



RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA



Merry Christmas & Happy New Year

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President's Message



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RPEA NEWSLETTER

Published 6 times a year by the
Retired Public Employees'
Association of California
300 T Street., Sacramento, CA 95811
1.800.443.7732

"Opinions expressed in articles are those of the writer and not necessarily those of RPEA." Send suggestions and comments to RPEA Headquarters, Attention: Scott McGookin, Editor.

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RPEA HEADQUARTERS
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Sacramento, CA 95811
Attention: Change of Address



Published in Partnership with
Burks Printing & Promotions

By RPEA President Rosemary Knox

As we enter this new year, I believe that our Association, has never been more important. I've come to think of RPEA as one very large family of talented, dynamic and knowledgeable members, that shares the gift of friendship. An association that lives up to the Mission Statement, "We are active and retired California public employees working together to maintain and improve the quality of the lives of our members by protecting and improving retirement, medical and other benefits."

We've made it through a year and a half of online programs and social distancing, alongside the worst moments of Covid. We endorsed two candidates for the highly contested Member-at large positions for the CalPERS board, unfortunately our endorsed candidates did not win. Our CalPERS expert Committee headed by David Soares was able to defeat AB 386 Cooper. This bill would have allowed CalPERS to be more engaged in private equity through

their 'private loan' program. The Long Term Care Class Action has settled, please see the article within the Newsletter for an overview of Your Legal Rights and options.

Thank you to everyone who led the association during this difficult period, most especially headquarters- Corey, who assisted Chapter's with learning the ins and outs on how to host "Zoom" meetings. As the Office Manager Corey has demonstrated great leadership and has filled our vacant positions, we are now fully staffed. I would also like to send big "Thank You" to our Chapter's Leadership, Area Directors, and the State Board members who stayed in touch with our Chapters during Covid.

With care and attention, we will begin to socialize in person. The enthusiasm shared at the September Board Meeting demonstrated a wonderful and energetic start for the year ahead. Soon we will celebrate Christmas holidays with family and friends.

Merry Christmas and a Happy New Year!

Merry Christmas



Happy New Year

Vice President's Report



By Al Darby, Vice President

I had a rare treat this week – the first live CalPERS Board meeting in about 20 months.

Having attended many CalPERS Board and Committee meetings over the past eight years or more, it was a wake-up call for folks to discover that Zoom meetings are quite valuable but they are no substitute for face-to-face meetings in which more thorough examination of issues can occur. The internet and Zoom have been invaluable during the pandemic to keep commerce alive and vital communication open but for certain types of meetings, live participation is more productive. In other words, free-wheeling verbal and visual interaction is irreplaceable - 'see it, feel it, watch it live' cannot be replicated through virtual presentation.

Sadly, the CalPERS Board meeting in November was the last meeting for Margaret Brown, an at-large Board member, who served us admirably over the past four years. She had to overcome hostility from establishment Board members who prefer non-confrontational, inquisition-free folks sitting on the Board and would prefer the staff handle their fiduciary duties. Fortunately, the Board still retains a few members who study the issues and try to illuminate problems that staff members have created or matters the staff has overlooked. It only takes attendance at a few CalPERS Board or Committee meetings to determine which Board members seriously serve CalPERS members – Margaret was one of them and her frequent probing into the issues was good for CalPERS members but an annoyance to establishment Board and Administration figures. During her tenure, she and a couple of other Board members, along with retiree association making public comment and through legislative action, changed the course of several misguided investment proposals and delegation of authority issues. RPEA has had a prominent role in these actions as well. We'll have similar challenges again next year.

At the recent CalPERS Board meeting, a new discount rate of 6.8% was adopted and 5% more leverage is allowed in the allocation of investment funds. This results in an increase in public agency cost for its pensions. It also means that CalPERS was 80% funded on June 30, 2021. There has been some gain in funded status over the past four months. We have more work to do to reach 100%. Hopefully, more leverage in the allocation of funds will help and the global equities segment will continue to grow and get us closer to a fully funded condition.

PEPRA (2012 Pension Reform Act) also will begin to factor into lower costs for public agencies due to greater contributions from employees and benefit reductions built into the reform act.

