



## RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

# It's A Brand New Year



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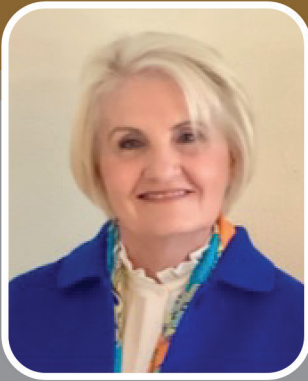
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# President's Report



**Rosemary Knox**

*RPEA PRESIDENT*



# RPEA

email  
**RPEAHQ@RPEA.COM**

website  
**WWW.RPEA.COM**

## **RPEA NEWSLETTER**

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comments to RPEA Headquarters,  
Attention: Scott McGookin, Editor.

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*By RPEA President Rosemary Knox*

**D**ear Members,  
I would like to wish all our members and readers happiness, good health and success in the coming year. Congratulations on remaining safe during 2020. By obeying the rules to flatten the curve of hospitalizations and death toll we can stop living in fear of the virus that has dictated the way we live. Like all of you I am hoping that this year "2021" brings with it an opportunity to get out and spread our wings soon!

The following information is a short synopsis taken from [COVID19.CA.GOV](https://www.covid19.ca.gov) website. Outlining the three basic phases for the California Covid-19 Vaccine Plan.

Phase 1A: (About 3 million people) Healthcare workers and Long-Term care residents.

Phase 1B: 1B Tier One: Individuals 75 and older. Those at risk of exposure at work. In the following sectors: education, childcare, emergency services, and food and agriculture.

1B Tier two: Individuals 65-74 years of age, and those at risk of exposure at work in transportation and logistics; industrial, commercial, residential, and sheltering facilities and services; critical manufacturing. Congregate settings with outbreak risk: incarcerated and homeless

Phase 1C: Individuals 50-64 years of age, people 16-49 years of age and have an underlying health condition or disability which increases their risk of severe COVID-19, and those at risk for exposure at work in the following sector: water and wastewater;

defense; energy; chemical and hazardous materials and IT; financial services; government operations/ community based essential functions.

Please connect with your local County Website for their vaccination plans.

The RPEA leadership is intensely following CalPERS effort to fill the vacant position of Chief Investment Officer that was left vacant when Ben Meng resigned in early August. So here we are in January and CalPERS CEO, Marcie Frost stated that the hiring of a new CIO was a pressing issue, and promised final interviews in early January!

I want to share a sincere "Thank You" to all our State leadership, our Area Directors, Assistant Area Directors, Chapter Presidents, and Headquarters' Staff for working so hard throughout this past year to support RPEA. We wouldn't be where we are today without your contributions. RPEA is an organization that cares for its members!

Happy New Year! We just know that 2021 is going to be our best year ever yet!

## Update:

CalPERS is continuing to engage in "Private Lending." Last year we succeeded in getting this legislation withdrawn. However, CalPERS has introduced this bill again under AB386 (Cooper D) and is scheduled to be heard in committee on March 5, 2021.



# Vice President's Report



*By Al Darby, Vice President*

**F**or more than a year, we have been hearing about the CalPERS plan to engage in 'private lending' (sometimes referred to as 'distressed loans') to businesses who can't qualify for traditional bank loans to operate their business and finance expansion, etc. Many investors (and some pension funds) have found this niche in investing to be lucrative due to the higher interest rates that apply to these riskier loans. As most of you know, RPEA has opposed the legislation CalPERS introduced in early 2020 that would have permitted almost complete secrecy by CalPERS regarding the nature of these loans - a condition that does not serve the best interest of CalPERS members. If secrecy prevails, sweetheart deals and/or poor performing loans (repayment difficulties) are almost sure to follow and bad outcomes for some of these loans will surely occur - transparency would minimize this danger. In mid-2020, RPEA succeeded in getting this legislation withdrawn from legislative consideration, but CalPERS will be back again in 2021 with a similar bill. If secrecy is still a big factor, it is likely that RPEA will oppose it again due to the added threat of increased business failures related to the COVID 19 economic disruption.

A recent article in a respected financial publication points to the minimal number of failures of these loans in 2020 but warns of trouble in 2021 when government support programs disappear. The new economy will look much different and many of these existing loans are in danger of default as a result of the expectation that most businesses will resume as if COVID 19 never happened - this is probably wishful thinking because that scenario will likely not materialize. New buying habits and our 'stay-at-home' COVID behavior, in general, will permanently alter our lives and unforeseen new lifestyles will likely emerge. This condition is compounded by the fact that many employees have successfully done their jobs from home which mean they can move from expensive urban areas to less costly hinterlands - a far less likely situation until COVID changed everything.

To be clear, RPEA does not oppose the private loan investment concept; we believe, however, that transparency in the program is vital to discourage the granting of riskier loans that could undermine some of the potential gains that these higher-interest loans produce. We must not expose members' trust fund money to the potential added risk that secrecy, wielded by the

CalPERS investment staff or outside loan consultants/managers, could produce.

On the topic of COVID, I was lamenting the lack of a vaccine or cure in my article two months ago but, today, I am happy to report that vaccines are here and they are being administered as you read this - a giant step forward in defeating this scourge. Seniors should already be getting the vaccine when this RPEA news magazine is published. We will need to continue pandemic precautions well into 2021 but we now have a 'strong light in the tunnel' and a way out of this COVID nightmare. Hopefully, mutant variants of COVID will not escape the reach of the current vaccines - this is the current thinking of virologists and vaccine developers. Let's hope the worst of this pandemic is over and we can get our lives back closer to normal again soon.

