



RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA



Thankful!

Grateful!

Blessed!

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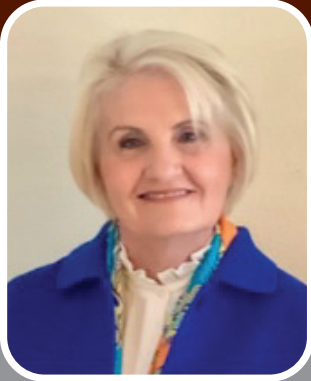
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President's Message



Rosemary Knox

RPEA PRESIDENT



RPEA

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RPEA NEWSLETTER

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By RPEA President Rosemary Knox

I hope that your summer was filled with enjoyable and personal wellbeing! As we move through the warm summer months, may the fall season bring cooler weather to address the many challenges we are faced with, recurring fires, coping with the Covid-19 variants, surviving the ever-changing political landscape that demands our attention! The RPEA Board of Directors continue to work on your behalf by conducting normal business activities via Zoom to address issues related to membership, legislation, and attending Zoom CalPERS Board meetings. The RPEA leadership continues to meet the ever-challenging year and look forward to 2022 bringing some normalcy to all of us! One of the challenges that has faced us squarely is the loss of Radtana Lee, Office Manager! Radtana is leaving due to her husband's job transfer out of Sacramento. Radtana met all the challenges of Office Manager and then some, by keeping the office running smoothly, we will miss her! Corey Saetern, Assistant Office Manager has been doing double duty as our IT guru and taking on responsibilities associated with the Office Manager position, he's doing a very professional job!

For members who are affected by the Long-Term Care Lawsuit, please take advantage of visiting the RPEA WEB site – News Section for up-to-date information. RPEA and AMBA are working with many members to assist them with alternatives to long term care.

In August both Al Darby and I attended a meeting in Louisville, Kentucky to network with an Association called "Council of Public Association Executives (CPRAE). Currently there are 27 member organizations,

Alabama, Georgia, Kentucky, Maine, Massachusetts, North Carolina, Oklahoma, Pennsylvania, Indiana, California, New Mexico, Louisiana, Texas, Alaska, Illinois, Michigan, Minnesota, Mississippi, Missouri, Montana, Nevada, New York, South Carolina, Vermont and Washington. The purpose of CPRAE is to strengthen both Active and Retired Associations by: Sharing materials and information; Discussing mutual plans, projects, concerns and problems; Protecting public pension funds through state efforts and actions; Communicating and influencing relevant senior issues through national and state networks, and; Working cooperatively with other organized groups with similar concerns.

Many associations, like RPEA shared that they are feeling the effects of Covid-19 with their membership, and felt that their chapters did not meet during that time. I proudly reported that many of our Chapters had become experts in hosting their meetings via zoom. Now that some of the restrictions are being lifted, we are finding that many Chapters are looking forward to once again getting together! Many businesses are required to follow State, local and the CDC guidelines in order to accommodate groups for luncheon meetings. Surprisingly at the Chapter 066 - Mount Diablo chapter meeting I attended there were 21 members present!



Vice President's Report



By Al Darby, Vice President

I never expected to be writing about COVID, at this point in time, and expressing such exasperation considering the effectiveness of the vaccines that the majority of folks over age 11 have taken. It is clear that those who are vaccinated are protected from the Delta variant of the COVID to about the 90% level. We know that immunity for many months is strong after vaccination and if more people were vaccinated we would greatly suppress the Delta variant and reduce the chances for other variants to emerge. Booster shots at six or eight months after the initial vaccination should keep almost all people safe from infection and perhaps get us 'herd' immunity; at which point we can return to near normal. Many pandemics in the past were successfully resolved by vaccines with minimal side effects and minimal objection from the public – why is the COVID vaccination receiving so much resistance?

With COVID still a significant problem, the question becomes what can chapters' do to conduct their normal business without jeopardizing the health of their members. Some have held meetings in parks or other gathering places (indoor and outdoor) but usually in large spaces with plenty of room for distance between people. At the September RPEA Board meeting, this topic was discussed to try to give guidance to chapters about meetings during this Delta variant of COVID phase of the pandemic (let's hope this is the last phase).

