



ISSUE 6
NOVEMBER / DECEMBER

RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

2023



HAPPY NEW YEAR

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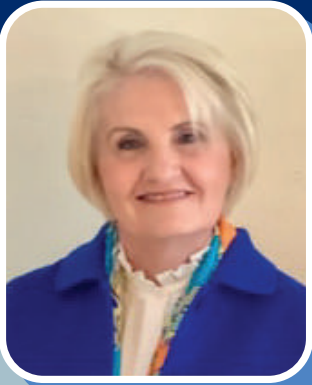
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PRESIDENT'S MESSAGE – BY ROSEMARY KNOX



Rosemary Knox
RPEA PRESIDENT



RPEA

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President's Festive Message

As the holiday season unfolds, enveloping us in the warmth of cherished moments with family and friends, the Retired Public Employees Association (RPEA) extends heartfelt wishes to everyone. In a year marked by challenges, it is during these holidays that we are reminded of the enduring strength and resilience embedded within our association.

As the RPEA team and I convey our sincere appreciation for the trust and support you have bestowed upon us, we reflect with gratitude on the privilege of serving you. It is a time to recognize the significance of coming together to celebrate the spirit of gratitude, emphasizing the values that unite us as an association – community, compassion, and unity. Together, let us reaffirm our shared commitment to making RPEA the best it can be for all its members.

The presence of the RPEA Team has been felt in various impactful ways, from active participation in CalPERS Board meetings to addressing critical issues in person when the need arises. One noteworthy project that has taken center stage is "RPEA-CA Gives Back," expertly chaired by Loran Vetter of Chapter

043, Yolo County. In the past fiscal year, our organization has contributed volunteer hours for a remarkable total of \$1,953,735.92, a testament to the extraordinary value generated by approximately one percent (1%) of our members. Imagine the possibilities if 10% of our members were to volunteer their time! Kudos to Loran for spearheading this invaluable community project, reminding us that the returns from giving are far richer than what is given.



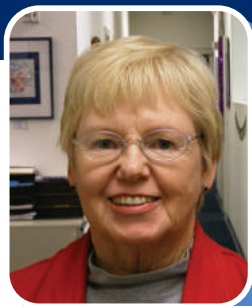
As the year draws to a close, I find myself humbled by the multitude of accomplishments and the chapters I have had the privilege of visiting. Looking ahead, I am eager to connect with our members once again, furthering the bonds that make our

association strong and vibrant.

May this holiday season envelop you in joy, warmth, and the cherished company of those you hold dear. Wishing you happy holidays filled with laughter, love, and the simple joys that make this time of year truly special.

Rosemary Knox
RPEA President

PAST PRESIDENT'S MESSAGE



For all you bibliophiles, I recommend reading **DEMOCRACY AWAKENING**, by Heather Cox Richardson. Ms. Richardson writes a daily blog called **LETTERS FROM AN AMERICAN**. If you are thinking that we are in a unique political moment in our history, we aren't. Richardson is a political historian and her book takes us back to the early days of our history when the country was very divided between rich and poor, focusing on the early struggles of combating robber barons, (remember how we learned about them in school?), through the rise and

fall of unions, environmental battles, etc. It is a book worth reading and, with the result that I feel better about our current situation. We survived as a nation before and we will again but we must remain vigilant and protect our democracy.

Jo Paulson
Past President



At the CalPERS Investment Committee meeting on November 13, a lot of discussion centered around private equity (PE) investment. The run up in interest rates that the Federal Reserve Board initiated in 2022 has changed the landscape for institutional investing by adding fixed income as a viable, near risk-free, component of the PERF portfolio. Within the investment unit's thinking, private equity remains the allocation most actively being invested in and raising the allocation goal to 30%. Private lending and coinvesting remain as top goals in the PE category. The investment staff also believes commercial real estate is a sound investment. With inflation waning, the Federal Reserve appears to be inclined to settle-in on current interest rates and that should assist real estate in stabilizing housing interest levels and reduce rates a bit. What is encouraging about the current economic condition is the fact that the recession, that was considered to be certain, hasn't materialized and employment along with consumer spending remains strong.

With the apparent end of interest rate hikes and the overall strength of the economy, the stock market is showing signs of resuming its bullish trend which bodes well for CalPERS in view of the fact that global equities (stocks) have traditionally been the strongest driver of our PERF's gain in value. The most recent example of this occurred in CalPERS's fiscal year 2020/21 when the huge gain in the stock market produced 21% appreciation in value. Let's hope that we see this again in the coming months. It is very important that we raise the funded status of the PERF to 80% or higher to ensure the long-term health of the fund. The PERF loss of \$10.5 billion in the first quarter of fiscal year 2023/24 is not a good result. A stock market rally, in this fiscal year, is our best hope for near-term improvement in our PERF's condition.

A serious public comment effort was mounted by several different environmental groups during this November's investment committee meeting. At least 20 people were present in the audience or on the phone to voice their support for divestiture of fossil fuel company stocks. This is a very real dilemma for the investment committee due to the potential huge loss in an important investment category that could hamper the PERF's ability to maintain its value. Past experience with major divestitures, in which the PERF suffered lost value and income, weighs heavily on the committee. Resistance to divesting prevails because losing these companies would further exacerbate the difficulties CalPERS is having in regaining sufficient PERF value to reach a safe funded level.

As most of you know, CalPERS is again searching for a Chief Investment Officer. This will be the third CIO at CalPERS in five years. Hopefully, a strong candidate will emerge and stay in place long enough to stabilize the investment unit and find the right mix of investment options to routinely achieve the annual 6.8% discount rate goal and constantly raise the PERF funded status toward 100%. We saw the PERF at 100% and higher in periods prior to 2008.

