



ISSUE 6  
NOVEMBER / DECEMBER 2022

## RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

*Happy New Year  
Hope, Joy & Peace*

**President's  
Message**

Page 2

**Health Benefits**

Page 4

**Legislative Analysis**

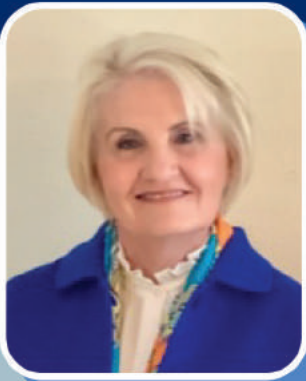
Page 7

**CalPERS Special Meeting**

Page 14



# PRESIDENT'S MESSAGE - by ROSEMARY KNOX



**Rosemary Knox**  
RPEA PRESIDENT



# RPEA

email  
**RPEAHQ@RPEA.COM**

website  
**WWW.RPEA.COM**

## RPEA NEWSLETTER

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

### The RPEA Motto

Dear Members,

As the end of 2022 approaches, I thank my colleagues on the Board of Directors and the community of volunteers serving RPEA and its members throughout California. I would also like to share my reflections on RPEA's projects, goals, and the professional activities we have collectively accomplished throughout the year.

### 2022 Actions

- We defeated AB 386 (Cooper) from passing – RPEA monitored the CalPERS penchant for private equity throughout the year.
- We supported our members involved in the Long-Term Care Class Action Lawsuit settlement for more information visit – [www.calpersltcclassaction.com](http://www.calpersltcclassaction.com)
- We relaunched the 2019 Volunteer Program – RPEA Gives Back to the Community. As a non-profit association, RPEA recognizes all the volunteer hours RPEA members have contributed to the economy in California. Loran Vetter spearheads this program and is Coordinator for the Chapter Gives Back program.

### Legislative wins.

- RPEA sponsored Bill SB 850, which became law and ensures that families of fallen officers receive full survival benefits regardless of family structure. Senator John Laird (D- Santa Cruz) carried this bill.
- RPEA Sponsored Bill SB 1168, became law and raised the minimum statutory CalPERS post-retirement death benefit for a local public agency employee from \$500 to \$2,000. Senator Dave Cortese (D-Campbell) carried this bill.

A special thank you goes out to Senator Laird and Senator Cortese for their commitment to California public employees.

### Ongoing Activities

- The first face-to-face RPEA Board Meeting post Pandemic was held in Southern California. A specific discussion point on the upcoming CalPERS election for the vacant retiree seat was a particular focus, as the person who fills that seat must have the interests of retired public employees as their priority. The RPEA Board unanimously endorsed Randall Cheek, RPEA Legislative Director. Randall has a long-established history of speaking in support of retirees' rights.
- A successful September 2022 General Assembly with workshops was held in Sacramento. Over 100 participants attended. Our distinguished Keynote Speaker was Congressman John Garamendi. We also conducted Leadership elections for the 2023/2024 RPEA Board of Directors.
- In November, the Director of Membership, AMBA representative, and myself participated at the CalPELRA Conference in Monterey, California, where we shared RPEA's accomplishments with over 1600 public agencies.

We have had a very successful year advocating for all public employees, whether they are working or retired, and I am very honored to serve again as President of the RPEA in 2023/2024. Thank you for your trust and support.

Sincerely,

*Rosemary Knox*

RPEA President







**A**s I write this, we struggle to get out the vote for Randy Cheek, our Director of Legislation and candidate for the retiree seat on the CalPERS Board. With the potential for four SEIU members holding seats on the

Board, we believe that some decisions by the Board may not be in the best interest of all CalPERS members. A diversity among the elected members of the CalPERS Board better serves the interest of all members and reduces the chances of narrow objectives becoming CalPERS policy. Independent thinking and broader perspectives contribute to a more astute Board and the results of Board actions will be more aligned with the interests of all members. SEIU has agreed to some labor contracts that reduced the benefits of their future retirees in favor of better pay or other benefits for active employees. By electing Randy, we can expect more resistance to these types of short-sighted decisions that can negatively affect union retirees and others who could directly or indirectly suffer the consequences. Let's hope that Randy prevails.

In early November I attended the AMBA biennial conference in Austin, Texas. Since joining AMBA in 2014, RPEA has seen AMBA expand to all lower 48 states gaining teacher retiree groups and many RPEA type organizations as well. AMBA also acquired a new class of members which includes many professional associations and insurance related functions such as claims administration; a major addition to the original organization and its mission. The conference delivered a great deal of information on recruiting which focuses more and more on social media and digital marketing. Direct mail, remains a powerful tool in the AMBA repertoire of marketing – RPEA still sees the effectiveness of this form of recruiting but digital marketing is also gaining momentum. Retention of existing members was the topic of several discussions and efforts go forward to promote auto-renewal. It is important to note that AMBIA/AMBA has been crucial to RPEA in maintaining membership numbers, during COVID, that have remained pretty steady over this difficult period.

At the CalPERS Board meeting in mid-November we heard from the new Chief Investment Officer, Nicole Musicco. Her message focused on Private Equity (PE) as the way forward to augment equities (stocks). CalPERS will employ a greater number of outside managers to achieve its PE goals which will reach into a more diverse set of investment types. Private loans remain an objective for the PE team despite the secret nature of the CalPERS plan that hides too much important information from members. Real estate will play a bigger role in the PE realm for CalPERS. Coinvesting with general partners and traditional PE (Limited Partner deals) will play a role as well. Many, relatively new types PE

will be explored and venture capital may become a factor due to many initiatives in the renewable energy that show promise for large gains in that arena.

