



# RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

**2022  
General Assembly  
Only Weeks  
Away!**

**2022  
General Assembly  
Sept. 26 thru Sept. 29**

**CalPERS Retired  
Member seat  
VOTING!**

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Health Rates**

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# PRESIDENT'S MESSAGE - by ROSEMARY KNOX



**Rosemary Knox**

**RPEA PRESIDENT**



# RPEA

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## RPEA NEWSLETTER

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Retired Public Employees'  
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**"Opinions expressed in articles  
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suggestions and comments to RPEA  
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Sacramento, CA 95811  
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I've just returned from the July 11-13 CalPERS off-site Board Meeting held in Monterey, California. The goal for this off-site meeting was to enable the CalPERS Board to expand their understanding of investment strategies along with the Geopolitical Risks impact on risks and returns for a long-term global investor like CalPERS.

It is important for RPEA members to attend the CalPERS Board meetings either in person or via the internet to learn and understand how the Board makes decisions on our pension fund. Board Meetings can be viewed live via the internet by logging in to [www.calpers.ca.gov](http://www.calpers.ca.gov), go to CalPERS Board Agenda Meetings then follow the link to Board Webcast. Videos can be viewed/replayed on the CalPERS YouTube Channel.

In March of this year CalPERS retired members were mailed a "NOTICE OF ELECTION" for the 2022 the Retired Representative seat on the CalPERS Board of Administration. On August 26, 2022 ballots will be mailed directly to eligible voters. This is our opportunity to elect one of our very own endorsed members, Randall Cheek, who is the Director of Legislation for RPEA to serve on this important Board! Randy protects our pensions and fights to make CalPERS more transparent as our Association's Legislative Director. Randy stopped the steal of \$2 Billion from CalPERS members by Governor Arnold Schwarzenegger. Randy asks the right questions and gets results! Should you not have received a ballot by September 2, 2022, please contact the Customer Service Center for a replacement ballot at 1-877-610-8637.

General Assembly - We are finalizing all preparations for the 2022 RPEA General Assembly. Working with the GA Assembly team led by our Committee Chairwoman Norma Rose and co-chair Nancy Santos has been rewarding. Our office team has been a great help in coordinating the logistics to ensure that we will have a wonderful, fulfilling, and organized General Assembly starting on September 25th. Information regarding officers running for re-election and new candidates are profiled in this

newsletter. For the positions that do not have a candidate, nominations will occur from the floor.

Delegates, please take a moment to review the General Assembly informational packet you will receive from headquarters. Remember, a Delegate acts as the governing body of our Association, and are the representatives of our Chapters who have the authority to make changes to our Bylaws. Please take a moment and review the Statements of Candidacy found on pages 18 and 19 and consider running for a leadership position on the Board that has no current candidate. Your input and decisions are essential for the smooth running of the Association!

Rest assured, the Sacramento Department of Public Health; the Hilton Sacramento Arden West Hotel and RPEA are monitoring the COVID situation and are taking into account precautions to have a safe GA.

I look forward to seeing you soon and enjoying the collective conversations to make our association more and more valuable to you!

*Rosemary Knox*

RPEA President

## Members of the 2022 General Assembly Team



(Left to Right) Nancy Santos; Co-Chair; Norma Rose; Co-Chair; Corey Saeteurn; RPEA Office Manager; Rosemary Knox; RPEA President



## VICE PRESIDENT'S REPORT - by AL DARBY



A very important election for a CalPERS Board seat is set for September 2022. Our Director of Legislation, Randall Cheek, is running for that seat. We must support him to the greatest

degree possible. With the loss of Margaret Brown from the Board and the completion of the term of Betty Yee, representation for RPEA's membership is diminished to almost nothing. The Board is now dominated by state union members whose loyalty is probably more to the union that paid large sums to elect them. They will likely promote union objectives within CalPERS that are narrower than the interests of most CalPERS members whose concerns range more widely than a single state union's goals. An ancillary fear is the potential hat a cabal, comprised of CalPERS Board members and CalPERS management and staff, could form, that would reduce transparency and potentially allow riskier and/or union-favored investments that might not serve the best interests of all CalPERS members. Health care programs could favor a smaller constituency and diminish plans that non-state members enjoy now. This set of circumstances dictates a diverse CalPERS Board with members from all corners of CalPERS member ranks to ensure that representation on the Board is a true reflection of the diverse employee/retiree make-up of CalPERS members. VOTE FOR RANDY CHEEK FOR THE CALPERS RETIREE BOARD SEAT.

On a lighter note, preparations for our next General Assembly (GA) are progressing nicely with just a few variations in the usual agenda. A couple of Statewide Board seats are challenged. These are the top level seats on the Board and are demanding of more time and study of issues – CalPERS and legislative activities along with RPEA management matters. One GA Resolution that will be considered deals with the issue of sharing of chapter revitalization costs between headquarters and the chapter involved in the revitalization process.

At the CalPERS Off-site meeting in Monterey, in July, some very interesting bits of information were uttered by the Wall Street gurus. One item was the revelation that a long-term Wall Streeter made regarding his equities (stock market) investing - he stated that his 30-year-long experience was to buy mostly U.S. stocks and statistics bore this out. This strategy proved to be a winning approach to equities investing for this Wall Street investor and the performance

of equities in other public pension funds around the U.S. confirms the wisdom of this investing plan. CalPERS has been overweight in non-U.S. stocks for many years and its upside performance in equities was almost dead last in the 2021 run-up of the stock market. Let's hope that CalPERS has noted this and has or will change its approach to equities investing.

At Monterey, a stunning announcement was made by KKR, a large private equity general partner, regarding its income inequality project that would turn some or all of its acquisitions into ESOP's (100% Employee-Owned companies). They claim that, at least, one of their acquired companies succeeded at this and all employees enjoy a growing portfolio of stock in the company, and some have million dollar stakes in the company now. This is a phenomenon that needs close attention to determine if this can become a widespread trend in the corporate and private equity business model.

The Covid situation has taken a turn for the worse with Omicron BA5 becoming a problematic strain that resists the current vaccine and can allow frequent reinfection in people who already have had it. A new vaccine is close to being delivered that may be more specific against BA5 – let's hope so. All of this Covid turmoil discourages chapter meetings and interferes with normal interpersonal relations that we were so accustomed to prior to Covid. Our lifestyles will be permanently altered by Covid but we must hope that remote (Zoom, Webex, Skype, etc.) communication methods do not replace face-to-face meetings and social interaction. Remote meetings do not permit a full exchange of ideas and do little to advance camaraderie.

*Al Darby*

RPEA Vice President



# General Assembly Is Almost Here!

General Assembly 2022 is scheduled for September 26 to September 29, 2022 at:

Hilton Sacramento Arden West

2200 Harvard Street

Sacramento, CA 95815

The Board of Directors is scheduled to arrive on Sunday, September 25, the day before GA, to prepare for the Board meeting that is held prior to the opening session.

On Monday morning there will be registration for delegates and alternate delegates until the opening session which starts at 2:00 p.m.

RPEA typically has a General Assembly every two years. This body of delegates designated by their chapters are the “governing body” of our organization. As such, it is in the hands of the delegates to vote on new or any changes in our Bylaws and to discuss or debate any new business. This is a serious responsibility and can be very rewarding knowing you have an influence on the operations of RPEA. As a delegate or alternate, you have the opportunity to meet other members of RPEA from all parts of California and some of the surrounding States. Many new friendships have started this way!

The GA committee has planned a Candidate Reception and a Delegate Reception with hot food. These are a “no cost” for all to attend. On Tuesday, September 27 there is a Banquet which is free to all delegates. However, there will be a charge for others who may wish to attend. We have secured entertainment for the evening of the Banquet and hope people will enjoy the music and dancing!

