



ISSUE 5
SEPTEMBER / OCTOBER 2022

RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

Thank you for
attending the 2022
General Assembly!

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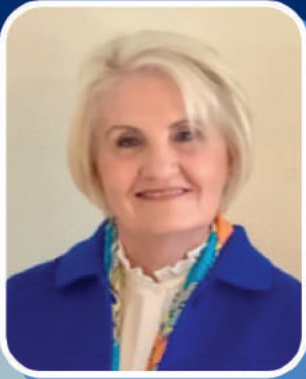
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PRESIDENT'S MESSAGE - by ROSEMARY KNOX



Rosemary Knox
RPEA PRESIDENT



RPEA

email
RPEAHQ@RPEA.COM

website
WWW.RPEA.COM

RPEA NEWSLETTER

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300 T Street., Sacramento, CA 95811
1.800.443.7732

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300 T Street
Sacramento, CA 95811
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Thank you, thank you Delegates and members for taking the time out of your precious packed routines and spending it with us at the RPEA 2022 General Assembly in Sacramento! Your attendance at the General Assembly meant to us a lot. Your energy helped us all come together as one, and the energy we created as one allowed us to achieve our individual goals as well as the RPEA goals.

We could not have done this without the General Assembly Planning Committee Norma Rose, Chair, Nancy Santos, Co-Chair, and of course the fantastic team from headquarters, Corey Saetern, Office Manager, Alyssa Rios, IT, Teena Stone, Member Services and Spencer Neumann, Accounts payable.

It has been four long years since we have had the opportunity to host a General Assembly. I hope that your experience was memorable, and that many of you not only recognized old friends but made new friends.

The General Assembly opened with the presentation of the colors by VFW Post # 8358 Honor Guard, Captain Michael Wong. Sacramento Mayor Pro Tem Eric Guerra started the opening of the Assembly with a warm welcome to Sacramento. Congressman John Garamendi was our guest speaker.

This year we hosted 23 interesting and informative workshops. Thank you, Delegates, Members, AMBA and Staff, for taking the time to share your knowledge!

There were two very interesting and informative Panels presented, the first panel was a Legislative Panel discussion hosted by Randall Cheek, Director of Legislation for RPEA and Aaron Read and Pat Moran of Aaron Read and Associates. We have had two very successful RPEA legislative wins. RPEA sponsored SB 1168 carried by Senator David Cortese increased the death benefit to \$2,000. The second RPEA sponsored bill is SB 850 carried by Senator John Laird, extending police officer death benefits, if

killed on duty, to his/her children when the partner and police officer were not married.

The second Panel was hosted by David Soares, Chair of the ad hoc CalPERS Issues Expert Committee. The panel discussed the financial health of CalPERS. CalPERS, the nation's largest state pension fund, experienced a 6.1% investment loss in the fiscal year that ended June 30th.

Jack Danielson, AMBA Benefits Representative for RPEA discussed the 2.7 billion-dollar CalPERS Long Term Care insurance class action settlement, preliminarily approved in 2021, and collapsed on April 22, 2022. Policy holders who were forced to continue paying premiums for the last year to just participate in the settlement, now find that will get nothing for that gamble other than the options of paying a 90% increase in their insurance premiums or walking away from their policies.

In closing, one of the main activities at General Assembly was the election of Board Members. Within this newsletter we are pleased to present to you the New Board. A special thank you Delegates for placing your trust in reelecting me as President of RPEA. I will continue to ensure that the Associations Governance and committee operations are in order and in compliance with our mission and bylaws.

Rosemary Knox
RPEA President

On November 4 of this year CalPERS retired members will be mailed a ballot for the runoff election to determine the winner of the CalPERS Board Retired Member Seat. This is our opportunity to elect one of our very own endorsed members, Randall Cheek who is Director of Legislation for RPEA to serve on this important Board! See Page 17 for more information.



VICE PRESIDENT'S REPORT/OpEd - by AL DARBY

The most important issue at this moment is getting Randy Cheek, RPEA's Director of Legislation, elected in the CalPERS runoff balloting for the retiree seat on the CalPERS Board. A ballot should be in your hands soon if you

don't have one by now. You can find out ways you can help Randy by visiting randycheekforcalpers2022.com.

By this time, I'm sure that most of you are aware of the major wins that RPEA brought off in the 2022 legislature: the passage of SB 1168 which is the bill increasing the CalPERS Death Benefit from \$500 to \$2,000. The death benefit of only \$500 was total amount in CalPERS contract's for many public agencies. This is a giant step forward toward increasing the death benefit to \$6,000 for all CalPERS members. It has been determined that the original death benefit of \$300, established in 1945, would have value in today's dollars is \$4,600. Based on this information, a higher death benefit is certainly justified. A second RPEA bill, SB 850, also became law in the 2022 session. This bill extends police officer death benefit, if killed on duty, to his/her children when the partner and police officer were not married.

The U.S. stock (equities) market has reversed its unprecedented growth rate that began in April of 2020 and lasted until early 2022. We witnessed the Dow-Jones Index growth from 19,000 in March 2020 to almost 37,000 in late 2021. This is an almost doubling of the Dow during a time of uncertain economic conditions (COVID pandemic) and a period in which unrealistic growth in stock values could not be justified by actual positive economic growth. It was fueled more by government stimulus money and low interest rates that left investors with only two choices: buy stocks and/or real estate. The Dow-Jones Index has retreated to around 29,000 and government stimulus money is history and interest rates have been increased to fight inflation which causes investors to redirect funds to other investment instruments like private lending or savings accounts with acceptable rates of return. Obviously, if these other forms of investing prove to be less attractive as the stock/bond market, investors will probably go back to stocks and push stock prices higher; record high corporate earnings now make the stock market attractive and if we see lower volatility of stock prices this could encourage more stock buying in the near term – this would be good for CalPERS.

After reporting very strong growth in public pension funds in 2021, many pension systems are reporting disappointing results and losses in 2022. CalPERS has seen its funded status decline to around 70% from closer to 80% in 2021. With too many public pension funds saddled with unfunded liabilities that appear to be in the

danger zone, we are again vulnerable to attacks by forces opposed to defined benefit (DB) pensions. We have fended off threats to our pensions pretty well since the 2008 financial crisis that really tested the ability of our pension funds to regain financial stability after the huge decline in funded status. We also have thwarted several ballot initiatives and a court case by public pension foes to convert our pensions to defined contribution (DC) status. With this set of circumstances close to existing again, we must be prepared to see an onslaught of public pension critics who could potentially mount an attempt to do it all over again. This gave rise to the recent RPEA Board discussion on support for Californians for Retirement Security (CRS). This is the successor organization from Californian Families for Retirement Security which organized to defeat Arnold Schwarzenegger's four ballot measures in 2005 that were designed to change our pension system to a DC plan. None of the four anti-labor Schwarzenegger initiatives passed in 2005. RPEA continues to support CRS and CARA to counter any efforts to cut our pensions.