Our new RPEA Legislative subcommittee, CalPERS Concerns Committee, is now functioning and two of its expert members were present at the CalPERS Investment Committee meeting to observe and evaluate investment practices and health care matters. They made some important determinations that will be debated in their future meetings to formulate public comment or other approaches to identify shortcomings and convey potential solutions to these issues.

RPEA now has a new prospect list that will give chapters a new opportunity to contact local CalPERS retirees who may not be members of any retiree association like us. We need to explore any and all methods of recruitment to start to grow our ranks now that Covid is less of a threat to folks who want to meet in person in chapter meetings. Those who are not interested in attending chapter meetings can keep in touch through Zoom and/or the RPEA bimonthly newsletter. New members are vital for RPEA to retain enough members to maintain its influential position at CalPERS and in the state legislature.

On November 15, I had the pleasure of speaking at a luncheon meeting of Chapter 46 in South San Francisco. They meet at the Basque Cultural Center in an excellent closed meeting room and enjoy gourmet food. We had an excellent turnout of 20 members and we had a wide-ranging discussion about CalPERS PERF concerns and the Long-Term Care class action result.

In our headquarters office, some overdue updating of ceiling tile, the paint scheme on the walls, and new carpet has been completed. New paint on the exterior, updated signage outside, and a new roof have been completed over the past five years. With this interior work, the office will have been updated to a more modern condition. Security needs have increased due to the homeless encroachment in the neighborhood. Exterior cameras now protect the office and the staff from potential threats.

Al Darby

RPEA Vice President

CalPERS LTC Settlement Update

The CalPERS Long-Term Care Class Action Settlement became final on September 28, 2023. As reported in previous RPEA newsletters and on www.rpea.com, documents pertaining to the courts orders approving the settlement, the plaintiffs motion for fees and costs, and the final Judgement may be found at: <http://www.calpersltcclassaction.com/>.

• January 2024

Distribution of Settlement Class Member Checks (Categories A-H)

UPDATE: November 9, 2023

The Settlement became Final on September 28, 2023.

Under the terms of the Settlement, your Final Settlement Category and Award amount will be determined as of this date. In January 2024, you will receive a mailing from the Settlement Administrator providing (1) notification of your Final Category and Award; and (2) a check in the amount of your final Award.

Category A Class Members who elected Option 1 – Premium Refund: The information in this paragraph only applies to Class Members who elected to surrender their Policies and receive an 80% premium refund (less any benefits received). The Final Settlement Date was September 28, 2023, which means your CalPERS LTC Policy will be surrendered and you can stop paying premiums as of

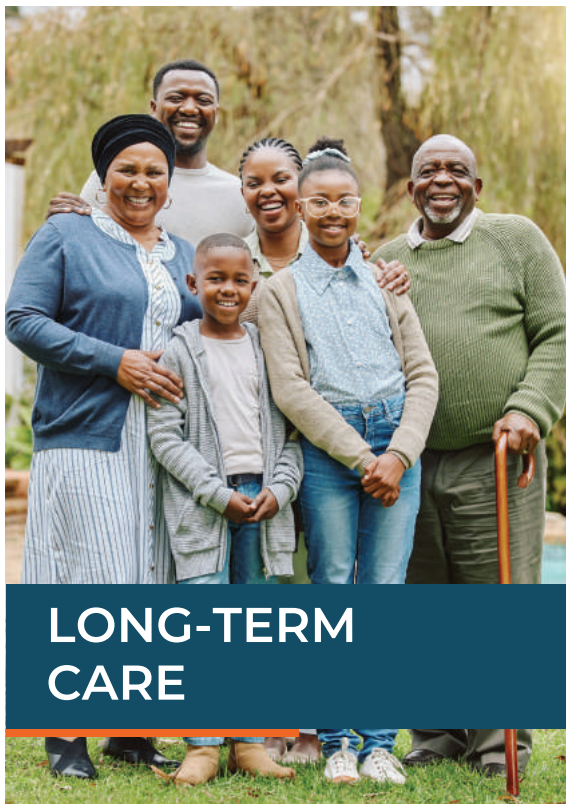
that date. You will be notified in January 2024 of your final refund amount, but please understand that it will include 80% of all premiums paid to CalPERS (less any benefits received) through the Final Settlement Date. We have been advised by

CalPERS that premium payments deducted from Class Members' pension checks—or that are set up for autopay through their bank accounts—should stop automatically, and any payments deducted after September 27 will be refunded by CalPERS. If you make the payment to CalPERS by check, you should stop sending premium payments.

If you have any questions or need further information, please visit the FAQs on the CalPERS website by clicking [here](#) or call 1-866-217-8056 (toll-free).

Class Members who elected Option 1 but recently went On-Claim, applied to go On-Claim, or think they may need to go On-Claim:

If you elected Option 1, but applied to go On-Claim or went On-Claim before September 28, 2023, or believe you may need to go On-Claim before October 28, 2023, then you may qualify for Category I or another process provided for in the Settlement that would allow you to reverse your election. If you are in that situation, please refer to FAQs on the CalPERS website by clicking [here](#) and contact Class Counsel immediately at 1-916-520-6639.



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- You select your benefit period
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Retired Public Employees' Association of California



DIRECTOR OF PUBLIC RELATIONS - UPDATE



As we prepare to embark on the year 2024 it is beneficial to recap and reflect upon a significant event that occurred this past year that affected roughly 769,000 retirees within the CalPERS retirement system. **The PBI Data Breach.** Following are notable

facts and figures.