If you are not a delegate or alternate, please think about volunteering. You may contact Nancy Santos at [nancyjamm@aol.com](mailto:nancyjamm@aol.com) or Norma Rose at [nrose610@yahoo.com](mailto:nrose610@yahoo.com) if you have any questions or suggestions.



# DELEGATES TO THE 2022 GENERAL ASSEMBLY

With General Assembly just around the corner, September 26 to September 29, some of you who have been selected as a Delegate may be wondering what is the role and responsibility of a Delegate!

## WHAT IS A DELEGATE?

Delegate is the title of a person elected to represent and to serve the interest of an organization, a person designated to act for or represent another or others. In RPEA, the Delegates act as the governing body of the Association and are the representatives of our Chapters who have the authority to make changes to our Bylaws. Most of our Delegates come from our Chapters. Also included as Delegates are Board members, Assistant Area Directors, and Past Presidents. Each Delegate has one vote.

## WHAT IS THE ROLE AND RESPONSIBILITIES OF A DELEGATE?

RPEA's Delegates are a vital link in the Association's governance structure. Delegates provide policy direction for the Association, elect officers, and ensure that the Association reflects the interests of its members. During the General Assembly sessions, it is the Delegate's responsibility to carefully evaluate the viewpoints expressed on each subject matter such as RESOLUTIONS UNDER DISCUSSION AND THEN VOTE. After the General Assembly the Delegate is responsible for reporting back to the Chapter members.

### Chapter Representation – (Bylaws)

(A) Each chapter holding a charter is entitled to at least one delegate. Each chapter is accorded

representation to the General Assembly on the basis of one delegate for every 300 Active, Affiliate, and State Associate Members in good standing in the chapter. (Excerpt from RPEA Bylaws)

(B) Each chapter shall elect or select its delegate(s) prior to General Assembly in time for its secretary to certify the new delegate(s) to Headquarters as soon as possible but no later than 90 days prior to General Assembly.

(C) Each delegate shall serve until a successor has been elected or selected by the chapter and certified to Headquarters.

(D) In order to vote, delegates should be certified to Headquarters no later than 90 days preceding the biennial General Assembly.

(E) Subsequent vacancies can be filled as soon as practicable.

Delegates make difficult decisions and sometimes feel overwhelmed. As a delegate you may feel that deep authentic conversation is not always easy, yet you have committed to engage in discussing the passing or rejection of membership guideline resolutions.

Soon those elected/selected as Delegates will receive information from Headquarters outlining General Assembly 2022 Delegate/Alternate Responsibilities.

Congratulations on accepting the responsibility of representing RPEA and your Chapter at the General Assembly as a Delegate or Alternate. Speaking for the entire State Board of Directors, we look forward to meeting and welcoming you!

## 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](mailto:RPEAHQ@RPEA.COM)



YouTube





# NOTHING IS HOLDING YOU BACK.

Travel easy with Blue Shield Medicare (PPO) nationwide coverage.

Summer is coming and adventure awaits. We at Blue Shield want you to get the most out of life and your health plan, stress-free. That is why we offer out-of-state and out-of-network coverage.

See all of the ways Blue Shield Medicare (PPO) is right for you:

-  Nationwide coverage
-  24/7 access to phone or video consultations with physicians
-  Worldwide coverage for Emergency services and Urgent care
-  Nationwide access to fitness locations through SilverSneakers
-  \$0 deductible
-  See any doctor that accepts Medicare



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To learn more about Blue Shield Medicare (PPO), visit [www.blueshieldca.com/calpersmedicare](http://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

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**D**o you ever get the feeling that everything is “Hurry up and Wait”? That is often what I feel like. We are starting to meet and mingle, although that is not without its pitfalls. COVID is still with us in many of its various permutations. It is

still not safe to go back to life as we lived it before the pandemic.

You may be asking yourself whether the hurry up message I send regarding recruitment is worth it or should we wait till it is ‘all clear’. If we wait for the ‘all clear’, we may miss some important issues regarding the continuance and sustainability of our pensions and benefits. Most public employee retirees are not flush with money. Our pensions and healthcare benefits sustained us during this very dark period. I am thankful for the years I served as a public sector employee and I am thankful that I didn’t need to stand in a line to seek help during the unprecedented events of the pandemic and supply chain shortages experienced all over the world over that past two years.

Millions of people found themselves applying for government services to sustain their lives, families, homes, and health care. People who had never had to ask for help before they stood in lines in person or on computers to apply for assistance. It happened to people of all ages including those who were receiving Social Security and were supplementing their monthly budget with part time jobs.

What I am trying to get at, is that we may never get an ‘all clear’ signal to get started again. We need to take it upon ourselves, with a common sense approach to recruit new members to RPEA. The Retired Public Employees’ Association of California is your first line watchdog to make sure that your pensions and benefits remain intact. Every one of your former public employee co-workers and colleagues should experience the benefits of membership too. There are many politicians, media persons, and journalists who believe that we did not earn and don’t deserve pensions or retirement benefits. They list all the projects they say could be funded if public pension systems no longer existed. They may be worthy

projects, but that does not negate that fact that we have already paid for the pensions and benefits. Personally, I need that check to continue to show up in my account each month. In order to make sure that happens, we need to remain strong. Strength comes through numbers and there has never been a better time for us to reach out to your community to recruit new members. We must reach out individually (one on one) and collectively to retired public employees and active public employees. It takes everyone.

Options for recruiting new members are plentiful especially with things continuing to open up. Cities and counties are holding open enrollment resource fairs, etc. and Chapters can reach out to your local City’s and public agencies requesting to have an information table at these events. What better way to reach into the active and prospectively soon to be retiring public employees than by volunteering to answer questions about RPEA at your past employers open enrollment event. This is a great opportunity to meet people face to face and provide them with information about RPEA. Additionally, “CBEE” Sessions (CalPERS Benefits Education Events) are CalPERS organized events that provide current public employees an opportunity to gather and develop an understanding about their upcoming CalPERS retirement. The earlier a public employee understands their benefits, the more prepared they are in making informed financial decisions and planning for their future. Alerting soon to be retirees where there are common gaps and how to navigate the loss of benefits as well as the benefits of being a member of RPEA and the activities of your local Chapter. Last but not least, everyday is a good day to reach out and invite former work partners that you have not had contact with lately to be your guest at your local RPEA Chapter Meeting. An invitation to a fun and informative meeting and a free breakfast or lunch is always attractive. No need to wait! We’ve got to “Hurry up and Share” the benefits of membership in the RPEA everyday.

*Loran Vetter*

Director of Membership





**RANDY  
CHEEK**

for CalPERS ★

**2022**

Everyday, Randy protects our pensions and fights to make CalPERS more transparent as the Retired Public Employees Association's Legislative Director.

Randy stopped the steal of \$2 billion from CalPERS members by Governor Schwarzenegger.

Representing both school and state workers, Randy fought to protect public employee's salaries, rights and benefits.



## Experience We Can Trust

When Randy saw his fellow Vietnam Veterans were suffering from Agent Orange, he successfully fought to help them get their VA benefits.

Randy's unwavering commitment equals real results.

**He Asks The  
Right Questions and  
Gets Results.**

Paid for by Randy Cheek for CalPERS Board 2022

ID#1447798

[Randycheekforcalpers2022.com](http://Randycheekforcalpers2022.com)

## BREAKING NEWS - 2022 RPEA GENERAL ASSEMBLY KEYNOTE SPEAKER CONFIRMED

### 2022 RPEA GENERAL ASSEMBLY KEYNOTE SPEAKER CONFIRMED

SACRAMENTO, CA – July, 2022 - The Retired Public Employees' Association of California (RPEA) which represents nearly 28,000 retired nurses, public safety officers, school employees and other retired public servants including state, county and city retirees, announced today that Congressman John Garamendi will be the Keynote Speaker at RPEA's General Assembly at the Opening Session on Monday, September 26, 2022, at approximately 2:30 p.m.