As this article is being written, we are awaiting the latest of COVID relief legislation. A necessary component of federal legislation is assistance to state and local governments that have spent billions on COVID-related programs but received little in reimbursement from the Washington DC to mitigate state and local government expenses. Absent this assistance, these local government entities will suffer severe budget shortfalls that will endanger public employment levels, public services, and public pension funded status. In addition, COVID relief legislation is needed to augment unemployment benefits, rent assistance, and food subsidies to those made jobless by COVID. With the new Biden administration new legislation is likely to be introduced to positively address some of these issues that will persist throughout 2021 and probably on into the future. It took several years after the 2008/9 financial collapse to stabilize the economy and return the country to economic normalcy. Let's hope we don't have to wait that long this time around.

As you know, the CalPERS Chief Investment Officer (CIO), Ben Meng, resigned in early August, 2020 due to potential conflict of interest issues. The search to replace him didn't begin in earnest until much later in the year and we still don't have a final decision on the new CIO as of January 1, 2021. CalPERS CEO, Marcie Frost, promises final interviews in early January. Let's hope we get a superstar CIO- choice soon and get the investment unit redirected to an investment portfolio that will consistently outperform the 7% target level on a regular basis. Reaching the 80% funded level is vital to the continued health of our pension system - it stands at about 70% funded now.



Chapters and Members, thank you for staying in touch! Receiving Chapter Newsletters is so refreshing to each of us and they are educational and fun. You can find past newsletters for many of the chapters on the RPEA Website at RPEA.com. On our website look under the header titled CHAPTERS and browse around. I trust you will find it entertaining and amusing. Also, if your chapter doesn't have a Newsletter Editor, consider volunteering to do it. It really is fun! Check out the chapter newsletters online and thank you for staying in touch!



### RPEA's February 9, 2021 Board of Directors Zoom Meeting

1st row (L-R): Randall Cheek, Director of Legislation; Susan Tamboury, Area Director I; Jeanie Coffey, AMBIA; Ken Brown, Area Director VII

2nd row (L-R): Marie Reed, Secretary/Treasurer; Ted Rose, Immediate Past President, RPEA HQ Staff, Al Darby, Vice President; Nelly Van Lommel, Area Director VI

3rd row (L-R): Ellie Knapp, Area Director V; J.J. Jelincic, Director of Health Benefits; Abe Baily, Area Director II; Scott McGookin, Director of Public Relations; Loran Vetter, Chapter 43

4th row (L-R): Rosemary Knox, President; Lucila Lopez, Area Director IX; Omar Guererro, AMBIA; Jack Danielson, AMBIA

Thank you chapter newsletter editors. Below are examples of Chapter newsletter headers from around the state.

RETIREE PUBLIC EMPLOYEES ASSOCIATION OF CALIFORNIA

August, September, November 2020

**ORANGE COUNTY**

RPEA CHAPTER 040  
ESTABLISHED JULY 31, 1972

Next Meeting is a virtual meeting. It is Wednesday, September 9, 2020 at 1:00 pm.

**RPEANews**

Retired Public Employees Association of California  
Chapter 064 • Newport Beach, California

DECEMBER 2020

**R.P.E.A. Chapter 032**

**Newsletter**

Sept./Oct. 2020

Vol. X Issue IV

RETIREE PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

**NEWSLETTER**

Chapter # 106, San Benito County Area III Volume 4 Issue 5  
November/December 2020

Retired Public Employees' Association of California

**NEWSLETTER**

Modesto.Vintage Chapter 023 January/February 2021 - Issue No. 37

RPEA El Dorado/ Amador Chapter 82

November Meeting

Monday, November 11, 2020 at 11:00 A.M.

It will be an online zoom meeting  
Go to your Zoom site, and click join meeting. The meeting ID# is:  
271 164 1135



# Health Benefits Update



*By JJ Jelincic, Director of Health Benefits*

**T**he November elections are over. I had expected the country's political life to return to normal. Boy was I wrong.

Since then, there has been two special Senate elections in Georgia; congress certified of the Electoral College votes; President Trump has been impeached, yet subsequently acquitted.

At least I was right about the television commercials.

## **Covid-19**

The Covid-19 vaccine roll out has been very slow. It seems the process was not thought through. I can cut the locals some slack because they were also dealing with testing and medical cases. Still, we have all seen what public employees can do if the politicians get out of the way. Let the worker bees take control and solve the problem.

I know we are all suffering from Covid-19 and shut down fatigue. All I can say is get the vaccine when you can, wash your hands, social distance and wear a mask. We know these things work.

The US Supreme Court had its hearing on the lawsuit seeking to overturn the Affordable Care Act. It is expected that the ruling will not come out until June. If the Court does throw out the law it will create chaos since the ACA has become so incorporated throughout the medical system.