As most of you are aware, CalPERS Long Term Care (LTC) insurance is undergoing some rate increases that dramatically increase the cost. Members affected by this are urged to complete their response to the offer letter they receive from CalPERS LTC and reduce or eliminate the premium increase or leave it alone and pay the much higher rates. The class action lawsuit against CalPERS LTC has a preliminary settlement at hand and it should finalize in December - members of the class (CalPERS LTC policy holders on February 1, 2013 with inflation protection) could have the option to terminate their policy and receive a lumpsum pay out of their premiums paid. If this option is chosen, those members would need to find LTC coverage elsewhere.

RPEA and AMBIA are engaged in an effort to offer many CalPERS retirees an alternative to CalPERS Long Term Care (LTC) that is either LTC or some other

instrument such as a combination life and LTC hybrid policy or annuities. CalPERS LTC is experiencing difficulties that may dictate changes for some members with this insurance. More on this will be posted on the RPEA website in the coming weeks.

CalPERS is planning to reduce paper checks that currently pay monthly pension allowances to many recipients. They are planning to use debit cards and other digital methods of payment to minimize lost checks and U.S. Mail delays that cause unnecessary calls and work for CalPERS and State Controller's staff.

A special election to fill the CalPERS Board seat vacated by Jason Perez will be initiated right after the current Board election which concludes on September 27. This public agency seat, special election, will be concluded by the end of December, 2021.

CalPERS investment managers are busy with the Asset Allocation process – they appear to be committed to increasing the private equity (PE) commitment and its private debt component. We may be fighting a new bill from CalPERS that seeks to allow secret private loans to 'poor-credit-risk borrowers' next year.

In my opinion, one bright spot, that has just emerged, is the defeat of the recall of Governor Newsom. He has been a supporter of our pension system and bolstered its funded status with funds from the state budget surplus – an act he performed in the beginning of his first term. With a large state budget surplus, improvements to our death benefit and COLA calculation are goals we should consider reinstating in the 2022 legislature session.

See CalPERS LTC update announcement on page 9 of this newsletter. Also, stay tuned to the RPEA website at www.rpea.com for news updates on this and other matters of interest.

Membership Update



Michael Flaherman, Director of Membership

The Struggles of COVID

I recently had a series of email exchanges with RPEA's chapter and regional leadership, asking them how they are dealing with COVID. The responses were at the same time heartening, in the sense that people have found ways to carry on the work of RPEA and to maintain human connections, while also revealing the profound challenges that the organization and its members face.

Some chapters have found locations to hold outside meetings to limit the risk of COVID spread. Others report holding virtual meetings. On the other hand, numerous chapters report that they have been effectively in hibernation since the start of the pandemic and haven't met at all. Chapters have lost presidents due to death and, without meetings, have had no way of replacing them.

Overall, everyone is struggling. Even chapters that met have done so only sporadically and are nervous about meeting again anytime soon due to the delta variant.

I don't want to sugarcoat the challenges that RPEA and the world at large face in restoring what is worth bringing back in the post-COVID world, and building a new some things that the destruction of these years will make space for. It will be hard, we all know that. And it will take work and determination.

In the meantime, people are suffering. You've probably seen the statistic that one in 500 Americans has died of COVID since the pandemic's start. Many of us among the living have lost livelihoods, plans, and, more than

anything, precious time with loved ones.

I wish I had easy words of comfort or encouragement to offer others. I've found that my own reading over the course of the pandemic has gravitated to historical accounts of periods of even much greater adversity, when people found ways to carry on, like the Battle of Britain over London in 1940. I've also been thinking about echoes of past adversity that one can still detect.

Here's an example from my own experience. I grew up in the Boston area in an overwhelmingly Irish Catholic community. During my childhood, I used to puzzle about why nobody ever removed their coats during mass in our thoroughly modern, well-heated church. Only many decades later did a Catholic historian who was from Ireland tell me that this practice of not removing coats is ubiquitous in Ireland and is believed to reflect the fact that the British confiscated most Catholic churches in Ireland, and for more than a 100 years, most masses were therefore performed outdoors, in the cold.

In the same way, our adversity will echo down through the centuries, shaping habits that our descendants will not even know why they practice. But those habits, even if not understood, will still mark a fundamental fact, which is that we persevered. Life went on. Things great and trivial, positive and destructive, were bequeathed to future generations.