A disturbing situation with the CalPERS Long Term Care program exists for some members who may have misunderstood where the class-action lawsuit stands and the lumpsum payout that was a proposed settlement but later rejected by CalPERS due to a lack of members who approved the lumpsum solution. Hopefully, no one prematurely dropped their CalPERS coverage. The admonition to keep coverage in-force until a final settlement is achieved still exists. This means that everyone in the program must have made their choice by September 12 to cut coverage to maintain lower premium rates or take the increase in premium cost.

An effort is underway within RPEA, by Area Director's, to reestablish regular chapter meetings within their Area's. This effort is looking at all ways chapter's can function to gain member participation at meetings and welcome new members in such a way that they continue to attend meetings. This would include recruiting methods most suitable for chapter level new-member acquisition and retention methods. This program is in the early stages of development – more on this in future issues.

Al Darby

RPEA Vice President



STAY ACTIVE, LIVE HEALTHY

As you get older, exercise becomes more important.

Exercising regularly improves heart health, flexibility, and prevents disease. Staying fit also reduces falls and stress.

See all of the ways Blue Shield Medicare (PPO) can help you on your fitness journey:



SilverSneakers program allows access to fitness locations nationwide



24/7 access to phone or video consultations with physicians



\$0 deductible



See any doctor that accepts Medicare



Nationwide coverage



Worldwide coverage for emergency services and urgent care

To learn more about Blue Shield Medicare (PPO), visit www.blueshieldca.com/calpersmedicare or call (888) 802-4599 (TTY: 711), 7 a.m. to 8 p.m., seven days a week.

Blue Shield of California is a PPO plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal. Blue Shield of California offers individual and employer group retiree plans to Medicare beneficiaries who have Part A and Part B. Individual plans are open to all Medicare beneficiaries who reside within a plan's specific service area. Employer group retiree plans are open only to Medicare beneficiaries who are eligible group retirees and who reside within a plan's specific service area. Individual and employer group retiree plans have different service areas, benefits and provider networks. Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Customer Care number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律，並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。 Blue Shield of California is an independent member of the Blue Shield Association A53468CLP_0722 H4937_22_482A_M 08092022

PLAY IT AGAIN SAM



It was such a pleasure to meet so many of you at the General Assembly. It was my first Assembly and I found several others who had not had a chance to attend before. The discussions were animated and interesting. The most interesting subject to

me, of course, was Volunteering and how it benefits all of us personally and professionally through our membership and association with the Retired Public Employees Association of California.

Many of you have seen me rail in print about the injustice of the legislature, media, and conservative think tank people prosing on about the drain we are on the state budget. They completely overlook the fact that we earned those benefits and I feel no need to justify receiving them. I do, however, think it would be a wise move politically to show just how much we contribute to the state economy.

In a study published by AARP in conjunction with the Economist, it stated that "The Fifty Plus population in California contributed \$11 billion in volunteering activities and \$68 billion in unpaid caregiving in 2018". That was 4 years ago and values have increased since then. We need to highlight the amount of unpaid assistance that California public retirees put back into the economy by participating in activities that seem a normal part of their life.

All of the services that we provide to this state and its citizens are a benefit to all. When the pandemic hit, it quickly became

clear that the shortage of volunteers was causing many services to close. Throughout the pandemic, members continued to look for ways to be of service and 99% did not report their hours. Many volunteers see their activities as a civic duty or responsibility (particularly during the Pandemic) and in many ways it can be referred to in that way. The point is that there is no reason not to send in the hours you donate to your 'civic responsibility' as it takes nothing away from this personal commitment, but also supports RPEA's goal of protecting our pensions and benefits while demonstrating our care for each other and our communities.

"It is time to put our Volunteer Program back on track. In this issue, you will find an hours reporting sheet with categories to guide you. Please use it and send it to headquarters for processing. I keep a hardcopy of every form I receive, as well. The hourly value of your time has been calculated by the federal government at \$35.56 and it adds up quickly."

It is time to put our Volunteer Program back on track. In this issue, you will find an hours reporting sheet with categories to guide you. Please use it and send it to headquarters for processing. I keep a hardcopy of every form I receive, as well. The hourly value of your time has been calculated by the federal government at \$35.56 and it adds up quickly. Please also note, that I am available to answer any questions and will come to any Chapter meetings that I am able

to, in person or by Zoom to support the RPEA Gives Back to the Community Program.

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

"Volunteers are the only human beings on the face of the earth who reflect this nation's compassion, unselfish caring, patience, and just plain loving one another."

Loran Vetter

Community Involvement Chair

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**



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:

- ☐ Monthly
☐ Quarterly
☐ Annually
☐ Monthly
☐ Quarterly
☐ Annually
☐ Monthly
☐ Quarterly
☐ Annually
☐ Monthly
☐ Quarterly
☐ Annually

Rev. 10/18/21



LEGISLATIVE ANALYSIS – by RANDALL CHEEK

Californians will go to the polls to vote on November 8 to select constitutional officers (Governor, Lt. Governor etc.) congressional representatives (this year house and a U.S. Senate seat), state legislatures (80 Assembly & 20 State Senators) and

vote on a number of issues.

California's ballot contains seven ballot measures, some straight forward and others not so much. I always like to see who opposes and supports these measures, so not only will I give you a brief description but also who backs or opposes them.

Propositions began in 1911 when Governor Hiram Johnson and the legislature put together a package of constitutional amendments that gave the people of California more control of government. Some say it was because the legislature was not doing its job.

The process is simple. Anyone with \$2000 can submit an initiative proposal to the Secretary of State. They must gather enough signatures (Initiative Statute: 365,880 or Initiative Constitutional Amendment: 585,407) to put on the ballot at the next general election.

The proposal is sent to the Legislative Analyst Office for analysis and then to the Attorney General for title and summary (the language that appears on the ballot). The later has become controversial as some have tried to change who does the title and summary.

Of the seven ballot measures a few are opposed and we have already seen plenty of ads on both sides of the gambling propositions. Whom do we believe? You decide.

Proposition 1 The Right to Reproductive Freedom Amendment was put on the ballot by the legislature after it was leaked the Supreme Court was going to turn over Roe versus Wade. The measure bars the state from denying or interfering with a person's right to choose an abortion and contraceptives. California first right to an abortion law was signed in 1969 by then Governor Ronald Reagan and has stood for over five decades. **Support:** the Governor, Pro-Choice groups, Planned Parenthood. **Opposition:** Republican Party of California, and the California Conference of Catholic Bishops. Early polling has it winning overwhelmingly.

Proposition 26 Allows In-Person Roulette, Dice Games, Sports Wagering on Tribal Lands. Initiative Constitutional Amendment and Statute. The first of two gaming initiatives on the ballot. The ballot measure would define sports betting as wagering on the results of professional, college, or amateur sport and athletic events, with the exception of high school sports and events featuring a California college team. Individuals would need to be 21 years of age to engage in legal sports betting.

