



ISSUE 2
MARCH / APRIL

RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

2024

President's Message

Page 2

Vice President's Report

Page 3

Membership Directors
Update

Pages 4-5

Legislative Analysis

Pages 9-10

General Assembly

Page 11

Delegates to
General Assembly

Page 12

Volunteerism

Pages 16-17



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RPEA NEWSLETTER

Published 6 times a year by the Retired Public Employees' Association of California
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"Opinions expressed in articles are those of the writer and not necessarily those of RPEA." Send suggestions and comments to RPEA Headquarters, Attention: Scott McGookin, Editor.

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Published in Partnership with Burks Printing & Promotions

Spring – A Season of Renewal and Reconnection.

Spring bursts onto the scene, breathing new life into our world and igniting a buzz of excitement as warmer temperatures usher in a flurry of chapter meetings and events! Throughout the year, we've shone a spotlight on our vibrant chapters, each one a testament to the joy of shared laughter and the celebration of RPEA victories. Our State Officers and Board members have penned articles brimming with wisdom, sharing invaluable lessons of resilience and gratitude drawn from our collective experiences.

Within the pages of our Newsletter, there's a mix of news – both uplifting and challenging. Our Vice President shares heartening news: our pension fund is on the brink of reaching an impressive 80% funding level! Yet, amid these triumphs, hurdles persist. Our Legislative Director lays bare the critical work of our committee, advocating for Senate Bill 1260 championed by State Senator Roger Niello, aimed at enhancing oversight within CalPERS. However, recent twists of fate have seen AB 1260, introduced in February, meet an untimely demise. Dive into the Director of Legislation's article for more on this unfolding saga.

In the spirit of "A Season for New Beginnings," our chapters are seizing the essence of Spring, embarking on a journey of reconnection and shared experiences. Join us as we dive into the Director of

Memberships article and relish in the joy of coming together once more.

Amidst whispers of looming budget cuts, volunteerism emerges as a beacon of hope. Our RPEA members are the epitome of dedication, volunteering across nearly 400 sites in California and gifting over 52,902.50 hours of their time – valued at an impressive \$1,953,735.97. Their unwavering commitment stands as a testament to our resilience during challenging times. Find inspiration in Lorán Vetter's article as we celebrate the spirit of giving back.

As we look ahead, let's not forget our roots. Established in 1958 as a non-profit Organization 501c 5, RPEA is gearing up for its 33rd General Assembly in September 2024. This pivotal event, our supreme governing body, holds the power to shape our future. Stay tuned as the General Assembly Committee, led by Norma Rose, sends out crucial information to our chapters, guiding us forward within the framework of our Bylaws and Policy File.

Spring beckons us to embrace new beginnings, to reconnect, and to stand strong together. Let's seize this moment and forge ahead with hope and determination.

Rosemary Knox

RPEA President

PAST PRESIDENT'S MESSAGE



Folks. It's GA time again. This year we'll meet in San Diego. As Immediate Past President, my job is to get members to run for state office. You might think, "let somebody else do it". Or, "I don't think I am able to do the job". Well, that's what everyone thinks, but you may very well be just the person for the job. And, it is really not that hard to work with the other state board members. AND, it can be a lot of fun to get out of

your usual path and try something new. I have met and still correspond with many members who have become lifelong friends.

Chapter officers: Help me get someone to be a candidate. Headquarters will give you all the information to pass on to your nominee.

Also, please think about volunteering to help run GA. I'm looking forward to seeing everyone at what we hope is a really good convention.

Jo Paulson

Immediate Past President.



Well there's good news this time around. Our pension fund is almost in that sweet spot known as 80% funded. With the 2023/24 stock market gains, new market highs have been reached and continued growth in the market

looks to be the expected outlook for the near term. Hopefully, when the market slows and consolidates its gains, we won't see a decline in the market as severe as the 2021/22 correction. CalPERS will need to work hard to minimize a decline in its funded status when the market slows down. As we have seen on several occasions in the past 30 years, the stock market has been the most reliable investment instrument to shore up CalPERS' finances and raise its funded status to well over 100% on a couple of occasions. At this point in time, one place to look for stock market opportunities might be certain foreign markets that have been depressed since COVID and the interest rates increases that were invoked starting in 2022.

Despite stock market gains where valuation of the investment is certain, CalPERS is considering a further expansion of private equity holdings mostly in co-investments and venture capital – holdings that are illiquid and valuation is never certain until cashed out. It is the intent of CalPERS' to reduce its investments in 'buyouts' – these are the most controversial private equity endeavors due to their disruptive nature in the marketplace and which often results in job losses and business reverses in the acquired companies after takeover to produce with higher debt and reduced staff. Finally, CalPERS is redoubling its efforts to get energy companies and other CO2 emitter companies to work harder to achieve their reduced carbon dioxide exhaust levels.

On the subject of the breach of CalPERS' retiree personal data, CalPERS has contracted with Socure to do the death index work formerly done by PBI (the company that was breached). Socure is expected to begin this work, in May, using a more secure data transfer system. Every month, several million pension dollars are distributed to persons who may be deceased and the money is being fraudulently used by unauthorized persons. Let's hope this new system works well and its security system is as secure as advertised.

