020, Democratic candidates were on track to win 60 of the 80 seats. They hope to

expand their numbers as well but currently trail in all five Republican-held districts that Democrats targeted this election cycle.

As of this writing there are still several districts too close to call. However, by the time you read this, the outcomes will be decided and some may have changed.

Below is a breakdown and list of winners, as of this writing. Again, it is still early and votes are still being counted, so outcomes could change.

SENATE

District	Winners
SD 1	Brian Dahle (R)*
SD 3	Bill Dodd (D)*
SD 5	Susan Eggman (D)
SD 7	Steve Glazer (D)*
SD 9	Nancy Skinner (D)*
SD 11	Scott Wiener (D)*
SD 13	Josh Becker (D)
SD 15	Dave Cortese (D)
SD 17	John Laird (D)
SD 19	Monique Limón (D)
SD 21	Scott Wilk (R)* currently leads Kipp Mueller (D) by 1,400 votes.
SD 23	Abigail Medina (D) currently leads Rosilicie Ochoa Bogh (R) by 600 votes.
SD 25	Anthony Portantino (D)*
SD 27	Henry Stern (D)*
SD 29	Josh Newman (R) currently leads Ling Ling Chang (D) by 10,000 votes.
SD 31	Richard Roth (D)*
SD 33	Lena Gonzalez (D)*
SD 35	Steve Bradford (D)*
SD 37	Dave Min (D) currently leads John Moorlach (R) by 17,000 votes.
SD 39	Toni Atkins (D)*

ASSEMBLY

District	Winners
AD 1	Megan Dahle (R)*
AD 2	Jim Wood (D)*

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AD 3	James Gallagher (R)*
AD 4	Cecilia Aguiar-Curry (D)*
AD 5	Frank Bigelow (R)*
AD 6	Kevin Kiley (R)*
AD 7	Kevin McCarty (D)*
AD 8	Ken Cooley (D)*
AD 9	Jim Cooper (D)*
AD 10	Marc Levine (D)*
AD 11	Jim Frazier (D)*
AD 12	Heath Flora (R)*
AD 13	Kathy Miller (D)
AD 14	Tim Grayson (D)*
AD 15	Buffy Wicks (D)*
AD 16	Rebecca Bauer-Kahan (D)*
AD 17	David Chiu (D)*
AD 18	Rob Bonta (D)*
AD 19	Phil Ting (D)*
AD 20	Bill Quirk (D)*
AD 21	Adam Gray (D)*
AD 22	Kevin Mullin (D)*
AD 23	Jim Patterson (R)*
AD 24	Marc Berman (D)*
AD 25	Alex Lee (D)
AD 26	Drew Phelps (D)
AD 27	Ash Kalra (D)*
AD 28	Evan Low (D)*
AD 29	Mark Stone (D)*
AD 30	Robert Rivas (D)*
AD 31	Joaquin Arambula (D)*
AD 32	Rudy Salas (D)*
AD 33	Thurston "Smitty" Smith (R)
AD 34	Vince Fong (R)*
AD 35	Jordan Cunningham (R)* currently leads Dawn Addis (D) by 6,000 votes.
AD 36	Tom Lackey (R)*
AD 37	Steve Bennett (D)
AD 38	Suzette Valladares
AD 39	Luz Rivas (D)*
AD 40	James Ramos (D)*
AD 41	Chris Holden (D)*
AD 42	Chad Mayes (NPP)*