The ballot measure would enact a tax of 10 percent on profits derived from sports betting at racetracks. The state

government would be required to distribute the revenue as follows: (a) 15 percent to the California Department of Health for researching, developing, and implementing programs for problem gambling prevention and mental health and providing grants to local governments to address problem gambling and mental health; (b) 15 percent to the Bureau of Gambling Control for enforcing and implementing sports wagering and other forms of gaming within the state; and (c) 70 percent to the General Fund.

The ballot measure would also legalize roulette and dice games, such as craps, at tribal casinos; however, tribal-state compacts would need to be amended before these games can be offered.

Support: Just about every Native American Tribe in California, California Young Democrats, mixture of groups from San Diego County who say it would raise potentially tens of millions of dollars for the state. The support campaign had raised \$73.08 million.

Oppose: Taxpayers Against Special Interest Monopolies which is made up mostly of gambling-related companies, including the California Commerce Club, Hawaiian Gardens Casino, Knighted Ventures LLC, Park West Casinos, The Bicycle Hotel & Casino, and PT Gaming LLC. The Republican Party of California is also opposed. Opponents say it only helps tribes who want to keep gaming to themselves. They have raised over \$42 million to defeat Prop. 26. Early polling has this one winning.

Proposition 27 Allows Online and Mobile Sports Wagering Outside Tribal Lands. Initiative Constitutional Amendment and Statute. This one was put on the ballot by out of state gaming concerns FanDuel and DraftKings,. It would expand gambling by allowing Californians to bet on sports and other competitions online, but only through certified gaming tribes and large, well-established online betting companies. The measure could potentially direct hundreds of millions of dollars in fee revenue to housing and services for homeless Californians. Californians for Solutions to Homelessness and Mental Health Support is leading the campaign in support of Proposition 27. As of June 30, the campaign had raised over \$100 million. Its top three donors include BetMGM LLC, Betfair Interactive US LLC (FanDuel Sportsbook), and Crown Gaming, Inc. (DraftKings). Other supporters include the mayors of Sacramento, Fresno Long Beach and Oakland, three non-gaming Native American Tribes and Major League Baseball.

Opponents are the Coalition for Safe, Responsible Gaming mostly Indian gaming tribes, the Republican Party of California, a few Chamber of Commerces and the California Teachers Association (CTA) and others. Tribes have donated over \$114 million to defeat Prop. 27. Polls are mixed but this one could lose.

Proposition 28 Provides Additional Funding for Arts and Music Education in Public Schools Initiative Statute. Put on the ballot by former Los Angeles Unified School District superintendent Austin Beutner, this measure would require the state to set aside a share of its revenue — likely between \$800 million to \$1 billion per year — for arts and

education classes. The new money would be disproportionately reserved for schools with many low-income students to hire new arts staff. The minimum under the proposed law would be in addition to the funding required by Proposition 98 which in 1988 set a minimum amount out of the General Fund of California to be spent on K-14 (around 40%). Supporters include CTA, California Dance Education Association, California Educational Theater Association, and Los Angeles Unified School District. So far the campaign has raised nearly \$8 million. There is no opposition at this time.

Proposition 29 Requires On-Site Licensed Medical Professional at Kidney Dialysis Clinics and Establishes Other State Requirements. Initiative Statute. This is the third time Service Employees International Union-United Healthcare Workers West has put a dialysis clinic measure on the ballot, the previous two failed after dialysis clinic owners spent millions to defeat them. This proposition is not different. DaVita, Inc. and Fresenius Medical Care have raised nearly \$37 million to defeat Prop. 29. The proposition would require physician, nurse practitioner, or physician assistant, with six months' relevant experience, on site during treatment at outpatient kidney dialysis clinics; authorizes exemption for staffing shortage if qualified medical professional is available through telehealth. Requires clinics to disclose to patients all physicians with clinic ownership interests of five percent or more. Requires clinics to report dialysis-related infection data to state. Prohibits clinics from closing or substantially reducing services without state approval. Prohibits clinics from refusing to treat patients based on source of payment. Support SEIU-UHW West which had donated nearly \$8 million. Opposition besides dialysis clinics include the Republican Party of California, California Chamber of Commerce, California Taxpayer Protection Committee and the California Medical Association. Although I have not seen any polling this one is unlikely to pass based on previous votes.

Proposition 30 Provides Funding for Programs to Reduce Air Pollution and Prevent Wildfires by Increasing Tax on Personal Income Over \$2 Million. Initiative Statute. It increases the income tax by an additional 1.75% on income above \$2 million for individuals. Currently, income above \$2 million for individuals is taxed at a rate of 13.3% in California. The additional tax would take effect on January 1, 2023. Revenue from the increased income tax would be appropriated into the Clean Cars and Clean Air Trust Fund (CCCATF). It would then be allocated to the following three sub-funds: Zero-Emission Vehicle Infrastructure Investment Plan Sub-Fund (35% of revenue), Zero-Emission Vehicle and Clean Mobility Sub-Fund (45% of revenue), and Wildfire Green House Gas Emissions Reduction Sub-Fund (20% of revenue). The sub-funds would fund zero-emission vehicles, charging stations, and infrastructure, as well as hiring and training firefighters. According to the nonpartisan Legislative Analyst's Office it would generate an estimated \$3 billion to \$4.5 billion annually. Some call it

the millionaires paying for electric cars act.

Support is led by Lyft, California State Association of Electrical Workers, and California Environmental Voters. Others in support include California Democratic Party, CAL FIRE Local 2881, Unite HERE and Tom Steyer. Supporters say it will help the environment. So far supporters have raised nearly \$16 million.

Opposition includes the Republican Party of California, CTA, and the Howard Jarvis Taxpayers Association along with Governor Newsom. Opponents say it will take money away from state and local transportation revenue up to hundreds of millions of dollars annually after several years. So far no money has been raised to oppose the measure. Polls at this time having this one win by a wide margin.

Proposition 31 Is a referendum which mean groups or people that did not like certain legislation passed and signed ask voters to overturn it. Referendum On 2020 Law That Would Prohibit the Retail Sale of Certain Flavored Tobacco Products. This one was put on the ballot by the tobacco companies (Phillip Morris USA, Inc., R.J.Reynolds Tobacco Company and ITG Brands, LLC) put up millions to put on the ballot. The California State Legislature overwhelmingly passed SB 793 in August 2020 and Gavin Newsom signed the bill which bans the sale of all flavored tobacco products, whether smoked, chewed or vaped. California lawmakers and healthcare providers have long argued that flavored tobacco sales target people of color and minors. In the meantime retailers have been allowed to continue sales of flavored tobacco while the referendum is pending. Now this is a tricky one, voting "yes" would ban the sale of flavored tobacco products while voting "no" would overturn the law thus making the sale of flavored tobacco legal in the state of California. Supporters which include Michael R. Bloomberg, Kaiser Foundation Health Plan, Inc., American Heart Association, CTA and the Governor, say flavored tobacco targets children and is an introduction to more harmful cigarettes. They have raised over \$5 million for a "yes" vote. Opposition which include the Republican Party of California, National Association of Tobacco Outlets, major tobacco companies and Jon Coupal, president of the Jarvis Gann Taxpayers Association, say the law goes too far and is unfair, particularly since lawmakers have exempted hookah, expensive cigars and flavored pipe tobacco from the prohibition. Moreover, a prohibition will hurt small, local businesses and jobs as products are pushed from licensed, conscientious retailers to an underground market, leading to increased youth access, crime and other social or criminal justice concerns. Opponents have raised over \$20 million. I have seen no polling on this one.