CalPERS will continue its proxy voting program to achieve greater Board of Directors responsibility and diversity on Boards and in management positions in the corporations CalPERS has holdings. There is still a gender gap in these corporate positions; CalPERS promises to continue to pressure them to correct this inequality.

The CalPERS Board voted to support the bill that would prevent a California ballot proposition that would greatly diminish the ability of municipalities to raise taxes when

necessary. This could impair these entities from raising funds in all respects including paying for pensions. It is retroactive to 2022 which could nullify tax measures already in place in some municipalities. Police, fire and all other necessary services performed by these entities would be in jeopardy.

On another note, we are working on the creation of a new RPEA prospect member list that chapters can use to recruit new members locally. RPEA is an activist organization that has made many gains in CalPERS and in the state legislature for our membership. Public comment and advocacy work, in general, has positively influenced programs in CalPERS and legislative bills and other accomplishments for our members. Our website reflects many of these achievements in recent years. New members must be found to continue this work with strong numbers in our ranks and dues revenue to fund those efforts that our volunteer advocates cannot achieve without monetary support. Our lobbyists are vital to success in the legislature - we must be able to fund their efforts on our behalf.

Al Darby

RPEA Vice President





Dear RPEA Members,

As we enter the vibrant months of March and April, I am thrilled to share the state of our chapters. It fills me with immense pride to see the strong and thriving chapter communities we have built

together. These are not just groups but families where friendships deepen, talents shine, and wisdom is shared abundantly, making each member feel valued and an integral part of RPEA's mission.

Our chapters have remained beacons of resilience and hope in these challenging times. Despite our trials, we've rallied together, supporting one another through thick and thin. Our collective strength lies in our experiences and our unwavering commitment to each other's well-being.

As RPEA members, we understand the true essence of life's journey. We cherish the moments of laughter, celebrate victories big and small, and find solace in each other's company. Our experiences have taught us invaluable lessons about resilience, gratitude, and the importance of having a retirement association that looks after our pensions and health benefits.

I am thrilled to announce that our chapters are actively recruiting new members. We invite retirees from all walks of life to join us on this enriching journey. Whether you're seeking companionship, eager to share your passions, or looking for new adventures, our chapters offer a warm and welcoming space to thrive.

But our invitation extends beyond just retirees. We warmly welcome those actively working and planning to retire soon. Our association and members are here to provide a safety net of support and a wealth of resources to aid in this transition, ensuring a smooth and fulfilling entry into retirement. You can feel reassured and confident knowing that we have your back.

On March 4th, I attended the Chapter 1 General lunch meeting. Ann McMurry, the founder of the Women Veterans Unity Group, established in 2017, gave an excellent and inspirational presentation about how the organization is helping veterans of all eras and branches. The group empowers women veterans with information, education, and resources to improve their quality of life. Members of our chapter donated to the group last year and received a certificate of appreciation at the meeting.

The chapter members were thrilled to receive a Special Award from CEO Ann McMurry. The chapter meeting was well attended, and it was so lovely to hear how our contribution made a difference by providing additional resources to the Women Veterans group.



Chapter 1 members – Women Veteran United Group Award recipients Elena Yuasa, Rani Kusto, Susan Beasley, and Kathleen Collins.

On March 18, I visited Chapter 90 West Covina. During the meeting, I emphasized the importance of recruiting new members. I discussed the new RPEA efforts to attend Open Enrollment Fairs and CalPERS Educational Seminars to spread the word about RPEA as a vital organization. I also reviewed the different types of membership. The feedback I received was very positive. Chapter leadership and members appreciated the presentation.

Chapter 090- East San Gabriel Valley/West Covina Chapter Meeting



For those public members looking to join RPEA, we offer an exciting opportunity to become an Associate member of RPEA. By joining as an Associate member, you gain access to a plethora of benefits AMBA provides, including an array of services at a low cost. We're proud to announce that AMBA has recently added two new benefits: Legal protection and Identity theft protection policies. These policies safeguard your privacy and assets during heightened technological fraud and scams. Becoming an Associate member connects you with a vibrant community and provides you with a range of services and protections that enhance your retirement experience.

Furthermore, I am excited to inform you that some chapters of the current officers' elections are underway. This momentous occasion is when dedicated individuals step forward to lead and serve our association. I urge you to actively participate in this democratic process, whether by casting your vote, offering support to those who aspire to lead, or volunteering to help your chapter. Your involvement will shape the future of RPEA and ensure that our leadership represents our collective values and aspirations.

In these unprecedented times, let us embrace the spirit of renewal and growth. We can create positive change and build a future filled with hope and possibility. As retirees, we are living testaments to the resilience of the human spirit, and our chapters serve as living embodiments of our collective strength.

As I wrapped this article, I'd like to share a quote that resonates deeply with our mission: **“Age is an issue of mind over matter. If you don't mind, it doesn't matter.”—Mark Twain.** I encourage each of you to reflect on these words and take action. Whether you join as a new member, participate in the elections, or reach out to a fellow member, your involvement makes RPEA thrive.