Following the CalPERS Board meeting, I attended the CALPELRA Conference – a two-day affair where Human Resources Directors gather to learn about new issues in their realm. At the RPEA table, a great deal of interest in the new AMBIA program for Chipper Student Loan Forgiveness was expressed by HR directors and their staff members. This is an important new benefit from AMBIA that recruits younger RPEA members; some of whom may become retiree members later-on and be active in chapters and/or at state level. This program is easy to enroll in (online) and free to members (Affiliate or Full RPEA membership) and can have lower payments during the ten years they must work in a public agency. After ten years of public service employment, the remaining balance is paid-off.

It is encouraging to see that many chapters are beginning to meet again. Hopefully, you will all be active in chapter meetings and activities soon but we must be prudent and follow the CDC guidelines and local rules until we have beaten COVID and its variants. Meanwhile, get your booster shot and do whatever it takes to keep yourself free of this scourge. It's pretty certain that vaccination is the best approach to beating this thing – so get your 5 to 11 year old grandkids vaccinated too.

If you were a California resident on 2/1/2013 and you had a CalPERS Long Term Care (LTC) policy with inflation protection and you experienced the rate increases in 2013 and 2015, you could get a lumpsum payout of all premiums you paid and then get other LTC coverage (not-CalPERS). AMBIA offers LTC options from A- rated insurance companies and other financial institutions. See details in the dedicated article in this newsletter.



Health Benefits Update



By JJ Jelincic, Director of Health Benefits

We made it through CalPERS open enrollment. Whatever changes you made will be effective January 1, 2022.

CalPERS is now working on changes to the benefit structure for 2023. Benefit structure changes are up first for the HMOs. These decisions need to be made before rate negotiations can start.

At the November Pension and Health Benefits Committee the Board will consider the following changes:

- Anthem Blue Cross benefit changes for its Medicare Advantage plan
- Blue Shield of California Access+ EPO service area expansion into 11 counties (Alpine, Calaveras, Inyo, Lake, Modoc, Mono, Plumas, Siskiyou, Tehama, Trinity, and Tuolumne)
- Blue Shield of California Trio expansion into 7 counties (Butte, Kern, Kings, Monterey, Riverside, San Bernardino, and Tulare)
- Blue Shield of California Trio pharmacy shared savings program
- Kaiser Permanente Basic and Medicare service area expansion into Monterey County
- Kaiser Permanente new Senior Advantage \$0 copay plan
- Kaiser Permanente Senior Advantage quarterly OTC allowance
- Western Health Advantage MyCare Select HMO Medicare Advantage post-discharge meal benefit

Staff is also recommending changes to the language to

- Include access to reproductive health benefits for all persons who require reproductive health services
- Update the definition of infertility to provide access to infertility treatment to members regardless of age, gender, sexual orientation, gender identity, or marital status.
- Provide coverage of medically necessary and clinically appropriate hearing aids in both ears for members under the age of 26

More details are available at: https://www.calpers.ca.gov/docs/board-agendas/202111/pension/item-6a_a.pdf and

https://www.calpers.ca.gov/docs/board-agendas/202111/pension/item-6a-attach-1_a.pdf

POST DEADLINE UPDATE:

On November 16, 2021 the Pension and Health Benefits

Committee accepted staff's recommendations on changes to the HMO benefits. The only insurer proposed change that was rejected was made by Anthem Blue Cross - Medicare Preferred PPO to provide an eyeglass allowance.

On November 17, 2021 the full CalPERS Board adopted the changes. The Board did not consider the suggestion that the higher costs the Access+ will incur because of its expansion into higher cost rural areas be excluded from the "risk" mitigation calculations.

At this point the staff has made no recommendation on changes for the PPOs. However, at an October 25, 2021 presentation staff previewed a number of changes under consideration. In order to control costs, deductibles, medical coinsurance, out of pocket maximums and/or emergency room visits could all be increased. It once again shows that in any insurance product higher benefits lead to higher premiums and vice versa. The increases would be greater for PERS Gold than PERS Platinum. This is consistent with the staff's desire to drive people to the higher priced PPO.

Review your pension survivor(s)

While this is about financial health rather than physical health, I want to share this story. I recently dealt with the widow of one of our members. After the member had retired and selected his benefit option he divorced and later remarried. Upon his death it was learned that he had never changed his designated survivor with CalPERS. As a result, his widow is not receiving a retirement annuity. I would encourage all of you to contact CalPERS to verify that your designated survivor is the person(s) you want. Take care of your family.