AD 43	Laura Friedman (D)*
AD 44	Jacqui Irwin (D)* &
AD 45	Jesse Gabriel (D)*
AD 46	Adrin Nazarian (D)*
AD 47	Eloise Gomez Reyes (D)*
AD 48	Blanca Rubio (D)*
AD 49	Ed Chau (D)*
AD 50	Richard Bloom (D)*
AD 51	Wendy Carrillo (D)*
AD 52	Freddie Rodriguez (D)*
AD 53	Miguel Santiago (D)*
AD 54	Sydney Kamlager-Dove (D)*
AD 55	Phillip Chen (R)*
AD 56	Eduardo Garcia (D)*
AD 57	Lisa Calderon (D)
AD 58	Cristina Garcia (D)*
AD 59	Reggie Jones-Sawyer (D)*
AD 60	Sabrina Cervantes (D)*
AD 61	Jose Medina (D)*
AD 62	Autumn Burke (D)*
AD 63	Anthony Rendon (D)*
AD 64	Mike Gipson (D)*
AD 65	Sharon Quirk-Silva (D)*
AD 66	Al Muratsuchi (D)*
AD 67	Kelly Seyarto (R)
AD 68	Steve Choi (R)* currently leads Melissa Fox (D) by 10,000 votes.
AD 69	Tom Daly (D)*
AD 70	Patrick O'Donnell (D)*
AD 71	Randy Voepel (R)*
AD 72	Janet Nguyen (R)
AD 73	Laurie Davies (R)
AD 74	Cottie Petrie-Norris (D)* currently leads Diane Dixon (R) by 6,000 votes.
AD 75	Marie Waldron (R)* currently leads Kate Schwartz (D) by 8,000 votes.
AD 76	Tasha Boerner Horvath (D)*
AD 77	Brian Maienschein (D)*
AD 78	Chris Ward (D)
AD 79	Shirley Weber (D)*
AD 80	Lorena Gonzalez (D)*

Legislative Update



INITIATIVES

There were 12 initiatives on the ballot this election cycle.
Below are the initiatives and their outcomes:

Number	Subject	Pass/Fail
Proposition 14	Authorizes Bonds to Continue Funding Stem Cell and Other Medical Research	Passed
Proposition 15	Increases funding for public schools, community colleges and local government services by changing the tax assessment of commercial and industrial property.	Failed
Proposition 16	Amendment to Allow Use of Race and Gender in College Admissions and Government Hiring	Failed
Proposition 17	Allows Convicted Felons on Parole the Right To Vote	Passed
Proposition 18	Allows 17-year-olds the Right to Vote	Failed
Proposition 19	The Home Protection for Seniors, Severely Disabled, Families, Wildfire and Natural Disasters Act	Passed
Proposition 20	Restricts Parole for Non-Violent Offenders and Authorizes Felony Sentences for Certain Offences Not Currently Treated as Misdemeanors	Failed
Proposition 21	Expands Local Governments' Authority to Enact Rent Control	Failed
Proposition 22	Changes Employment Classification Rules for App-Based Transportation and Delivery Drivers	Passed
Proposition 23	Authorizes State Regulation of Kidney Dialysis Clinics	Failed
Proposition 24	Amends Consumer Privacy Laws	Passed
Proposition 25	Referendum to Overturn 2018 Law That Replaced Money Bail with System Based on Public Safety Risk	Failed

Special Notice:

Due to Dec. 31 falling on Thursday this year which makes Friday, Jan 1 a Holiday, direct deposit retiree payments will not post in member's bank or credit union until January 4, 2021. Auto payments that withdraw on Jan. 1 could cause an overdraft problem for some members. (This problem happens every few years, but most members probably aren't aware.)

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RPEA Legislative Analysis



By Randall Cheek, Director of Legislation

As we wait for a new year and celebrate Covid holidays we find many challenges ahead. The new year will give us a new president and vice-president. What does that mean for California? First and foremost Governor Gavin Newsom will appoint a senator to replace Vice-President elect Kamala Harris to represent us in Washington. Whom that might be is anyone's guess but it will definitely be a Democrat. Leading contenders are current California Secretary of State Alex Padilla, Attorney General Xavier Becerra, Congresswoman Karen Bass, Congresswoman Katie Porter and Congresswoman Barbara Lee. As of this writing the governor had not made any indications whom he might appoint however in my opinion he will most likely appoint Alex Padilla. Padilla would be the first Latino United States Senator from California in modern times. He is a strong ally of the governor and has been waiting in the wings to take his shot at the senate seat for years. Becerra who is a former Assemblyman and Congressman also has a great shot. Now once the appointment is made it still has to go through the legislature of both the State Senate and Assembly for approval. You will remember that Pete Wilson appointed his replacement when he became governor in 1991. His replacement was Republican State Senator from Orange County John Seymour. The appointee must run for re-election at the next general election. In Seymour's case he was defeated by Senator Diane Feinstein in 1993 who has served since then. If appointed Padilla would have to run in 2022. The next question is will Senator Harris resign her seat before being sworn in January? The new California Legislature is sworn in early December. Why is this important? Who will control the U.S. Senate is going to be the big issue. At this writing the balance of power is even. Harris would become President of the Senate and thus a deciding vote on close matters. With her seat vacant things could be in doubt. As they say time will tell.