On the home front, we continue to struggle to get chapters back in action and restore the vibrance we saw in many chapters prior to COVID. I'm certain that we will regain some of the momentum in chapters seen in prior years but it will take time and COVID must become just a memory before full participation can be expected. Meanwhile, chapters should consider all the incentives they might employ (free lunch) to bring their members back to meetings. Good luck with restarting your meetings and remember to call those who don't renew their annual cash membership to retain more members.

I know that Rosemary and Elena Yuasa attended the Calpelra conference in mid-November to strengthen our relationship with Human Resources (HR) directors and their staff. This has been a useful resource for reaching retirees, as the leave their jobs, to familiarize them with RPEA and the benefits of advocacy and member benefits RPEA can offer them in retirement. Hopefully, we and the AMBA folks who join us at the conference will break some new ground in HR offices that have not worked with us before.

*Al Darby*

RPEA Vice President







Welcome to the new Director of Health Benefits, Thelma Lamar, who chairs the Health Benefits Committee. I, along with Al Raitt, Kathleen Collins, and Marsha Foster-Parker serve on the Committee. For this edition I am

pleased to write the Health Benefits article.

### **CalPERS Annual Health Benefits Program Report for Plan Year 2021**

The Annual Health Benefits Program Report for Plan Year 2021 is on the CalPERS website. With over 1.5 million members, CalPERS is California's largest purchaser of public employee health benefits and the second largest nationally after the federal government. In 2021, CalPERS spent over \$10.2 billion to purchase health benefits for the State of California (including the California State University) and nearly 1,200 public agencies and schools. This gives CalPERS the purchasing power advantage.

### **CalPERS Health Plan Benefit Changes for 2024**

Currently, there are 250,000 CalPERS members and their beneficiaries in the Health Maintenance Organization (HMO) and Preferred Provider Organization (PPO) plans. CalPERS updated Stakeholders on the PPO Strategic Alignment project. The goal is to stabilize the self-funded Basic PPO program in the short and long term by addressing premium affordability and recurring premium volatility while improving the quality of care. For years, CalPERS has struggled to address these issues by utilizing various methods such as infusions of excess reserve funds and use of risk adjustment and risk mitigation with varying degrees of success. Recommendations will be included in the solicitation for the 2025-2029 PPO third party administrator contract.

CalPERS invited proposals for new plans and coverage area and benefit design changes for 2024. Due to the 2024-2028 HMO Health Plan re-procurement efforts and the possibility of new health plans in 2024, CalPERS will present HMO proposals in March 2023.

The CalPERS Board of Administration adopted the following 2024 plan year health program changes:

#### **1. Site of Care Member Incentive Program for Lab Services (Basic PPO Plans)**

Lab service costs vary significantly for Basic PPO plans. Most exceed HMO costs. The site of care member incentive program for labs will decrease cost variations and improve

affordability. Lab services (Lab Corps and Lab Quest) will be pre-designated with no copays. If members utilize non-preferred labs, the copay applies. Estimated savings are \$9 million annually with approximately \$1.5 million of savings to members.

#### **2. Pharmacy Mail-Order Opt-Out Program (Basic HMOs with OptumRx Pharmacy and Basic PPO Plans)**

This modification of the Pharmacy Home Delivery Program directs Basic PPO and HMO members with OptumRX to use mail home delivery for non-specialty maintenance medications. Years ago, RPEA voiced concerns for members with the need to pick up their maintenance medications at the pharmacy instead of mail order for reasons such as extreme temperatures and potential theft. In response, CalPERS implemented the 90-day supply of maintenance medicine at the pharmacy for the same price as mail order. Members may opt-out of the mail order program and use the pharmacy at no increased costs, but they must designate the opt-out. Estimated savings are \$5 million annually to members in copays and CalPERS in pharmacy costs.

#### **Anthem PPO Member Navigation and Engagement Program Modifications**

CalPERS is developing program modifications in the PPO Basic plans related to member engagement, navigation, and complex care coordination. This includes an Oncology Medical Home Plus (OMH+) Program that delivers high-quality and highly coordinated oncology care, a Centers of Excellence Program for Cardiac Care, and a specialty pharmacy program expansion. These programs will engage the most complex and high-need members and help future high-risk members to navigate their health care needs successfully. These modifications will be included in the solicitation for the 2025-29 PPO third party administrator contract.

Best wishes for a healthy holiday season and New Year!

*Joanne Hollinder*

Member, Health Benefits Committee





## MEMBERSHIP DIRECTOR UPDATE – by ELENA YUASA

October has zipped by very quickly, and we are headed into the Holiday Season starting this month with Thanksgiving. Before you know it, this year will be gone. We have a lot to be thankful for!

Remember that it is important to have RPEA to protect your pension and retirement income, even if you are retired or near retirement. RPEA has been fighting for years in the state legislature to ensure the pension you worked so hard to earn remains intact. Retirement income is always in danger of cuts and reductions. Please invite your friends and co-workers to join RPEA; the more members we have, the more our voice strengthens.