Elena Yuasa

Director of Membership



RPEA MISSION STATEMENT

We are retired California public employees working together to maintain and improve the quality of the lives of our members by protecting and improving our retirement and medical benefits.

Get more with a Kaiser Permanente Medicare health plan

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

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2024 benefit highlights



Rides to and from your doctor visits at no cost¹



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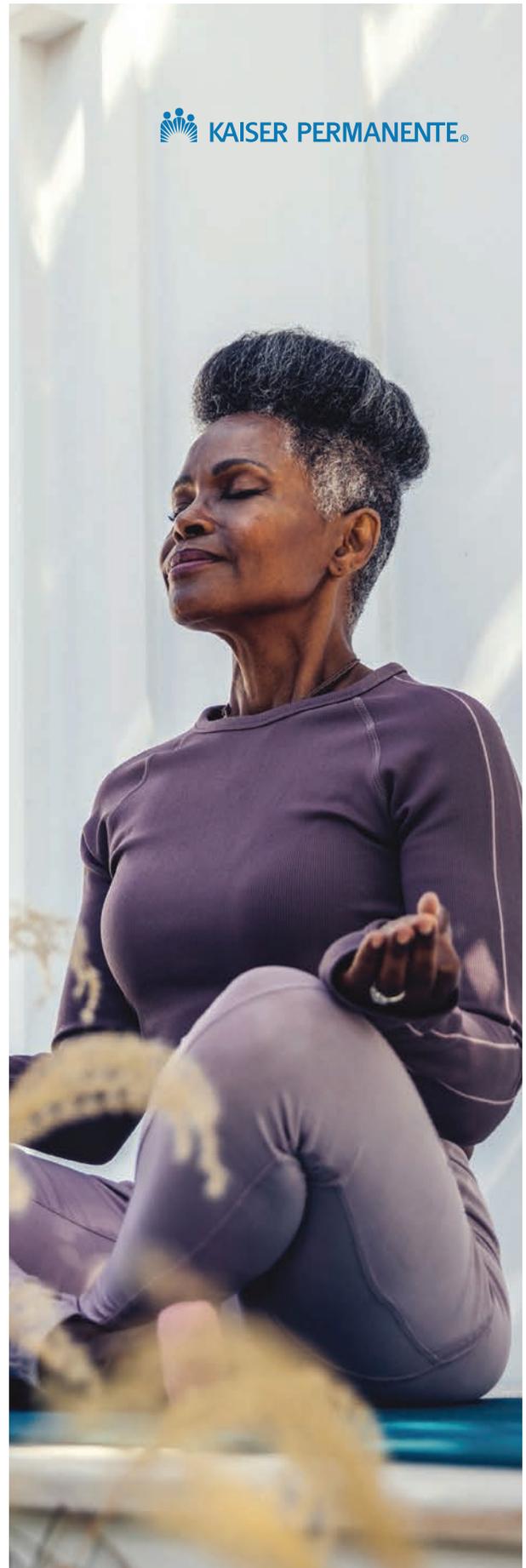
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1. If you have a medical emergency, call **911**. 2. Meal service is for 4 weeks and is available only once per benefit year immediately following an inpatient stay at a hospital or nursing facility. Kaiser Permanente is an HMO plan with a Medicare 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. 1281118888_RPEA March 2024