There you have it. I gathered this information from various nonpartisan sources on the internet. I hope this helps you in your decision.

Randall Cheek

RPEA Director of Legislation

SB 1168 RETIREMENT BENEFIT SIGNED INTO LAW



FOR IMMEDIATE RELEASE

CONTACT:
Randy Cheek
Legislative Director
RPEA of CA
(916) 441-7732
rpeahq@rpea.com

BILL SPONSORED BY THE RETIRED PUBLIC EMPLOYEES' ASSOCIATION IS SIGNED INTO LAW, RAISING THE MINIMUM RETIREMENT BENEFIT

September 9, 2022 – The Governor of California, Gavin Newsom, has signed into law SB 1168, a law that raises the minimum statutory CalPERS postretirement benefit for local public agency employees from \$500 to \$2,000. This bill was carried by Senator Dave Cortese and sponsored by the Retired Public Employees' Association of California (RPEA). The bill establishes benefit parity and addresses the substantial erosion in the value of the CalPERS postretirement lump sum death benefit which the state originally intended to help pay for the retiree's funeral costs.

The legislature enacted the original \$300 lump sum postretirement death benefit for all CalPERS annuitants in 1945. That amount adjusted for inflation would be \$4,699 in 2022. Under current law, the benefit is set from \$500 to \$5,000 depending on the member's classification and employer.

"The reality is that the current CalPERS postretirement death benefit amount for most public employees is far below the actual cost of a funeral, putting survivors in difficult positions upon the death of a loved one," says Senator Cortese. "SB 1168 will provide survivors with a little extra help during a hard time."

"We are proud to have sponsored this bill that will provide families across the state much needed comfort and support," says Rosemary Knox, president of the Retired Public Employees' Association of California. "This is a well-deserved win that shows appreciation and respect for those who have chosen careers of service in our state."

ABOUT RPEA of CA

Retired Public Employees' Association Of California (RPEA) is a non-profit association of retirees and active employees who are members of the California Public Retirement System (CalPERS). RPEA's mission is to:

- ▶ Represent all public employees - classified schools, public agencies, and state.
- ▶ Be a liaison between retirees and CalPERS.
- ▶ Protect beneficiaries of CalPERS.
- ▶ Fight to maintain current pension and health care benefits and improve these benefits every year.

RPEA has over 24,000 members; with 75 active chapters in California, Arizona, Nevada, New Mexico, and Oregon. RPEA was founded in 1958 as an association to protect and enhance retirement benefits for all Public Employees who receive their pension or health benefits from the California Public Employees' Retirement System (CalPERS). RPEA is the only statewide association representing all PERS Retirees: State, Classified School and Public Agency. To learn more, visit www.rpea.com



FOR IMMEDIATE RELEASE

CONTACT:
Randy Cheek
Legislative Director
RPEA of CA
(916) 441-7732
rpeahq@rpea.com

BILL SPONSORED BY THE RETIRED PUBLIC EMPLOYEES' ASSOCIATION IS SIGNED INTO LAW, RECOGNIZING MODERN FAMILIES FOR FALLEN PEACE OFFICERS

September 20, 2022 – Governor Newsom signed Senate Bill 850 into law to ensure families of fallen officers receive their full survival benefits regardless of family structure. This bill was authored by Senator John Laird and sponsored by the Retired Public Employees' Association of California (RPEA).

Sen. Laird introduced the bill in honor of fallen Santa Cruz County Sheriff's Deputy Sgt. Damon Gutzwiller. Calling out the circumstances where Gutzwiller's children with longtime partner were not eligible for benefits because their parents had not married. The law retroactively benefits non-traditional families of California peace officers lost in the line-of-duty since 2013.

"Until now, state law only ensured that surviving spouses of public safety officers killed in the line of duty would qualify for an additional benefit for the officer's children. However, if the officer had not been married, no benefits were available to the officer's children," says Rosemary Knox, president of the Retired Public Employees' Association of California.

The new legislation allows the benefit to be paid to the person in custody of the deceased individual's children, should no surviving spouse exist.

"Families come in all forms. Children of fallen first responders will now finally receive equal benefits regardless of their parents' marital status. We are proud that RPEA played a role in ensuring the families of fallen officers receive the benefits they deserve in this time of need," added Knox.

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In Remembrance of Ted Rose

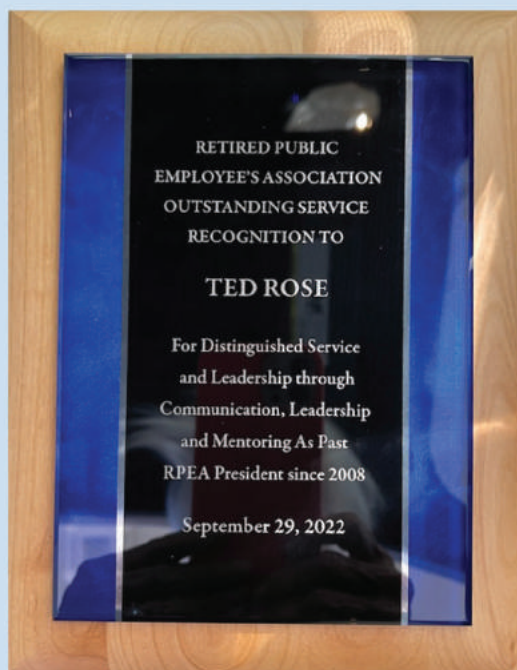


Amazing husband, father, grandfather (Papa), great grandfather, uncle, brother and friend left us peacefully at home surrounded by his family on Sept. 28th, 2022, after a lengthy illness. Ted was born in San Jose and lived his younger years in Saratoga. He attended Los Gatos High, where he met Norma, his wife of 63 years. He spent three years in the U.S. Navy, assigned as an Electronics Technician aboard the submarine USS Rock. He served that time with his twin brother, Bill. In 1963 he was hired by the City of Santa Clara as a firefighter, serving for 29 years and finishing his paid career as Assistant Fire Chief. After his retirement, he continued serving Santa Clara as a Chief in the Volunteer/Reserve Division for 10 more years. During these years, he also was active in the South Valley Family YMCA and spent many summers as an adult camp counselor along with his wife and 3 sons. After retirement Ted was active in the Retired Public Employees Association of California and served on their Board of Directors for many years. Ted loved to travel with friends and family, taking many cruises, road trips and RV Club adventures. His greatest love was his family and friends. Ted will be fondly remembered as an inspiration to many, always ready with kind words of support and friendship.