COVID-19

I encourage all of you to get your COVID-19 vaccinations and boosters. I acknowledge your right to not get the shots and to assume that you either not get the disease or get only a mild case and get natural immunity. However, you do not have the right to choose to expose others to the disease.

After a career in public service, I would hope that you will consider the impact of your "right" on others. As Ted Mellor once said, "You have the absolute right to swing your arms as wildly as you wish, but your right ends at the tip of my nose."

ENJOY the holidays

This year, unlike last, many of us will be able to gather with family and friends. Continue to take care. Mask up. Enjoy the celebrations.

Happy Holidays.

See you next year!

RPEA Legislative Analysis



By Randall Cheek, Director of Legislation

Looking Forward By Looking Back

This past year saw us face many challenges again. We had another year where CalPERS tried to

pass a bill (AB 386) to exempt a new category of private loan from the California Public Records Act. RPEA fought to defeat this bill and won. This was the second time in the last two sessions that PERS tried to move a bill that would have gone beyond exempting from California Public Records Act (CPRA). It would have allowed exempting private business records necessary for negotiations and the deliberative process, and over-broadly exempts the “private loan” agreement itself from, including the parties, terms, collateral, and performance of any such “private loan,” after it has been funded and becomes an asset held in public trust. We have already seen how PERS keeps secrets such as its Chief Investment Officer’s personal holding which was a conflict of interest. PERS will keep trying to pursue this and we will continue to fight for more transparency.

We also saw a made-up group by and financed by the same folks sending out what looks like official CalPERS ballots trashing RPEA’s endorsed candidates and urging RPEA voters to vote for their handpicked candidates instead. This same network sent out a phony official looking mailer from State Treasurer Fiona Ma in the previous PERS election. Treasurer Ma denied authorizing the mailer but that did not stop them from trashing our supported candidate for the retirees’ seat on the PERS board. This network spent over a million dollars to get their candidates elected. One of the main components of this network was SEIU State Council whose executive director was recently charged with embezzling over a million dollars. This has raised questions about SEIU State Council. RPEA saw a lot of money pouring into the networks campaign which was hard to overcome for Margaret Brown and Tiffany Emon-Moran. Past PERS elections have not seen such money spent and one has to wonder why.

This last year RPEA also again objected to how the CalPERS Board is conducting its election for the CalPERS Board of Administration At-Large Seats. RPEA sent a formal letter to Secretary of State

Dr. Shirley N. Weber raising questions about how the votes were being counted. Specifically in this age of internet hacking of public agencies why was PERS allowing internet voting and phone-in voting which are in direct violations of California’s election codes. CalPERS claims it is a government agency which is allowed to decide which parts of state law applies and which do not. This is questionable and again shows how PERS feels it can do what it wants. RPEA is still pursuing this issue.

What are some solutions to this issue? RPEA is going to suggest legislation this next year to create an Inspector General’s Office within CalPERS. Based on past issues with PERS we feel this is warranted. Other agencies have Inspector General offices to ferret out issues that may harm their agency why not PERS? Even the Federal Government has expressed issues about recent changes to PERS laws. I believe PERS will fight this tooth and nail and it will be interesting to see whom will join them. RPEA believes in a viable fiducial responsible PERS an Inspector General can help make this happen.

As always with the help of Aaron Reed and Pat Moran we will keep an eye on any legislation affecting public employees retirement.

This next year will see another election. Most likely Newsom will run for re-election as governor with former San Diego Mayor Kevin Faulconer being the Republican nominee. There will be 80 Assembly seats and 20 State Senate seats up for grab in newly drawn districts. In addition there will be 52 congressional seats (California lost one seat due to the recent census). Alex Padilla will have to run for the U.S. Senate seat he was appointed by Newsom. His challenger could be Larry Elder. ????

Who knows what the new year will bring? Change? Yes but we will all move forward.

Hoping with this new year brings you many joys. Happy Holidays and happy trails until we meet again.