Congressman Garamendi has a distinguished record of public service and is a member of four Transportation and Infrastructure Subcommittees: Coast Guard and Maritime Transportation, Water Resources and Environment, Railroads, Pipelines and Hazardous Materials, Economic Development, and

Public Buildings and Emergency Management. In these capacities, he advances his "Make It In America" agenda to create new middle-class jobs and rebuild our nation's crumbling infrastructure using American materials and workers.

Congressman Garamendi is in the perfect position to comment on legislation developed which will affect all our members and we believe Congressman Garamendi's participation will be one of the highlights of the Assembly.



# LEGISLATIVE ANALYSIS – by RANDALL CHEEK



## Vote for CalPERS Board Coming

Soon you will be asked to make a decision that will affect your retirement and healthcare.

From August 26th through late September 26th, more than 650,000 retired CalPERS members will have the vitally important chance to vote for the one seat that they can directly elect to the Board. *Yet, recent history shows that fewer than 20 percent of those eligible will vote in this election to choose a representative who will help guide a pension system that generates \$28 billion in economic activity for California--\$2.69 billion in Sacramento County alone!*

The California Public Employees' Retirement System (CalPERS) is the nation's largest public-employees pension fund. The fund manages nearly \$500 billion in assets. It serves more than 2 million members and families. In addition it is the second largest healthcare purchaser in the country, only the Federal government is larger.

Without diminishing the importance of the upcoming statewide elections, all CalPERS members and families must realize that the race for this Board seat involves a far larger electorate and has far more economic impacts than many of the offices and ballot measures on the November ballot. *It is vital that you vote for a candidate who shares your values and will fight to protect retiree interests on the Board.*

In recent years CalPERS management has cultivated an atmosphere of secrecy and denial of access to information every member needs and deserves. CalPERS mismanagement has lost our pension fund millions through questionable real estate dealings. *It spends more on outside private equity managers than on its entire staff.* Additionally, CalPERS has sorely mismanaged the long-term care program, leaving more than 60,000 policy holders wondering whether they will be able to afford long-term care. This is a disgrace, and it must be stopped!

It gets worse: An ex-Board member was indicted for malfeasance. A CEO was jailed for pay-to-play practices. A CIO resigned over conflicts of interest. How did CalPERS respond? It "circled the wagons," opting for *more* secrecy and *less* transparency.

## How can these practices protect members? They cannot!

Yet management has been getting bonuses for "almost" doing their job. This is ridiculous. It is the Board's job to hold its agents accountable. CalPERS retirees must elect a

*Board member who will fight for ALL CalPERS retirees, who will end secrecy, attack mismanagement, and demand transparency.*

There are three candidates running for the CalPERS Board Retired Member seat: Tim Behrens, Retired Program Director from the Department of Developmental Services; Yvonne Walker, recently retired Legal Secretary from the Department of Justice, and me, Randy Cheek, RPEA Legislative Director and the RPEA endorsed candidate. Although I very much would appreciate your vote more important is that you read our statements, research our histories on GOOGLE and above all VOTE FOR SOMEBODY.

*Randall Cheek*

RPEA Director of Legislation



Pictured Left to Right:  
Alyssa Rios, IT Technician  
Teena Stone, Mem. Svcs. Secretary  
Corey Saeteurn, Office Manager  
Spencer Neumann, Accts Payable Clerk

*Throughout the unique trials & tribulations of the last two years, our dedicated staff remains at the ready to serve the needs of our association membership. You will be able to meet each personally at General Assembly!*



# Attention All Chapters and Members!

We have a supply of RPEA Membership Application Packages designed for persons that have retired and are considering joining RPEA. We also have a special Membership Application Package for public employees that want to join RPEA before they retire!

Contact Headquarters at (800) 443-7732 or email us at [rpeahq@rpea.com](mailto:rpeahq@rpea.com). We will gladly send you a supply that you can use in your Chapter Membership recruitment efforts.

## RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA



### ABOUT RPEA

For over 50 years RPEA has been an all-volunteer organization dedicated to preserving and improving public employee pensions and health care benefits for all retired and currently active members of CalPERS.

### WHY JOIN RPEA NOW

Recent events in public pension and health benefits arena have highlighted the common interests of retired and still employed CalPERS members. A currently employed public employee is actually a future retiree. Our issues are the same; namely, a fair and secure, defined benefit pension system and a health care system that allows everyone affordable health care coverage regardless of when you retire.

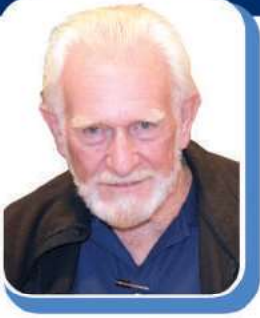


DON'T WAIT UNTIL YOU RETIRE  
**JOIN RPEA TODAY**



[www.RPEA.com](http://www.RPEA.com)





### TO ELECT LAWMAKERS THAT REFLECT OUR VALUES, WE MUST LISTEN

Welcome back from your summer vacation. We are on the threshold of two important elections. First is the CalPers Board election for the retiree

representative and second is the general election in November.

Elections are a lot like a sports draft. We won't really know what we've got until they are in the game. If a bad draft choice is made, it is an unhappy situation for the fans — but if a bad choice is made in an election, it can be devastating to our livelihood and our retirement. The freedom to determine our financial security should be foremost in our voting decisions.

As retired public employees, we should not forget the many struggles we have had over the years, or the callousness of those that would leave us financially destitute. The outcome of these battles depended on the ferocity of working people as they defended their right to employment with dignity. For RPEA members, it is imperative we elect CalPers Board members that reflect our values.

Foremost in the process, we have to know who we are putting into elected office. This applies to every elected office, from the President of the United States right down to local school board races. The battlefield is in our own neighborhood. It is imperative that we each work locally to elect quality representatives for city, county, state and federal positions. By electing those with values reflective of our own, we can make a tremendous difference in the big picture. Every election is important, but the most important decisions are made in our neighborhood.

We need to listen to the candidates. Let them tell us what they believe in, and what they intend to do politically. If they talk about providing a public service, what is their idea of a public service? This is where we have to listen carefully. Make them speak it out. Do they genuinely want to improve our lives, or is their true motive something more sinister? We may hear promises to "reduce costs," but here's where close listening matters most. Their plans to reduce costs, may include doing it on the backs of workers. We must also be wary of an elected official who will talk the talk, but create a comfortable environment for non-elected shadow politicians to operate under the radar.

The evidence of the success of anti-worker politicians against California's public employees is reflected in the Public Employees' Pension Reform Act of 2013.

This legislation reduced pensions lower than any of us can remember and public employees suffered, because of the indiscretion of financial institutions. However, this reduction of retirement security has touched all workers. Many years ago, a larger percentage of retirees had an income that met their financial needs. Today, for many reasons, the vast majority of retirees do not have true financial security.

Over this same period, incomes of working people have lagged behind inflation, while the wealth of the ultra rich has exploded. Our retirement security is predicated on our income during our working years. An insufficient income while working, will produce an inadequate income in retirement. While the gap between the 'haves' and the 'have nots' is growing wider, the true facts illustrate that sufficient wealth exists within our economy to support a living wage and a living pension for all Americans. We cannot allow wealthy elites to glutinously suck up the wealth of the middle class while screaming that a living wage ruins business and that pensions are not sustainable.

RPEA is 'our' special neighborhood. We need a candidate that will represent our values. Randy Cheek is the single candidate that represents the values of RPEA. He has been fighting for these values as long as I can remember. Randy's entire adult life has been dedicated to fighting for the values of working people and specifically, public employees. He successfully fought to help Vietnam Veterans suffering from Agent Orange get their VA benefits. Randy stopped the theft of \$2 billion from CalPERS members by Governor Schwarzenegger. As the Director of Legislation, Randy has been a steward of RPEA's economic security. To protect that which is valuable to our way of life, we need Randy as a member of the CalPers Board of Directors. This is why RPEA endorsed Randy Cheek. Take the time to vote in the CalPers Board election and please cast your vote for Randy. This is your 'RPEA neighborhood' and the need to elect a candidate with our values has never been greater. He asks the right questions and gets results. Randy is the man.