Sometimes, perseverance is the most that we can hope for.

Sometimes, it is enough.

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



Chapter Meeting Photos



Chapter 004 - Sacramento Chapter



Chapter 012 - Lakeport Chapter



Chapter 44 - Montclair/Ontario: L to R: Betty Taylor; Scott McGookin; Shirley Wofford; Dan Sanchez; Maria Morrison; Steve Lacey; Martha Herbert; Bob Seigler; Barbara Jones; Albert Jones



Chapter 43 - The Yolo County Chapter



Chapter 43 - Yolo County Chapter



Chapter 64 - Newport Beach Chapter



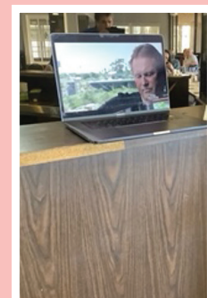
Chapter 90 – West Covina meeting at Peppertree Café in Glendora



Chapter 004- Sacramento Chapter



Chapter 64 - Newport Beach



Virtual Attendee via ZOOM

Legislative Update

By Aaron Read and Pat Moran of Aaron Read & Associates

2021 RPEA LEGISLATIVE TRACKING & POSITION

State Legislation

September 23, 2021

BILL NUMBER & AUTHOR	LEGISLATIVE INTENT	CURRENT STATUS	RPEA POSITION
AB 323 (Kalra D) Long-term health facilities. Enrollment: 9/13/2021 Introduced: 1/26/2021	Summary: The Long-Term Care, Health, Safety, and Security Act of 1973 defines a class "A" violation as a violation that the department determines presents either (1) imminent danger that death or serious harm to the patients or residents of the long-term health care facility would result therefrom, or (2) substantial probability that death or serious physical harm to patients or residents of the long-term health care facility would result therefrom.	Status: 9/13/2021 – ENROLLED and Presented to the Governor at 3 p.m.	S₂
AB 386 (Cooper D) Public Employees' Retirement Fund: investments: confidentiality. Current Text: Amended: 6/29/2021 Introduced: 2/2/2021 Last Amend: 6/29/2021	Summary: The California Public Records Act requires state and local agencies to make their records available for public inspection, unless an exemption from disclosure applies. Current law excludes from the disclosure requirement certain records regarding alternative investments in which public investment funds invest. This bill would exempt from disclosure under the act specified records regarding an internally managed private loan made directly by the Public Employees' Retirement Fund. Under the bill, these records would include quarterly and annual financial statements of the borrower or its constituent owners, unless the information has already been publicly released by the keeper of the information. The bill would prescribe specified exceptions to this exemption from disclosure.	Status: Failed Deadline pursuant to Rule 61(a)(11). (May be acted upon Jan 2022) Location: 7/14/2021-S-2 YEAR. SENATE APPR. SUSPENSE FILE	0
AB 636 (Maienschein D) Financial abuse of elder or dependent adults. Current Text: Amended: 8/26/2021 Introduced: 2/12/2021 Last Amend: 8/26/2021	Summary: Current law makes specified reports, including reports of known or suspected financial abuse of an elder or dependent adult, Conf. Current law requires information relevant to the incident of elder or dependent adult abuse to be given to specified investigators, including investigators from an adult protective services Agency, a Local Law Enforcement Agency, & the probate court. This bill would also authorize information relevant to the incident of elder/dependent adult abuse to be given to a Federal Law Enforcement Agency, under certain circumstances, for the sole purpose of investigating a financial crime committed against the elder or dependent adult & would authorize the information to be given to a local Code Enforcement Agency for the sole purpose of investigating an unlicensed care facility where the H&S of an elder/dependent adult resident is at risk.	Status: 9/10/2021- ENROLLED-A. ENROLLED and presented to the Governor at 4 p.m.	S₂
AB 1133 (Chen R) State employee hybrid pension system. Introduced: 2/18/2021	Summary: Would state the intent of the Legislature to enact legislation that would create a hybrid retirement benefit, consisting of a defined benefit pension and a defined contribution program, within the Public Employees' Retirement System, that state employees would have the option of electing.	Status: 5/7/ 2021-Failed Deadline pursuant to Rule 61(a)(3). (May be acted upon Jan 2022)	0