Attending your chapter meetings; is the best way to connect and bring potential members to RPEA. Attendance is also essential to keep yourself connected and to be informed of new developments regarding your pension and benefits. Research shows that social connection is critical to mental, physical, and emotional health.

As your new Membership Team gears up to start new work and membership initiatives in 2023, a growth mindset is vital. When I reflect on what RPEA has done and continues to do for its members, it is imperative to thank all our members for their support and volunteerism in achieving RPEA's goals. When I think of our membership and past leadership, I feel gratitude for those who helped protect our pension and health benefits. Thank you!

I want to thank our long-time members and new members whose initiative has allowed RPEA to continue with their work. You have maintained and continue to support our organization.

I want to encourage our members to continue to be enthusiastic about everything they do. Attend a meeting to share ideas, burdens, and successes. Chapter meetings are a great way to make connections. Become a roving ambassador for RPEA. Talk about RPEA and our outreach. Our actions that make a big difference. Make others aware of what RPEA does and share the passion that made you join.

For members who want to engage with the standing committees or become an ambassador within your chapter, please do not hesitate to share your interest with your Chapter President or Board Member. There will be more materials, information, membership packets and outreach opportunities in the near future. Stay tuned.

I am looking forward to the New Year and a new beginning. I wish you all peace and happiness shared with family and friends. Please keep yourself safe and in sound health.



*Elena Yuasa*  
Director of Membership

## 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)





# Is your current Medicare health plan still right for you?

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

- Care from the comfort of home when you schedule a phone appointment with a Kaiser Permanente doctor.<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.

## 2023 benefit highlights



Rides to and from your doctor visits at no cost<sup>2</sup>



Meals delivered to your home after a hospital stay at no cost<sup>3</sup>



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1. When appropriate and available. 2. If you have a medical emergency, call 911. 3. Meal service is for 4 weeks and is available only once per benefit year immediately following an inpatient stay at a hospital or nursing facility. Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

Please recycle. 943153456\_RPEA October 2022







## LEGISLATIVE ANALYSIS – by RANDALL CHEEK

They say the more things change, the more they stay the same. This is true for elected officials in California. Last year before the 2022 elections, Democrats held all the constitutional officers', Governor, Lt. Governor, etc. We

have a new controller in Democrat Malika Cohen as Betty Yee was termed out. All of Governor Gavin Newsom's appointees won election to their offices. Democrats still control the State Senate at 31 Democrats and 9 Republicans, same as it was in 2022. As of this writing, Democrats still control the State Assembly with a gain of three seats at 64 Democrats and 16 Republicans previous it was 61 Democrats and 19 Republicans. All the legislators ran in the new districts drawn by the California Citizens' Redistricting Commission which is made up of five Democrats, five Republicans and four Independents. None of the commissioners could have served in a political office, worked for the legislature or been a lobbyist.

2024 is expected to bring more changes to California state representatives in government. Talk is that Governor Gavin Newsom is considering running for president. Senator Diane Feinstein who is the oldest member of the U.S. Senate, turns 90 next year may not run again. She lost her husband this year and has stepped back as ranking member from some of the Senate's more powerful committees. If she retires, most likely running to replace her will be a number of politicians. We expect Democrats including Treasurer Fiona Ma and newly elected Controller Malia Cohen may run for open constitutional office. Newly elected Republican Congressman Kevin Kiley may also run for a constitutional office. Current CalPERS Board appointee Lisa Middleton is considering running for the State Senate.

CalPERS losses keep mounting this will have an affect on local governments' budgets, the state budget and because of the Public Employees Pension Reform Act public employees will also be paying more into CalPERS. Some local governments will say they cannot afford to pay their share as budgets will get tighter. The State of California is projecting a deficit. Silicon Valley companies, which have bolstered the budget in the past with capital gains revenue are making cut backs. This all spells more trouble for CalPERS.

“CalPERS losses keep mounting this will have an affect on local governments' budgets, the state budget and because of the Public Employees Pension Reform Act public employees will also be paying more into CalPERS. Some local governments will say they cannot afford to pay their share as budgets will get tighter. The State of California is projecting a deficit. Silicon Valley companies, which have bolstered the budget in the past with capital gains revenue are making cut backs. This all spells more trouble for CalPERS.”

The RPEA Legislative Committee is again considering legislation for the new legislative session which will begin in January; new members were sworn in on December 5. One piece of legislation we are looking at again is having an Inspector General office created for CalPERS. Too many issues such as embezzlement, conflicts of interest, and secret sessions which violate the Brown Act are happening at CalPERS. This is not new to state government other agencies have Inspector Generals.

RPEA anticipates we will get push back from CalPERS and some of the employee unions who don't want any oversight. If CalPERS continues down this path we will have those who wish to change the constitution and eliminate defined benefit pensions by pushing an initiative on the ballot.

A Inspector General is an office in multiple state agencies that acts as a watchdog and help eliminate issues that could bring headlines in the news that highlight CalPERS problems. Along with legislation RPEA will ask the Legislative Audit Committee to have the Auditor General conduct an audit and study of CalPERS.

I would like to thank the RPEA legislative committee members Jerry Bowles, Eric Thompson, C.T. Weber, David Soares, Nancy Gordon, Abe Bailey, Gary Harm. I'd also like to extend a special thank you to our lobbyist Aaron Reed and Pat Moran who help us keep an eye on any legislation affecting public employees' retirement.