If we pay attention and listen very carefully, we can concentrate on the rhetoric within our own neighborhood and ensure we elect those with values similar to ours. How well we prosper throughout our life, the comfort of our retirement years, and the prosperity of our children and grandchildren, depends upon how well we listen.

*Bill Wallace*

Director - Area III



# You deserve better, choose high quality



## CalPERS retirees: Consider a Kaiser Permanente Senior Advantage (HMO) Medicare health plan for:

- Care from the comfort of home when you schedule a phone appointment with a Kaiser Permanente doctor.<sup>1</sup>
- 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.
- For the eleventh year in a row (2012-2022), our Medicare health plan in California earned the highest possible rating of 5 out of 5 Stars – a reflection of high-quality care and outstanding customer experience.<sup>2</sup>

## 2022 benefit highlights



Rides to and from your doctor visits at no cost<sup>3</sup>



Meals delivered to your home after a hospital stay at no cost<sup>4</sup>



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](https://kp.org/calpers).

**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.





# LEGISLATIVE TRACKING



**Aaron Read**

**By Aaron Read and Pat Moran of Aaron Read & Associates**

## LEGISLATIVE UPDATE

The Legislature is currently in summer recess, scheduled to return August 1st. When they return, there will be a little over four weeks before the 2021-22

legislative session adjourns on August 31st. During those four weeks and three days to be exact, things will move quickly – bills will move out of committee and onto the floor, amendments will be negotiated and some bills will be gutted and amended with new language attempted to be pushed through at the last minute. RPEA's Legislative Committee will be actively involved along the way and continue to fight and/or support legislation to protect retirees and our members. See the next newsletter for a complete update. In the meantime, below is a status update on some of the bills RPEA is tracking:

### SPONSOR

**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. SB 1168 passed the Assembly Public Employment and Retirement Committee 7 to 0. It is scheduled to be heard in the Assembly Appropriations Committee on August 3rd. If/When it passes, it will go to the Assembly Floor and then on to the Governor. RPEA is the sponsor.

### SUPPORT

**AB 499 (Rubio, D-West Covina)** – This bill recasts provisions of existing law that apply to a placement agency for residential care facilities for the elderly (RCFEs) to instead apply to a newly defined "referral source." Among other things, this bill requires referral sources to provide the senior or their representative with specified disclosures, perform background checks, and carry liability insurance. The bill also provides for criminal and civil penalties. AB 499

is currently on the Senate Floor waiting to be taken up. RPEA is in support.

**AB 895 (Holden, D-Pasadena)** – This bill requires Skilled Nursing Facilities (SNFs), Intermediate Care Facilities (ICFs), and RCFEs to provide residents with a written notice that includes contact information for the local long-term care ombudsman (LTCO). This notice is required to state that the LTCO is intended as a resource for the purposes of accessing additional information regarding resident care at the facility and reporting resident care complaints. In addition, this bill requires that the grievance form for SNFs and ICFs include contact information for the local LTCO and the State Department of Public Health (CDPH), and instructions on how to file a grievance with both entities. AB 895 is set to be heard in the Senate Appropriations Committee on August 1st. RPEA is in support.

**AB 1684 (Voepel, R-Santee)** – Current law requires the State Department of Public Health to provide, or contract for the provision of, public and professional education on Alzheimer's disease for consumers, caregivers, and health care providers. This bill would require the department to implement a public awareness campaign, as specified, and include education for unpaid caregivers. AB 1684 is set to be heard in the Senate Appropriations Committee on August 1st. RPEA is in support.

**AB 1720 (Holden)** – This bill requires the Department of Social Services (CDSS) to process a simplified criminal record exemption for individuals who meet certain criteria and are seeking a license to operate, be employed by, or otherwise have contact with clients in a community care facility or be registered as a home care aide. This bill additionally removes the requirement for those individuals to sign a declaration under penalty of perjury regarding prior criminal convictions. AB 1720 is set to be heard in the Senate Appropriations Committee on August 1st. RPEA is in support.

**AB 1907 (Bauer-Kahan, D-San Ramon)** – This bill changes the requirement that every long-term health facility be inspected at least once every two years, to instead require an inspection at least once every 30 months. AB 1907 is on the Senate Floor waiting to be taken up. RPEA is in support.

**SB 850 (Laird, D-Santa Cruz)** – This bill modifies existing CalPERS law relating to payment of the special death benefit to a spouse or survivor of the member. It requires CalPERS to pay the allowable special death benefit additional percentages for the deceased member's



**Pat Moran**



# LEGISLATIVE TRACKING

children during the lifetime of the child, or until the child marries or reaches 22 years of age. SB 850 is set to be heard in the Assembly Appropriations Committee on August 3rd. RPEA is in support.

## OPPOSE

**AB 386 (Cooper, D-Sacramento)** – This is similar to AB 2473 that RPEA opposed and successfully killed previously. Under this bill, 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. AB 386 failed passage and died in the Senate. RPEA was opposed.

**SB 1173 (Gonzalez, D-Long Beach)** – This bill would have prohibited the boards of the Public Employees' Retirement



System and the State Teachers' Retirement System from making new investments or renewing existing investments of public employee retirement funds in a fossil fuel company. The bill would have required the boards to liquidate investments in a fossil fuel company on or before July 1, 2027. SB 1173 passed the Senate but was held in the Assembly Public Employment and Retirement Committee. It is now dead. RPEA was opposed.



## BENEFITS STILL FIT?

### CONSIDER ADDITIONAL INSURANCE COVERAGE

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RPEA of CA - Retired Public Employees' Association of California







## HEALTH BENEFITS DIRECTOR REPORT-by JJ JELINCIC

### Covid

When I was a kid, I remember chanting “Rain, Rain go away. Come back another day.” That’s kind of how I feel about COVID. I just wish it would go away. (I

also observe that this is “another day” and the rain is more than welcome to come back.)

Unfortunately, it is not going away. Every time we think is going it comes back in a new variation. As I write this, infections are up, hospitalizations are up, deaths are down. The declining deaths reflect progress in understanding the virus and improved treatment. Omicron BA.4 and BA.5 are particularly concern both because of their contagiousness and their ability to reinfect. Mask mandates are gone. I do not see any politicians with the will to bring mandates back. I don’t know that medical science has changed but political science has.

I urge you to get vaccinated and boosted. Protect yourself and those around you. Masks are a small thing

that offer some protection. They are not required so make your own assessment of what is best for you in whatever situation you are in. There is a difference between walking alone and with a large indoor group. Think of others and not just yourself. Public service should not stop just because you retired.

### Preliminary 2023 Health Rates

At the June meeting CalPERS adopted preliminary rates for 2023. The final rates will be adopted at the July offsite Board meetings. (This is after my deadline for the July/August issue.) Some of the rates will change but historically any change is very small. By the time you get this issue the 2023 rates will be posted on-line.

The numbers are for a single person. Member and one dependent is twice this number. Two or more dependents would be 2.6 times.

It should also be pointed that for Medicare advantage plans and supplements the statewide rate is used for the regional rates.

## Statewide 2023 Preliminary PPO Premiums (PSPM)

| Basic PPO Plan                           | 2022 Published Premium | 2023 Preliminary Premium | Percent Change from 2022 |
|--|------------------------|--------------------------|--------------------------|
| PERS Gold                                | \$ 650.38              | \$ 766.11                | 17.79%                   |
| PERS Platinum                            | \$ 946.78              | \$ 1,083.89              | 14.48%                   |
| <b>Basic PPO Weighted Average Change</b> |                        |                          | <b>15.76%</b>            |

| Medicare Supplement PPO Plan                | 2022 Published Premium | 2023 Preliminary Premium | Percent Change from 2022 |
|---|------------------------|--------------------------|--------------------------|
| PERS Gold                                   | \$ 377.41              | \$ 392.71                | 4.05%                    |
| PERS Platinum                               | \$ 381.94              | \$ 420.02                | 9.97%                    |
| <b>Medicare Supplement Weighted Average</b> |                        |                          | <b>9.83%</b>             |

### Overall Program Percent Change<sup>3</sup>

<sup>1</sup>2022 Premium reflects the first year of the two-year risk mitigation phase-in.