PBI DATA BREACH UPDATE

As you will recall CalPERS publicly announced at their June 21st Board meeting that hackers had stolen the names, social security numbers, birth dates and other confidential information of roughly 769,000 retirees and beneficiaries. This was the result of a cybercriminal ring using Clop ransomware to take advantage of a vulnerability in CalPERS vendor PBI Research Services ("PBI"). The incident involved PBI's use of MOVEit Transfer software, a product used by thousands of organizations worldwide to transfer and exchange data. A vulnerability in the MOVEit software allowed an unauthorized third party to access or acquire data from PBI servers containing information from many organizations.

As of November 21, 2023 the number of organizations impacted by the MOVEit Transfer software issue - both directly and indirectly - had reached 2,620, with more than 77 million individuals being affected according to the cybersecurity firm Emsisoft - a global anti-malware company headquarters in New Zealand. The list of victims includes hundreds of US schools, the state of Maine, the US Department of Energy, and energy giants Siemens Energy, Schneider Electric, and Shell.

By way of update CalPERS informs us that approximately 26.8% of CalPERS members impacted by the PBI security breach signed up for the important credit monitoring protection offered by Experian. This percentage is said to far exceed the average number of people (4-6%) who sign up for credit monitoring when a Social Security Number is involved. CalPERS has updated their website to reflect that the free credit monitoring enrollment has ended and they have added additional frequently asked questions about identity theft, fraud alerts and credit freezes. (Please see www.calpers.gov/page.home/pbi). Additionally, the RPEA website located at www.rpea.com contains links and resources to educate and consumer protection information.

As RPEA starts on a new year of legislative advocacy – possibly we should work to encourage our state and federal officials to work on legislation and regulations that can protect individuals from having our personal information and data from being violated. It is my opinion that two years of identity theft /credit monitoring protection does not provide adequate peace of mind nor compensation for senior citizens and retirees now needing to take multiple extra steps to monitor our credit, the dark web and who knows what all ... for the rest of our lives. Maybe in 2024 we can work to reduce the vulnerability created by organizations sharing our personal information and data.

**Wishing you and your families a Happy and Joyful Holiday Season!
Happy New Year!**

Scott McGookin

Director of Public Relations

RPEA LAUNCHES EDUCATIONAL WEBINAR PRESENTATIONS

Greetings Fellow RPEA Members:

This past month (starting November 2023) RPEA in coordination with AMBA launched what will be a series of educational webinars to discuss important and timely topics of benefit to our membership. The first webinar focused on "Aging in Place and Avoiding Senior Scams" and the second webinar explored "The Myths and Realities of Long-Term Care."

Additional topics and resources are being developed in

effort to provide our members with opportunities to safeguard and make the most of their retirement! Each webinar is designed to run approximately 1-hour, including time to address questions and answers by the attendees. Pictured below are the graphics that were used to promote the webinars via various forms of social media; e-mail, and by our website at www.rpea.com

Stay tuned as we prepare to bring additional webinars of interest.



Why choose Kaiser Permanente?

Get the high-quality care you deserve. Kaiser Permanente has two Medicare health plan options for CalPERS retirees to choose from, Senior Advantage (HMO) and Summit.

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- Your choice of great Kaiser Permanente doctors and a wide range of specialists. And all of our available doctors welcome Kaiser Permanente Medicare health plan members.
- Open enrollment is September 18 through October 13, 2023

2024 benefit highlights



Rides to and from your doctor visits at no cost²



Meals delivered to your home after a hospital stay at no cost³



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

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

Please recycle. 1108868026_RPEA June 2023





Dear Fellow Members of RPEA!

This month I provide to you some interesting facts and study findings that I think you will find of interest unless you are fortunate enough to have found the fountain of youth. I hope you find

the information useful. As always, far be it for me to provide medical or physical advice to anybody. If something sparkles your interest, consider making note of it and consulting your primary care physician or specialist.

Chronic Conditions:

More than half of all American adults have at least one chronic condition and one out of three adults have two or more chronic conditions according to FUNCTIONAL MEDICINE. Link: <https://theaafh.org/fm-why-you/>

Many of these people are struggling every day with these conditions and some continue to get worse. Take diabetes, for example, a disease that leads to the death of 240 Americans every day.

There is enormous information related to Health, Aging, Longevity etc. Discretion is of crucial importance. From Fasting Methods for Weight Loss, Cancer Treatment, Auto-immune Disease, Leaky Gut, Mental health, Respiratory, Circulatory, Renal, Digestive, Lymphatic disorders etc. It's how we navigate these issues that applies to each of our individual needs as a consumer? (I am not recommending anything.) Following are some of the sites that may interest you that I came across regarding fasting. You may want to consider trying to look them up on Google or YouTube.

Also, consider checking out the following YouTube links: Identifying deficiencies through nails, skin, and hair The most important vitamin for your Adrenals Vitamin B1 (Thiamine) Deficiency: The "Great Imitator" of other Illnesses. Or Best Fasting Method for Fat Loss, Autophagy & Cancer Prevention on YouTube.

Heart attack patients often take longer to seek help if they have gradual symptoms, which may put them at increased risk of death, according to authors of a study published in the European Journal of Cardiovascular Nursing. Gradual symptoms begin with mild discomfort that slowly worsens, while abrupt symptoms are sudden and cause severe pain writes Dr. Chauncey Crandall, M.D.