In other election news RPEA supported 10 candidates for the legislature. All but one won their races even some Democrat vs Democrat races. Our record of supporting winners is better than many other organizations. RPEA also supported and helped get passed Proposition 19 which allows seniors among others to carry their current property tax obligation to a new home even if the new home is more expensive. What this means you can sell your home and afford to live in a new area.

This last legislative session was thrown in turmoil as Covid left its mark on legislation. California saw some of the highest cases of Covid which cost many local communities revenue not only in providing care but loss of income due to shut downs of many businesses. California

is a tech leader, agricultural leader but also entertainment leader. Amusement parks, TV and movie productions and many other entertainment venues such as sporting events were cut back or halted. Along with the restaurant industry which suffered greatly. California lost billions of dollars in taxes and revenue. On top this California saw its worst fire season ever. Millions of acres were destroyed and hundreds of homes lost. The cost was staggering. Despite having a huge rainy day fund, California's budget will be in the hole. What this means is that any new legislation, just as this last session, costing money will most likely not get passed. Last session RPEA supported issues that included increasing the death benefit of CalPERS as well as rural healthcare subsidies, vision care for non-state retirees and other issues. Most likely these issues will face difficult votes but we do plan to re-introduce similar legislation. Although we were able to be instrumental in the defeat of AB 2473 which would have allowed CalPERS to make more risky investments and put our pensions at risk, we should be prepared to help block this once more as CalPERS intends to push such legislation.

I also believe there will be other issues we will face this coming year. Already there are some interesting initiatives circulating the state as well as a recall of the governor. One initiative trying to gather signatures authorizes California to leave the United States and become its own country. Someone actually spent \$2000 to circulate this petition. Even if it makes the ballot there are many more hoops to jump through to make this happen. Although none are in the works to limit pensions, be aware this can happen at any time before 2022. Now, because of Covid, is not a good time to circulate petitions. In addition it takes many more signatures to qualify and millions to pass. This past election a number of initiatives opponents and proponents spent over \$100 million on an issue. Prop. 22 proponents spent over \$200 million. Initiatives are costly which is why I always say don't sign anything until you know the full issue, you could sign away your pensions and healthcare.

A new president, a new congress, a new legislature, and a new year we have much to look forward to in this coming year. We all pray for a safe vaccine, which will help us open up our state and country. I suspect it is going to happen before the end of the year. But despite this it will probably take time for people to feel comfortable and do many of the things we did not so long ago. We will most likely still wear masks and safely distance for the next year. I pray and hope we can all get together again. Until then be safe, happy holidays and happy trails until we meet again.



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Virtual Volunteerism



By Loran Vetter

"The Bottom Line"

Over the last several months, I have had phone calls from members concerning the value of volunteering being reported. They want to know where that money goes. I have explained that the value assigned to their volunteer hours does not result in anyone receiving money. It reflects the money that State and Local Governments would have to pay to provide many services without volunteers.

When COVID-19 became our new reality, it was clear early on that withdrawing volunteers (many of whom were retired public employees) from their sites (e.g. Meals on Wheels, Care Car, drug programs, search and rescue, volunteer police staff etc.) was having a devastating effect on the State of California and local counties and towns. Many of those volunteers were in the Vulnerable category due to age. To partially offset this loss of volunteers, Governor Newsom took action.