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

*Randall Cheek*

RPEA Director of Legislation



## LEGISLATIVE UPDATE



**Aaron Read**

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

As of November 9th, millions of votes had been counted for the November 8, 2022 General Election, and 25.4% turnout was reported; however, there are still thousands of ballots to be counted and outcomes may

change. It will take a few weeks to finalize the count. The Secretary of State has until December 16, 2022 to certify the results.

The general election produced very few surprises. Governor Gavin Newsom won handily with over 58% of the vote, along with other Democratic Constitutional Officers. In nearly every race for statewide office, the Democrats won by more than 57% of the vote, meaning that in years to come, it's very unlikely California will see any Republican Constitutional Officers.

In terms of Democrat versus Republican numbers in the State Legislature, the numbers have relatively remained the same. As of November 13th, the Senate maintains 31

Democrats versus 9 Republicans. Those numbers could change slightly, depending on the outcome of SD 16 where David Shephard (R) currently leads Melissa Hurtado (D) by just under 3,000 votes. Either way, the Senate will retain its super majority.

In the Assembly, the outcome is very similar. Some races are still too close to call. The current election results have the Assembly divided by 63 Democrats versus 17 Republicans, which is essentially the status quo. These numbers could change slightly depending on the outcome of AD 7 where Ken Cooley (D) currently leads Josh Hoover (R) by just over 1,000 votes, AD 27 where Esmeralda Soria (D) currently leads Mark Pazin (R) by just over 600 votes, AD 67 where Sharon Quirk-Silva (D) currently leads Soo Yoo (R) by nearly 2,500 votes and AD 76 where Brian Maienschein (D) currently leads Kristie Bruce-Lane (R) by just under 2,000 votes.



**Pat Moran**



## BENEFITS STILL FIT?

### CONSIDER ADDITIONAL INSURANCE COVERAGE

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RPEA of CA - Retired Public Employees' Association of California





## Abridged History of RPEA

**The Articles of Incorporation for our organization were executed and registered with the California Secretary of State on September 12, 1958. Following is an abridged History of RPEA from 2012 to 2022. The complete abridged History of RPEA can be found at [www.RPEA.com](http://www.RPEA.com)**

In **2012**, our RPEA Director of Health Benefits and other RPEA members successfully convinced CalPERS to adopt the Maintenance Choice prescription drug plan for long term and chronic conditions, so members could obtain a long-term supply of medications for up to ninety days at some retail pharmacies with a lower cost Mail Service co-payment. This is especially beneficial to members in regions with extreme temperatures that negatively affect medications sent through the mail.

**2013** saw an effort to improve recruitment of new RPEA members by changing from the long-established Members Only, Member Services Program, through EJS Insurance Services, Inc., to Association Member Benefits Insurance Agency (AMBIA). As of the close of fiscal year 2015, this program was only partially successful. By the end of 2015, the number of chapters had dropped to 83. Something different had to be done.

Also in **2013**, RPEA, with Aaron Read's office, were involved in negotiating the Pension Reform legislation proposed by the Governor. We were successful in eliminating many of the harsher reforms but

supported many others such as: anti-spiking, air time purchases, and maximum benefit caps.

This year also saw RPEA taking the lead with other organizations to successfully defeat AB 785 which would have allowed direct mailing to CalPERS annuitants for the purpose of recruiting them. This would have allowed larger labor organizations that did not represent retirees to encroach upon the membership of existing organizations.

In **2014**, CalPERS staff proposed a High Performance Generic Step Therapy (HPGST) program which would adversely impact approximately 17,000 active and retired members in PPO's and HMO's. Our RPEA Director of Health Benefits persistently and successfully challenged the CalPERS staff's refusal to "grandfather" existing members, for whom brand name drugs were working well. This was a major cost-saving measure for RPEA's members.

In **2015**, our Director of Health Benefits successfully persuaded the CalPERS Staff and Board to include the Silver Sneakers fitness program in the new United Health Care (UHC) Medicare Advantage Plan (Part C) for 2016. This victory for RPEA members was the first time CalPERS added a specific fitness component to its health plans, paving the way for future progress to enhance wellness in other CalPERS-sponsored health plans.

In **2015**, RPEA also sponsored a bill as requested by our Stockton chapter, to allow a retiree organization to obtain the names and addresses of retirees



from a public agency that is considering bankruptcy. The City of Stockton had refused to supply this information, and retirees were forced to alternative means to organize and appear in Bankruptcy Court to protect their 9 claims against the City. AB 241 (Gordon) proceeded to the Senate and received final approval by the Assembly in January, 2016.

At the end of 2015, both the Membership Committee and the Strategic Planning Committee identified declining membership, a major problem for RPEA and similar organizations, as a priority to be addressed in a more significant manner. Prior to the 1996 enactment of the federal Health Insurance Portability and Accountability Act (HIPPA), CalPERS was willing and able to supply public employee organizations with names and addresses of retiring members of the system. Combined with the loss of the card insert program, declining membership in RPEA escalated. Financial analysts estimated that RPEA could not survive for more than three or four years without better recruitment strategies providing an influx of new members.

In January, **2016**, the RPEA sponsored bill AB 241 (Gordon) was approved by the Assembly and moved to the Senate. During 2016, RPEA's Legislative Committee followed about 50 legislative bills and the committee made recommendations to the RPEA Board throughout 2016. AB 241 (Gordon) was signed into law effective January 01, 2017.