Also, study author Sahereh Mirzaei, from the University of Illinois at Chicago, and her team analyzed data from

474 heart attack patients seen at U.S. emergency departments. Symptoms were gradual in 44% and abrupt in 56% of these patients. Those with gradual symptoms waited eight hours to seek medical help, compared to 2.6 hours for those with abrupt symptoms. A delay of no more than two hours is recommended for the best outcomes. Waiting longer increases patients' risk of serious complications and death, according to the researchers. Symptoms were triggered by exertion, such as running, climbing stairs, or shoveling snow, in 54% of men with abrupt onset and a diagnosis of ST-elevation myocardial infarction, which is a particularly serious type of heart attack requiring quick restoration of blood flow to blocked arteries as cited by the European Society of Cardiology reviewed by Kate Anderton B.Sc. (Sept 12, 2019).

Mirzaei said men with ischemic heart disease or multiple risk factors such as high blood pressure, diabetes, high cholesterol, or a family history of heart disease should be aware that chest pain or discomfort after physical activity or exercise could be a heart attack.

Dr. Chauncey W. Crandall is author of Dr. Crandall's Heart Health Report newsletter. He is a Yale graduate and is chief of the Cardiac Transplant Program at the world-renowned Palm Beach Cardiovascular Clinic in Palm Beach Gardens, Florida. He practices interventional, vascular, and transplant cardiology.

Alzheimer's and Dementia:

According to 2023 figures from the Alzheimer's Association, an estimated 6.7 million Americans are living with Alzheimer's disease. It's prevalence is projected to double by 2025. Globally, more than 55 million people have dementia, the World Health Organization estimates. The Alzheimer's Association mentions some symptoms to watch for:

1. Difficulty with everyday tasks.
2. Repeatedly asking the same question or telling the same story.
3. Communication issues-trouble joining in conversation, stops abruptly in the middle of a thought, etc.
4. Getting lost due to visual and spatial abilities (per the Mayo Clinic).
5. Personality changes i.e. unusually anxious, confused, fearful or suspicious, easily upset or depressed.
6. Confusion about time & place. Routinely forgetting what day of the week it is, says Jason Karlawish M.D.,

HEALTH BENEFITS – by THELMA LAMAR

Neurologist & Prof. of Medicine at the University of Pennsylvania Perelman School of Medicine & coordinator of Pennsylvania Memory Center.

7. Misplacing things

8. Troubling behavior-poor money management, neglects grooming & cleanliness.

9. Loss of interest or apathy

10. Forgetting old memories.

Types of Dementia:

1. Alzheimer's dementia

2. Vascular dementia

3. Lewy Body dementia

4. Fronto-temporal disorders

Resources: Journal of Alzheimer's Disease, National Institute on Aging recommends contacting your Primary Care Physician (PCP),

Specialist such as neurologist, geriatrician, or geriatric Psychiatrist.

There are ailments that can mimic Dementia.

Doctors diagnose Dementia in various ways:

1. Cognitive & neuropsychological tests

2. Blood tests

3. Brain scans-CT, MRI or PET imaging

4. Psychiatric Evaluation

5. Genetic Tests

Note: this article, originally published on October 22, 2019 has been updated with more recent statistics & information.

Patrick J. Kiger is a contributing writer for AARP. He has written publications in L.A. Times Magazine, GQ & Mother Jones, Discovery Channel & National Geographic.

Respectfully,

Dr. Thelma Lamar, PhD

Director Health Benefits

RETIREES TO RECEIVE A RAISE IN SOCIAL SECURITY BENEFITS

RETIREES TO RECEIVE A RAISE IN SOCIAL SECURITY BENEFITS AND CHANGE IN MEDICARE PART B AND D PRESCRIPTION COSTS

Retirees receiving Social Security will receive an increase in 2024, however be prepared to receive an annual cost-of-living adjustment less than the increases received in 2023 and 2022.

In January, 2024 Social Security benefits will rise by 3.2%. As such, the average monthly Social Security benefit will increase by approximately \$59, to \$1,907.

The annual cost-of-living adjustment is based on the percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) in the third quarter from the same period a year earlier.

Also, Medicare Part B premiums, which are deducted from Social Security benefits, typically increase at a faster rate than the annual COLA. In 2024, standard Part B premiums will rise by 5.9%, to \$174.70/month. Also, beneficiaries with 2022 income between \$103,000 and \$500,000 (or between \$206,000 and \$750,000 for married couples who file jointly)

will pay a high-income surcharge for their Part B and Part D prescription drug benefits.

The annual cost-of-living adjustment also affects how much retirees can earn without reducing their Social Security benefits. If you file for Social Security before you reach full retirement age and earn income from a job, Social Security will withhold a portion of your benefits once your earnings exceed a certain threshold. In 2024, you can earn up to \$22,320 before Social Security will withhold \$1 in benefits for every \$2 you earn over that amount. If you reach full retirement age in 2024, you can earn up to \$59,520 before Social Security will withhold \$1 in benefits for every \$3 you earn over the limit. In the month you reach full retirement age, the earnings test will disappear. Generally, each of these adjustments are modified annually.

For seniors who go “unretire” after claiming Social Security benefits, the benefits are not lost. Once you reach full retirement age, your monthly amount is adjusted upward to account the benefits you had previously forfeited.



Reviewing the Past & Looking to the Future

As we look back on this legislative year we saw that the governor signed a number of bills affecting seniors. These bills will go in to affect in January 1, 2024:

AB 48 (Aguiar-Curry) Gives the right of a patient in a nursing home to be free from psychotherapeutic drugs used for the purpose of discipline or convenience or from such drugs being used as a chemical restraint except for an emergency. **RPEA supported this bill.**

AB 751 (Schiavo) This bill requires law enforcement agencies to included specified provisions regarding procedures for investigating elder abuse in their policy manuals. **RPEA supported this bill.**

AB 839 (Addis) Allows for the California Health Facilities Financing Authority Act to add residential care facilities for the elderly for funding through the issuance of revenue bonds.