Legislative Update



By Aaron Read and Pat Moran of Aaron Read & Associates



2021 RPEA LEGISLATIVE TRACKING & POSITION State Legislation

October 12, 2021

BILL NUMBER & AUTHOR	LEGISLATIVE INTENT	CURRENT STATUS	RPEA POSITION
<p>AB 386 (Cooper D) Public Employees' Retirement Fund: Investments: confidentiality.</p> <p>Current Text: Amended: 6/29/2021</p> <p>Introduced: 2/2/2021</p> <p>Last Amend: 6/29/2021</p>	<p>Summary: The California Public Records Act requires state and local agencies to make their records available for public inspection, unless an exemption from disclosure applies. Current law excludes from the disclosure requirement certain records regarding alternative investments in which public investment funds invest. This bill would exempt from disclosure under the act specified records regarding an internally managed private loan made directly by the Public Employees' Retirement Fund. Under the bill, these records would include quarterly and annual financial statements of the borrower or its constituent owners, unless the information has already been publicly released by the keeper of the information. The bill would prescribe specified exceptions to this exemption from disclosure.</p>	<p>Status: Failed Deadline pursuant to Rule 61(a)(11).</p> <p>(May be acted upon Jan 2022)</p> <p>Location: 7/14/2021-S-2 YEAR.</p>	0
<p>AB 695</p> <p>(Arambula D) Elder and dependent adults.</p> <p>Current Text: Amended: 6/29/2021 html</p> <p>Introduced: 2/16/2021</p> <p>Last Amend: 6/29/2021</p>	<p>Summary: Current law establishes the Home Safe Program, which requires the State Department of Social Services to award grants to counties, tribes, or groups of counties or tribes, that provide services to elder and dependent adults who experience abuse, neglect, and exploitation and otherwise meet the eligibility criteria for adult protective services, for the purpose of providing prescribed housing-related supports to eligible individuals. This bill would expand the list of housing-related supports and services to include services to support housing transitions.</p>	<p>Status:</p> <p>8/27/2021- Failed Deadline pursuant to Rule 61(a)(12). (Last location was APPR. SUSPENSE FILE on 8/16/2021)</p> <p>(May be acted upon Jan 2022)</p> <p>Location: 8/27/2021-S. 2 YEAR</p>	?

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

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

SUPPORT 1 (S1) – This is the highest priority support bill. We send a letter of support to the author, a letter of support to committee members considering the bill and undertake full lobbying to assure passage of the bill. We also closely monitor all amendments and constantly reevaluate our position.

SUPPORT 2 (S2) – This level of support is moderate. A letter is sent to the author and committee considering the bill, but there is usually less lobbying or testifying before committee. We also closely monitor all amendments and constantly reevaluate our position.

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

OPPOSE (O) – Only those bills which are judged to be detrimental are given an oppose position. Such bills require aggressive opposition lobbying, often accompanied by efforts to gain amendments, in an effort to make the bill acceptable to RPEA, and therefore to remove our opposition.

WATCH 1 (W1) – This is a bill of more than casual interest. We actively monitor such bills and often communicate with the author, the author's staff, the legislative committee members and staff. We frequently seek clarifying amendments to bills in this category.

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

? – This is a bill that will show up in our screening from time to time. It is important that we discuss the bill so that we are able to remove the question mark by either deleting the bill or

Greetings All:

I would like to introduce you all to our new staff member, Spencer Neumann, as the Accounts Payable Clerk. Welcome Spencer!

We are now back at a full staff of 4: Corey Saeteurn, Office Manager, Teena Stone, Member Services Secretary, Alyssa Rios, IT Technician and Spencer Neumann, Accounts Payable Clerk. We as staff wish everyone a Merry Christmas and Happy New Year.

Thank you

Corey Saeteurn, Office Manager



Pictured - from left to right is Spencer Neumann, Alyssa Rios, Teena Stone and Corey Saeteurn.

See's
CANDIES

Remember:

- We sell See's Candy Certificates all year long.
- Each certificate represents the equivalent of a 1 lb. box of See's Candy.
- As an RPEA member, you may order:

By mail: Send a note explaining your order, along with your check for the number of certificates you want to: RPEA, 300 T Street, Sacramento, CA, 95811

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.&each by mail

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



Virtual Volunteerism: Holiday Treats



By Loran Vetter, Chair of Chapter Community Involvement

As we move into the Holiday Season, many people are feeling an upsurge in their spirits.

We have made it through a bleak year that included vaccinations, boosters, and lots of personal /emotional unrest. We are all looking forward to what comes next with the indomitable spirit that characterizes the citizens of this country. In terms of RPEA, many Chapters are emerging from the enforced separation of their members and are looking forward to happy reconnections with friends and families. The Chapter that I belong to (043) has had its second face to face meeting while adhering to CDC and County Guidelines for everyone's safety. The energy in the room was empowering to everyone. It also gave me a captive audience to talk to about the individual benefits of volunteering in your community. I was able to introduce the new, easier to use form that includes clarifying information on the back. The new volunteer hours reporting form is now available on the RPEA website with the clarifying information, as well. You

can complete and submit it "on-line" or download the form and send it to the RPEA office through whatever means you prefer.