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LEGISLATIVE TRACKING



Aaron Read



Pat Moran

2024 RPEA LEGISLATIVE TRACKING & POSITION (Partial Listing) State and Federal Legislation - 2024-2025

April 04, 2024

BILL NUMBER & AUTHOR	LEGISLATIVE INTENT	CURRENT STATUS	RPEA POSITION
<p>AB 1968</p> <p>(Jackson D) CalFresh: enrollment for senior citizens</p>	<p>Summary: Would require, on or before January 1, 2026, and on an annual basis thereafter, the State Department of Social Services to create a system to automatically enroll and shall enroll in the CalFresh program qualifying individuals who meet the eligibility requirements of the Supplemental Security Income/State Supplementary Program (SSI/SSP) and those who meet those requirements but are not eligible for SSI/SSP benefits solely due to the individual's immigration status. The bill would require, commencing January 1, 2026, or after the automatic enrollment process takes effect, whichever is sooner, the department to require county eligibility workers to regularly contact qualifying individuals who meet the requirements of the SSI/SSP to notify them of their estimated potential benefit, including through notice by mail. The bill would also require the department to require county eligibility workers to conduct interviews and assist individuals with applying for CalFresh benefits for the purpose of establishing eligibility for CalFresh benefits. The bill would require the department to collaborate with county agencies to effectuate these provisions, including after the automatic enrollment process takes effect. The bill would require the department, on or before July 1, 2025, to seek any waiver from the United States Department of Agriculture necessary to implement these requirements.i</p>	<p>Current Text: Amended: 3/21/2024 Introduced: 1/30/2024 Last Amend: 3/21/2024 Status: 4/3/2024-From committee: Amend, and do pass as amended and re-refer to Com. on APPR. (Ayes 5. Noes 1.) (April 2). Location: 4/2/2024-A. APPR. Calendar: 4/4/2024 #8 ASSEMBLY SECOND READING FILE -- ASSEMBLY BILLS</p>	<p>S₂</p>
<p>AB 1989</p> <p>(Mathis R) Senior legal services.</p>	<p>Summary: Current law requires the California Department of Aging to establish a task force of certain members to study and make recommendations to the Legislature on the improvement of legal services delivery to senior citizens in California by exploring specified matters, including ways to ensure uniformity in the provision of legal services throughout the state and the possible establishment of a statewide legal hotline for seniors. Current law requires the task force to report and make its recommendations to the Legislature on or before September 1, 2002. This bill would require the department to establish a similar task force to assess the implementation of the recommendations made pursuant to the above-mentioned provisions, make additional recommendations by exploring the same matters explored by the initial task force, and to report the assessment and make its recommendations to the Legislature on or before September 1, 2026.</p>	<p>Current Text Introduced: 1/30/2024 Status: 2/12/2024 - Referred to Com. on AGING & L.T.C. Calendar: 4/16/2024 3 p.m.-State Capitol Rm 444 ASSEMBLY AGING AND LONG TERM CARE BAINS, JASMEET, Chair</p>	<p>S₃</p>
<p>AB 2075</p> <p>(Alvarez D) Resident-Designated Support Persons Act.</p>	<p>Summary: Current law, including the California Residential Care Facilities for the Elderly Act and the California Community Care Facilities Act, requires the licensure and regulation of certain residential health and care facilities and establishes specified rights for the residents of these licensees. Current law makes a violation of certain of these provisions or a willful or repeated violation of any rule or regulation promulgated under these provisions a crime. This bill would enact the Resident-Designated Support Persons Act. The act would provide a resident of a long-term care facility with the right to in-person, onsite access to a designated support person or a health care and social services provider during a public health emergency in which visitation rights of residents are curtailed by a state or local order, as specified. The act would provide how a resident may leave their long-term care facility on outings during a public health emergency. The act would require a long-term care facility, among other things, to provide safety protocols required of care staff, designated support persons, and other visitors to the residents, resident representatives, and residents' designated support persons orally and in writing.</p>	<p>Current Text: Introduced: 2/5/2024 Introduced: 2/5/2024 Status: 3/4/2024-Referred to Coms. on AGING & L.T.C. and HEALTH. Location:3/4/2024-A. AGING & L.T.C. Calendar: 4/16/2024 3 p.m. - State Capitol, Room 444 ASSEMBLY AGING AND LONG TERM CARE, BAINS, JASMEET, Chair</p>	<p>S₂</p>

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

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

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

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

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

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

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

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

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

CalPERS 2024 COST OF LIVING ADJUSTMENT

State & Schools Retiree

2% Provision

Year of Retirement	Allowance Increase (COLA and PPPA) effective May 1, 2024
1965-1983*	4.12%
1984	3.68%
1985*	2.11%
1986*	2.19%
1987-2007	2.00%
2008	2.07%
2009-2022	2.00%
2023	Not eligible

*These retirement years include PPPA adjustments

Public Agency Retiree

2% Provision

Year of Retirement	Allowance Increase (COLA and PPPA) effective May 1, 2024
1965-1988*	4.12%
1989*	2.31%
1990-2007	2.00%
2008	2.07%
2009-2022	2.00%
2023	Not eligible

* These retirement years include PPPA adjustments



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ASSOCIATION MEMBER BENEFITS & INSURANCE AGENCY
CA LIC #0196562



RPEA finally was able to get a bill to create an inspector general for CalPERS. The bill was Senate Bill 1260 by Senator Roger Niello a Republican out of Sacramento. Senator Niello is a business man whose family owns a number of car

dealerships and is a former Assemblyman who served six years in the Assembly.

In the fact sheet that was issued it stated the purpose of SB 1260 was to: "Enact legislation creating an Office of Inspector General to oversee CalPERS.

To safeguard the integrity of the California Public Employees Retirement System (CalPERS) by providing oversight and transparency through monitoring, reporting, and recommending improvements to CalPERS. The Inspector General is vested with the authority to maintain a full-scope, independent, and objective audit and investigation program. The Inspector General has a duty to **review** policies, practices, and procedures and conduct audits and investigations of activities involving CalPERS staff and Board Members."

Now it was probably the last sentence in the previous paragraph that caused a five alarm panic at CalPERS. Within days CalPERS contacted the author's office and wrote: "Numerous governance changes and policies have been put in place and shared publicly in CalPERS Board meetings over the last decade to strengthen transparency, trust and integrity in the system." In other words there is no need for this bill.

It is necessary to note the issues at CalPERS over the years.

In June 2013, CalPERS dismissed an Investment Compliance Unit employee for reporting multiple violations of the CalPERS Insider Trading Policy violation. Management told her it would take care of it and when this didn't happen, the employee continued pushing the violation higher up the bureaucracy. It cost her job; however, she did get a \$57,200 settlement, conditioned on agreeing to never come back to CalPERS and **dropping her whistleblower complaint.**

It is possible this incident was instrumental in the Security and Exchange Commission's investigation of insider trading at CalPERS. The SEC took no action but explicitly stated that the failure to take action should not be taken to mean there was no violation. It should be noted that the Board was given four different explanations of what happened before the Board President shut down further inquiries.