In **2015**, a Joint Powers Authority (JPA) formed by four Southern California

cities lost its contract for the services it provided for 40 years leaving 60 + employees with a reduced pension because the founding cities refused to pay the full termination fee to CalPERS (pension system). JPA's have no taxing authority so they are wholly dependent upon the founding entities to fund shortfalls in pension funding. RPEA sought to mitigate this situation through legislation that would compel founding agencies to provide pension funding support to defunct JPA's. We were successful in getting legislation passed that guaranteed funding for JPA's that terminate or lack sufficient funding to make full contributions to the pension fund. Due to statute of limitations issues, we could not make whole the JPA that initiated our effort to secure this legislation, but we did succeed in getting their pension payouts improved. The actuarial team recalculated the final funding status of the JPA and reduced the cuts in pension payouts - this was the result of RPEA lobbying efforts.

During **2018 and 2019**, RPEA supported many CalPERS health care proposals/programs after scrutiny and revisions we proposed and continued to support efforts to raise the CalPERS Death Benefit to \$5,000 and a change in the COLA calculation that would base COLA on the California - Urban CPI as opposed to the National - City CPI and also attempted to get the Rural Health Care subsidy restored in view of rural hospital closings and the



added cost of accessing urban health facilities.

In **2020**, in an effort to engage in new opportunities in the private equity arena, CalPERS chose to develop a program that would involve lending to less than prime borrowers – companies and individuals whose credit ratings that do not meet minimum bank standards. These customers would pay higher interest rates than banks would command but the risk, of course, is greater considering the less than stellar credit scores they possess. RPEA recognizes that some of these customers may be credit worthy enough to approve for borrowing but CalPERS introduced legislation that would preclude Public Records Act inquiries into the clearly identity of the borrowers, the terms of the loans, and the performance of the loans. Without transparency, RPEA regards these loans to be dangerous to the health of the pension fund due to the potential for sweetheart deals and/or special treatment for some borrowers who may have connections or influence that may be inimical to CalPERS member interests.

In **2021**, CalPERS lost its Chief Investment Officer, Ben Meng, due to conflict of interest allegations – this crippled the private and global equity programs and resulted in poorer investment gains in 2020/21 during the U.S. stock market runup. While CalPERS operated without a new CIO, investment losses in the fiscal year 2021/22 – a period of

severe stock market corrections - exceeded losses at CalSTRS and almost all other public pension funds. A new CIO was appointed in **mid-2022**. RPEA opposed this CalPERS legislation AB 386 (Cooper) and we prevailed in the legislature in **2020 and 2021**. The program is functioning but not at the robust level that was anticipated before the plan met resistance from CalPERS retiree associations. We continue to oppose this misguided loan program that CalPERS wishes to implement. It is the intention of CalPERS, under the new Chief Investment Officer, Nicole Musicco, to expand private equity investments into many different areas and potentially venture capital. More sophisticated and non-traditional private equity programs will be incorporated into the CalPERS private equity portfolio.

Also, in **2022**, two RPEA sponsored bills related to death benefits passed the legislature. SB 850 (Laird) is structured to permit the death benefit of peace officer killed while on duty to be paid to children of the officer even if no formal relationship with the parent of the child exists. The other bill, SB 1168 (Cortese), raises the minimum death benefit in any CalPERS pension contract to \$2,000. Some public employers who contract with CalPERS for pension benefits had death benefit allowances as low as \$500.

The complete Abridged History of RPEA can be found at [www.RPEA.com](http://www.RPEA.com) under "About" and then click on "History".



# VOLUNTEERISM HOURS TRACKING FORM - LORAN VETTER

## COMMUNITY PARTICIPATION (Volunteers for Public Service)

In counting volunteer hours, include any of the following:

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



## RPEA-CA Gives Back

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

Name of Volunteer: \_\_\_\_\_

Date: \_\_\_\_\_

Chapter: \_\_\_\_\_

Area: \_\_\_\_\_

State Residing: \_\_\_\_\_

Name of Organization Volunteered:

Hours Donated:      Frequency:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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

Rev. 10/18/21





## PERSPECTIVE IS EVERYTHING

When we think about perspectives, we quickly realize that a perspective is your individual view of a situation. For example, if you view the 'unhoused' population as people who have chosen this lifestyle, you are less likely to see the necessity of building programs and houses to change their status from 'unhoused' to housed. However, perspectives are not set in stone.

Perspectives can be influenced by input from social media, newspapers, speakers, churches, radio and the list goes on. For a number of years there has been a campaign to cast public employment retirees as a drain on society. The general public has been and continues to receive input from people and groups with a specific agenda concerning pensions. Those people would like to find a way to end your "Defined Benefits" and/or prevent them from being extended to other public employees. They claim that your "Defined Benefits" programs are a financial burden on state and local governments. Writers and commentators allude to the terrible financial burden placed on public employers. The sense one gets is that the public employer is paying for 100 % of each person's pension and that this impacts other vital services needed. They neglect to reveal the true picture of who is paying for our pensions. The truth of the matter is that \$.71 of every dollar you receive is paid for by CalPERS investments and employee contributions.