Legislative Update

By Aaron Read and Pat Moran of Aaron Read & Associates

<p>SB 48 (Limón D) Medi-Cal: annual cognitive health assessment.</p> <p>Current Text: Enrollment: 9/17/2021 Introduced: 12/7/2020 Last Amend: 8/16/2021</p>	<p>Summary: Current law provides for the Medi-Cal program, which is administered by the State Department of Health Care Services, under which qualified low-income individuals receive health care services pursuant to a schedule of benefits. The Medi-Cal program is, in part, governed and funded by federal Medicaid program provisions. Subject to an appropriation by the Legislature for this purpose, this bill would expand the schedule of benefits to include an annual cognitive health assessment for Medi-Cal beneficiaries who are 65 years of age or older if they are otherwise ineligible for similar assessment as part of an annual wellness visit under the Medicare Program.</p>	<p>Status: 9/17/2021-S ENROLLED and presented to the Governor at 1:30 p.m.</p>	<p>S2</p>
<p>SB 278 (Leyva D) Public Employees' Retirement System: disallowed compensation: benefit adjustments.</p> <p>Introduced: 1/29/21 Last Amended: 9/3/2021</p>	<p>Summary: The California Public Employees' Pension Reform Act of 2013 (PEPRA) generally requires a public retirement system, as defined, to modify its plan or plans to comply with the act. PEPRA, among other things, establishes new defined benefit formulas and caps on pensionable compensation. This bill would establish new procedures under PERL for cases in which PERS determines that the benefits of a member or annuitant are, or would be, based on disallowed compensation that conflicts with PEPRA and other specified laws and thus impermissible under PERL. The bill would also apply these procedures retroactively to determinations made on or after January 1, 2017, if an appeal has been filed and the employee member, survivor, or beneficiary has not exhausted their administrative or legal remedies. At the threshold, after determining that compensation for an employee member reported by the state, school employer, or a contracting agency is disallowed, the bill would require the applicable employer to discontinue the reporting of the disallowed compensation.</p>	<p>Status: 9/13/2021-S ENROLLED and presented to the Governor at 3:30 p.m.</p>	<p>?</p>
<p>SB 411 (Cortese D) Public Employees' Retirement System: employment without reinstatement.</p> <p>Current Text: Chaptered: 7/23/2021 Chapter Number: 136 Introduced: 2/12/2021 Last Amend: 4/13/2021</p>	<p>Summary: The Public Employees' Retirement Law (PERL), creates the Public Employees' Retirement System (PERS), which provides pension and disability benefits to its members and prescribes their rights and duties. Current law, the Public Employees' Pension Reform Act of 2013 (PEPRA), prescribed various limitations on public employees, employers, and retirement systems concerning, among other things, work after retirement. PERL generally prohibits retired PERS members from working for an agency participating in the system without reinstatement in the system, unless that employment is otherwise specifically authorized. This bill would eliminate the above-described requirement that a person employed without reinstatement in a manner other than authorized by PERL be reinstated, instead providing that reinstatement is permissive. The bill would limit the circumstances pursuant to which retired members and employers are obligated to pay employee and employer contributions, which would have otherwise been paid, plus interest, to apply only to specified reinstatements.</p>	<p>Status: 7/23/2021- Approved by the Governor. Chaptered by Secretary of State. Chapter 136, Statutes of 2021. Location: 7/23/2021-S. CHAPTERED</p>	<p>S2</p>

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

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

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

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

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

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

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

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

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

RPEA Legislative Analysis



By Randall Cheek, Director of Legislation

After The Recall What Can We Expect

W

e all know the results of the recall election of Governor Gavin Newsom. To say

the recall went in his favor would be putting it mildly. Gavin trounced his opponents by using the mantra "Republican Recall," in a state where Democrats outnumber Republicans two to one. The results however were quite interesting.

As expected in the vote of candidates to replace Newsom, conservative radio talk show commentator Larry Elder came in first with 41% of those who voted for a replacement, of the nine million votes cast in the entire election, Elder received a little over two million or about 22% of the vote. If Newsom had lost Elder would be Governor with less than a quarter of California voters' support.