In June of 2016, former CalPERS chief executive Fred Buenrostro went to prison for falsifying documents and accepting cash bribes. This was after the Investment Office reported to the CalPERS Board that Buenrostro was improperly involved in investment decisions. The Board

neither investigated nor took action. Even after the warning, Buenrostro was not caught by internal controls. Instead, he was caught because his ex-wife reported him to the FBI. He admitted taking bribes as far back as 2004.

In October 2016, the Board hired Marcie Frost as the Chief Executive Officer knowing she did not have a college degree. However, the Board was told she was pursuing a joint Bachelor's/Master's degree in public administration at Evergreen College in Washington. The Board was told Frost completed all the course work but had not received her degree because the paperwork wasn't completed. In April 2018 Susan Webber of *Naked Capitalism* first exposed the truth that Evergreen College had no such dual program. Furthermore, Frost never enrolled in a for-credit-class at Evergreen.

In 2017 when former State Treasurer John Chiang wrote the Board requesting an investigation about how the Board had been misinformed and urged developing procedures so this wouldn't happen again, staff pushed back. The Board decided not to proceed and staff collected all copies of Mr. Chiang's letter. When a Public Records Act request was made for the letter, staff refused to produce it, a violation of the Act.

In September 2017, Charles Asubonten was offered the Chief Financial Officer position. He began on October 2, 2017. April 11, 2018, Susan Webber's *Naked Capitalism* article, exposed the falseness of much of Mr. Asubonten's resume. April 16, 2018, LA Times columnist Michael Hiltzik wrote about Asubonten's resume inconsistencies and criticized CalPERS for a lack of due diligence. A week later the Sacramento Bee reported on the false resume. Frost and Priya Mather, then Board President, continued aggressively defending him. The heat got too hot and Mr. Asubonten was terminated May 16, 2018, and appealed to the State Personnel Board. A settlement was reached in which Mr. Asubonten withdrew his appeal, resigned, and CalPERS agreed that if asked it would say he resigned. This shows that whatever vetting problem existed when the CEO was hired continued. It was the overly enthusiastic defense of a false resume that led to Webber believing something was being hidden and felt the need to look at Frost's resume.

In 2020 the CalPERS Board failed to conduct a public investigation of the then-CIO's Ben Ming who they hired from mainland China, conflicts of interest required to be disclosed pursuant to the Political Reform Act of 1974 and reported in multiple FPPC Form 700 filings, and only acted when those conflicts were the subject of media scrutiny triggering an investigation by the FPPC (pending).

It is public record that Henry Jones, Board President, Theresa Taylor, Chair of Investment Committee and Marcie Frost knew about it for months, did not require filing an amended Form 700 and said the matter "had been dealt

with." According to RPEA's legal advisor the FPPC rule requires pension executives to fully divest their investments and to place proceeds in a blind trust or mutual fund. The FPPC has strict rules on conflict of interest which this was. From 2017 until 2021 Gloria Najera-Villanueva, an Associate Governmental Program Analyst and a 25-year CalPERS employee, stole at least \$685,692 from 10 retirees, one of whom was homeless. She used her access as an employee in the Warrant Administration Unit to direct pension payments to bank accounts she had access to. She then had funds redirected either to accounts under her control or to pay her debts and her family's debts. The theft was discovered not by internal controls but when Arrowhead Credit Union filed a complaint. Only then did CalPERS investigate.

In 2022 then CalPERS CIO Nicole Musiccco resigned after Bloomberg News reported she was able to get court side tickets to a Sacramento Kings playoff game while at the same time pushing CalPERS to buy an interest in the Kings.

Does this show that CalPERS has cleaned up its act and is responsible and transparent?

YET Senator Niello felt the pressure from CalPERS and we are told from SEIU state council, the same SEIU that was caught forcing the fast food industry to sign non-disclosure agreement during negotiations of the minimum wage law, to gut and amend our bill thus killing it for this year. We were not given the opportunity by Niello to find another author to carry the bill. By the way SEIU and its cohorts financed all six of the elected members of the CalPERS board spending millions to get them elected.

What was SEIU saying to folks, SB 1260 was unconstitutional under Prop. 162 which voters passed in 1992. Now what does Prop 162 say? According to the ballot statement 162 "Grants the board of a public employee retirement system sole and exclusive authority over investment decisions and administration of the system....Proposition 162 has nothing to do with auditors who investigate alleged pension abuse." Clearly proposition 162 gives CalPERS fiduciary responsibility not the authority to do what ever it wants. CalPERS has been deciding which California Laws they wish to obey and not obey. An example is the election code which forbids internet and phone in voting. CalPERS Board elections ignore this law to the point where the elections are not being certified by the Secretary of State.

So what can we do you may ask? Write or call your Assembly or State Senate representative and ask for them to look into this matter.