Ted Rose was my Vice President for four years and I was his Immediate Past President for the two years he was President. Ted and I worked together well and when times were chaotic, and sometimes they were, he kept me sane. Ted was also on the Board as Area III Director before serving as Vice President. Calmness and intelligence, as well as caring about all RPEA members were hallmarks of his service. RPEA will be poorer for his passing. **Past President, Jo Paulson**

I first met Ted Rose in 2012 when he traveled to San Jose with a recruitment team, and from there my life changed, and yes, he recruited me right away. Ted had a way of making you feel comfortable and sure of yourself when you were confronted with a question on how to interpret and apply the Bylaws. I will certainly miss having his company on the ride up to Sacramento for meetings, and on the way home as he would politely remind me "both hands on the wheel." Ted never hesitated to share his experience and wisdom as a mentor to me, and I will miss his friendship. I send my love to Norma his wife and to the entire Rose family. **Rosemary Knox, President**

I wish to express my profound sympathy for his wife, Norma Rose, and the entire Rose family for the loss of their dear father, Ted. I have known Ted since I joined the RPEA Board in 2006. Since 1993, he had served on the RPEA Board in several different capacities and as Vice President. He was elected President of the Association in 2006 and served until 2008 when Ann McWherter became President. Ted continued on the Board as Immediate Past President (IPP) until 2010. He rejoined



the Board as IPP when Harvey Robinson became Director of Health Benefits in circa 2017. His long service on the Board was invaluable due to his historical perspective and wisdom on many issues where best practices needed to be established. At many junctures, Ted helped us over perplexing issues and led us to sound decisions. I always found Ted to be available to discuss matters around RPEA's future course and the most appropriate routes to its objectives. RPEA has lost a learned and dedicated member; his wisdom will be difficult to replace. I'm sure that all members who knew him, recognize this great loss to the organization and his family by his passing. **Al Darby, Vice President**

Is your current Medicare health plan still right for you?

New for 2023! Kaiser Permanente has more Medicare health plan options for CalPERS retirees to choose from, with the addition of Summit.

- 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.
- Open enrollment is September 19 through October 14, 2022

2023 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

To learn more call us toll-free: **1-855-717-9598** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.

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. 902702180_RPEA July 2022



LEGISLATIVE TRACKING



Aaron Read

By Aaron Read and Pat Moran of Aaron Read & Associates

The Legislature adjourned on August 31, 2022, thus ending the 2022 legislative year and the 2021-22 legislative session. It was a busy two-years for RPEA; protecting public employee pensions, making sure

CalPERS was transparent in their dealings and, increasing retiree death benefits. Aaron and I would like to thank all RPEA members who assisted in helping us either pass or kill legislation important to RPEA.

We also would like to thank President Rosemary Knox and Vice President Al Darby, for their hard work and a special thank you Randy Cheek, Director of Legislation and David Soares, Chair of the ad hoc Committee re Expert CalPERS Issues. Randy and David participated in numerous calls with CalPERS, DOJ representatives, legislators and legislative staff regarding issues important to RPEA.

BUDGET 2022-23

On June 29, 2022, the Legislature passed a raft of bills that together comprise the \$300 billion budget agreement reached between the Administration, the Senate, and the Assembly. AB 178 comprehensively amends the Budget Bill (SB 154) passed two weeks ago and signed by the Governor on Monday. The Governor then signed the amended Budget Bill and the many trailer bills.

The agreement includes a number of high-profile items, such as:

- \$9.5 billion in direct refunds to income tax filers with incomes up to \$250,000 for single filers and \$500,000 for joint filers.
- \$47 billion for infrastructure over four years, including: \$14.8 billion for transportation, plus creation of an Inspector General for highspeed rail; \$2 billion for affordable housing, plus \$2 billion for student housing; \$550 million for broadband; \$150 million for libraries.
- An increase of 15 percent for TK-12 school funding.
- An increase of 21 percent to CalWORKs grant levels.
- \$1.3 billion in retention stipends for health care workers.
- \$250 million for small businesses and nonprofits to fund supplemental paid sick leave relief grants.
- \$135 million over 3 years to recruit, train, hire, and advance California's health and human service sectors through regional grants that can include workforce boards, among others.



Pat Moran

The budget also funds the 100/90 formula for state retiree healthcare. A battle that RPEA has fought to protect for decades.

LEGISLATION

Sponsored Bill

SB 1168 (Cortese, D-Campbell) – The Public Employees' Retirement Law (PERL) creates the Public Employees' Retirement System (PERS) to provide defined benefits to members of the system based on final compensation, credited service, and age at retirement, subject to certain variations. PERS is administered by its board of administration. Existing law, upon the death of a member after retirement and while receiving a retirement allowance from PERS, pays \$500 to the person's beneficiary, unless otherwise provided. This bill would require the board to determine the average benefit paid under various PERS provisions upon the death of a member, as provided, and would require the board, beginning on July 1, 2023, to increase the \$500 beneficiary payment described above annually in a specified amount until the beneficiary payment reaches the average benefit paid, as calculated by the board.

We are happy to announce the Governor signed RPEA's sponsored bill.

SUPPORT

SB 850 (Laird, D-Santa Cruz) – The Public Employees' Retirement Law, requires the payment of death benefits to beneficiaries of members and, under certain conditions, the payment of special death benefits. These special death benefits are payable to the surviving spouse and children of certain member categories, among them peace officer and safety member categories, whose deaths are determined to be industrial. Current law requires an additional percentage of the special death benefit to be paid to the spouses of members who are killed in the performance of their duties, or who die as a result of an accident or an injury caused by external violence or physical force during the performance of their duties, for each of the members' children, as specified, for the lifetime of the surviving spouse. This bill, for the purpose of the additional percentage of the special death benefit described above, would require that payment be made to the person having custody of the member's child or children, if the member does not have a surviving spouse but otherwise meets the specified requirements,

or if the surviving spouse dies before each child of the member has died, married, or reached 22 years of age.

RPEA supported this bill, and we are happy to announce the Governor signed SB 850.

SJR 11 (Skinner) - Expresses and affirms the Legislature's support for expanding Social Security and requests California's representatives in Congress to support expanding the federal program by voting in favor of House Resolution (HR) 5723 (Larson, CT-1): The Social Security 2100 Act – A Sacred Trust.

The Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP)

Under federal law, two deduction offsets to Social Security benefits affect state and local public employees who work for an employer in a position not coordinated with Social Security and who receive a government pension upon retirement.