<sup>2</sup>2023 Premium reflects the second year (full impact of risk mitigation) of the two-year risk mitigation phase-in.

<sup>3</sup>Overall program (Basic HMO, Basic PPO, Medicare Advantage, and Medicare Supplement combined) percent change excludes Associations.



# HEALTH BENEFITS DIRECTOR REPORT

## Statewide 2023 Preliminary HMO Health Premiums (PSPM)

| Basic HMO Plan                           | 2022 Published Premium | 2023 Preliminary Premium | Percent Change from 2022 |
|--|------------------------|--------------------------|--------------------------|
| Anthem Blue Cross Select HMO             | \$848.08               | \$903.85                 | 6.58%                    |
| Anthem Blue Cross Traditional HMO        | \$1,198.07             | \$1,116.65               | -6.80%                   |
| Blue Shield Access+ HMO                  | \$900.22               | \$842.61                 | -6.40%                   |
| Blue Shield Trio HMO                     | \$742.70               | \$761.86                 | 2.58%                    |
| Health Net Salud y Más                   | \$486.51               | \$631.89                 | 29.88%                   |
| Health Net SmartCare                     | \$1,007.13             | \$993.39                 | -1.36%                   |
| Kaiser Permanente                        | \$804.67               | \$852.68                 | 5.97%                    |
| Kaiser Permanente Out of State           | \$1,138.95             | \$1,155.43               | 1.45%                    |
| Sharp Performance Plus                   | \$699.21               | \$764.96                 | 9.40%                    |
| UnitedHealthcare SignatureValue Alliance | \$818.03               | \$848.53                 | 3.73%                    |
| UnitedHealthcare SignatureValue Harmony  | \$737.35               | \$722.28                 | -2.04%                   |
| Western Health Advantage HMO             | \$741.26               | \$760.17                 | 2.55%                    |
| <b>Basic HMO Weighted Average Change</b> |                        |                          | <b>4.42%</b>             |

| Medicare Advantage Plan                            | 2022 Published Premium | 2023 Preliminary Premium | Percent Change from 2022 |
|--|------------------------|--------------------------|--------------------------|
| Anthem Medicare Preferred PPO                      | \$ 360.19              | \$ 413.59                | 14.83%                   |
| Blue Shield Medicare PPO                           | \$ 353.11              | \$ 361.90                | 2.49%                    |
| Kaiser Permanente Senior Advantage                 | \$ 302.53              | \$ 283.25                | -6.37%                   |
| Kaiser Permanente Senior Advantage Out of State    | \$ 295.52              | \$ 274.03                | -7.27%                   |
| Kaiser Permanente Senior Advantage Summit          | New Plan               | \$ 336.29                | N/A                      |
| Sharp Direct Advantage HMO                         | \$ 263.85              | \$ 249.79                | -5.33%                   |
| UnitedHealthcare Group Medicare Advantage PPO      | \$ 294.65              | \$ 299.68                | 1.71%                    |
| UnitedHealthcare Group Medicare Advantage Edge PPO | \$ 347.21              | \$ 357.70                | 3.02%                    |
| Western Health Advantage MyCare Select HMO         | \$ 314.94              | \$ 331.11                | 5.13%                    |
| <b>Medicare Advantage Weighted Average Change</b>  |                        |                          | <b>-3.23%</b>            |

### Overall Program Percent Change<sup>3</sup>

<sup>1</sup>2022 Premium reflects the first year of the two-year risk mitigation phase-in.

<sup>2</sup>2023 Premium reflects the second year (full impact of risk mitigation) of the two-year risk mitigation phase-in.

<sup>3</sup>Overall program (Basic HMO, Basic PPO, Medicare Advantage, and Medicare Supplement combined) percent change excludes Associations.

## Regional 2023 Preliminary HMO Health Premiums (PSPM)

| Basic Plans                              | Region 1                            |                                       |                          |
|--|-------------------------------------|---------------------------------------|--------------------------|
|  | 2022 Published Premium <sup>1</sup> | 2023 Preliminary Premium <sup>2</sup> | Percent Change from 2022 |
| Anthem Blue Cross Select HMO             | \$ 1,015.81                         | \$ 1,128.83                           | 11.13%                   |
| Anthem Blue Cross Traditional HMO        | 1,304.00                            | 1,210.71                              | (7.15%)                  |
| Blue Shield Access+ HMO                  | 1,116.01                            | 1,035.21                              | (7.24%)                  |
| Blue Shield Trio HMO                     | 898.54                              | 890.35                                | (0.91%)                  |
| Health Net Salud y Más                   | -                                   | -                                     | NA                       |
| Health Net SmartCare                     | 1,153.00                            | 1,174.50                              | 1.86%                    |
| Kaiser Permanente                        | 857.06                              | 917.38                                | 7.04%                    |
| Kaiser Permanente Out of State           | -                                   | -                                     | NA                       |
| Sharp Performance Plus                   | -                                   | -                                     | NA                       |
| UnitedHealthcare SignatureValue Alliance | 1,020.28                            | 1,052.93                              | 3.20%                    |
| UnitedHealthcare SignatureValue Harmony  | -                                   | -                                     | NA                       |
| Western Health Advantage HMO             | 741.26                              | 760.17                                | 2.55%                    |

<sup>1</sup>2022 Premium reflects the first year of the two-year risk mitigation phase-in.

<sup>2</sup>2023 Premium reflects the second year (full impact of risk mitigation) of the two-year risk mitigation phase-in.

Health plans unavailable in a region due to geographic restrictions show NA for the premium.



# HEALTH BENEFITS DIRECTOR REPORT

## Regional 2023 Preliminary PPO Health Premiums (PSPM)

| Basic Plans                            | Region 1                            |                                       |                          |
|--|-------------------------------------|---------------------------------------|--------------------------|
|  | 2022 Published Premium <sup>1</sup> | 2023 Preliminary Premium <sup>2</sup> | Percent Change from 2022 |
| PERS Gold                              | \$ 701.23                           | \$ 825.61                             | 17.74%                   |
| PERS Platinum                          | 1,057.01                            | 1,200.12                              | 13.54%                   |
| Anthem Blue Cross Del Norte County EPO | 1,057.01                            | 1,200.12                              | 13.54%                   |

<sup>1</sup>2022 Premium reflects the first year of the two-year risk mitigation phase-in.

<sup>2</sup>2023 Premium reflects the second year (full impact of risk mitigation) of the two-year risk mitigation phase-in.

Health plans unavailable in a region due to geographic restrictions show NA for the premium.

| Basic Plans                       | Region 2                            |                                       |                          |
|-----------------------------------|-------------------------------------|---------------------------------------|--------------------------|
|                                   | 2022 Published Premium <sup>1</sup> | 2023 Preliminary Premium <sup>2</sup> | Percent Change from 2022 |
| Anthem Blue Cross Select HMO      | \$ 712.43                           | \$ 765.37                             | 7.43%                    |
| Anthem Blue Cross Traditional HMO | 1,007.13                            | 935.12                                | (7.15%)                  |
| Blue Shield Access+ HMO           | 900.22                              | 842.61                                | (6.40%)                  |
| Blue Shield Trio HMO              | 742.70                              | 761.86                                | 2.58%                    |
| Health Net Salud y Más            | 548.26                              | 698.91                                | 27.48%                   |
| Health Net SmartCare              | 845.69                              | 834.65                                | (1.31%)                  |
| Kaiser Permanente                 | 706.02                              | 750.37                                | 6.28%                    |
| Kaiser Permanente Out of State    | -                                   | -                                     | NA                       |
| Sharp Performance Plus            | 699.21                              | 764.96                                | 9.40%                    |

UnitedHealthcare SignatureValue Alliance 775.09 799.95 3.21%

UnitedHealthcare SignatureValue Harmony 782.74 781.58 (0.15%)

Western Health Advantage HMO - - NA

<sup>1</sup>2022 Premium reflects the first year of the two-year risk mitigation phase-in.