Surprisingly as of this writing Democrat Kevin Paffrath came in second in replacement votes with former San Diego Republican Kevin Faulconer coming in third and Republican John Cox fifth behind Democrat Brandon Ross. For Cox this is the second time he has been trounced in a statewide election.

What next? With the next gubernatorial election on the horizon just a year away expect Larry Elder to keep up his drum beat against Newsom. He will most likely do more personal appearances up and down the state. He has the support of former President Trump and will most likely run for the Republican nomination for governor. If Republicans reject him in the June primary I would not be surprised if he ran as a third party or an independent.

Kevin Faulconer all along was running for next year. Among moderate and liberal Republicans, Faulconer is the front runner for the Republican nomination for Governor. Don't be surprised if he wins the nomination.

John Cox who spent millions of his own dollars to recall Newsom and ran to replace him is not a viable candidate for Governor. His ferocious bear ads although funny did not have any impact on his campaign. He is done.

Roseville Republican Assemblyman Kevin Kiley was really running for next year also. Most likely he will try for one of the statewide offices such as Treasurer, or Secretary of State. I rate his chances as slim but he will be a viable Republican candidate.

Democrat Kevin Paffrath came in second in replacement votes has a bright future. He was one of the youngest candidates and appealed to the youth vote. Expect him

to run for either a legislator or statewide office.

As for the other candidates this was their day in the sun. The rest of the candidates that finished with any kind of numbers were all Democrats. None of them came anywhere near the top but some may run for higher office.

Now what about Gavin Newsom? Gavin feels vindicated and with a huge victory he will run for re-election. He received a lot of help from top Democrats from across the country including former President Obama and current President Biden. He also received a lot of money and help from various unions. However Gavin has a lot of meaculpas to give. Some of those who voted to save him think he is arrogant and elitist. His late night dinner in Napa was used against him. He will need to show he is more like the common Californian to up his popularity.

What is next for the recall process? The recent recall cost taxpayers \$300 million, money that could have been better spent on improving California's economy and those suffering from the ravages of fires the past few years. Is it any wonder that people are calling for reforming the 100 year old recall process.

In other states with a recall process an office holder must have committed a crime or malicious acts in order to be recalled, remember former Governor of Illinois Rob Blagojevich who tried to sell President Obama's former senate seat.

UC Berkeley's Institute of Governmental Studies recently published a poll which voters stated that the system needs to be improved. Some of the changes include increasing the amount of voter signatures required to qualify for a recall election from 12 percent to 25 percent and raising the threshold people need to meet in order to qualify as a replacement candidate. Such as changing the filing fee which is just \$4000 per candidate and getting only 7000 signatures to appear on the ballot.

Legislators all planning to make changes also. One suggestion is to eliminate the section on the ballot for a replacement and making the Lt. Governor the new Governor should a Governor be recalled.

All and all this next year will see a number of changes including some significant changes to the recall process. Hang in there we are in for a bumpy ride.

As always stay healthy and happy trails till we meet again.

LATE Breaking Updates

CalPERS Long Term Care (LTC) Notes

If you were a CalPERS LTC policyholder with inflation protection on February 1, 2013 and you lived in CA on that date, you may be eligible for a lumpsum payout of your policy premiums paid to date. The lumpsum settlement is not final until late December, 2021. You must elect the option to take the lumpsum by December 13, 2021. If the decision by the court on the settlement is made final in December, the lumpsum option becomes valid – you can then take the lumpsum and your CalPERS LTC policy will terminate. RPEA, through its benefits provider AMBIA, offers LTC solutions for persons up to age 90.

For now, keep your current CalPERS LTC policy in force by electing to reduce coverage and cut the amount of the premium increase or leave the benefits amounts the same and pay the higher premiums. For more information about the lumpsum option: info@CalpersLTCClassAction.com or 1-866-217-8056 (Toll-Free).

Al Darby, Vice President

RPEA Candidates Defeated in CalPERS Board election

The CalPERS Board election for Seats A and B is over and unfortunately, our endorsed candidates did not win. Margaret Brown, the incumbent in Seat B and Tiffany Emon-Moran, a newcomer for Seat A, lost to candidates who are less inclined to seriously question CalPERS staff proposals and management decisions.