## **Long Term Care (LTC)**

As predicted the CalPERS Board approved a big increase in the premiums for the LTC policies. The 91% increase will come in two stages. 52% on your policy anniversary after July of this year and 25% the following year. The Board authorized staff to come up with program of voluntary benefit changes that would reduce costs and therefore the premiums. Members will be given the option to accept or reject specific benefit changes. Your options should be provided at least 60 days before your premium increase. If the member rejects the benefit cuts, they will see the full impact of the premium increase. Members will be able to accept or reject the various options. The choices you make will determine your personal premium. Margaret Brown and Jason Perez voted no. Theresa

Taylor was absent. Henry Jones did not vote at the Board but had voted yes at the committee. All other Board members supported the increase.

The LTC lawsuit which was scheduled for March has been postponed until September.

## **Risk Mitigation Strategies**

In November the CalPERS Board adopted risk mitigation strategies for basic plans. The plan is to equalize the risk between medical insurers. Initially all the HMOs will be put in one risk pool while the PPOs will be in another. The long-term plan is to combine the HMOs and the PPOs into the same pool. The "problem" CalPERS is trying to solve is that members tend to pick lower cost plans over higher cost plans which staff has defined as "higher value" plans. All the HMOs offer the same benefits so the difference in costs is driven by the costs of services. It remains unclear to me why people would choose to pay more for the same benefits just because they are sicker. I believe the choice is made based on costs and the availability of service by desired providers.

On the PPO side the plan is to reduce the options to two plans – Platinum and Gold. Platinum will be similar to PERSCare and Gold would be similar to PERS-Select. This adjustment will take at least two years.

The risk mitigation plan is based on the Milliman Advanced Risk Adjusters (MARA) which rewards plans that have higher provider cost over those that negotiate lower rates.

The votes were the same as on the LTC increase

## **Income Related Monthly Adjustment Amount (IRMAA).**

The standard cost of Medicare Part B will be \$148.50 in 2021. If your modified adjusted gross income is above threshold levels you will be required to pay a higher amount. No one likes higher taxes but enjoy the higher income. A reminder that for state retirees the state may reimburse some or all of the IRMAA. You must submit all six pages of the IRMAA notice for yourself and any dependents. It takes CalPERS up to 60 days to process the payment. Payments will be retroactive.

Be careful. Stay safe. Wear a mask. Reach out and call a friend.



# Legislative Update



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

## **BUDGET**

**T**he Governor introduced his 2021-22 state budget on January 7, 2021. As you may recall, when he released his proposed 2020-21 budget last January, the state was projecting a \$5.8 billion state General Fund (GF) budget surplus. By May, we were facing a \$54 billion deficit, which is a \$60 billion swing in less than six months.

The GF forecast for the upcoming budget year has improved dramatically relative to what was forecast in 2020. The projected improvement is due to three main factors: a less severe economic downturn than anticipated; significant inequality in the spread of wage losses between high-wage and low-wage workers; and a stronger stock market than expected, which lead to a record level of capital gains revenue. Another reason the recession was less severe than anticipated was the unprecedented level of federal assistance provided, including direct payments to households, loans and grants to businesses, and enhanced unemployment benefits.

The proposed budget is \$227.2 billion which includes a record \$164.5 billion General Fund (which is 12 percent larger than last year's budget that was adopted during a pandemic, resulting in widespread unemployment and an unprecedented economic lockdown.)

The Governor's proposed budget seeks to shore up California's financial reserves and use a one-time \$15 billion windfall (the Legislative Analyst's Office – LAO – puts it closer to \$26 billion) for efforts to help workers and businesses, boost public health and speed up the reopening of public school classrooms.

Tax revenues have rebounded more quickly than officials anticipated in the months since, allowing the state to put nearly \$19 billion back into the reserve accounts it tapped into last year and leaving a \$15.6 billion discretionary surplus.

As a result of this unforeseen windfall, the Governor is asking the Legislature to act immediately on a number of spending programs directed at combating the impacts of the Coronavirus in California. Here's what he wants enacted before the 2021-2022 budget is passed, based on an initial review of his spending plan:

## **EDUCATION**

- ☐ \$2 billion school reopening
- ☐ \$4.5 billion in funding for summer school or a

longer school year

- ☐ \$100 million in emergency financial assistance for community college students and others working full time
- ☐ \$20 million to bolster community college retention and enrollment
- ☐ Additional changes to maintain CalGrant eligibility for students

## **SAFETY NET**

- ☐ \$2.4 billion in \$600 rapid cash grants for low-income workers
- ☐ \$250 million for housing development
- ☐ \$250 million for Homekey permanent housing for people who are homeless
- ☐ \$300 million for vaccine outreach and coordination

## **BUSINESS STIMULUS**

- ☐ A second round of small business grants
- ☐ \$71 million in business fee waivers
- ☐ \$25 million in grants for museums and other cultural institutions
- ☐ \$430 million in CalCompetes grants and tax credits for businesses growing or moving to California
- ☐ \$25 million in labor apprenticeship programs
- ☐ \$35 million for a new California Dream Fund that issues \$10,000 grants to entrepreneurs in underserved communities
- ☐ \$162 million for agriculture

## **ENVIRONMENTAL**

- ☐ \$323 million for forest health and fire prevention
- ☐ \$239 million for zero-emissions vehicles

Naturally, Democratic legislative leaders applauded the Governor's budget plan, promising to take up its most pressing provisions soon. They just passed the extension of the eviction moratorium on renters, which also provided rental assistance to property owners and tenants. How soon they will act on other budget priorities is unknown; however, rest assured, the Legislature will have their own thoughts on how to allocate some of the unanticipated



# Legislative Update



windfall the state currently enjoys. This is just the beginning of the 2021-22 budget dance. Stay tuned for more information...