<sup>2</sup>2023 Premium reflects the second year (full impact of risk mitigation) of the two-year risk mitigation phase-in.

Health plans unavailable in a region due to geographic restrictions show NA for the premium.

| Basic Plans                            | Region 2                            |                                       |                          |
|--|-------------------------------------|---------------------------------------|--------------------------|
|  | 2022 Published Premium <sup>1</sup> | 2023 Preliminary Premium <sup>2</sup> | Percent Change from 2022 |
| PERS Gold                              | \$ 587.78                           | \$ 695.93                             | 18.40%                   |
| PERS Platinum                          | 882.16                              | 1,014.80                              | 15.03%                   |
| Anthem Blue Cross Del Norte County EPO | -                                   | -                                     | NA                       |

<sup>1</sup>2022 Premium reflects the first year of the two-year risk mitigation phase-in.

<sup>2</sup>2023 Premium reflects the second year (full impact of risk mitigation) of the two-year risk mitigation phase-in.

Health plans unavailable in a region due to geographic restrictions show NA for the premium.

| Basic Plans                              | Region 3                            |                                       |                          |
|--|-------------------------------------|---------------------------------------|--------------------------|
|  | 2022 Published Premium <sup>1</sup> | 2023 Preliminary Premium <sup>2</sup> | Percent Change from 2022 |
| Anthem Blue Cross Select HMO             | \$ 676.48                           | \$ 737.91                             | 9.08%                    |
| Anthem Blue Cross Traditional HMO        | 935.57                              | 942.73                                | 0.77%                    |
| Blue Shield Access+ HMO                  | 779.87                              | 738.29                                | (5.33%)                  |
| Blue Shield Trio HMO                     | 668.13                              | 662.44                                | (0.85%)                  |
| Health Net Salud y Más                   | 463.87                              | 606.34                                | 30.71%                   |
| Health Net SmartCare                     | 764.96                              | 755.29                                | (1.26%)                  |
| Kaiser Permanente                        | 719.78                              | 748.73                                | 4.02%                    |
| Kaiser Permanente Out of State           | -                                   | -                                     | NA                       |
| Sharp Performance Plus                   | -                                   | -                                     | NA                       |
| UnitedHealthcare SignatureValue Alliance | 771.85                              | 796.75                                | 3.23%                    |
| UnitedHealthcare SignatureValue Harmony  | 714.28                              | 713.55                                | (0.10%)                  |
| Western Health Advantage HMO             | -                                   | -                                     | NA                       |

<sup>1</sup>2022 Premium reflects the first year of the two-year risk mitigation phase-in.

<sup>2</sup>2023 Premium reflects the second year (full impact of risk mitigation) of the two-year risk mitigation phase-in.

Health plans unavailable in a region due to geographic restrictions show NA for the premium.

| Basic Plans                            | Region 3                            |                                       |                          |
|--|-------------------------------------|---------------------------------------|--------------------------|
|  | 2022 Published Premium <sup>1</sup> | 2023 Preliminary Premium <sup>2</sup> | Percent Change from 2022 |
| PERS Gold                              | \$ 575.56                           | \$ 680.37                             | 18.21%                   |
| PERS Platinum                          | 863.37                              | 992.59                                | 14.97%                   |
| Anthem Blue Cross Del Norte County EPO | -                                   | -                                     | NA                       |

<sup>1</sup>2022 Premium reflects the first year of the two-year risk mitigation phase-in.

<sup>2</sup>2023 Premium reflects the second year (full impact of risk mitigation) of the two-year risk mitigation phase-in.

Health plans unavailable in a region due to geographic restrictions show NA for the premium.

## Risk Mitigation

### CalPERS used to define “risk adjustment: as:

“Risk adjustment” means an actuarial tool used to calibrate premiums paid to health benefits plans or carriers based on geographical differences in the cost of health care and the relative differences in the health risk characteristics of employees, annuitants, and family members enrolled in each plan. Risk adjustment establishes premiums, in part, by assuming an equal distribution of health risk among health benefits plans in order to avoid penalizing employees, annuitants, and family members for enrolling in a health benefits plan with higher than average health risk characteristics.”

In 2020 CalPERS changed its definition to exclude “geographical differences” and “relative differences in the health risk characteristics”. The new definition is

“Risk adjustment” means the process by which relative risk factors are assigned to individuals or groups based on expected resource use and by which those factors are taken into consideration and applied.”

Continued on Page 20



# GENERAL ASSEMBLY 2022

## Statements of Candidacy

*Rosemary Knox*  
For President



In July 2020 I assumed the role of President when Al Darby resigned his position as President. In October 2020 I was elected President of RPEA and I would be honored to serve continue our membership as President.

From 2012 to 2018, I served as the Director of Membership, created new recruitment strategies, programs and updated procedures to assist chapters with recruiting efforts. I led the initiative

to change our benefit provider to AMBA! As Vice-President, I was instrumental in the re-branding and development of our web site.

I re-affirmed the importance of Chapter commitment during the Covid pandemic and assisted chapters with Zoom meetings, making you all proud ZOOMERS!

As President, I ensure that the Association Governance and committee operations are in order and in compliance with our mission and bylaws. I serve on all RPEA committees which include the ad hoc committee re Expert CalPERS Issues and Chapter Community Involvement. I attend CalPERS Stakeholders meetings and the CalPERS Board of Directors meetings via the web during Covid and/or in Sacramento, and have testified before them when appropriate.

If re-elected President, I will pursue the smooth running of the Association and work to protect our pensions.

Please vote for Rosemary Knox

*J.J. Jelencic*  
For President



"Protect and enhance all retirement and health benefits currently received. . . under laws administered by the California Public employees Retirement System"

That's why RPEA exists. In order to do that we need be known, watchful, respected and powerful.

To build power, we need to: Be stronger; Increase our membership; Be seen as a reliable source of information; Be seen as a strong advocate; Be visible at CalPERS; Be visible at the Capitol; Be visible to active employees; and Be visible in our community.

COVID has hurt us. It is hard to gain and retain members when activity is low. We need to get back to in-person meetings. Why would anyone join a group that is not doing anything? The public, active employees, employers and our members need to see us as a powerful advocate at CalPERS, the legislature and with the Governor. The burden on us to be more visible. I will be at every CalPERS meeting. I'll work with our lobbyist and testify in the legislature on key bills impacting public retirees. The legislature and the CalPERS Board will know the RPEA President by sight. I will not just be a signature on a letter. I ask for your vote.

*Al Darby*  
For Vice President



My decision to run for RPEA Vice President is based on my qualifications, gained while serving on the RPEA Board almost continuously since 2006 as VP and President, and, I believe, are demonstrated by my retiree advocacy efforts and recruiting successes in both RPEA campaigns and AMBA-related efforts. Over past the four years, more than 8,000 new members have been recruited. I was President of RPEA from 2018 to 2020.

In the area of retiree advocacy, I have attended numerous CalPERS Committee and Board meetings over the past five years and given public comment on many topics from investment policy and internal CalPERS governance practices. This work does get results and must continue to provide member input at CalPERS and at the legislature to assist our lobbyists.

RPEA administrative activity has been an area where I have been very involved due to the illness of George Linn and after I became President. As VP and President I have gained broad experience in all administrative functions. There are some new administrative initiatives I would pursue as Vice President to further increase office efficiency and continue to grow our financial reserves.