Following is a link to a very interesting blog. It is the Volunteer Match Blog: (<https://blogs.volunteermatch.org>) It talks about the 8 ways that Volunteering has a positive effect on your life. Any of you who read it and want to talk about it, let me know. The more we talk, the more we connect on common topics, the stronger we become as a people and an organization. It seems to me we can all use any positivity in our lives that we can find.

I do want to report that my Chapter (Chapter 043) turned in 15 completed forms to me by the end of the meeting. It pays to ask in person. Needless to say, that elevated my spirits! I felt like I had gotten some Holiday Treats. I will as usual close with Erma Bombeck's quote about Volunteers:

"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."



BENEFITS STILL FIT?

CONSIDER ADDITIONAL INSURANCE COVERAGE

As your life changes, consider some of these benefits and discounts from **RPEACA & AMBA**:

- Dental & Vision Plans
- Long Term Care & Home Health Care Insurance
- Medical Air Services Association (MASA)
- Cancer, Heart & Stroke, Accident, and Disability Insurances
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- Annuity
- Start Hearing, Inc.
- Hospital Stay Coverage
- Discounts on Travel, Dining & more

Learn More: **1-877-556-4582**

myambabenefits.info/rpeaca

RPEA of CA - Retired Public Employees' Association of California



CalPERS Long-Term Care Class Action Update

CalPERS Long-Term Care Update

For the benefit of our members that don't have access to a computer or prefer to read information in a hard-copy format, we have decided to dedicate space in this newsletter to provide you with an update on the CalPERS Long-Term Care Class Action Case. Additional information may be obtained from that website at: <https://www.calpersltcclassaction.com/> or by calling (866) 217-8056.

CalPERS Long-Term Care Class Action Settlement

Wedding, et al. v. California Public Employees Retirement System, et al., Case No. BC517444

"The attorneys for this matter have held a series of webinars to present information and answer questions for Settlement Class Members. A link to the recordings of the webinars are available on the CalPERS website. For your convenience links to the class action materials are located on Page 10 of this newsletter. Thank you to Chapter 004 (Sacramento Chapter) for the excellent three paragraph synopsis below.

The Settlement resolves a class action lawsuit for a subgroup of Class Members that included claims that CalPERS breached the insurance contract between Plaintiffs and other individuals who purchased a Long-Term Care Policy (either LTC1 or LTC2) who had automatic inflation protection benefits by raising premiums 85% for these Class Members. This increase was announced by CalPERS in 2013 and implemented in 2015 and 2016. CalPERS denies all liability to Settlement Class Members, and asserts that it did not breach the terms of the contract of insurance and has entered into the Settlement solely for purposes of resolving this dispute.

The Settlement provides different benefits to Settlement Class Members depending on whether they are current policyholders who are not On Claim, current policyholders who are On Claim, or prior policy holders who allowed their CalPERS Long-Term Care ("LTC") Policy to lapse, exhausted their benefits, or passed away. The various Settlement categories and benefits provided by the Settlement for each category are outlined in the Class Notice and on the Frequently Asked Questions page of the website.

Please note that Individual Settlement Award Forms were sent via mail and email (where available) to all Settlement Class Members, and those forms identified the Initial Settlement Category into which you fall and the amount of benefit that you may be entitled to receive from the Settlement. If you did not get notice and believe you are part of this Settlement, please contact the Settlement Administrator at 1-866-217-8056 (Toll-Free)."

The information that follows was taken directly from the CalPERS Long Term Care website and is reprinted below.

CalPERS Long-Term Care Class Action Update

CalPERS Long-Term Care Class Action Settlement

Wedding, et al. v. California Public Employees Retirement System, et al. Case No. BC517444

If you were a California Citizen on February 1, 2013 and you purchased a Long-Term Care insurance policy from CalPERS that included inflation protection benefits, and you were subjected to the 85% premium increase announced by CalPERS in 2013 and implemented in 2015 and 2016, you are entitled to participate in a proposed class action settlement.