AB 879 (Alvarez) California law prohibits residential care facilities from prohibiting the formation of family council, which is a meeting of family members, friends, representatives of two or more residents to confer in private without facility staff present. This bill defines the scope of prohibited interference. **RPEA supported this bill.**

AB 1417 (Wood) This bill changes some procedures of mandated reporting of elder and dependent abuse reporters. Under this bill if the abuse that occurred in a long-term care facility was allegedly caused by another resident of the facility with diagnosed dementia and there was no serious bodily injury, the reporter would be required to submit a written report within 24 hours

SB 621 (Caballero) Allows an enrollee of a health care service plan or health insurer that provides coverage for prescription drugs to try biosimilar furore providing coverage for the equivalent branded prescription drug.

SJR 1 (Cortese) This resolution requests the Congress of the United States to repeal the Government Pension Offset and Windfall Elimination Provision from the Social Security Act. RPEA supported this bill. This is a resolution which can only request. There are two bills in congress that do eliminate GPO and WEP, however with a dysfunctional house it is unlikely to make it through congress this session.

Now for the bad news. The following bills were vetoed by the Governor:

AB 309 (Lee) The Social Housing Act would have created in the Department of General Services, the Social Housing Program which would address the housing crisis in California. The program would have created rental and ownership models. In his veto the governor noted on going programs and the added cost of adding this program during a deficit year.

AB 469 (Fong, Vince) This bill would have established the

Office of the California Public Records Act Ombudsperson in the Department of Justice. The Ombudsperson could overturn a refusal by a state agency for information obtained by a public records act request. RPEA supported this bill because the legislative committee felt that getting PRA requests from CalPERS would become less costly by not having to sue in court and would make CalPERS much more transparent. In his veto measure the governor cited the cost of implementing the bill.

SB 17 (Caballero) This bill would have required the California Tax Credit Allocation Committee which authorizes tax credits to increase the housing type goal for senior developments from 15% to 20%. RPEA supported this bill. In his veto message the governor said the bill would bypass the authority of the committee.

What about other bills? A number of bills are now two-year bill including RPEA co-sponsored bill AB 1246, which means they are in their second house and can be taken up in January of 2024.

AB 1246 (Nguyen, Stephanie) Will allow a CalPERS member to share their portion of a PERS pension with their new spouse after a previous divorce settlement which split the pension. RPEA is a co-sponsor with the California Highway Patrolmen Association. This bill will most likely take minor amendments.

AB 820 (Reyes) This bill requires the composition of various advisory groups and bodies to include a state agency official responsible for administering programs that serve, or state commission official that advocates on behalf of, older adults to include a representative from an organization that serves or advocates on behalf of older adults. RPEA supports this bill.

AB 1410 (Ta) This bill would require the department to establish a 13-member advisory council to provide advice and consultation to the State Long-Term Care Ombudsman Program and the Director of the California Department of Aging on issues affecting the provision of ombudsman service. The bill would extend the timeframe for the advisory council to consult with and make recommendations to the State Long-Term Care Ombudsman Program and the director from 30 days to 45 days. **RPEA supports this legislation.**

SB 278 (Dodd) This bill will add to the Elder Abuse and Dependent Adult Civil Protection Act the definition of “financial abuse” knowingly aiding and abetting in the taking, secreting, appropriating, obtaining, or retaining real or personal property of an elder or dependent adult for a wrongful use or with intent to defraud, or both. The bill would also define “assists” for those purposes. **RPEA supports this bill.**

In other news we have a primary election on March 5, 2024 to select candidates for the U.S. Senate, the California Assembly and State Senate, President as well as a few legislative added propositions. The general election will be November 5, 2024.

LEGISLATIVE ANALYSIS – by RANDALL CHEEK

There are seven initiatives qualified for the November ballot and another 25 in circulation trying to qualify. As in the past I will try and fairly summarize all the qualified initiatives in a later issue.

Of those in circulation a few you may want to be aware of:

- **DECRIMINALIZES PSILOCYBIN MUSHROOMS. INITIATIVE STATUTE:** The state of Colorado has already legalized “magic mushrooms,” this is similar. The governor vetoed legislation to legalize magic mushrooms this year.
- **AUTHORIZES ELECTRONIC SIGNATURE GATHERING FOR INITIATIVE, REFERENDUM, AND RECALL PETITIONS. INITIATIVE STATUTE.** Would allow internet signing of initiatives to qualify for the ballot. In my opinion this one is dangerous as we know about hacking systems, just ask CalPERS. Also, how can one be sure the signatures are not from the person signing?
- **REQUIRES GOVERNMENT-ISSUED IDENTIFICATION TO VOTE. INITIATIVE CONSTITUTIONAL AMENDMENT.** Now many may say good idea but in some states this stopped some persons from voting at all. In Wisconsin, Catholic nuns were prohibited to vote because they never got driver licenses. One to watch.

- **REQUIRES SCHOOLS TO REPORT ANY CHANGE IN A STUDENT’S EXPRESSED GENDER, WITHOUT EXCEPTION FOR STUDENT’S SAFETY. INITIATIVE STATUTE.** Requires K-12 schools to notify parents whenever a student under age 18 asks to be treated as a gender different from what is listed on their school records. This one if on the ballot will be very controversial.
- **ELIMINATES STUDENTS’ RIGHTS TO PARTICIPATE IN SCHOOL ACTIVITIES CONSISTENT WITH THEIR GENDER IDENTITY. INITIATIVE STATUTE.** From the same folks above. This initiative is also controversial.