## **100/90 FORMULA**

Great news – The 100/90 formula for state retiree healthcare is fully funded.

## **STATE EMPLOYEE RETIREMENT CONTRIBUTION**

The Budget recognizes the extraordinary challenges older Californians and their families faced during the COVID-19 pandemic and proposes a range of investments to increase opportunities for Californians to age well over the next decade, including developing new strategies with the federal government to leverage Medicare to provide additional long-term services and supports.

## **ADDRESSING HEALTH CARE AFFORDABILITY AND AGING**

The COVID-19 pandemic has accentuated the need for health care. The Budget includes the creation of a new Office of Health Care Affordability, which will increase quality and cost transparency, develop cost targets and evaluate consequences for entities that fail to meet the targets.

The Budget proposes to implement the California Advancing and Innovating Medi-Cal (CalAIM) initiative to reduce variation and complexity in the state's Medi-Cal program, manage member risk and need and improve outcomes through payment reform.

## **LEGISLATIVE UPDATE**

The Legislature is back in full force and operating under the same COVID guidelines as they did for most of 2020. There is still limited access to the Capitol and hearings are being held in a limited number of rooms. We at Aaron Read & Associates continue to lobby via text, e-mail, phone, zoom and all other digital ways available to us.

Bills continue to be introduced each day and we are actively monitoring them. Please see the next update for a detailed list of bills that have an impact to RPEA.

## **AB 323 (KALRA D) LONG-TERM HEAL FACILITIES**

The Long-Term Care, Health, Safety, and Security Act of 1973 defines a class "A" violation as a violation that the department determines presents either (1) imminent danger that death or serious harm to the patients or residents of the long-term health care facility would result therefrom, or (2) substantial probability that death or

serious physical harm to patients or residents of the long-term health care facility would result therefrom. This bill would redefine a class "AA" violation as a class "A" violation that the department determines to have

been a substantial factor, as described, in the death of a resident of a long-term health care facility. The bill would increase the civil penalties for a class "A," "AA," or "B" violation by a skilled nursing facility or intermediate care facility, as specified. The bill would delete numerous references to the "patients" of a long-term health care facility.

## **AB 386 (COOPER D) PUBLIC EMPLOYEES' RETIREMENT FUND: INVESTMENT: CONFIDENTIALITY**

The California Public Records Act requires state and local agencies to make their records available for public inspection, unless an exemption from disclosure applies. Current law excludes from the disclosure requirement certain records regarding alternative investments in which public investment funds invest. This bill would exempt from disclosure under the act specified records regarding an internally managed private loan made directly by the Public Employees' Retirement Fund. Under the bill, these records would include quarterly and annual financial statements of the borrower or its constituent owners, unless the information has already been publicly released by the keeper of the information.

## **SB 48 (LIMON D) DEMENTIA AND ALZHEIMER'S DISEASE**

Would require all general internists and family physicians to complete at least 4 hours of mandatory continuing education on the special care needs of patients with dementia.

## **SB 294 (LEYVA D) PUBLIC RETIREMENT: LEAVE OF ABSENCE: SERVICE CREDIT**

PERS and STRS require employees to make contributions to the system based on their creditable compensation, as defined. Existing law defines "leave of absence" for purposes of both laws as a period of leave to which a member is entitled that is expressly authorized or required pursuant to specified provisions, including employer-approved compensated leave, subject to specified requirements. This bill would remove the 12-year limitation for service credit earned on an employer-approved compensated leave. By increasing contributions into the continuously appropriated Public Employees' Retirement Fund and Teachers' Retirement Fund, the bill would make an appropriation.



# CalPERS Pay Days

Benefits are paid at the beginning of the month for the previous month's benefits. For tax reasons, your December retirement check is always dated the first day of the New Year. The State Controller's Office issues checks and determines mailing dates. If you have direct deposit, contact your financial institution to see when funds are placed in your account.

## 2021 Pay Dates

Benefit Month	Southern California/ Out of State Mail Date	Northern California Mailing Date	Direct Deposit Date
January	January 28	January 29	February 1
February	February 25	February 26	March 1
March	March 29	March 30	April 1
April	April 28	April 29	April 30
May	May 27	May 28	June 1
June	June 28	June 29	July 1
July	July 28	July 29	July 30
August	August 27	August 30	September 1
September	September 29	September 30	October 1
October	October 28	October 29	November 1
November	November 29	November 29	December 1
December	December 30	December 31	January 3, 2022

The State Controller's Office distinguishes Northern and Southern California using ZIP codes:

- Southern California is between 90000 through 93599
- Northern California is between 93600 through 96199

## Cost-of-Living Adjustment (COLA)

The Cost-of-Living Adjustment (COLA) is a benefit to ensure your value of money at retirement keeps up with the rate of inflation. Typically, this benefit begins the second calendar year of retirement, although the annual rate of inflation and retirement law could affect the onset of your COLA. Under existing retirement law, retirees receive an annual COLA paid in the May 1 warrant each year.