Please vote for Al Darby

*Loran Vetter*  
For Vice President



My name is Loran Vetter. I have been a member of RPEA since 2011 and during that time have held the offices of Director at Large and Secretary in my Local Chapter.

In 2020, with approval of the State Executive Board, I began a program named 'RPEA Gives Back.' By assigning a value to Volunteer time, we were able to demonstrate the positive impact on Society by Retired Public Employees. In January of 2022, I was appointed as the Director of Membership. The learning curve has been steep and we are making progress in growing our membership.

I am running for Vice President of RPEA because I believe that Change must move in both directions and that we need to own this organization to realize our goals as an association.

Vocational background: retired from the State Department of Vocational Rehabilitation as a Rehabilitation Administrator.

Educational Background: I have completed a Bachelor of Science Degree in Industrial Psychology and a Master of Science Degree in Human Resource Management.

With your support and your vote I look forward to working for you and with you serving the Retired Public Employees Association.



# GENERAL ASSEMBLY 2022

## Statements of Candidacy

*Catherine Jeppson*  
for RPEA Secretary/  
Treasurer



My name is Catherine Jeppson, CPA and I would be honored to serve as the RPEA Secretary/Treasurer. In addition, nothing is more important than protecting our CalPERS pensions and health benefits. I have attended all of the CalPERS Board meetings for the last 15 years advocating for retirees.

I am currently an RPEA assistant area director for Area VIII and a member of Chapter 64. I am also a retired emeritus faculty member, who taught for 37 years in the Department of Accounting at CSU, Northridge. I am currently the Chief Financial Officer for the CSUN, Northridge Chapter of California Faculty Association. I am also the California Faculty Association -Statewide delegate for Retirement and Health benefits, elected by all 23 CSU campuses.

I have received three Presidential Awards for Service, (two Republican, one Democrat, the latest from President Obama.) Currently I am an active Certified Public Accountant in California. During my career at CSUN, I received the Visionary Service Award from the University and has been recognized at the Local, State and Federal levels for outstanding success in advocating for tax payers.

I would sincerely appreciate your vote. Thank you

*Scott McGookin*  
For Director of  
Public Relations



RPEA Director of Public Relations (2020 through present)

As RPEA Director of Public Relations I will continue to: 1) Enhance RPEA's communication & marketing via multimedia including social media, video; our website and newsletter; 2) Facilitate regional training opportunities for Chapter Officers and prospective Chapter Leaders; and 3) Enhance retirement education regarding retirement income and personal well-being especially as it

relates to our CalPER's pensions, retirement benefits, Healthcare and Medicare, Social Security and legislation that affects the future of our families and friends.

During my career I was responsible for communication, marketing and public relations plans and represented the cities of Ontario and Burbank on various Boards and Commissions.

For 20+ years I have volunteered with Toastmasters International helping members develop speaking, communication and leadership skills. In 2006-2007 I served as District Governor for District 12's 101 clubs. My team was recognized with the "Excellence in Leadership" & "Distinguished District" designations. I continue to serve by training club and district officers.

We must continue to strategically advocate for the preservation of our members pension and health care benefits. With your support I will give you leadership and commitment every day. Please vote for Scott McGookin.

*Randall Cheek*  
For Director of  
Legislation



I am running again for Legislative Director of RPEA because I believe in preserving and protecting not only our CalPERS pensions and benefits but our Social Security entitlements also. Everyone should be able to live a decent life in retirement without concerns about outside forces trying to limit their incomes.

My education includes Michigan State University Certificate in Radio/TV; an AA from Merced Community College; a BA from Sacramento State University and graduate work in Education from Chapman University.

I proudly served in the United States Army as an Information Specialist during Viet Nam Era at the United States Military Academy Prep School.

My career includes over 20 working for the California Legislature; Legislative Liaison for the California Lottery; SEIU Local 1000 Legislative Advocate, I worked with not only the legislature but CalPERS in getting better benefits and working conditions for all public employees.

Currently I am proudly serving as your statewide Legislative Director and Vice-President and Legislative Representative for RPEA Chapter 4.

My commitment to you is that I will continue to work to protect our pensions and make CalPERS more transparent.

I would appreciate your vote to continue serving you.

### Director Health Benefits



VACANT AT THIS TIME

### Director of Membership



VACANT AT THIS TIME



# HEALTH BENEFITS DIRECTOR REPORT

Milliman Advanced Risk Adjustors, the new model CalPERS used is designed to protect the insurance companies from the risk of adverse selection in both covered lives and provider network.

This is supposed to hold down medical costs but experience shows that it doesn't. Over the two years under the new model Blue Shield Access+ costs went up 15.9% but the premium CalPERS collected went down 10.26%. Anthem Blue Cross is collecting 9.38% more for the Traditional HMO while CalPERS is collecting 8.74% less. Health Net SmartCare increased its costs by 22.81% while CalPERS is only charging members 7.47% more.

To pay for those subsidies, CalPERS charged members in lower cost plans more that it passes on to the insurance companies. Kaiser is collecting 6.0% more but CalPERS is charging members 11.96% more. Shape is charging 7.89% more while CalPERS is collecting 20.99% more. Salud y Mas has increased its cost 15.43% but CalPERS has passed on a whopping 48.67% increase.

Clearly the new scheme is not holding down costs. Why hold down medical costs if the result is that my subscribers will be subsidizing my competitors?

| Basic Plans                              | 2021 Published Premium | 2022 Published Premium | 2023 Preliminary Premium | 2022 Pre-mitigation | 2023 Pre-mitigation | 2022 subsidy | 2023 subsidy | 21-23 increase collected | 21-13 increased premium |
|--|------------------------|------------------------|--------------------------|---------------------|---------------------|--------------|--------------|--------------------------|-------------------------|
| Anthem Blue Cross Select HMO             | \$ 800.55              | \$ 848.08              | \$ 903.85                | \$ 848.38           | \$ 882.63           | 0.30         | \$ (21.22)   | 10.25%                   | 12.90%                  |
| Anthem Blue Cross Traditional HMO        | 1220.32                | 1198.07                | 1113.68                  | 1373.93             | 1334.83             | 175.86       | \$ 221.15    | 9.38%                    | -8.74%                  |
| Blue Shield Access+ HMO                  | 938.96                 | 900.22                 | 842.61                   | 1017.29             | 1088.53             | 117.07       | \$ 245.92    | 15.93%                   | -10.26%                 |
| Blue Shield Trio HMO                     | 722.56                 | 742.70                 | 761.86                   | 745.38              | 730.11              | 2.68         | \$ (31.75)   | 1.04%                    | 5.44%                   |
| Health Net Salud y Más                   | 425.02                 | 486.51                 | 631.89                   | 468.14              | 490.60              | -18.37       | \$ (141.29)  | 15.43%                   | 48.67%                  |
| Health Net SmartCare                     | 924.36                 | 1007.13                | 993.39                   | 1061.22             | 1135.22             | 54.09        | \$ 141.83    | 22.81%                   | 7.47%                   |
| Kaiser Permanente                        | 761.62                 | 804.67                 | 852.68                   | 782.03              | 807.28              | -22.64       | \$ (45.40)   | 6.00%                    | 11.96%                  |
| Kaiser Permanente Out of State           | 1040.15                | 1138.95                | 1155.43                  |                     |                     |              |              |                          | 11.08%                  |
| Sharp Performance Plus                   | 632.27                 | 699.21                 | 764.96                   | 658.89              | 682.17              | -40.32       | \$ (82.79)   | 7.89%                    | 20.99%                  |
| UnitedHealthcare SignatureValue Alliance | 755.61                 | 818.03                 | 848.53                   | 830.40              | 854.83              | 12.37        | \$ 6.30      | 13.13%                   | 12.30%                  |
| UnitedHealthcare SignatureValue Harmony  | -                      | 737.35                 | 722.28                   | 683.65              | 678.49              | -53.70       | \$ (43.79)   |                          |                         |
| Western Health Advantage HMO             | 757.02                 | 741.26                 | 760.17                   | 783.88              | 810.16              | 42.62        | \$ 49.99     | 7.02%                    | 0.42%                   |

## Looking for a guest speaker?

As we continue to meet in person, I know some chapters are looking for speakers. Optum is the Pharmacy Benefit Manager for most of the CalPERS medical plans. Christina Fountain is part of the group outreach and communications team for Optum. She is available and welcomes the opportunity to speak at chapter meetings. I know that besides speaking about the pharmacy program she also does presentations on high blood pressure and diabetes. You can reach her at [christina.fountain@optum.com](mailto:christina.fountain@optum.com).