There are many others circulating that you may want to check out before signing. As I always warn be careful of what someone tries to get you to sign as you may be signing away something you care about. Many of those gathering signatures are paid by the signature and will tell you anything they think will get you to sign.

As always happy trails till we meet again and Happy Holidays.

Randall Cheek

RPEA Director of Legislation



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RPEA of CA - Retired Public Employees' Association of California



CA LIC #0196562



MEMBERSHIP DIRECTOR UPDATE – by ELENA YUASA

The Holiday Season is here!

After this whirlwind of a year, we want to remind you that we show appreciation for YOU, our outstanding membership.

Below are several recent events chapter leaders participated in to increase membership and provide awareness of RPEA's mission. There has been an overwhelming response to our recruitment activities, so we are continuing our efforts in full force.

September 27, 2023, City of Costa Mesa Senior Expo



September 28th, 2023 City of Fontana – Open Enrollment Sponsored by City of Fontana

Stephen Petereau, Kathy Petereau, Nelly Van Lommel & Elena Yuasa



October 12, 2023 Chapter 78 Nevada County and Chapter 30 Auburn

During the meeting, Loran Veter also discussed reporting volunteers' hours to RPEA. Forms were distributed, and the majority of members completed them. Loran further explained that these hours help to demonstrate that volunteering has value and that retirees contribute to their communities.



Chapter 30 Auburn Leadership Team Membership
Chair Marilyn Baker & Bob Baker

Area V: Busy Recruiting New Members!

October 12, 2023 – City of Rancho Cucamonga Employee Benefits Fair Event



Dorothy Lacey and Maria Swanson (AMBA)

October 17, 2023 - Monte Vista Water District Employee Benefits Fair



Chapter 044 – Chapter Treasurer,
Shirley Wofford

MEMBERSHIP DIRECTOR UPDATE by ELENA YUASA

Keeping the pace and momentum additional recruitment events included:

October 19, 2023, City of Pomona Employee Benefit Fair;

October 26, 2023, City of Upland Employee Benefit Health Fair; and

November 20th, 2023 Chapter 68 West Side Membership Holiday Meeting.



RPEA Table - President Rosemary Knox and Elena making connections at this event.



Happy holidays, everyone! Whatever this season brings for you, may it be filled with all the love and light you deserve.

If you have any questions or want to contact me, please email me at rpeahq@rpea.com. Thank you for your continued support.

Elena Yuasa

Director of Membership

CalPERS 2024 Pay Days

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

Note: The State Controller's Office (SCO) is not mailing statements. If you need to view or print recent benefit statements, log in to your myCalPERS account at my.calpers.ca.gov. You may also contact us by phone at 888 CalPERS (or 888-225-7377) or by secure message through myCalPERS to request a printed copy.

2024

2024 Pay Dates

Benefit Month	Southern California/ Out of State Mail Date	Northern California Mailing Date	Direct Deposit Date
January	January 29	January 29	February 1
February	February 27	February 27	March 1
March	March 27	March 28	March 29
April	April 26	April 26	May 1
May	May 28	May 28	May 31

2024 Pay Dates

Benefit Month	Southern California/ Out of State Mail Date	Northern California Mailing Date	Direct Deposit Date
June	June 26	June 27	July 1
July	July 29	July 29	August 1
August	August 27	August 27	August 30
September	September 27	September 27	October 1
October	October 29	October 29	November 1
November	November 25	November 25	November 27
December	December 27	December 27	January 2, 2025

The State Controller's Office distinguishes Northern and Southern California using ZIP codes:

- Southern California is between 90000 through 93599
- Northern California is between 93600 through 96199

Happy Holidays

GENERAL MEMBERSHIP MEETINGS

General Membership Meeting for Chapter 046



Chapter 78 Members



General Membership Meeting for Chapter 090 East San Gabriel Valley - Let Us Entertain You!



Chapter 68 West Side - Janet Gilbert, Elena Yuasa, Gail and Toni Kopek



Please Note: To have pictures of your Chapter General Membership meetings and activities considered for publication - please email them to editor@rpea.com

VOLUNTEERISM – LORAN VETTER



It is hard to believe that we are on the verge of starting a New Year. You may say to yourself, so what!! Are you tired, depressed, lonely, and is your social life in the dumpster? Doctors and research reports point out the

fact that loneliness and isolation can lead to many additional issues that can result in a shorter life span. I may have a solution to your doldrums. I'm sure you already guessed it-**Volunteering**.

The benefits of Volunteering are too numerous to categorize. One thing has become abundantly clear in the research; regular socialization, in any way, can make a huge difference. If you are socializing, loneliness may not be such a serious issue. It is also hard to be depressed when you are looking into the smiling face of someone you have helped. I know it puts a little bounce in my step. Reading your forms identifying your efforts has me smiling from ear to ear. Last fiscal year, 22-23, we contributed over 1.9 million dollars in value by volunteering. We are on target to exceed that level in this fiscal year because of all of you. Retired Public Employees are a strong force of good in this state and a strong pillar of our state's economic stability and growth. Please don't let anyone tell you otherwise.

I recently read a report entitled The Pension Integrity Project by the Reason Foundation. California is named Number 1 with three other states as having the most unfunded liabilities. The message in the article is clear-California's unfunded liability is a major fiscal problem for the State of California. The report does not take into account the benefits the State and our local communities receive through our economic and volunteer participation in the State. Again, it is a one-sided picture to color people's opinion of Public Employment Retirees' Defined Pension Plans. We can defeat these distorted pictures through our efforts in volunteering and publicizing our efforts on a local and State level.