We can expect even fewer CalPERS Board member inquiries and less probing into important investment proposals and other matters that affect members of CalPERS. CalPERS continues to lag other U.S. pension funds in its ability to produce investment returns. The new Board needs to be more vigilant than ever to keep the fund safe from CalPERS 'private equity adventures' that are increasingly underperforming but seem to have a high level of fascination for CalPERS investment strategists.

Al Darby, Vice President

I would like to thank everyone for giving me the opportunity as the new Office Manager here at the RPEA Headquarters Office. I started my employment with RPEA as the IT Technician in May of 2013. In the 8 and a half years with RPEA, I was fortunate to have worked closely with our previous manager, Radtana Lee and our late manager, Tanya Rakestraw, with that I was able to absorb the operations of RPEA. I would also like to introduce our new staff member, Alyssa Marie Rios. She is taking over the role as the IT Technician.

Thank you,

Corey Saeteurn

Office Manager



Corey Saeteurn
Office Manager



Alyssa Marie Rios
IT Technician



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

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

Virtual Volunteerism: Pandemic Lessons



By Loran Vetter, Chair of Chapter Community Involvement

While the pandemic is not over yet, many restrictions have eased and we approach some type of normalcy in our lives. I would like to take a look at what we experienced through the pandemic and some strategies that Chapters used to stay in touch with each other and the rest of their community.

One example to share was Chapter 043's determination to stay in touch with Chapter members. The Executive Board decided that we would hold Zoom meetings open to the General Membership. The first problem was how to communicate the information to our members and explain the ZOOM process. Chapter 043 is not a huge Chapter in comparison to some of the others, so we decided that our Executive Board members would split the list and call each member on the list. We also staggered who had each list during each quarter so that it provided our members with a variety of people to talk with.

The purpose was threefold: (1) It was to remind them that we are an organization who cares about our members. The call also reaffirmed for some of our more isolated members that we care about their welfare. (2) To explain the upcoming meeting protocols, invite them, and let them know that the newsletter would contain the information they needed to join and who to call for help. (3) To update their status for our records (we found changes in address, phone, etc.). I'm not saying that it was 100 % effective, but we had a better handle on the needs and conditions our members were dealing with. By the third quarter of the call

process, most people were expecting a call and looking forward to it. I am also pleased to say that our membership stayed fairly stable during this dark time-we could have lost many members because we did not stay in touch.

There was another strategy we employed which had the capability of directly meeting the needs of our members. It is a program named Meal Train (mealtrain.com). I have found this program to be helpful for people who have just come out of the hospital and/or are in crisis. It allows meals to be set up by friends and Chapter members for a specific amount of time and takes into account personal preferences. There is an easy to use calendar which logs who is providing the meal and includes all of the information for delivery, etc. This could be something any officer/Sunshine Person/Director at Large could coordinate with very little effort. There is no charge to use the meal share program. For a nominal charge it can be set up to help with transportation needs and a myriad of other areas of need.

I'm sure there are other strategies that you all employed to stay in touch and care for members in need. I look forward to reading about them and expanding my level of resources, as well. It is true that I am always asking about volunteer hours, but perhaps the most important volunteering we can do is to help each other. As usual, I will close with Erma Bombeck's statement 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."



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

Savvy Senior

By Jim Miller of the Savvy Senior

How to Handle Your Medicare Coverage if You Move

Dear Savvy Senior,

My husband and I are moving to a different area of the country to be near our daughter. Will this affect our Medicare benefits? Will we need to adjust our coverage or re-enroll in a new plan?

Moving Away

Dear Moving,

Moving can indeed affect your Medicare benefits depending on the type of coverage you have and where you move to.

If you and your husband are enrolled in “original Medicare” Part A and Part B, you’ll be happy to know that you won’t need to change your plans when you move because they’re the same throughout the U.S. You will, however, need to notify the Social Security Administration of your change of address, which you can do at

[SSA.gov/myaccount/change-of-address.html](https://ssa.gov/myaccount/change-of-address.html) or by calling 800-772-1213.

But, if you’re enrolled in a Medicare (Part D) prescription drug plan, or a Medicare (Part C) Advantage plan and you move out of your plan’s service area, you’ll need to choose a new plan that serves your new area. Here’s a breakdown of what you’ll need to do depending on the type of coverage you have.