I want to thank my fellow members of the legislative committees especially JJ Jelensic, Margaret Brown, Dave Soares, Michael Flatherman and Devora Berger for helping with this report.

As always happy trails till we meet again.

Randall Cheek
RPEA Director of Legislation



"Coming Soon - G-A Announcement"

General Assembly 2024 is scheduled for September 9 to September 12, 2024 at:

**Hard Rock Hotel
San Diego, CA**

The Board of Directors is scheduled to arrive on Sunday, September 8, 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 pm.

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 newbusiness. This is a serious responsibility and can be very rewarding knowing you have an influence on the operations of RPEA.

The GA committee has planned a Candidate Reception and a Delegate Reception with hot food. On Tuesday, September 10 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.

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!

SAVE THE DATE and think about volunteering if you are not a delegate or alternate. You may contact Nancy Santos at nancyjamm@aol.com or by phone at 925-228-9216.

2022 RPEA GENERAL ASSEMBLY PHOTOS



DELEGATES TO GENERAL ASSEMBLY

Rosemary Knox, President

With the General Assembly just around the corner September 9th to September 12th, some of you who may or 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 based on one delegate for every 300 Active, Affiliate, and State Associate Members in good standing in the chapter. (excerpt from RPEA By-Laws)

(B) Each Chapter shall elect or select its delegate(s) before the 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 before the General Assembly.

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

(D) 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 2024 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!

CalPERS Verification Letters

CalPERS has informed us that they will be sending out letters to approximately 8,000 retirees and beneficiaries. The letters will ask recipients to verify their eligibility for receiving monthly benefit payments.

If you receive the letter, please follow its instructions. By sending CalPERS the required documentation, you can avoid any possible disruption or cancellation of benefit payments. To confirm your eligibility, CalPERS will require **one** of the following documents:

- Certification of Eligibility for Payment Form (included with the letter), with a notarized signature
- Letter from your physician, on practice letterhead
- Letter from the care facility where you reside, on facility letterhead

Please send the required documentation through the Member Self Service portal at my.calpers.ca.gov or by mail to:

CalPERS Benefit Integrity Unit
P.O. Box 942716
Sacramento, CA 94229-2716

CalPERS conducts occasional reviews of its payees, to verify eligibility for continued benefit payments. Of the 800,000 CalPERS retirees and beneficiaries, approximately 8,000 will receive the letter. The breakdown of the Benefit Verification Letters is 3,704 are within the state; 4,426 are out of state; and 27 are out of country.

If you have any questions, please contact CalPERS at 1-888-CalPERS (1-888-225-7377). You can also send a secure message through your myCalPERS account.



Cybersecurity Bytes or “Bites”

Enhancing Our Online Security:

The Virtues of Passwords, and Password Managers and Multi-factor Authentication In today's digital age, Ensuring the security of our online accounts is paramount. With cyber threats constantly evolving (i.e. AT&T Data breach of 73 million Customers, Googles sharing users Data even in “incognito” mode), it's essential to adopt proactive measures to safeguard our sensitive information.

Several powerful tools in this regard are passwords, Password Managers and multi-factor authentication (MFA), each offering distinct advantages in bolstering online security.

Passwords should be long (as much as 22 characters now), changed on a regular basis and stored in a safe place, like a Password Manager. I recommend either LastPass or Bitwarden, Password managers serve as digital vaults for storing and organizing passwords. Instead of relying on memory or jotting down passwords on paper, users can securely store all their login credentials within a password manager. These tools often feature robust encryption and generate complex, unique passwords for each account, eliminating the need for repetitive or easily guessable passwords.

By centralizing password management, users can streamline their online security practices and mitigate the risks associated with password reuse or weak passwords. Furthermore, password managers offer convenience without compromising security.

With features like autofill and browser extensions, users can seamlessly log in to their accounts across various devices without the hassle of manually entering credentials each time. Additionally, many password managers offer cross-platform compatibility, ensuring accessibility across different operating systems and devices.

While password managers fortify the first line of defense against unauthorized access, multi-factor authentication adds an extra layer of security. MFA requires users to provide two or more forms of verification before granting access to an account. This typically involves something the user knows (e.g., a password) combined with something they have (e.g., a mobile device or security token) or something they are (e.g., biometric data like fingerprints or facial recognition). By requiring multiple factors for authentication, MFA significantly reduces the risk of unauthorized access, even if a password is compromised. The synergy between password managers and MFA amplifies online security by addressing both password hygiene and authentication vulnerabilities. By incorporating these practices into their digital habits, users can effectively fortify their online defenses against a myriad of cyber threats, including phishing attacks, brute force attacks, and credential stuffing.

In conclusion, adopting password managers and multi-factor authentication is crucial in safeguarding our digital identities and sensitive information. These tools empower users to take proactive measures in protecting their online accounts from malicious actors and minimize the likelihood of falling victim to cyberattacks. By embracing these best practices, individuals can navigate the digital landscape with confidence, knowing that their online security is fortified against evolving threats.