Please click the button below to file an Award Acknowledgment Form or Lapse Claim Form.



Updates: October 27, 2021

For Category A Settlement Class Members:

Pursuant to a [Court Order](#), the deadline for Settlement Class Members to (i) Submit Requests for Exclusion; (ii) Return their Award Acknowledgment Form, and (iii) Submit any Written Objections to Settlement has been extended to **January 28, 2022**. Please note, the deadline to select a Potential Replacement LTC Policy (Category A, Option 2) has NOT been extended past **September 22, 2021**.

For All Settlement Class Members:

The attorneys for this matter have held a series of webinars to present information and answer questions for Settlement Class Members. For more information, including a recording of a previous session, click [here](#).

The Settlement resolves a class action lawsuit for a subgroup of Class Members that included claims that CalPERS breached the insurance contract between Plaintiffs and other individuals who purchased a Long-Term Care Policy (either LTC1 or LTC2) who had automatic inflation protection benefits by raising premiums 85% for these Class Members. This increase was announced by CalPERS in 2013 and implemented in 2015 and 2016. CalPERS denies all liability to Settlement Class Members, and asserts that it did not breach the terms of the contract of insurance and has entered into the Settlement solely for purposes of resolving this dispute.

The Settlement provides different benefits to Settlement Class Members depending on whether they are current policyholders who are not On Claim, current policyholders who are On Claim, or prior policyholders who allowed their CalPERS Long-Term Care ("LTC") Policy to lapse, exhausted their benefits, or passed away. The various Settlement categories and benefits provided by the Settlement for each category are outlined in the Class Notice and on the [Frequently Asked Questions](#) page of this website.

Please note that Individual Settlement Award Forms were sent via mail and email (where available) to all Settlement Class Members, and those forms identified the initial Settlement Category into which you fall and the amount of benefit that you may be entitled to receive from the Settlement. If you did not get notice and believe you are part of this Settlement, please contact the Settlement Administrator at 1-866-217-8056 (Toll-Free).

Current Status

The Court assigned to this case still must decide whether to grant final approval of the Settlement. Settlement payments will only be issued if the Court grants final approval of the Settlement.

Important Dates

September 22, 2021 Passed

Deadline to Complete the Award Acknowledgment and Election Form for a Potential Replacement LTC Policy (Category A, Option 2)

January 28, 2022

Deadline to Complete the Award Acknowledgment and Election Form (Category A)

January 28, 2022

Deadline to Complete a Lapse Claim Form (Categories D and E)

January 28, 2022

Deadline to Exclude Yourself from the Settlement

January 28, 2022

Deadline to Submit a Written Objection to the Settlement

June 8, 2022, at 10:00 a.m.

Final Approval Hearing

CalPERS Long-Term Care Class Action Update

Overview of Your Legal Rights and Options

Settlement Category	Legal Right	Summary	Due Date
A	Complete the Award Acknowledgment Form	<p>Subject to the Court's final approval of the terms of the Settlement, you will be entitled to receive a refund of all premiums paid to CalPERS for your LTC Policy from its inception through the Final Settlement Date (less any benefits paid).</p> <p>In exchange for this refund, you will give up your claims in this case within the scope of the release set forth in the Class Notice, and you will give up your CalPERS LTC Policy. By giving up your CalPERS LTC Policy, you will not be entitled to any of the benefits of your CalPERS LTC insurance going forward.</p> <p>The option to elect to have your premium refund issued to a private insurance carrier and obtain a replacement insurance policy passed on September 22, 2021.</p> <p>To receive either settlement benefit, you must complete an Award Acknowledgment Form.</p>	January 28, 2022 (if you are <i>not</i> interested in selecting a Replacement LTC Policy)
<p>Important: To receive a return of all premiums, you must continue to pay premiums on your CalPERS LTC Policy until the Settlement becomes final and effective which is estimated to be the summer of 2022. This includes either paying the upcoming premium increase CalPERS recently announced or reducing your benefits pursuant to the process described by CalPERS in its premium increase notice. Your right to receive a full refund of premiums is dependent on the status of your LTC Policy on the Final Settlement Date, which is the date that the Settlement becomes final and effective. This is described further in FAQ 47 and FAQ 48.</p>			
D & E	Complete the Lapse Claim Form	In order to receive your settlement payment, you must sign and return a Lapse Claim Form . If you do not sign and return a Lapse Claim Form, you will not receive any benefits from the Settlement.	January 28, 2022
All Categories	Exclude Yourself	<p>If you submit a Request for Exclusion, you will NOT receive a settlement payment and will not be releasing any claims you may have against CalPERS (see FAQ 15).</p> <p>If you are a current policy holder in Category A: If you request exclusion, you will also retain your CalPERS LTC policy and the benefits to which you are entitled under that policy. However, if you elect to keep your LTC policy, you must continue paying premiums to CalPERS, including the upcoming premium increase and any other premium increases CalPERS may impose in the future.</p>	January 28, 2022
All Categories	Object	If you wish to object to the Settlement, you must submit a written objection, and supporting papers, to the Settlement Administrator (see FAQ 24). You may not request exclusion and also object to the Settlement.	January 28, 2022
All Categories	Go to a Hearing	The Court will hold a "Final Approval Hearing" on June 8, 2022 at 10:00 a.m. to decide whether to approve the Settlement. You may attend and you may ask to speak at the Final Approval Hearing, but you do not have to.	January 28, 2022 (To file a "Notice of Appearance")