Even in retirement, public retirees continue to pay their own way and exceed the value of their pension benefits through

their ongoing volunteer public service. For the last two days, I have been hearing about a 25 billion dollar shortfall to the budget of California this year. There is random discussion about where the state will make up that shortfall. The seeds are being planted once again through the media to justify an attack on our pensions. We need to find ways to fight back. It is our job to educate the public about the benefits they receive through public retirees' volunteerism. We need to explore other avenues to influence public and legislative opinion. Those avenues could include writing letters to the editor, setting up interviews at Volunteer sites, attending Resource Fairs, and talking to local politicians with proof of the programs and dollar value of the hours we volunteer.

**"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."**

I hope you have seen the volunteer form. I have tried to make it as simple as possible to report your hours. It also includes examples of activities that qualify to be reported. Please understand that I do not feel the need

to justify our pensions, we earned them. My intent is to plant our own seeds with the public and the legislature to show how much value above and beyond the costs of our pensions we provide to this state.

As usual, I will close with the statement from Erma Bombeck: *"Volunteers are the only human beings on the face of the earth who reflect this nation's compassion, unselfish caring, patience, and just plain loving one another."*

*Loran Vetter*

Community Involvement Chair





# CalPERS LONG-TERM CARE CLASS ACTION UPDATE-Jack Danielson

## CalPERS Long-Term Care Class Action Update RPEA of CA Benefits Partner, Jack Danielson, AMBA

There is unfortunately no new news to review for the CalPERS Long-Term Care Class Action Lawsuit.

A trial date is scheduled in Los Angeles on May 15, 2023. Attorneys on both sides of the lawsuit are still in a discovery phase for the trial. Expert discovery is expected to be completed December 9, 2023. Both parties are continuing in negotiations and the discovery phase. The trial preparations will continue until the end of February 2023, the case should then move forward to the scheduled trial date of May 15, 2023.

***What does this mean for you?*** *If you are a member of the lawsuit there may be an amended settlement and the terms would be disclosed when settlement is reached. You would then have new choices to make for that settlement. This could occur before the trial date, we will keep you posted.*

***Should you do anything about your existing policy?*** *We recommend you maintain your current policy until the lawsuit has a settlement. Cancelling your policy would likely lead to your withdrawal from the lawsuit and loss of any settlement funds being returned to you. If you are financially unable to pay for your policy you may have a few options to lower coverage.*

If you are not a member of the lawsuit but have a CalPERS Long-Term Care program it would be beneficial to understand how the lawsuit may affect your coverage. Schedule an appointment today.

One of our AMBA licensed agents would be happy to consult with you, help you consider other options for Long-Term Care coverage and understand what is happening with this struggling CalPERS program.

Please feel free to reach an AMBA agent by emailing [jack.danielson@amba.info](mailto:jack.danielson@amba.info) or phone 530-864-3793.

## CalPERS HOLDS SPECIAL MEETING -by RANDALL CHEEK

The CalPERS Board after closing out 2022 on November 16 immediately called for a special meeting on November 30 for a presentation by Global Governance Advisors, a Canadian human capital consulting firm. The meeting was called to help the board get guidance on compensating primarily four of the executive team at CalPERS, the General Counsel Chief Financial Officer, Chief Actuary and Chief Health Director, who have all topped out on their salaries of well over a hundreds of thousand dollars. This last minute meeting was being held after these members of the executive team just received bonuses. In addition board members Lisa Middleton and Theresa Taylor claimed retirees were the problem when CalPERS wants to get things done. A couple of RPEA Members spoke out at

the meeting pointing out that this was an unnecessary, hastily called meeting. JJ Jelincic said, "What does that say about the Board's management of the system? Or its administrative priorities or the Board's sense of fiduciary duty?" Randall Cheek lashed back about the comments by board members on retirees, noting that retirees have supported more in-house hiring and less outsourcing of jobs to lower cost but opposes lack of transparency, too many closed sessions and secret investment deals. The board voted to move forward with more compensation for management. Retirees' are being blamed instead of listened to by the board.



*RPEA Headquarters Staff sends  
Season's Greetings to Everyone  
& Happy New Year!*