Our guest writer is Paul Mercier a member of RPEA Chapter 090 in West Covina and serves as the chapter Treasurer. He is retired from over 31 years of instructing Information Technology / Computer Science at Mt. San Antonio College (Mt. SAC) in Walnut, California. Most recently Mr. Mercier served as an Adjunct Professor at Mt. SAC teaching an array of cybersecurity topics including proactive and defensive measurers one can take against malicious attacks and hackers.



Savvy Senior,

What to Do About Medicare and Social Security When You Move

Dear Savvy Senior,

Next month I am moving to a different state so I can be near my daughter and grandkids. Do I need to notify Social Security and Medicare about the move?

Relocating Grandma

Dear Relocating,

Yes, if you're a Social Security and Medicare recipient you definitely need to let these Federal agencies know when and where you move so there are no hiccups in your benefits or coverage. Here's what you should know.

How to Update Your Info.

If you're receiving Social Security retirement, survivors or disability benefits, it's required that you notify the Social Security Administration when you move to ensure your deposits continue and you avoid disruptions.

You'll need to provide them your new mailing address so they can deliver important documents to you like your annual SSA-1099 tax form. And if you're switching banks or credit unions, you'll need to update your direct deposit information by providing your new financial institution's routing number and account number.

If you're a Medicare beneficiary, they too need your new mailing address so bills, correspondence, your Medicare Summary Notice and other statements can go to the right address.

You can update both your Social Security and Medicare contact information online by simply using the "My Profile" tab in your personal "my Social Security" account at SSA.gov/myaccount. If you don't have an account, you can create one online for free in just a few minutes.

Or, if you need some help or don't have internet access, you can call Social Security at 800-772-1213, or visit your local Social Security office and they will make the changes for you.

Medicare Private Plans

You also need to know that if you're enrolled in original Medicare, you can move anywhere within the United States without losing coverage. But if you have Part D prescription drug coverage or a Medicare Advantage plan from a private health insurance company, and you move out of the plan's service area, you'll have to switch plans or you'll face losing coverage.

Part D service areas typically are statewide or can extend to parts of neighboring states, while Medicare Advantage plans' service areas vary by county.

Moving out of a plan's service area qualifies you for a special enrollment period (SEP) of at least two months to get a new plan. You may also qualify if you move within your plan's service area and it offers options different from what you had. The enrollment timing depends on when you notify the plan.

If you tell your plan before you move, your chance to switch plans begins the month before the month you move and continues for two full months after you move. If you tell your plan after you move, your chance to switch plans begins the month you tell your plan, plus two more full months.

To shop for new Part D and Medicare Advantage plans in your new area, use the Medicare Plan Finder tool at Medicare.gov/plan-compare.

You can also switch Part D or Medicare Advantage plans during open enrollment, which runs each year from Oct. 15 to Dec. 7 for coverage starting Jan. 1.

Medigap Plans

If you're enrolled in original Medicare and have a Medigap supplemental policy you usually don't have to switch plans if you move, but you do need to notify your provider. Some insurers let you keep the rate based on the state where you originally applied for Medigap. Others may change your premiums to coincide with their coverage in a different zip code.

Savvy Senior,

Recommended Vaccines for Medicare Recipients

Dear Savvy Senior,

My husband and I recently turned 65 and would like to find out which vaccines are recommended and covered by Medicare?

New Beneficiaries

Dear New,

All recommended vaccines for adults, age 65 and older, should be covered by either Medicare Part B or Part D, but there are some coverage challenges you should be aware of. Here's a rundown of which vaccines are recommended by the Centers for Disease Control and Prevention (CDC) and how Medicare covers them.

Covid-19: Even though Covid-19 is no longer a public health emergency, it can still cause severe illness, particularly in older adults. Because the Covid virus continues to mutate, new vaccines are being developed to keep pace, so the CDC recommends that all seniors stay up to date with the latest Covid vaccines, including booster shots.

All Covid-19 shots are covered 100 percent by Medicare Part B.

Flu: Considered an annual vaccination, most people of all ages receive flu shots in the fall when flu season begins. The CDC recommends seniors, 65 and older get a high-dose flu shot for extra protection beyond what a standard flu shot offers. The Fluzone High Dose Quadrivalent, FLUAD Quadrivalent and FluBlok Quadrivalent are your three options.

Annual flu shots are covered under Medicare Part B.

Pneumonia: These vaccines help protect against pneumococcal disease, which can cause pneumonia, meningitis and other infections. The CDC recommends everyone 65 and older get a pneumococcal vaccine. There are several different vaccine options available, so talk to your doctor or pharmacists to find out which is best for you or visit the CDC's Pneumococcal Vaccination webpage at [CDC.gov/vaccines/vpd/pneumo/public/index.html](https://www.cdc.gov/vaccines/vpd/pneumo/public/index.html).

Medicare Part B covers both single dose and two-dose pneumococcal shots once in your lifetime.

Shingles: Caused by the same virus that causes chicken pox, shingles is a painful, blistering skin rash that affects more than 1 million Americans every year. All people over age 50 are recommended to get the two-dose Shingrix vaccine, which is given two to six months apart, even if you previously received Zostavax. In 2020, Shingrix replaced Zostavax, which is no longer available in the U.S.