CalPERS Long-Term Care Class Action Update

Settlement Category	Legal Right	Summary	Due Date
All Categories	Do Nothing	If you do nothing, you will automatically receive the benefits provided for in the Settlement in accordance with your Final Settlement Category, and you will be bound by the release of claims, subject to the Court's final approval of the terms of the Settlement.	N/A

Your rights and options as a Settlement Class Member—and how to exercise them—are explained in more detail on the [Frequently Asked Questions](#) page of this website.

Current Status: The Court assigned to this case still must decide whether to grant final approval of the Settlement. Settlement payments will only be issued if the Court grants final approval of the Settlement.

Important Dates:

- **September 22, 2021** *passed*
Deadline to Complete the Award Acknowledgment and Election Form for a Potential Replacement LTC Policy (Category A, Option 2)

- **January 28, 2022**
Deadline to Complete the Award Acknowledgment and Election Form (Category A)

- **January 28, 2022**
Deadline to Complete a Lapse Claim Form (Categories D and E)

- **January 28, 2022**
Deadline to Exclude Yourself from the Settlement

- **January 28, 2022**
Deadline to Submit a Written Objection to the Settlement

- **June 8, 2022, at 10:00 a.m.**
Final Approval Hearing

LINKS TO CalPERS Website for More information on Long-Term Care Class Action Settlement

CalPERS Long-Term Care Class Action Settlement: <https://www.calpersltcclassaction.com/>

Frequently Asked Questions: <https://www.calpersltcclassaction.com/Home/FAQ>

DOCUMENTS: <https://www.calpersltcclassaction.com/Home/Documents>

Benefits: <https://www.calpersltcclassaction.com/Home/Benefits>

Webinar: <https://www.calpersltcclassaction.com/Home/Webinar>

Contact Information: <https://www.calpersltcclassaction.com/Home/Contact>

Savvy Senior

By Jim Miller of the Savvy Senior

Pill Splitting: When it's safe, and when it isn't

Dear Savvy Senior,

When is it safe, or not safe, to split pills? I have a cousin who cuts almost all her pills in half in order to save money, but I'm wondering if she's going overboard. What can you tell me about this?

Curious Cousin

Dear Curious,

Pill splitting – literally cutting them in half – has long been a popular way to save on medication costs, but your cousin, if she hasn't already done so, needs to talk to her doctor or pharmacist because not all pills should be split.

The reason pill splitting is such a money saver is because of the way drugs are manufactured and priced. A pill that's twice as strong as another may not be twice the price. In fact, it's usually about the same price. So, buying a double-strength dose and cutting it in half may allow you to get two months' worth of medicine for the price of one. But is it safe? As long as your doctor agrees that splitting your pills is OK for you, you learn how to do it properly, and you split only pills that can be split, there's really no danger.

Ask Your Doctor

If you're interested in splitting your pills, talk to your doctor or pharmacist to find out if any of the medicines you use can be safely split. It's also important to find out whether splitting them will save you enough money to justify the hassle.

The pills that are easiest to split are those with a score down the middle. However, not every pill that's scored is meant to be split. Pills that are most commonly split are cholesterol lowering drugs, antidepressants and high blood pressure medicines.