If you have a Part D plan: If you’re enrolled in original Medicare and have a stand-alone Medicare Part D prescription drug plan, you’ll need to contact your Part D plan to find out if it will work in the area you’re moving to. If it doesn’t, you’ll need to enroll in a new plan that provides coverage in your new location.

You can make this switch the month before you move and up to two months after the move.

Otherwise, you’ll need to wait until the next open enrollment (in the fall) and could be penalized for having no acceptable prescription drug coverage.

If you have a Medicare Advantage plan: If you’re enrolled in a Medicare Advantage plan, again, contact your plan to find out if it will serve your new area. If it doesn’t, you’ll need to enroll in a new plan that does. To shop for new Advantage and/or Part D prescription

drug plans in your new location, see [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

You can switch Advantage plans the month before you move and up to two months after you move.

But be aware that if you relocate out of your Medicare Advantage plan’s service area and fail to enroll in a new plan in your new area, you’ll automatically be switched to original Medicare.

This will happen when your old Medicare Advantage plan is forced to disenroll you because you don’t live within its service area anymore.

If you have a Medigap policy: If you’re enrolled in original Medicare and have a supplemental (Medigap) policy, you’ll need to notify your provider that you’re moving, but you should not need to change insurance companies or plans. (Note: there also are Medicare Select plans, which are Medigap plans that are network-based and are available in a few states. These plans may require you to change.)

Medigap plans are standardized across the country; for example, Medigap Plan F offers the same coverage in one state as it does in another state (Massachusetts, Minnesota, and Wisconsin have waivers from the federal government allowing them to standardize Medigap plans differently, so plan designs are different in those three states).

But be aware that Medigap costs vary by location, so your monthly Medigap policy premium may be higher or lower depending on the cost of medical care in your new area.

Call your provider and tell them the new ZIP code, and they’ll let you know the cost. Sometimes you’ll be pleasantly surprised that it’s lower.

If it’s not, you could look for a cheaper policy. However, you may have to undergo medical underwriting. Medigap policies come with their own rules for enrolling, and some states have different enrollment standards than others.

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.

Visit our website at WWW.RPEA.COM. On the Home Page you will find **"BREAKING NEWS"** and **"NEWS"**. The information there is more-timely than the print newsletter permits.



Visit the "Members Only" tab and click on "Member Resources". There you will find useful website links and tools for Members such as the Current Members Benefits List and Theme Park Discount Codes as well as useful resources for Chapter and Area leaders (pictured above).

Is your current Medicare health plan still right for you?



Open enrollment is September 20 through October 15, 2021. CalPERS retirees, see what you get with a Kaiser Permanente Medicare health plan.

- Care from the comfort of home when you schedule a phone appointment with a Kaiser Permanente doctor.¹
- 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.
- Our Medicare health plan is rated 5 out of 5 stars in California for 2021, making it the longest-running 5-Star Medicare health plan in the nation (2012-2021).²



To learn more and find out how to enroll, call us toll-free:
1-877-619-7752 (TTY 711), 7 days a week, 8 a.m. to 8 p.m.
Or go to **kp.org/calpers**.

2022 benefit highlights



Rides to and from your doctor visits at no cost³



Meals delivered to your home after a hospital stay at no cost⁴

1. When appropriate and available. **2.** Every year, Medicare evaluates plans based on a 5-star rating system. **3.** If you have a medical emergency, call **911**. **4.** 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.



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: _____ (MasterCard or Visa only)
Expiration Date: ____/____ CVV/CVC: (3 Digit code on the back of card) _____

Signature

RPEA/October/2017

THANK YOU for Joining RPEA!

RPEA
Headquarters Office:
(800-443-7732)

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



Why Join RPEA?

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

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

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

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



Retired Public Employees' Association of California (RPEA)
300 T Street, Sacramento, CA 95811-6912
Toll Free: (800) 443-7732 Phone: (916) 441-7732 Fax: (916) 441-7413
Website: www.rpea.com

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ROSTER OF 2020/2022 VOLUNTEER BOARD OF DIRECTORS

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Al Fillon 8AM – 5PM (M-F)	Area Director IV	2300 El Portal Dr., Unit 43 Bakersfield, CA 93309	661 619-6181	NONE	rpeahq@rpea.com
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