	Year of Retirement	% COLA Increase Effective May 1, 2021		Year of Retirement	% COLA Increase Effective May 1, 2021
2% COLA	2003 & earlier	2%	3% COLA	1979 & earlier	3 %
	2004	1.81%		1980-2019	1.23%
	2005-2015	1.23%	4% COLA	2020	Not eligible
	2016	1.62%		2019 & earlier	1.23%
	2017	1.49%		2020	Not eligible
	2018-2019	1.23%	5% COLA	2019 & earlier	1.23%
	2020	Not eligible		2020	Not eligible





## BENEFITS STILL FIT?

### TIME TO EXPAND YOUR COVERAGE.

As your life changes, consider some of these benefits and discounts from **RPEACA & AMBA**:

- Dental & Vision Insurance
- Long-Term Care
- MASA (Air and Ground Ambulance Plan)
- Cancer, Heart & Stroke Policy
- Accident Policy
- Medicare Supplement Policy
- Easy Issue Life Policy
- Tax Deferred Annuity
- Hearing Benefits
- Discounts on Travel, Dining & more

Learn more: **1-877-556-4582**

[myambabenefits.info/rpeaca](http://myambabenefits.info/rpeaca)

**RETIRED PUBLIC EMPLOYEES' ASSOCIATION  
OF CALIFORNIA**





# RPEA Legislative Analysis



*By Randall Cheek, Director of Legislation*

**A**

lthough a little late the 2021 state legislative year has begun with Democrats still holding a super majority in both

houses. The Democrats have a 60 to 19 majority over Republicans in the Assembly with former Republican Chad Mayes becoming an Independent and will most likely caucus with Democrats. In the State Senate Democrats hold a 30 to 9 majority in the State Senate. One seat is vacant as Democrat Holly Mitchel is now on the Los Angeles County Board of Supervisors. Her seat is up in a special election in March and will most likely go Democrat.

The Governor has nominated Democratic Assemblywoman Shirley Weber of San Diego to be the new Secretary of State to replace Alex Padilla who is replacing Vice-President Kamala Harris. Her seat will most likely be filled by a Democrat in June. In addition the Governor will need to appoint a replacement for Attorney General Xavier Becerra who is nominated to become the new United States Secretary of Health and Human Services in the Biden administration. That could be a current Democratic legislator or a former Democratic legislator. Former Insurance Commissioner and former Assemblyman Dave Jones could have the inside track. Jones tried to be Attorney General under Governor Jerry Brown. Jones is currently running for the State Senate seat in Sacramento held by Senator Richard Pan. The race is crowded and I believe Jones would rather be AG if offered.

As always, every two years there are a number of new members. COVID has brought some changes this session as time lines will be different for legislation and both houses have reduced the number of bills that members will be allowed to carry this two-year session which means they will be very reluctant to carry any bill that may have opposition. They will continue to be cautious on spending as priorities will be getting COVID under control, improving the economy and saving for future natural disasters like forest fires. Governor Gavin Newsom, who is not a spendthrift, does have more money than he expected even after the "rainy day fund" was spent on COVID and fires. Due to the major uptick in the market, California companies, especially tech, did well and

thus capital gains grew. But don't expect Newsom to spend any more money on other issues except education.

Looking into my hermetically sealed mason jar I do not foresee any legislation that will expand benefits monetarily for retirees this year. However, RPEA is considering legislation to make PERS more transparent - which PERS will most likely oppose. The good news is we have friends on the Senate Labor, Public Employment and Retirement Committee which is Chaired by Senator Dave Cortese of San Jose and the Assembly Public Employment and Retirement Committee Chaired by Assemblyman Jim Cooper of Elk Grove. Both have worked with RPEA in the past. They will help RPEA as we will continue to work with the legislature to protect our pensions and benefits.

Meanwhile in Washington D.C. there is a new sheriff in town with the election of Joe Biden. California will have more influence in Washington. Biden has already tapped a number of Californians to be part of his administration besides Harris, Padilla and Becerra. California could see more federal funds come its way. The Biden administration will do the same as California and concentrate on COVID (100 million vaccines in his first 100 days), and the economy (more money for families and small businesses) along with healing our divided country.

One of Biden's major legislative pieces will be a massive infrastructure bill to repair bridges, highways, water systems etc. This will create many jobs and help communities throughout the United States. It harkens back to FDR and his WPA and other programs to help people.

While we are still in Washington I believe Senator Diane Feinstein will call it quits when her term ends in 2022. She turns 88 this year and has already given up her seat on the coveted Senate Judiciary Committee which oversees all judicial appointments. This will most likely cause the merry-go-round to spin again to see which current legislator or politician runs for her seat. She is a grand lady who deserves our thanks.

I hope you are all well. Happy Trails till we meet again.



# Public Relations Update



*By Scott McGookin, Director of Public Relations*

## END OF YEAR, 2020

**I**n a year like no other, your Retired Public Employee Association of California has been making changes by rethinking and expanding upon how to communicate with our chapters and members, how we prioritize, and how to adapt. We've been making the changes needed to keep you current providing our members relevant information with regard to protecting and improving your earned retirement, medical and other benefits.

It is our hope that you will gain timely knowledge and increased access to RPEA and the benefits it offers thru our various forms of communication including our Bi-Monthly RPEA Newsletter, Website, as well as our growing presence on Social Media and on the RPEA Blog. We hope throughout this year you will be inspired to contribute a bit of your time and vast talents to your Chapter and the communities that you serve thru possible virtual volunteerism in the community and volunteer opportunities within your Chapter.