Use a Pill Splitter

Having the right equipment is very important too. Don't use a knife or scissors to cut your pills in half. This can cause you to split them unevenly resulting in two pieces with very different dosages, which can be dangerous. Purchase a proper pill cutter that has a cover and a V-shaped pill grip that holds the pill securely in place. You can find them at most pharmacies for \$5 to \$10.

For convenience, you might be tempted to split the whole bottle of pills at once. But it's best to do the splitting on the day you take the first half, and then take the other half on the second day or whenever you are scheduled to take your next dose. That will help keep the drugs from deteriorating due to exposure to heat, moisture, or air. It will also help ensure that any deviation in the size of one dose is compensated in the next. It's also important to know that pills are only safely split in half, and never into smaller portions such as into thirds or quarters.



Don't Split These Drugs

Some pills should never be split. Drugs that are time-released or long-lasting and tablets that contain a combination of drugs probably shouldn't be split, because it's difficult to ensure a proper amount of active ingredient in each half. Pills with a coating to protect your stomach, and pills that crumble easily or irritate your mouth shouldn't be split either, along with chemotherapy drugs, anti-seizure medicines, birth control pills and capsules containing powders or gels.

Again, your doctor or pharmacist will know which drugs can and cannot be split. If you're taking a medicine that can be split, you'll need to get a prescription from your doctor for twice the dosage you need. Then you can start splitting and saving, safely.

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How to Track Down an Unclaimed Life Insurance Policy

Dear Savvy Senior,

When my dad died, we thought he had a life insurance policy, but we have no idea how to track it down. Any suggestions?

Searching Son

Dear Searching,

Lost or forgotten life insurance policies are very common in the U.S. According to a study by Consumer Reports, 1 out of every 600 people is the beneficiary of an unclaimed life insurance policy with an average benefit of \$2,000. It could be like finding out you have a secret savings account.

While unfortunately, there isn't a national database for tracking down these policies, there are a number of strategies and a few new resources that can help your search. Here are several to get you started.

Search his records: Check your dad's financial records or areas where he kept his important papers for a policy, records of premium payments, or bills from an insurer. Also contact his employer or former employer benefits administrator, insurance agents, financial planner, accountant, attorney or other adviser and ask if they know about a life insurance policy. Also check safe-deposit boxes, monitor the mail for premium invoices or whole-life dividend notices, and review old income-tax returns, looking for interest income from, and interest expenses paid, to life insurance companies.

Get help: The National Association of Insurance Commissioners offers a policy locator service (see NAIC.org and click on "Consumer" then on "Life Insurance Policy Locator") that lets you run a nationwide search for insurance policies or annuities in the names of people who have died. There are also six state insurance departments (Illinois, Louisiana, Michigan, New York, North Carolina and Oregon) that have free policy locator service programs that can help you search. To find direct access to these state resources visit the American Council of Life Insurers website at ACLI.com – click on "Missing Policy Tips."

Contact the insurer: If you suspect that a particular insurer underwrote the policy, contact that carrier's claim office and ask. The more information you have, like your dad's date of birth and death, Social Security number and address, the easier it will be to track down. Contact information for some big insurers include: Prudential 800-778-2255; MetLife Metlife.com/policyfinder; AIG 800-888-2452; Nationwide 800-848-6331; John Hancock JohnHancock.com – click on "Lost or unclaimed policy form" at the bottom of the page under "Quick Links."

Search unclaimed property: If your dad died more than a few years ago, benefits may have already been turned over to the unclaimed property office of the state where the policy was purchased. Go to MissingMoney.com, a website of the National Association of Unclaimed Property Administrators, to search records from 39 states, Puerto Rico and the District of Columbia. Or, to find links to each state's unclaimed-property division use Unclaimed.org.

If your dad's name or a potential benefactor's name produces a hit, you'll need to prove your claim. Required documentation, which can vary by state, is detailed in claim forms, and a death certificate might be necessary.

Search fee-based services: There are several businesses that offer policy locator services for a fee. The MIB Group, for example, which is a data-sharing service for life and health insurance companies, offers a policy locator service at MIB.com for \$75. But it only tracks applications for individual policies made since 1996.

You can also get assistance at Policy Inspector (PolicyInspector.com) for \$99, and L-LIFE (LostLifeIns.com) for \$108.50, who will do the searching for you.

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

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 Signature

RPEA/October/2017

THANK YOU for Joining RPEA!

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Return your completed application to:
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