The GPO affects individuals who earn a government pension based on work where the employee did not pay into Social Security but is eligible for a Social Security dependent's benefit. The GPO reduces the dependent's Social Security benefit by two-thirds of the amount of the individual's government pension.

The WEP affects individuals who receive both a pension based on non-covered service and who also qualify for a Social Security retirement or disability benefit from working in covered service. The WEP results in a pro rata reduction of 40 to 90 percent of one of the three factors used in determining the average monthly earnings upon which the Social Security benefit is based depending on how many years of qualifying earnings the individual has in Social Security.

In California, the WEP and GPO primarily affect teachers and public safety officers who begin their careers in the private sector and earn enough qualifying quarters to receive a Social Security benefit but then move to careers in the public sector to a job not coordinated with Social Security. Many of these employees do not learn of the consequences to their Social Security benefits until they apply to begin receiving Social Security.

RPEA has fought for decades to eliminate the WEP and GPO offsets. We continue this fight today and encourage California's congressional delegation to support the elimination of these unjust offsets.

OPPOSE

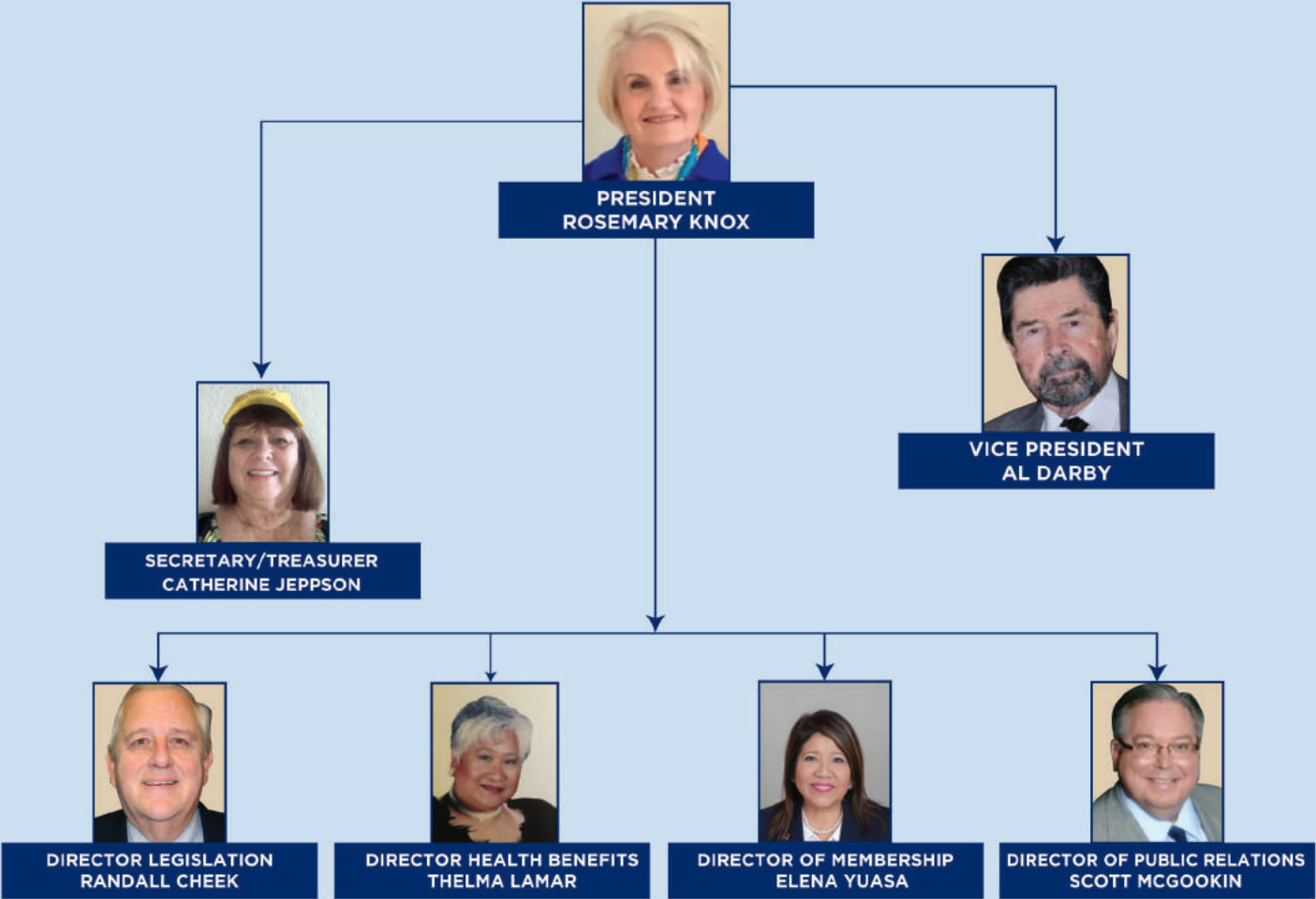
AB 2782 (Mayes, I-Rancho Mirage) – The Public Employees' Medical and Hospital Care Act (PEMHCA), which is administered by the Board of Administration of the Public Employees' Retirement System, governs the funding and provision of postemployment health care benefits for eligible retired public employees and their families. PEMHCA prohibits employees, annuitants, and family members who become eligible to enroll on or after January 1, 1985, in Part A and Part B of Medicare from being enrolled in a basic health benefit plan. Currently provides that if the employee, annuitant, or family member is enrolled in Part A and Part B of Medicare, they may enroll in a Medicare health benefit plan. This bill would prohibit a person who enters into service with the state or any agency, department, authority, or instrumentality of the state or a contracting agency subject to PEMHCA, on or after January 1, 2023, from being reimbursed for, or receiving, any subsidy for health care expenses or coverage after retirement from service, if that the person is eligible to enroll in Part A and Part B of Medicare. AB 2782 was sent to the Assembly Public Employment and Retirement Committee; however, it was never set for hearing and ultimately failed to meet the deadline. Therefore, it is dead. RPEA was opposed.

OPPOSE

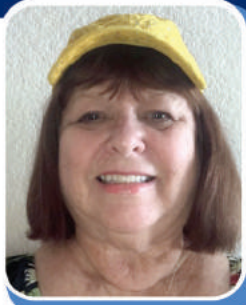
AB 386 (Cooper, D-Sacramento) – This is similar to the bill RPEA killed in the previous session - AB 2473. Under the California Public Employees' Retirement System (CalPERS) would become an unregulated shadow bank. While CalPERS has plenary authority over many things and can do much of this without legislative oversight, the Legislature can determine how big the blanket of secrecy CalPERS should have as it pertains to the CPRA. RPEA believes the beneficiaries, the Legislature, the public and the press should be able to observe the actions of the Board. As of this writing,

Because of RPEA's vigorous opposition the bill failed passage in Senate Judiciary Committee in 2021. However, the bill was still alive and could have been resurrected and heard again in committee. Again, due to RPEA's continued vigilance and opposition, the bill continued to be held in committee throughout the 2022 legislative year and, we are happy to announce, it did not pass. We expect CalPERS to revisit the issue next year.