On April 21, 2020 he launched a volunteer program named Californians for All. Retired Public Employees eager to serve, found other ways to help their communities and the state. They made masks, set up telephone trees, delivered contactless meals, organized services, and some still participated in their public service activities. Retired Public Employees, remained dedicated to the smooth, safe, and comfortable running of the State.

The State not only acknowledged the value of volunteers, but also sought to put a monetary value on their contributions. As we move forward through this pandemic, it is important that the State, politicians, and media do not forget how valuable our services have been to keeping the state on an even keel. While most everyone knows that the majority of public service retirees live in this state and contribute to the economy through their pensions, many politicians and writers overlook that contribution as the cost of living anywhere. Volunteer service is up and above the basic financial contribution of living here. The value generated by our volunteerism is substantial. In the July/August Edition of the newsletter, we listed the value generated by just 91 volunteers out of 24,000 members. The monthly contribution was \$97,839.03. I believe the value for even 25% of our membership would be over \$8,000,000 per month. So the next time someone writes an article about Public Employment Pensions bankrupting the state, you can point to the volunteer value that California is receiving from those retired public employees. That value is what we can use to keep greedy people away from the pensions and benefits we worked so hard to earn. That is our Bottom Line.

As always, I will close with this quote from Erma Bombeck: "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."



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By phone: Use your **Visa or Mastercard**. Just call the Headquarters Office at 800-443-7732 to place your order

Online: Use your Visa or Mastercard in the RPEA Store at www.rpea.com

Current Price (as of February 1, 2018): \$18.50 each by mail

Public Relations Update



By Scott McGookin, Director of Public Relations

They say that the only consistency in life is change. We've known this for a while, but I suspect if you're like me, it seems like

a new piece of information is released each day that influences our lives, our families and often, our well-being.

New is not necessarily bad, but it can be disruptive. As we settle into the wait-and-see period of the pandemic – the space between the novelty of the virus and restrictions and the creation of a vaccine – we're forced to take on a new life of sorts. 2020 is likely to go down in the books as "the year most everything changed": Zoom meetings; tele-health appointments; physical distancing; much more e-commerce shopping; and even occasional Zoom wine tasting event or Zoom party. Who would have ever dreamed!

I am thankful that there are multiple reports of a vaccine on the horizon and I hear from many folks that they are limiting the amount of "news" they are watching each day and not buying into the doom-and-gloom. Rather folks seem to be taking control and carving out their own version of a new normal – exercising CDC and local health department precautions.

As the newly appointed Director of Public Relations I look forward to: 1) Increasing the awareness and resourcefulness of RPEA's online presence; 2) Growing RPEA's communication and marketing through our website, social media platforms and multi-media; and 3) Training our Chapters on different ways to engage our members and promote RPEA.

As the Director of Public Relations, I also have the honor of being the volunteer editor of the bi-monthly RPEA Newsletter. As such, I'd really appreciate any feedback on the articles you read in the RPEA Newsletter, as well as copies of newspaper clippings from your local newspapers and media relative to public employee retirement matters. Also, of interest would be pictures of your Chapter's meetings and activities. Feel welcome to e-mail photographs of your zoom meetings; pictures of service projects you and your fellow members volunteer; cartoons and other fun items that will allow us to share your experiences with our fellow members. By the first of the year I hope to create an editorial board which will assist in publishing the newsletter to assist in focusing the content on issues that matter most to us as retired public employees. It will be fun and educational for us to share more of what's occurring in our chapters so that we can embrace our similarities and our differences.

Most of our interaction in 2020 has been virtual or by telephone. 2021 may likely be a hybrid of virtual and physical gatherings. The big lesson I have learned in 2020 is that there is great benefit in taking time to enjoy the journey! There is such great need for more patience, sensitivity, care and compassion throughout the world because of this pandemic. We really don't know what our neighbors or the people in the line at the store are personally going thru. Today we can't even safely offer a gentle touch or a big hug and our friendly smile is covered by a facemask. However, in the spirit of making the best of it, I find myself intentionally showing happiness or approval thru gestures with my hands or body, or thru my eyes. Such subtle yet significant body language can demonstrate that I am actively listening and that I care - important messages in this time of separation, masks and distancing.