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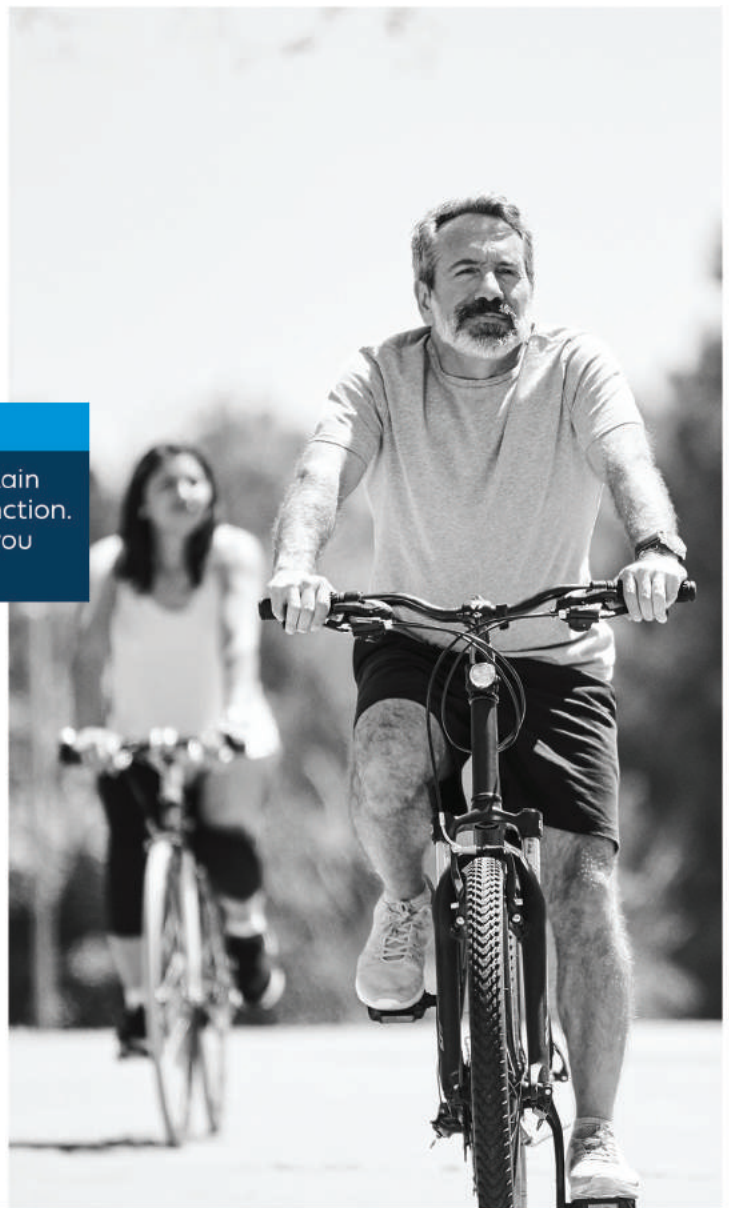
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Blue Shield of California is a PPO plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal. Blue Shield of California offers individual and employer group retiree plans to Medicare beneficiaries who have Part 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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Savvy Senior

## Top Financial Scams Targeting Seniors Today

*Dear Savvy Senior,*

*What are the most common scams today that target elderly seniors? My 75-year-old mother has been swindled several times over the past year, so I'm being extra cautious.*

*Paranoid Patty*

**Dear Patty,**

Great question! While many scams today are universal, there are certain types of fraud that specifically target older adults or affects them disproportionately. And unfortunately, these senior targeted scams are on the rise.

According to the Federal Bureau of Investigation (FBI), in 2021 there were 92,371 older victims of fraud resulting in \$1.7 billion in losses. This was a 74 percent increase in losses compared to 2020.

Here are five of the most common senior scams that were reported last year, that both you and your mom should be aware of.

**Government imposter scams:** These are fraudulent telephone calls from people claiming to be from the Internal Revenue Service, Social Security Administration or Medicare. These scammers may falsely tell you that you have unpaid taxes and threaten arrest or deportation if you don't pay up immediately. Or they may say your Social Security or Medicare benefits are in danger of being cut off if you don't provide personal identifying information. They may even "spoof" your caller ID to make it look like the government is actually calling.

**Sweepstakes and lottery scams:** These scams may contact you by phone, mail or email. They tell you that you've won or have the potential to win a jackpot. But you need to pay a fee, or cover taxes and processing fees to receive your prize, perhaps by prepaid debit card, wire transfer, money order or cash. Scammers may even impersonate well-known sweepstakes organizations, like Publishers Clearing House, to fool you.

**Robocalls and phone scam:** Robocalls take advantage of sophisticated, automated phone technology to

carry out a variety of scams on trusting older adults who answer

the phone. Some robocalls may claim that a warranty is expiring on their car or electronic device, and payment is needed to renew it. These scammers may also "spoof" the number to make the call look authentic.

One common robocall is the "Can you hear me?" call. When the older person says "yes," the scammer records their voice and hangs up. The criminal then has a voice signature to authorize unwanted charges on items like stolen credit cards.

**Computer tech support scams:** These scams prey on senior's lack of knowledge about computers and cybersecurity. A pop-up message or blank screen usually appears on a computer or phone, telling you that your device is compromised and needs fixing. When you call the support number for help, the scammer may either request remote access to your computer and/or that you pay a fee to have it repaired.

**Grandparent scam:** The grandparent scam has been around for several years now. A scammer will call and say something along the lines of: "Hi Grandma, do you know who this is?" When the unsuspecting grandparent guesses the name of the grandchild the scammer most sounds like, the scammer has established a fake identity.

The fake grandchild will then ask for money to solve some unexpected financial problem (legal trouble, overdue rent, car repairs, etc.), to be paid via gift cards or money transfers, which don't always require identification to collect.

## Other Scams

Some other popular scams targeting older adults right now are romance scams through social media and online dating sites, COVID-19 scams, investment scams, Medicare and health insurance scams, and Internet and email fraud.

For more information on the different types senior scams to watch out for, along with tips to help your mom protect herself, visit the National Council on Aging website at [NCOA.org](https://www.ncoa.org), and type in "the top 5 financial scams targeting older adults" in the search bar.



Savvy Senior

## Auto Aids That Make Driving Easier and Safer

*Dear Savvy Senior,*

*Do you know of any car gadgets that can help older drivers? I drive a 12-year-old car and have arthritis in my neck, back and knees which limits my mobility making it more difficult to get in and out of the car and look over my shoulder to backup.*

*Almost 80*

**Dear Almost,**

To help keep older drivers safe and extend their driving years, there are a number of inexpensive products you can purchase that can easily be added to your vehicle to help with many different needs. Here are some popular auto aids to consider.