ELECTION RESULTS



INTRODUCTION OF NEW ELECTED OFFICERS



Meet our newly elected RPEA Secretary/Treasurer

CATHERINE JEPPSON

The newly elected RPEA Secretary/Treasurer, Catherine A. Jeppson, CPA is a retired emeritus faculty member, who taught for 37 years in the Department of Accounting at CSU, Northridge (CSUN). She is a Certified Public Accounting in good standing in CA. Prior to teaching, she spent four years at a "Big 4" CPA firm. During her tenure at the University, she also served for many years as the, Director of the CSU, Northridge -Volunteer Income Tax Assistance (VITA) program. For this, she received the Visionary Service Award from the University as well as numerous, Federal, State and local awards. She spent four years on the Federal Commission that oversaw the IRS and was vetted and approved by Congress for this Commission. She also feels that she knows enough about accounting to bore three people to death, possibly four!

She received three Presidential awards from both Republicans and Democrats. Two awards were for the Volunteer Income Tax Assistance Program (VITA) training students to go into the community to prepare for free, taxes for low -income taxpayers. The last Presidential award was for service on the Federal Commission. Currently she is the Chief Financial Officer of the CSUN, Northridge Chapter of California Faculty Association (CFA), where she served as treasurer for 25 years. On the CFA Statewide level, she chaired the audit committee and serves retirees as the CFA Statewide delegate for Retirement and health benefits.

Having attended all CalPERS board meetings for many years, she is passionate about preserving our pension and health benefits. Catherine lives in Los Angeles with her husband, Michael. Her two children and grandchildren live nearby. She feels that her grandchildren are her reward for not doing away with her children when they were teenagers!



Meet our newly elected Director of Health Benefits

THELMA LAMAR

Our new RPEA Director of Health Benefits is Thelma Lamar. Thelma is a member of Chapter 020 in Monterey, California. She has been a member of RPEA since 2018 and has served as Chapter 020 Health Benefits Chairperson and Vice President.

The Director of Health Benefits:

- (1) Keeps informed on all forms of health benefits available to members and recommend changes deemed desirable;
- (2)Resists changes deemed detrimental to members;
- (3)Collects research and disseminate relevant information to the Board and chapters;

(4) Serves as Chair of the General Assembly ad hoc Committee considering resolutions pertaining to health benefits and insurance, and

(5) Chairs the Health Benefits Committee.

Thelma received her Bachelor of Science in Nursing 1968 and a Master's in Education (Counseling & Special Services) at Seton Hall University in New Jersey. After that she received a second Masters in Public Administration at the University of San Francisco, California and then a PhD, Doctor of Philosophy Management and Administration at Columbia Pacific University Branch in San Ramon, California.

In her retirement she really enjoys volunteer work. Since 2017 she has volunteered as an ombudsman for the Alliance on Aging. She also sits on the Board of Directors for the Confidence Pregnancy Center in Salinas and she teaches Hebrew.

RPEA welcomes Thelma Lamar as our new Director of Health Benefits.



Meet our newly elected Director of Membership

ELENA YUASA

I am honored to have been elected as Director of Membership of RPEA.

I have been a member of RPEA since 2013. I retired from the Department of Taxes and Fee Administration after 33 years as a Compliance Tax Administrator. I served in various statewide projects and held a statewide position for a supervisor's association.

In my role as a Vice President of Membership for the Friends of the Library Newport Beach Library since 2014, I managed to recruit new and retain current members by developing a successful membership program, designing policies to raise the membership count, and providing input in making strategic decisions to increase our membership base.

When I joined RPEA, I was elected as the Chapter I Legislative Chair for the past four years and Assistant Area Director for Region VIII for the past two years. I strongly believe in keeping our membership informed regarding retirement and health benefits issues.

I am enthusiastic about taking on this new role, and I look forward to growing our membership using a comprehensive recruitment plan.

During the next two years, I will reinforce the current activities, complete the development of the original and strategic initiatives engineered in the past, and develop new initiatives to help increase membership and continue to protect your pensions and benefits.

As your new Director of Membership, I am responsible for the recruitment program, and I plan to do the following:

- 1) Develop programs concerning membership drives and recruitment.
- 2) Update brochures and recruitment material for chapter use in local membership recruitment programs, including social media.
- 3) Provide direct assistance and training to chapters in recruitment programs.
- 4) Coordinate with the Area Directors and Assistant Area Directors the recruitment activities on an area basis.
- 5) Periodically evaluate and report the progress and effectiveness of ongoing recruitment activities.

The commitment and effort of the Board of Directors are essential in reaching our objectives, but another important factor must be your input. The best indicator of the adequacy of our work is that we develop activities that match your needs.

I am committed to developing new leadership within our organization. I will accomplish this by ensuring and overseeing effective communication and coordination between volunteers at the regional and chapter levels. I will also start developing our future leadership teams in the coming months.

I look forward to working with all of you. I will communicate and listen to your suggestions and ideas on how RPEA can better serve its members and help implement those ideas.

Runoff Election Needed to Determine Winner of CalPERS Board Retired Member Seat

A runoff election will be held to determine the winner of the CalPERS Board's retiree seat after no candidate received a majority of the votes cast in the primary election.

Randall Cheek and Yvonne Walker will face each other in a runoff election that begins in November.

The runoff between Cheek and Walker was initiated when none of the three candidates received a majority of votes cast in the election that ended on September 26. Over 650,000 retired members were eligible to vote in this election.

Ballots for the runoff will be mailed on November 4, with voting concluding on December 5.

The newly elected member's term will begin immediately upon certification by the Secretary of State and end on January 15, 2028.

The 13-member CalPERS Board of Administration sets policy and oversees the administration of retirement and health benefits on behalf of California public employers, and their active and retired employees. The Board also oversees administration of the pension fund's investments. Under the California Constitution, the CalPERS Board has exclusive authority to administer the CalPERS Pension Fund. For more information, visit www.calpers.ca.gov.

SPECIAL MESSAGE TO GENERAL ASSEMBLY 2022 VOLUNTEERS

From the General Assembly 2022 Planning Committee

Because of your dedication, hard work and hospitality the 2022 General Assembly was a great success!

A sincere **THANK YOU** for your commitment of time and energy to this important event. Your hospitality made the difference. Each participant and delegate were welcomed, engaged and oriented however needed! Thank you for being the frontline superstars of the assembly!