As you all know, I am always looking for innovative opportunities to volunteer to share with our members. I found one about 2 weeks ago in Pleasant Hill. I walked into the Contra Costa Foster Friends Resource Center. This Resource Center is available to all foster children in Contra Costa County. Foster parents, social workers, and CASAs' (Court Appointed Special Advocates for children) can pick up clothing, coats, car seats, toys, even rain boots at no charge. This is a 501(c) (3) non-profit organization whose goal is to

provide both tangible and emotional support to foster children and their caregivers. It operates 4 days a week from 10 am to 2 pm. The desk is manned by volunteers who are friendly and eager to help those who come in. It receives donations from the community and area businesses.

The Resource Center provides another important service- a place for Foster Parents to meet and talk with other Foster Parents (share issues and potential solutions and/or referral to another service, if needed). The day I was there a new foster parent and a very experienced foster parent were sharing ideas on making things work to the advantage of the foster child and their caregivers. These women did not know each other, but the sharing seems to come automatically. The Contra Costa Foster Friends also sponsor monthly support group meetings from September to May and host three social events for the Foster children and their caregivers to meet and socialize. Volunteers are always needed. This is a heads-up to Contra Costa County Chapter members who are looking for a place to volunteer that will tug at their hearts. For more information, the website is www.ccfosterfriends.org.

As always, I will close with a 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"*

Loran Vetter

Community Involvement Chair



Contra Costa Foster Friends Resource Center

Savvy Senior

Smart Home Devices to Help Seniors Age in Place

Dear Savvy Senior,

I've been talking to my mobility challenged mother, who lives alone, about automating her house with some smart home products to make it more convenient. She's very interested but we'd like to get your opinion as to which types of smart devices are most helpful for seniors aging in place.

Searching Daughter

Dear Searching,

If your mother is game, smart home products – such as smart lights, video doorbells and voice-activated speakers – can be very useful for aging in place. These devices can add safety and convenience to a home by providing voice and app-controlled operation, which is extremely helpful for seniors who have mobility issues or reduced vision.

Smart home technology can also provide family members peace-of-mind by giving them the ability to electronically keep tabs on their elder loved one when they can't be there.

If you're interested in adding some smart home products to your mom's house, she'll need home Wi-Fi installed, and she'll need either a smartphone, tablet or smart speaker to operate them. To help you get started, here are some different types of devices to consider that are very helpful to older adults.

Smart speakers: A smart speaker – like the Amazon Echo, Google Nest or Apple HomePod – can serve as the brains of a smart home, controlling the devices with voice commands or automating them.

These devices can also play your mom's favorite music, read audiobooks, make calls, set timers and alarms, provide reminders for medications, appointments and other things, check traffic and weather, answer questions, call for help in emergency situations and much more – all done by voice commands.

Smart light bulbs: To help prevent home falls – which are often caused by fumbling around a dark room looking for a light switch – smart light bulbs will let your mom turn on and off the lights by voice command,

smartphone or tablet. These bulbs can also change brightness and color and be programmed to come on and off whenever she wants.

Smart plugs: These small units plug into a standard outlet and connect to the internet. That means your mom can control whatever she plugs into them – from a space heater to a coffee maker – using her voice or phone.

Video doorbell: Safety is also a concern for older adults, especially those who live alone. A video doorbell would let your mom see and speak to visitors at the door without having to walk over and open it.

Smart locks: For convenience and safety, smart locks would give your mom keyless entry to her home, provide customized access to family, friends and caregivers, and let you monitor who comes and goes from your mom's house.

Smart thermostat: This lets your mom preprogram or manually control the temperature in her home with voice command or via phone, and let you monitor it too.

Smart smoke alarms: These will alert your mom when smoke or carbon monoxide is detected and will also send alerts to your phone if a problem is detected.

Stovetop shut-off: To prevent home cooking fires, smart stovetop shut-off devices, like the IGuardStove, will turn off electric and gas stovetops when left unattended, and will alert you via text.

Medical alert system: These devices provide wearable wrist and/or necklace emergency buttons that would allow your mom to call for help if she were to fall or need assistance. Many systems today also provide voice activated and fall detection features, and caregiver tracking apps that will let you keep tabs on her.

Cameras and smart sensors: If your mom needs more in-depth monitoring, there are indoor cameras you can install so you can see, hear and talk to her from your phone. Or, if that's too intrusive, you can install smart contact sensors on her doors so you can know when she comes and goes, or on her refrigerator door so you can know if she's eating.

Savvy Senior

Tips on Caring for an Aging Parent

Dear Savvy Senior,

Where can I turn to for caregiving help? I help take care of my 80-year-old father and work too, and it's wearing me out.

Worn Out Wendy

Dear Wendy,

Taking care of an aging parent over a period of time – especially when juggling work and other family obligations – can be exhausting. But help and resources are available. Here's what you should know.

Identify Your Needs

To help you determine and prioritize the kinds of help you need, a good first step is to make a detailed list of everything you do as your dad's caregiver and the amount of time each task takes.

Identify the times when you need help the most and which tasks others might be able to do for you.

Then list the types of care needed, such as simple companionship or doing active chores, like shopping or running errands. Once you determine this, here are some tips and places you can reach out to for help.

Care Helpers

If you have siblings or other loved ones close by, start by asking them if they could come and help with specific tasks. And see if friends, neighbors or faith group members could help too.