The good Lord knows these days have not been easy on any of us. The pandemic has taken its toll on us all in one way or another. If we are not careful these shadowed days can deprive or rob us of joy and also a sense of life's purpose. RPEA recognizes the challenges and is bringing to everyone more opportunity for engagement and connectedness this year - 2021.

In my conversations and other communication with

members I frequently hear of new appreciations and blessings that are showing up along the way as a result of COVID - and the valuable lessons learned as a result. Dare I say "New appreciations of things we have taken for granted." Things like hugs, kisses on the cheek, time with the grandkids, or simply going out to dinner with family or friends. These are joys and they will return soon my friends!

As we emerge from the stranglehold of the pandemic we are confronted with the questions of "What of the past do we take into the future? What do we want to leave behind?" However, at this moment I look to encourage our chapters and individual members to break free from the months of isolation and stay at home orders and reignite yourselves and your connectedness by Zoom meetings. Hopefully, very soon, we will be safely meeting physically together in our customary environment and once again be able to experience one another physically and socially – the true experience of our interpersonal human relationships. Yet, in the interim, virtual is somewhat easy and it is safe!

Please remember I'm always looking to hear your story! Feel welcome to e-mail me your Chapter Newsletters; photographs of your Zoom meetings; pictures of service projects and virtual service projects; cartoons and any other fun ideas that will allow us to share your experiences with your fellow members! Send your ideas, pictures and feedback to [editor@rpea.com](mailto:editor@rpea.com).

**Most Importantly Stay Safe and Stay Well!**

I look forward to seeing you on Zoom!



### Remember:

- We sell See's Candy Certificates all year long.
- Each certificate represents the equivalent of a 1 lb. box of See's Candy.
- As an RPEA member, you may order:

**By mail:** Send a note explaining your order, along with your check for the number of certificates you want to: RPEA, 300 T Street, Sacramento, CA, 95811

**By phone:** Use your **Visa** or **Mastercard**. Just call the Headquarters Office at 800-443-7732 to place your order

**Online:** Use your Visa or Mastercard in the RPEA Store at [www.rpea.com](http://www.rpea.com)  
**Current Price (as of February 1, 2018): \$18.50 each by mail**



# Virtual Volunteerism



By Loran Vetter

Blinking Light at the End of the Tunnel

**T**here appears to be a blinking caution light at the end of the very long tunnel we have been in. There are several vaccines that have been approved. They are in the process of administering the vaccines according to a schedule devised by each state. Is everything over? How soon will we all get vaccinated? Reports indicate that it could take until mid-year or longer for the general population to be vaccinated and that in the meantime, existing protocols around masks, distancing, and handwashing still need to be adhered to.

Since March 19, 2020, we have been in various levels of lockdown haunted by a pandemic we did not understand and confusion about safety measures. We have all reacted differently to the ways in which this pandemic has changed our lives. Of one thing there is no doubt, everyone's life has been impacted in various ways and our reactions to the changes have been just as varied. You might ask what this has to do with volunteerism and I am about to tell you. Prior to the "lock down", retired public employees were providing thousands of hours in volunteer positions. In some cases an agency was being totally manned by volunteers (grant writing, scheduling, providing one on one service, etc.). Some programs closed down completely due to lack of volunteer staff to run the programs. The main issue for Retired Employees was that they were considered vulnerable due to age and health conditions. Retired Public Employees are a resourceful group. It is true that many could not perform their normal volunteer duties, but they embraced the challenge of devising new ways to

satisfy a need to be a service to our communities. This effort was certainly helped along by Governor Newsom's program "California Volunteers for All".

The people overseeing this project looked at how existing skills can be utilized in new ways. I know that I get a note at least one time per month asking if I need assistance in identifying volunteer positions. The neat thing was that when I signed up, they asked what my skills were and where my interests lay, so they weren't shooting in the dark when a recommendation was made. I know that I am not the only one who has continued to volunteer during this dark time in our lives and I am asking that you send in the information on what you have been involved in.

We need that information to prepare for the next assault on our pensions and benefits. As we get to a point of normalcy in our daily lives, the very real fiscal cost of this pandemic will be brought into focus. Some politicians, media sources, and Think Tank members will see our pension funds as a 'golden goose' to be used to solve budget problems. They will conveniently forget the value that was placed on volunteers both in service and in value by the state itself. We cannot allow that to happen. We have worked too hard both on the job and in retirement activities to have our contributions disrespected. I look forward to your forms coming in so that I can document the types of volunteer activities and the hours you have donated. As usual I will close with the quote from Erma Bombeck:

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

## 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)**





# Savvy Senior

*By Jim Miller of the Savvy Senior*

## How to Choose a Medical Alert System

*Dear Savvy Senior,*

*I am interested in getting my mom, who lives alone, a medical alert system with a wearable pendant button that will let her call for help if she falls or has a medical emergency. What can you tell me to help me choose one?*

*Too Many Choices*

*Dear Too Many,*

A good medical alert system is an effective and affordable tool that can help keep your mom safe and living in her own home longer. But with all the different products and features available today, choosing one can be challenging. Here are some tips that can help.

### Three Key Questions

Medical alert systems, which have been around since the 1980s, provide a wearable help button – usually in the form of a neck pendant or wristband – that would put your mom in touch with a dispatcher who could summon emergency help or contact a friend or family member as needed.