By way of update, 9 of our 72 RPEA Chapters have received assistance from our amazing headquarters staff to conduct chapter zoom calls. Wouldn't it be great if in 2021 each chapter launched a Chapter Zoom Meeting? Perhaps a couple of chapters could even try hosting a Multi-Chapter Zoom meeting. The featured program could be a special guest speaker providing a message of value to our chapter members; and other parts of the meeting could include updates and other fun items that matter to us retirees. Engaging by computer, smart phone or standard telephone will bring us together and allow us to share and engage with one another.

Last but not least, please check out and explore the updates on our revamped RPEA website. You will find that there are some new resources that highlight what RPEA has been doing to protect our pensions and benefits and also the website provides resourceful links to items that matter to our retirement. There is a short informational video on the home page that you can click on and hear some short testimonials as to what RPEA does for public employee retirees. Our goal is to expand resourcefulness of the website more and more each month so we'd love to hear from you! Who knows, you might even see your story in an upcoming newsletter; on the website; our on the blog. Send your ideas, pictures and feedback to editor@rpea.com.

Stay tuned! 2020 is almost over ... and 2021 is about to begin!

Blessings to You for a Prosperous, Healthy and Happy 2021.

Happy New Year!

Tips and Tricks

Finding the Balance: The Keys To Successful Retirement

For many of us, work has been the center of our lives for years. Everything else was secondary to giving work our all. Between working all week and focusing on family nights and weekends, you might have found little time to focus on yourself. Many people find little room for “Me Time”. Now, in retirement, many of us have to step back and figure out, “Now that I’m no longer working...what defines me?”

The psychologist Erik Erikson has studied this question extensively. Erikson argues that the richest and fullest lives attain an inner balance composed, in equal ingredients, of work, love, and play. To pursue one to the disregard of others is to open oneself to sadness as the years pass. But to pursue all three with equal dedication is to make possible a life capable of fulfillment and serenity.

Bonnie, a teacher who recently read some of Erikson’s essays on the topic, felt his words immediately resonate. “With all the commitments I made as a teacher, I simply figured my personal life will always be there. I was trying to do it all: teach, do administrative work for the school, and raise my children. I found, with all the time I was dedicating to my students and my children, I was neglecting me.”

After retiring, Bonnie initially struggled because, for her entire adult life, teaching had given her a surrogate family and her source of identity. “I had to reinvent myself,” she says. “I knew for sure I needed a sense of purpose, but on my terms where I had time for family, fun and travel.” After trying part-time work and volunteering, Bonnie finally had time to pick up her life long passion again: writing. “I told people I’d be done writing my first book in six months. It took two years.” But she has no regrets: one reason why it took so long is because she wanted to finally have dinner with her husband every night and to travel. Lengthening the time completing the book was a price she was willing to pay.

Then her school got in touch asking if she’d be available to work on some administrative projects. When she declined the offer and gave her family as the reason, it was perfectly understood. But when she added she and her husband were Houston Astros season ticket holders and that she couldn’t miss the 50 or so games they attended each year, there was a puzzled silence at the other end of the phone.

Maybe there is something irrational in waking up happy or

depressed depending on if the Astros win or lose. But after years in a career that put intense focus on work, Bonnie is now able – through her writing, time with her family, and through her passion for her beloved Astros – to have it all. She can enjoy work, love, and play. Finally, she has been able to make sure all aspects of her life are taken care of in equal measure.

Another key to a successful retirement is making sure you have all the benefits you need. That’s why you should schedule a free Benefits Review with an AMBA representative. They can help identify gaps in your insurance coverage and recommend policies that can fill those needs. Call AMBA at (866)979-0497 or visit www.amba-review.com.

Should You Switch From Contact Lenses to Glasses in the Age of Covid-19?

“Contact Tracing” is an important measure that can help prevent the spread of the coronavirus. “Contactless Pick-Up” can also keep you safe. Here’s another way to help stay safe: “Rethink Wearing Contact Lenses.”

Experts report that switching from your contact lenses to glasses is worth considering, both for the risks of wearing contacts, and the protection that glasses can provide.