You also need to check into local resources that may be available. Many communities offer a range of free or subsidized services that help seniors and caregivers with basic needs such as home delivered meals, transportation, senior companion services and respite services, which offers short-term care so you can take an occasional break. Call your nearby Area Aging Agency (800-677-1116) for referrals to services.

There are also a bevy of online services you can use to help you save time on certain chores. For example, online grocery shopping and home deliveries, and online pharmacy medication refills and deliveries. You can also order meal-kits or pre-made meals online through numerous meal service delivery companies

and arrange needed transportation with ride sharing services like Lyft or Uber.

Or, if you can afford it, you may want to consider hiring someone a few hours a week to help with things like cooking, housekeeping or even personal care. Costs can run anywhere from \$12 up to \$25 per hour. Care.com or CareLinx.com are two good websites to help you find someone, or you can work with a local home care agency.

Financial Aids

If you're handling your dad's financial chores, make things easier by arranging for direct deposit for his income sources, and set up automatic payments for his utilities and other routine bills. You may also want to set up your dad's online banking service, so you can pay bills and monitor his account anytime. Or, if you need help, consider hiring a bill paying service like SilverBills (SilverBills.com), which charges a flat fee of \$150 per month.

BenefitsCheckup.org is another excellent tool to look for financial assistance programs that may help your dad, particularly if he's lower income.

Technology Solutions

To help you keep tabs on your dad when you are away at work or if he lives alone, there are affordable technology devices that can help. For example, there are medical alert systems and smart speakers that help with communication and allow him to call for help if needed. Home video cameras with two-way speakers that allow you to monitor and talk to him when you're away. Electronic pill boxes that can notify you if he has taken his medications. And to help you coordinate his care with other members of his care team there are websites like LotsAHelpingHands.com.

Other Resources

There are also a number of other organizations you can draw on for additional information like the Family Care Alliance (Caregiver.org), which provides a state-by-state listing of caregiving programs and services; the Alzheimer's Association (ALZ.org/help-support/caregiving) that provides information unique to the challenges of dementia caregivers; and the U.S. Department of Veterans Affairs (Caregiver.va.gov), which offers caregiver support services to veterans and spouses.

VOLUNTEERISM HOURS TRACKING FORM

COMMUNITY PARTICIPATION (Volunteers for Public Service)

In counting volunteer hours, include any of the following:

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



RPEA-CA Gives Back

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

Name of Volunteer: _____

Date: _____

Chapter: _____

Area: _____

State Residing: _____

Name of Organization Volunteered:

Hours Donated: Frequency:

Rev. 6/6/23

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

Not Yet A Member of RPEA? JOIN NOW!



For Useful Information on Identity Theft

Visit: www.IdentityTheft.gov
www.ftc.gov

STAY CONNECTED

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

TO UPDATE YOUR CONTACT INFORMATION, PLEASE
EMAIL RPEAHQ@RPEA.COM



Joining RPEA Helps Us Support YOUR Retirement Security

RETIRED PUBLIC EMPLOYEES'

ASSOCIATION OF CALIFORNIA

Membership



Application

Have a scanner app
on your smart phone?

Visit our website:
www.rpea.com

Join online!



Become a Member in Three Easy Steps!

STEP 1: Tell Us About Yourself

Your Name: _____ Date of Birth ____ / ____ / ____

☐ M ☐ F

Spouse Name: _____ ☐ M ☐ F Date of Birth ____ / ____ / ____

Is your spouse an additional applicant? ☐ Y ☐ N

Address: _____

City/State/Zip: _____

Phone: (____) ____ - ____ Email: _____

Retired From: _____ Retirement Date: _____

RPEA Chapter Number or Name if Known: _____

Referred By: _____

STEP 2: Select One Membership Type

☐ Retiree (CalPERS Annuitant)

☐ Beneficiary (Beneficiary of a CalPERS retiree)

☐ Affiliate (Still working for a Public Agency)

☐ Associate Member (Supporter of RPEA's goals)

STEP 3: Select One Payment Method

☐ **Option 1: MONTHLY CALPERS DEDUCTION:** I authorize the California Public Employees Retirement System (CalPERS) to deduct for each applicant on this form \$5.00 per month from my retirement allowance until revoked by me in writing. **Only available if one applicant is receiving a CalPERS retirement payment.**

Signature _____

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

☐ **Option 2: CHECK OR MONEY ORDER:** As payment for the first year's dues, I have attached a check or money order for \$60.00 (\$30.00 for affiliate membership) for each applicant on this form. I will be billed annually for subsequent renewals.

☐ **Option 3: CREDIT CARD AUTHORIZATION:** As payment for the first year's dues, I authorize \$60.00 for each applicant on this form (\$30.00 for affiliate membership) to be charged on my credit card. I will be billed annually for subsequent renewals.

Card Number: - - -

Expiration Date: / CVV/CVC: (3 Digit code on the back of card)

☐ Automatic Renewal

Signature _____

THANK YOU for Joining RPEA!

Information collected on application will be used for membership purposes only. For details, contact HQ at 800-443-7732.

RPEA/April/2023

RPEA
Headquarters Office:
(800-443-7732)

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



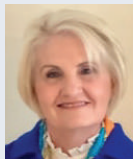


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300 T Street Sacramento California 95811

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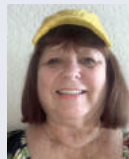
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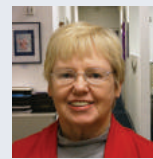
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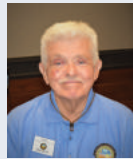
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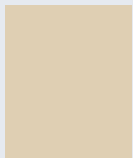
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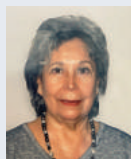
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