To help you narrow down your options and choose a system that best fits your mom's needs, here are three key questions you'll need to ask, along with some top-rated companies that offer these products.

#### 1. Does your mom want a home-based or mobile system?

Medical alert systems were originally designed to work inside the home with a landline telephone, which is still an option. But since fewer and fewer households have landlines these days, most companies today also offer home-based systems that work over a cellular network. With these systems, pressing the wearable help button allows you to speak to a dispatcher through a base unit located in your home.

In addition, many companies offer mobile medical alert options, too. You can use these systems at home, but they'll also allow you to call for help while you're out and about.

Mobile alerts operate over cellular networks and incorporate GPS technology. They allow you to talk and listen to the operator directly through the pendant button, and because of the GPS, your location would

be known in order for help to be sent.

If your mom doesn't leave the house very often, she may not need a mobile system, but if she is still active, she may want added protection outside the home.

#### 2. Should her system be monitored or not?

The best medical alert systems are monitored, meaning that the help button connects you with a trained operator at a 24/7 dispatching center.

But you also have the option to choose a system that isn't monitored. With these, when you press the help button, the device automatically dials a friend or family member on your programmed emergency call list.

These products can often be set up to call multiple people and to contact emergency services if you don't get an answer from someone on your list.

#### 3. Should you add a fall-detection feature?

Most medical alert companies today now offer the option of an automatic fall detection pendant for an additional fee of \$10 to \$15 per month. These pendants sense falls when they occur and automatically contact the dispatch center, just as they would if you had pressed the call button.

But be aware that this technology isn't full proof. In some cases, this feature may register something as a fall that isn't. The alarm might go off if you drop it or momentarily lose your balance but don't actually land on the ground.

### Top Rated Systems

Here are four top companies, rated by Consumer Reports, that offer home and mobile monitored medical alert systems:

- Bay Alarm Medical: Fees range between \$20 and \$40 per month; [BayAlarmMedical.com](http://BayAlarmMedical.com); 877-522-9633.
- Great Call's Lively Mobile Plus: The device costs \$50 plus a \$25 to \$40 monthly service fee; [GreatCall.com](http://GreatCall.com); 800-650-5921.
- MobileHelp: Monthly fees run \$20 to \$45; [MobileHelp.com](http://MobileHelp.com); 800-809-9664.
- Phillips Lifeline: \$30 to \$50/month, plus a onetime device/activation fee of \$50 to \$100; [Lifeline.Phillips.com](http://Lifeline.Phillips.com); 855-681-5351.



# Savvy Senior

## Savvy Senior

### Do I Need to Sign-Up for Medicare If I'm Still Working?

Dear Savvy Senior,

*I will turn 65 in a few months and plan to keep working for several more years. I have good health insurance from my employer now. Do I have to sign up for Medicare when I reach 65?*

Looking Ahead

Dear Looking,

Whether you need to enroll in Medicare at 65 if you continue to work and have health insurance through your job depends on how large your employer is. The same rules apply if your health insurance comes from your spouse's job.

But first, let's review the basics. Remember that original Medicare has two parts: Part A, which provides hospital coverage and is free for most people. And Part B, which covers doctor's bills, lab tests and outpatient care. Part B also has a monthly premium, which is \$148.50 for most beneficiaries in 2021, but is higher for individuals earning above \$88,000.

If you're already receiving Social Security, you'll automatically be enrolled in parts A and B when you turn 65, and you'll receive your Medicare card in the mail. It will include instructions to return it if you have work coverage that qualifies you for late enrollment. If you aren't yet receiving Social Security, you will have to apply, which you can do online at [SSA.gov/medicare](https://ssa.gov/medicare).

If you plan to continue working past the age of 65 and have health insurance from your job, your first step is to ask your benefits manager or human resources department how your employer insurance works with Medicare. In most cases, you should at least take Medicare Part A because it's free. (Note: If you're funding a health savings account you may not want to take Part A because you can't make contributions after you enroll). But to decide whether to take Part B or not will depend on the size of your employer.

### Small Employer

If your current employer has fewer than 20 employees, Medicare will be your primary insurer and you should enroll in Medicare Part B during your initial enrollment period. This is a seven-month period that includes the

three months before, the month of, and the three months after your 65th birthday.

If you miss the seven-month sign-up window, you'll have to wait until the next general enrollment period, which runs from Jan. 1 to March 31 with benefits beginning the following July 1. You'll also incur a 10 percent penalty for each year you wait beyond your initial enrollment period, which will be tacked on to your monthly Part B premium.

### Large Employer

If your employer has 20 or more employees, your employer's group health plan will be your primary insurer as long as you remain an active employee. If this is the case, you don't need to enroll in Part B when you turn 65 if you're satisfied with the coverage you are getting through your job. But if you do decide to enroll in Medicare, it will supplement your employer insurance by paying secondary on all of your claims.

Once your employment or group health coverage ends, you will then have eight months to sign up for Part B without a penalty. This is known as the Special Enrollment Period.

### Check Drug Coverage

You also need to verify your prescription drug coverage. Call your benefits manager or insurance company to find out if your employer's prescription drug coverage is considered "creditable." If it is, you don't need to enroll in a Medicare Part D prescription drug plan. If it isn't, you should purchase a plan (see [Medicare.gov/plan-compare](https://medicare.gov/plan-compare)) during your initial enrollment period or you'll incur a premium penalty (1 percent of the average national premium for every month you don't have coverage) if you enroll later.