Lorne Merkosky, Chapter 040 - Orange County

Rose Gibson-Martinez, Chapter 066 - Mount Diablo

Steve Kawai, Chapter 043 - Yolo County

John Eng, Chapter 004 - Sacramento

Julie Edul, Chapter 004 - Sacramento

Mary Ellen, Bowman Chapter 064 - Newport Beach

Merilee, Colton Chapter 004 - Sacramento

Sharon Mc Creadie, Chapter 066 - Mount Diablo

*Thank
you!
Volunteers!*

2022 RPEA General Assembly



2022 RPEA General Assembly



2022 RPEA General Assembly



You open your email inbox and see an email from what looks to be a legitimate source. Maybe it's a company you have a subscription with like Netflix or whose services you regularly use like Apple. It could even be your electric company. The email says you've been locked out of your account because your payment is past due. To restore services, you should click through and make a payment now.

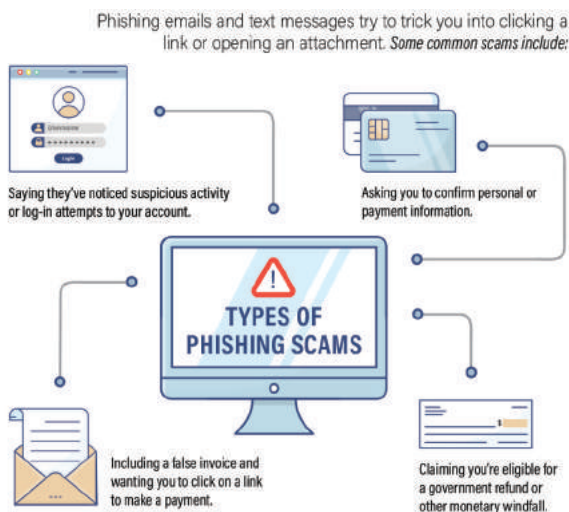
This could be alarming. The sender does say Netflix. The logo is right there in the email. On first glance, everything looks legitimate. But is it?

This could be a phishing attack. Phishing scams frequently occur in email or text messages. The sender claims to be your bank, a credit card company, an online payment website or app, or online store. It is actually a scam trying to steal your data and tricking you to click a link. This can lead to the installation of malware or you sharing sensitive information such as login credentials, Social Security number, or your bank or credit card information.

Falling victim to a phishing scam can be devastating. It can include unauthorized purchases, the stealing of funds, or identity theft. You need to protect yourself.

Your email spam filters keep many phishing emails out of your inbox. But scammers regularly update their tactics, so you need to know what to look out for.

How to Recognize a Phishing Scam



The first question if you receive one of these messages is to ask yourself if you have an account with the company or if you know the person who has contacted

you. If the answer is "No", it could be a scam. If your answer is "Yes", contact the company using a website or phone number you know is legitimate. Do NOT use the information in the email. Links and attachments can install malicious malware onto your device.

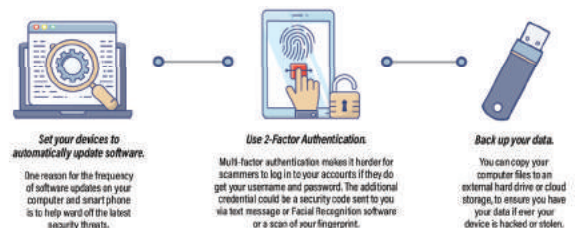
Next, notice if there is anything unusual in the message. It could be spelling errors, odd grammar, or even the greeting. If you have an account with the business, it probably won't use a generic greeting like "Hi Dear".

Attackers frequently try to alarm users by creating a sense of urgency. For example, an email could threaten account expiration. Scammers know that this can cause victims to become concerned and be less diligent and more prone to error. Think twice before you click on any link asking you to make a payment or update your payment details.

Scammers will often also employ offers such as claiming you've won a prize or free stuff. If an offer sounds too good to be true, it probably is.

Another way is to check the sender's email address. If it's a bunch of random letters and numbers, it's certainly a scam. But also be on the lookout for subtle spelling errors. For example, if the email address is info@netfilx.com instead of info@netflix.com. Also watch for the use of email addresses completely

More Ways to Protect Yourself



unrelated to the company purported in the message. If you think a scammer has obtained your Social Security, credit card, or bank account information, visit www.identitytheft.gov and follow the steps to report the situation.

Thousands of phishing attacks are launched every day. It's up to you to remain smart and vigilant when receiving a suspicious message.

Source:

<https://www.consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams#recognize>

STAY CONNECTED

REMEMBER RPEA WILL NEVER REQUEST THAT YOU BUY GIFT CARDS OR TRANSFER US MONEY. DON'T GET SCAMMED!

2022 GENERAL ASSEMBLY

Two resolution were proposed at the 2022 general assembly. Each of the resolutions was discussed but neither passed.

GENERAL ASSEMBLY 2022 DONATIONS

The following chapters, individuals and organizations made generous donations to the General Assembly 2022:

Chapter	Doner	Amount
Chapter 066	Mount Diablo Chapter	\$500
Chapter 004	Sacramento Chapter	\$500
Chapter 058	High Country Chapter	\$100
Chapter 001	Mid Cities Chapter	\$200
Chapter 009	Surf City Santa Cruz Chapter	\$100
Chapter 026	Burbank Chapter	\$500
Chapter 046	North San Mateo County Chapter	\$400
Chapter 068	West Side Chapter	\$100
Chapter 022	Alameda County Chapter	\$500
Chapter 075	Tri- Valley Chapter	\$200
Chapter 078	Nevada County Chapter	\$200
Chapter 020	Monterey County Chapter	\$200



2022 General Assembly Evaluation Form Drawing Winners!

At the 2022 General Assembly persons that submitted the event evaluation form were entered into a drawing. Congratulations to the following winners of See's Candy Gift Certificates!

Rosie Foster	Chapter 020	Secretary
Roxanne Woodward	Chapter 004	President
Susan Tamboury	Chapter 032	President
Susie Gorod	Chapter 085	President
Carole Prette	Chapter 066	Secretary
Estela Merkosky	Chapter 040	Assistant Area Director

Congratulations.

Congratulations to each of the lucky winners!



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
- Medicare Solutions
- Final Expenses Whole Life & Guaranteed Acceptance Life Insurance
- 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



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!



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!

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



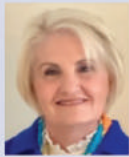


RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

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LUCY LOPEZ
AREA DIRECTOR IX

**Thank you to our RPEA Volunteer
Board of Directors for their dedication
and service to all of our members.**

HEADQUARTERS OFFICE STAFF

Corey Saeteurn
Alyssa Rios
Teena Stone
Spencer Neumann

Office Manager
IT Technician
Mem. Svcs. Secretary
Accts Payable Clerk

300 T Street
Sacramento, CA 95811
8:00AM-4:00PM

800 443 7732
916 441 7413
916 441 7732

corey@rpea.com
alyssa@rpea.com
teenastone@rpea.com
sneumann@rpea.com

Toll Free: (800) 443-7732 • Phone: (916) 441-7732 • Fax: (916) 441-7413 • Website: www.rpea.com