The Risk of Wearing Contacts

Health officials warn against touching your eyes, nose, and mouth to prevent contracting the illness. From changing lenses in the morning to removing them at night, people who wear contact lenses touch their eyes more than the average person.

If you choose to continue to wear your contacts, experts recommend following proper hygiene procedures, especially washing your hands thoroughly before handling.

The Benefits of Eyeglasses

But switching to glasses during the global COVID-19 pandemic can provide some key benefits. Switching to glasses greatly reduces the need for you to touch your eyes as well, as well as common irritation to your eyes that contacts can cause. Plus, substituting glasses for lenses can serve as a barrier to force you to pause before touching your eye.

Want even more benefits? Glasses -- even sunglasses -- can provide some protection to your eyes from infected droplets that a sick person might spray when coughing,

Tips and Tricks

sneezing or talking (though if you want full protection for your eye area, safety goggles are definitely best).

If you do wear glasses, make sure you're cleaning your lenses with a tissue rather than your fingers.

These are just some examples of how eye health is a measure towards your overall health.

Want to Boost Your Confidence? See Your Dentist.

During a 1990 conference in Dharmashala, India, a group of philosophers, psychologists, scientists and translators attempted to explain to the Dalai Lama the idea of low self-esteem. In his homeland of Tibet, they don't have a word or concept for it. This esteemed leader, revered for his profound understanding of the human mind, was dumbfounded.

In Western culture, however, most of us are familiar with feeling less than confident. A recent study by Cigna points to a remedy that's literally right under our noses: preventative dental care.

Seventy-five percent of the 1,000 adults surveyed who visit their dentist twice a year or more report very good self-confidence. Among those who rated their oral health as excellent, 91% said their self-confidence was excellent or very good. Meanwhile, among those who said their oral health was fair or poor, only 37% indicated a high level of self-confidence.

"We are continually examining the intrinsic connection between body and mind," says Fred Scardelletto, Cigna's vice president of dental and vision business. "This survey clearly confirms that oral health has an impact on self-esteem."

All of this ultimately comes down to our inclination to smile; 93% of those satisfied with their smile reported a high level of self-confidence. Several previous studies have shown how our smile affects our employability, social life and close personal relationships.

According to Psychology Today, confidence is not something we're born with; it must be acquired and developed over time. Visiting your dentist regularly is a great place to start.

After all, as the Dalai Lama would tell you, there's no good reason for feeling down in the mouth.

SOURCES:

<https://www.sharonsalzberg.com/sit/>

<https://www.managedhealthcareexecutive.com/news/obtaining-oral-care-services-can-influence-self-confidence>

<https://www.psychologytoday.com/us/basics/confidence>

When It Comes to Eye Health, Most Americans Have Blinders On

In a recent survey by The American Academy of Ophthalmology (AAO), 81% of more than 3,500 U.S. adults said they're knowledgeable about vision health.

However, only 19% knew the three main causes of blindness in the United States (glaucoma, age-related macular degeneration and diabetic eye disease), less than half were aware that vision loss and blindness don't affect all people equally, and 37% knew that disease-related vision loss don't always have symptoms.

"Far too often, we witness the consequences of patients entering the ophthalmologist's office too late to avoid severe vision loss," says AAO president Dr. Anne Coleman.

Because the brain adapts to vision loss, you may not even notice. The AAO recommends visiting an ophthalmologist for a baseline eye exam by age 40 and having your eyes checked 1-2 years after you turn 65.

Research shows that people fear vision loss more than they fear other serious health problems, such as cancer, stroke and heart disease. However, the old saying, What I don't know can't hurt me couldn't be farther from the truth. When it comes to eye health, ignorance is not bliss.

"In 2020, we want all Americans to have clear vision when it comes to eye health," says Coleman. "That starts with educating yourself about eye diseases and visiting an ophthalmologist."

SOURCE:

<https://consumer.healthday.com/eye-care-information-13/eye-and-vision-problem-news-295/many-americans-in-the-dark-about-eye-health-753952.html>



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