### Entry and Exit Aids

For mobility challenged seniors who have a difficult time entering and exiting a vehicle – especially cars that are low to the ground or high vehicles such as SUV's or pickup truck's – there are a variety of support handles and special seat cushions that can help.

Some examples include the Stander ([stander.com](http://stander.com)) "HandyBar" (\$40), which is a portable support grab bar that inserts into the U-shaped striker plate on the doorframe, and the "CarCaddie" (\$20), a nylon support handle that buckles around the top of the door window frame. Stander also has an "Auto Swivel Seat Cushion" (\$40), that rotates 360 degrees to help drivers and passengers pivot their body into and out of their vehicle.

### Rear Vision Improvements

To help those with neck and back range of motion problems, which makes looking over the shoulder to back-up or merge into traffic difficult, there are special mirrors you can add as well as back-up cameras.

To widen rear visibility and eliminate blind spots, Verivue Mirrors ([verivuemirrors.com](http://verivuemirrors.com)) offers the popular "Universal 12-Inch Panoramic Rearview Mirror" (\$13) that clips on to existing rearview mirrors, along with a variety of "Blind

Spot Mirrors" (\$5 for two), which are small convex mirrors that stick to the corner of the sideview mirrors.

Another helpful device is the "Auto-vox CS-2 Wireless Backup Camera Kit" (\$120, [www.auto-vox.com](http://www.auto-vox.com)). This comes with a night vision camera that attaches to the rear license plate, and a small monitor that mounts to the dash or windshield. When the vehicle is in reverse, it sends live images wirelessly to the monitor so you can see what's behind you.

### Seat Belt Extenders

For plus-sized people or those with mobility problems, there are seat belt extension products that can make buckling up a little easier. For example, Seat Belt Extender Pros ([seatbelttextenderpros.com](http://seatbelttextenderpros.com)) offers vehicle-specific "Seat Belt Extenders" (\$13 to \$26) that fit into the seat belt buckle receiver to add a few inches of length, making them easier to fasten. They also sell a "Seat Belt Grabber Handle" (\$8), which is a rubber extension handle that attaches to the seat belt strap to make it easier to reach.

### Gripping Devices

If you have hand arthritis that makes gripping difficult or painful, consider the "SEG Direct Steering Wheel Cover" (\$17) that fits over the steering wheel to make it larger, softer and easier to grip. And for help twisting open tight gas caps, the "Gas Cap & Oil Cap Opener by Gascapoff" (\$17) is a long-handled tool that works like a wrench to loosen and tighten gas caps.

Many of these products can be found in your local auto supply stores or online at the manufacturer's website or at Amazon.com. Just type the product name in the search bar to find them.

### Professional Help

If you need more assistance, consider contacting a driver rehabilitation specialist who are trained to evaluate elderly drivers and provide safety and driving equipment suggestions.

In addition to the types of aids mentioned in this column, there's also a range of adaptive driving equipment that can be professionally installed on a vehicle – like swing-out swivel seats, pedal extenders, hand controls and more – to help people with various disabilities. To locate a driver rehabilitation specialist in your area, visit [www.ADED.net](http://www.ADED.net) or [www.MyAOTA.aota.org/driver\\_search](http://www.MyAOTA.aota.org/driver_search).



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

Join online!



### Become a Member in Three Easy Steps!

#### STEP 1: Tell Us About Yourself

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

#### STEP 2: Select One Membership Type

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

#### STEP 3: Select One Payment Method

- ☐ **Option 1: MONTHLY CALPERS DEDUCTION:** I authorize the California Public Employees Retirement System (CalPERS) to deduct for each applicant on this form \$5.00 per month from my retirement allowance until revoked by me in writing. **Only available if one applicant is receiving a CalPERS retirement payment.**  
Signature \_\_\_\_\_ Social Security Number or CalPERS ID + Last 4 of SSN \_\_\_\_\_
- ☐ **Option 2: CHECK OR MONEY ORDER:** As payment for the first year's dues, I have attached a check or money order for \$60.00 (\$30.00 for affiliate membership) for each applicant on this form. I will be billed annually for subsequent renewals.
- ☐ **Option 3: CREDIT CARD AUTHORIZATION:** As payment for the first year's dues, I authorize \$60.00 for each applicant on this form (\$30.00 for affiliate membership) to be charged on my credit card. I will be billed annually for subsequent renewals.  
Card Number:     -     -     -     (MasterCard or Visa only)  
Expiration Date:   /   CVV/CVC: (3 Digit code on the back of card)     
Signature \_\_\_\_\_

RPEA/October/2017

### THANK YOU for Joining RPEA!

**RPEA**  
**Headquarters Office:**  
**(800-443-7732)**

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



#### Why Join RPEA?

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

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

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

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



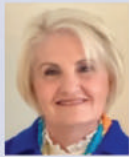


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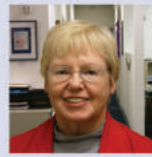
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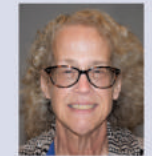
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**The RPEA Volunteer Board of  
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Happy and Healthy 2023**

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Accts Payable Clerk

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

800 443 7732  
916 441 7413  
916 441 7732

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

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