## Finally

Take care of yourself and your loved ones. **Vote for Randy Cheek** for the CalPERS Board.



Savvy Senior

## Ways to Pay for Long-Term Care Without Insurance or Savings

*Dear Savvy Senior,*

*What types of financial resources are available to help seniors pay for long-term care? My 86-year-old mother will need either an assisted living facility or nursing home care in the near future, but she doesn't have long-term care insurance and her savings are minimal.*

*Researching Daughter*

Dear Searching,

The cost of assisted living and nursing home care in the U.S is very expensive. According to the Genworth cost of care survey tool, the national median cost for an assisted living facility today is over \$4,600 per month, while nursing home care runs more than \$8,100 per month for a semi-private room. (See [Genworth.com/aging-and-you/finances/cost-of-care.html](http://Genworth.com/aging-and-you/finances/cost-of-care.html) to look up costs in your area.)

Most people pay for long-term care (LTC) – which encompasses assisted living, nursing home and in-home care – with either personal funds, government programs or insurance. But if your mom is lacking in savings and has no LTC insurance to cover her costs, here are your best options to look for funding.

**Medicaid (not Medicare):** The first thing you need to know is that Medicare (the government health insurance program for seniors 65 and older and those with disabilities) does not cover long-term care. It only provides limited short-term coverage, up to 100 days for skilled nursing or rehabilitation services after a three-day hospital stay.

Medicaid, however, (the joint federal and state program that covers health care for the poor) does cover nursing home and in-home care. But to be eligible for coverage, your mother must be very low-income. Her countable assets can't be more than around \$2,000, including investments. (Note that most people who enter a nursing home don't qualify for Medicaid at first but pay for care out-of-pocket until they deplete their savings enough to qualify.)

There are also many states that now have Medicaid waiver programs that can help pay for assisted living. To get more information on Medicaid coverage and eligibility, call your state Medicaid office (see

[Medicaid.gov](http://Medicaid.gov)). You can also check your mom's Medicaid eligibility at [MedicaidPlanningAssistance.org](http://MedicaidPlanningAssistance.org).

**Veterans benefits:** If your mom is a wartime veteran, or a spouse or surviving spouse of a wartime veteran, there is a benefit called Aid and Attendance that can help pay toward her long-term care.

To be eligible, your mom must need assistance with daily living activities like bathing, dressing or going to the bathroom. And her yearly income must be under \$15,816 as a surviving spouse, or \$24,610 for a single veteran – after her medical and long-term care expenses. Her assets must also be less than \$138,489 excluding her home and car.

To learn more, see [VA.gov/geriatrics](http://VA.gov/geriatrics), or contact your regional VA office, or your local veterans service organization. Call 800-827-1000 for contact information.

**Life insurance:** If your mom has a life insurance policy, find out if it offers an accelerated death benefit that would allow her to get a tax-free advance to help pay for her care.

Or consider selling her policy to a life settlement company. These are companies that buy life insurance policies for cash, continue to pay the premiums and collect the death benefit when she dies. Most sellers generally get four to eight times more than the policy cash surrender value.

If she owns a policy with a face value of \$100,000 or more and is interested in this option, get quotes from several brokers or life settlement providers. To locate some, use the Life Insurance Settlement Association member directory at [LISA.org](http://LISA.org).

To look for these and other programs in your area that can help pay your mom's long-term care, go to [PayingForSeniorCare.com](http://PayingForSeniorCare.com) and click on "Find Financial Assistance for Care."

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



Savvy Senior

## How to Hire an In-Home Helper for an Aging Parent

*Dear Savvy Senior,*

*I would like to hire an in-home helper for my 82-year-old mother to assist with household chores like housekeeping, grocery shopping and driving her to the doctor, etc. But mom doesn't require any personal/physical caregiving, nor does she require any home medical care. Any tips to help us find someone?*

*Searching Sarah*

Dear Sarah,

Getting your mother some help at home to handle some of her day-to-day chores is a smart idea that can make a big difference keeping her independent longer. Here's are some tips to help you find someone reliable.

### In-Home Help

For seniors who could use some help at home – but don't need a caregiving aide for personal care – there are homemakers/home helpers you can hire that can help make life a little easier.

Most in-home helpers can assist with any number of things like shopping, running errands, transportation, light housekeeping, laundry, meal preparation, arranging services (home maintenance, lawn care, etc.) and other household chores, along with providing companionship and support. And, if your mom gets to the point she needs personal/physical care like bathing or dressing, many home helpers can assist with this too.

Most home helpers are part time workers who work a few hours a day or a few days per week.

You also need to know that while Medicare does cover home health care services if a doctor orders it, they do not cover in-home homemaker/helper services.

There are two ways in which you can go about hiring someone for your mom; either through a home care agency, or you can hire someone directly on your own.

### Home Care Agency

Hiring a home helper through a non-medical home care, or non-medical companion care agency is the easiest, but most expensive option of the two. Costs typically run anywhere from \$15 to \$25 an hour depending on where you live.

How it works is you pay the company, and they handle everything including assigning appropriately trained and pre-screened staff to care for your mother and finding a fill-in on days her helper cannot come.

Some of the drawbacks, however, are that you may not have much input into the selection of the aide, and the helpers may change or alternate, which can cause a disruption.

To find a home care agency in your area, use search engines like Google or Yahoo and type in "non-medical home care" followed by the city and state your mom lives in. Or you can use Medicare's home health services search tool at [Medicare.gov/care-compare](https://www.medicare.gov/care-compare) – click on "home health services." Most home health agencies offer some form of non-medical home care services too. You can also check your local yellow pages under "home health services."

### Hiring Directly

Hiring a personal assistant/home helper on your own is the other option, and it's less expensive. Costs typically range between \$12 and \$20 per hour. Hiring directly also gives you more control over who you hire so you can choose someone who you feel is right for your mom.

But be aware that if you do hire someone on your own, you become the employer so there's no agency support to fall back on if a problem occurs or if the assistant doesn't show up. You're also responsible for paying payroll taxes and any worker-related injuries that may happen. If you choose this option, make sure you check the person's references thoroughly and do a criminal background check.

To find someone, ask for referrals through friends or you can search online at sites like [Care.com](https://www.care.com) or [CareLinx.com](https://www.carelinx.com).

For more information on hiring in-home help for your mom, the Family Caregiver Alliance offers a helpful guide that you can access at [Caregiver.org/resource/hiring-home-help](https://www.caregiver.org/resource/hiring-home-help).

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



# Joining RPEA Helps Us Support YOUR Retirement Security

RETIRED PUBLIC EMPLOYEES'

ASSOCIATION OF CALIFORNIA

## Membership Application



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[www.rpea.com](http://www.rpea.com)

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### 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  
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City/State/Zip: \_\_\_\_\_  
Phone: (\_\_\_\_) \_\_\_\_ - \_\_\_\_ Email: \_\_\_\_\_  
Retired From: \_\_\_\_\_ Retirement Date: \_\_\_\_\_  
RPEA Chapter Number or Name if Known: \_\_\_\_\_  
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### 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**







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