If you have more questions or need help, contact your State Health Insurance Assistance Program (see [ShiptaCenter.org](https://ShiptaCenter.org)), which offers free Medicare counseling. Or call the Medicare Rights Center helpline at 800-333-4114.

**Savvy senior is a new column that will appear from time to time in the RPEA Newsletter. Visit [SavvySenior.org](https://SavvySenior.org). Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.**



# Joining RPEA Helps Us Support YOUR Retirement Security

RETIRED PUBLIC EMPLOYEES'

ASSOCIATION OF CALIFORNIA

# Membership



# Application

Have a scanner app on your smart phone?

Visit our website:  
www.rpea.com

Join online!



## Why Join RPEA?

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

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

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

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

## Become a Member in Three Easy Steps!

### STEP 1: Tell Us About Yourself

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

### STEP 2: Select One Membership Type

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

### STEP 3: Select One Payment Method

☐ **Option 1: MONTHLY CALPERS DEDUCTION:** I authorize the California Public Employees Retirement System (CalPERS) to deduct for each applicant on this form \$5.00 per month from my retirement allowance until revoked by me in writing. **Only available if one applicant is receiving a CalPERS retirement payment.**  
 \_\_\_\_\_  
 Signature Social Security Number or CalPERS ID + Last 4 of SSN

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

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

RPEA/October/2017

## THANK YOU for Joining RPEA!

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

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







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

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### ROSTER OF 2020/2022 VOLUNTEER BOARD OF DIRECTORS

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NAME	TITLE	HOME ADDRESS	PHONE	FAX	E-MAIL ADDRESS
<b>Rosemary Knox</b> ANYTIME	President	2215 Ladymuir Court San Jose, CA 95131	408 926 6664	NONE	rpeahq@rpea.com
<b>Al Darby</b> 8AM – 9PM	Vice President	8968 Panamint Court Elk Grove, CA 95624	925 788 6068	NONE	rpeahq@rpea.com
<b>Marie Reed</b> 8AM – 7PM	Secretary/Treasurer	6796 Pocket Road Sacramento, CA 95831	916 428 2090	NONE	rpeahq@rpea.com
<b>Ted Rose</b> 9AM – 5PM	Immediate Past President	2894 San Minete Dr. Livermore, CA 94550	925 292 9017	NONE	rpeahq@rpea.com
<b>JJ Jelincic</b> 8AM – 8PM	Dir. Health Benefits	366 Jane Ct. Hayward, CA 94544	916 502-6181	NONE	rpeahq@rpea.com
<b>Michael Flaherman</b> ANY TIME	Dir. of Membership	3732 Sacramento St. San Francisco, CA 94118	415 652-4300	NONE	rpeahq@rpea.com
<b>Scott McGookin</b> ANY TIME	Dir. Public Relations	650 Farben Dr. Diamond Bar, CA 91765	909 568-6763	NONE	rpeahq@rpea.com
<b>Randall Cheek</b> ANY TIME	Dir. Legislation	5201 Adelaide Way Carmichael, CA 95608	916 541 8988 (H)	NONE	rpeahq@rpea.com
<b>Susan Tamboury</b> 8AM – 9PM	Area Director I	1145 Santa Ana Dr. Santa Rosa, CA 95404	707 573-1566	NONE	rpeahq@rpea.com
<b>Abe Bailly</b> 9AM – 9PM	Area Director II	1073 San Ramon Dr. Chico, CA 95973	530 680 7883	NONE	rpeahq@rpea.com
<b>Bob Van Eften</b> ANY TIME	Area Director III	4401 Clovewood Lane Pleasanton, CA 94588	925 846-6563	NONE	rpeahq@rpea.com
<b>Al Fillon</b> 8AM – 5PM (M-F)	Area Director IV	2300 El Portal Dr., Unit 43 Bakersfield, CA 93309	661 619-6181	NONE	rpeahq@rpea.com
<b>Ellen Knapp</b> ANYTIME	Area Director V	28319 N. Azurite Pl. Valencia, CA 91354	661 607 2072 (C)	NONE	rpeahq@rpea.com
<b>Nelly Van Lommel</b> ANY TIME	Area Director VI	5227 W. Pinehurst Dr. Banning, CA 92220	909 519-7390	NONE	rpeahq@rpea.com
<b>Ken Brown</b> 8AM – 5PM	Area Director VII	3687 Wamego Rd. Placerville, CA 95667	530 240-5160	NONE	rpeahq@rpea.com
<b>Kathleen Collins</b> ANY TIME	Area Director VIII	11865 Susan Ave. Downey, CA 90241	562-884-8891	NONE	rpeahq@rpea.com
<b>Lucila Lopez</b> ANYTIME	Area Director IX	P.O. Box 72075 Albuquerque, NM 87195	505-831-5167	NONE	rpeahq@rpea.com

### HEADQUARTERS OFFICE STAFF

Radtana Lee	Office Manager	300 T Street			radtana@rpea.com
Corey Saetern	Asst. Office Manager	Sacramento, CA 95811	800 443 7732	916 441 7413	corey@rpea.com
Teena Stone	Mem. Svcs. Secretary	8:00AM – 4:00PM	916 441 7732		teenastone@rpea.com