All Medicare Part D prescription drug plans cover shingles vaccinations, but coverage amounts, and reimbursement rules vary depending on where the shot is given. Check your plan.

Tdap: Tetanus, diphtheria, and pertussis (whooping cough) are diseases caused by bacteria that can lead to serious illness and death. Therefore, a one-time dose of the Tdap vaccine is recommended to all adults. If you've already had a Tdap shot, you should get a tetanus-diphtheria (Td) booster shot every 10 years.

All Medicare Part D plans cover these vaccinations.

RSV: Respiratory syncytial virus (RSV) can lead to pneumonia or bronchiolitis and can worsen other chronic conditions common among older adults, such as asthma and chronic obstructive pulmonary disease (COPD). The CDC recommends all adults, age 60 and older, talk to their doctor about getting one of the RSV vaccines (either Arexvy or Abrysvo), usually in the fall and winter months when the virus is most prevalent.

Most Medicare Part D plans cover the RSV vaccine, but not all. If your plan doesn't cover it, you can ask for a coverage exception. You can also pay for the shot out of pocket and then follow-up with your plan to get reimbursed. If you pay for the shot upfront, your plan must pay you back.

Other Vaccinations

There are other vaccines you may need depending on your health, lifestyle or travel plans. To help you get a handle on which ones are appropriate for you, take the CDC's What Vaccines Do You Need? quiz at www2.cdc.gov/nip/adultimmsched. Also, talk to your doctor during your next visit about what vaccinations you should get.

VOLUNTEERISM – LORAN VETTER



A World of Options

I always love to share impressive numbers and achievements. I know that I have shared dollars and cents value of your volunteer time and the number of hours it represents, but now I am looking at a different

perspective, as well. We love to share achievements and with that in mind, I have a favor to ask. Please take a picture of yourself at your Volunteer site (wearing your shirt, if you have one) and with their permission and send it in to headquarters.. If that approach does not work, I would still appreciate a copy of you wearing your RPEA Volunteer Shirt. My goal is to put together collages of pictures featuring our Volunteers to appear in each Newsletter. The other bonus, besides seeing your picture is that it will give us an opportunity to show how many different Volunteer sites are being assisted by our Volunteers.

Currently, we are volunteering in almost 400 sites in CA and that could lead to many pictures. We have volunteers who are involved in a wide variety of places, such as: the Care

Car, California Highway Patrol, Sheriff's Posse, Food Banks, Second Harvests, Pantries, Blood Banks, CASA, City and County Commissions, Museums, and the list goes on. My hat is off to all of you. Your creativity and willingness to help where needed is actually a strong characteristic of a public employee. We are retired from paid public service employment, but we are still in the business of helping others. Many of us are still happy to contribute to society. Even so, that does not mean the future is always rosy.

As always, I will close as I always do with the Erma Bombeck quote on volunteering: ***"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



VOLUNTEERISM HOURS TRACKING FORM

COMMUNITY PARTICIPATION (Volunteers for Public Service)

In counting volunteer hours, include any of the following:

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



RPEA-CA Gives Back

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

Name of Volunteer: _____

Date: _____

Chapter: _____

Area: _____

State Residing: _____

Name of Organization Volunteered:

Hours Donated:

Frequency:

- Monthly
- Quarterly
- Annually

Rev. 6/6/23

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

Not Yet A Member of RPEA? JOIN NOW!



STAY CONNECTED

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

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



Joining RPEA Helps Us Support YOUR Retirement Security

RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

Membership Application



Have a scanner app on your smart phone?

Visit our website: www.rpea.com

Join online!



Become a Member in Three Easy Steps!

STEP 1: Tell Us About Yourself

Your Name: _____ Date of Birth ____ / ____ / ____
 M F
 Spouse Name: _____ M F Date of Birth ____ / ____ / ____
 Is your spouse an additional applicant? Y N
 Address: _____
 City/State/Zip: _____
 Phone: (____) ____ - ____ Email: _____
 Retired From: _____ Retirement Date: _____
 RPEA Chapter Number or Name if Known: _____
 Referred By: _____

STEP 2: Select One Membership Type

- Retiree (CalPERS Annuitant) Beneficiary (Beneficiary of a CalPERS retiree)
 Affiliate (Still working for a Public Agency) Associate Member (Supporter of RPEA's goals)

STEP 3: Select One Payment Method

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

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

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

Option 3: CREDIT CARD AUTHORIZATION: As payment for the first year's dues, I authorize \$60.00 for each applicant on this form (\$30.00 for affiliate membership) to be charged on my credit card. I will be billed annually for subsequent renewals.
 Card Number: [][][][] - [][][][] - [][][][] - [][][][]
 Expiration Date: [][] / [][] CVV/CVC: (3 Digit code on the back of card) [][][]
 Automatic Renewal _____
 Signature

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!

RPEA
Headquarters Office:
(800-443-7732)

THANK YOU for Joining RPEA!

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

RPEA/April/2023

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





RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

300 T Street Sacramento California 95811

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