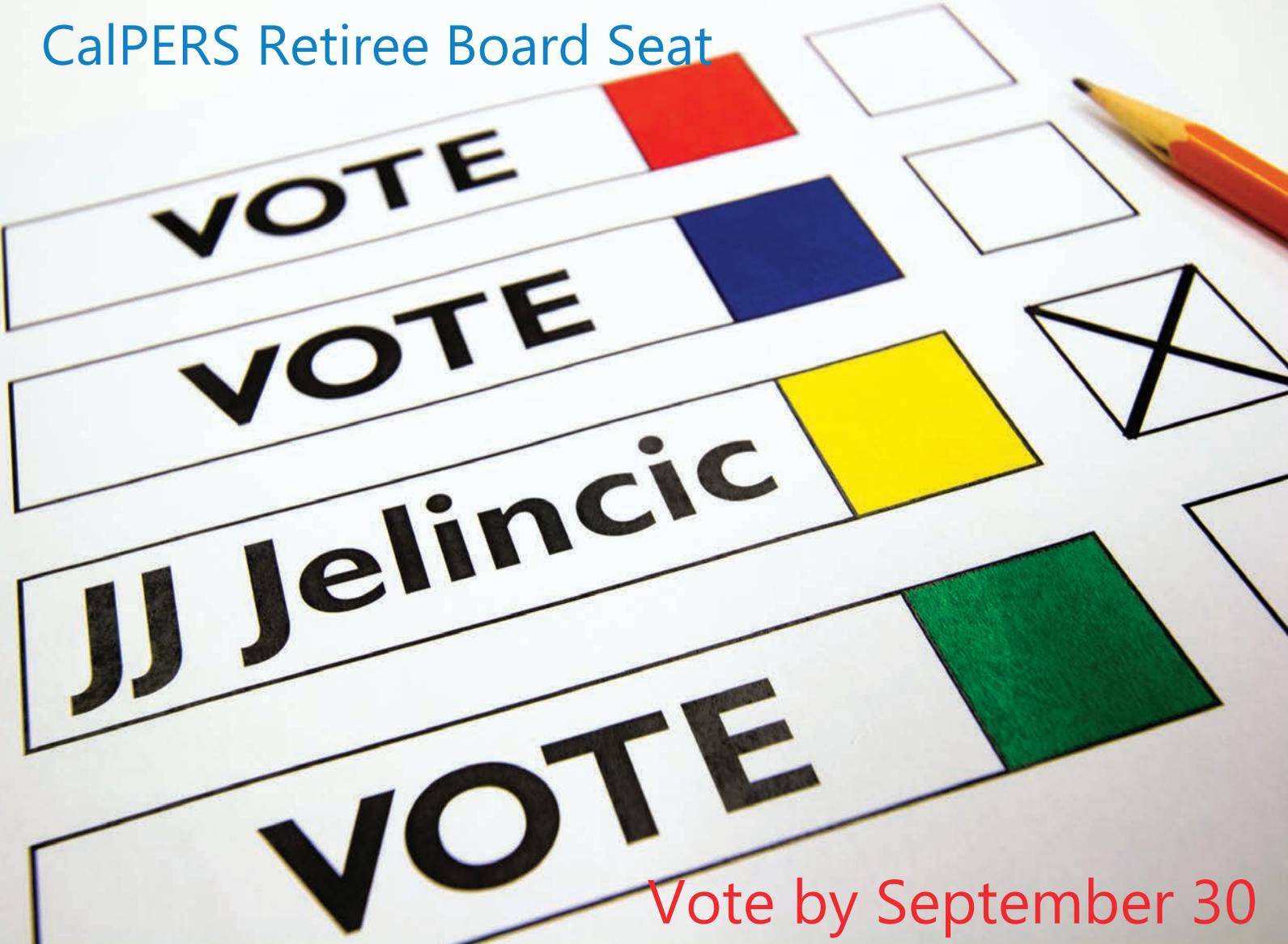




# RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

## CalPERS Retiree Board Seat



Vote by September 30

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# President's Report



**Al Darby**  
RPEA PRESIDENT



# RPEA

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## RPEA NEWSLETTER

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comments to RPEA Headquarters,  
Attention: Lorenzo Rios, Editor.

Send change of address to:  
RPEA HEADQUARTERS  
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Sacramento, CA 95811  
Attention: Change of Address

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*By RPEA President Al Darby*

**A**s most of you know, we lost our beloved and long-serving Office Manager, Tanya Rakestraw, on June 24 after a courageous and lengthy battle against cancer. She appeared to be holding her own against this terrible malady but suddenly succumbed in a shocking reversal of what looked to be treatment that was succeeding. All of us in Headquarters and countless more in the RPEA family mourned this stunning passing. We are now in the throes of reorganizing the work flow in the office and adding to staff to fill the very big shoes of Tanya who had become the backbone of the office. A new addition to the staff is Sean Decker who has a varied background that fits well into the many different functions our office performs.

While our efforts to reorganize the office are ongoing we continue to show growth in membership, and AMBIA is finding new ways to further enhance membership growth. In addition to digital marketing, they will be expanding the database of potential new members by tapping into other pension funds to access their retirees. All California retirees are affected by the 2012 Public Employees' Pension Reform Act (PEPRA). PEPRA means that legislative decisions and court decisions related to public employee pensions that RPEA lobbies for or against and court decisions our attorneys affect through briefs are matters that all public retirees will be affected by – these retirees can and should be state associate members of RPEA.

The June 3 – 4 RPEA Board meeting was video conferenced for the first time. A few members looked in on the proceedings and hopefully could hear the discussions. We will acquire a better camera and microphone for future Board meetings to improve sound and permit interactive participation. The permanent video conferencing equipment at Headquarters conference room works well, and has been used for several committee meetings and will be opened to all members to view on an interactive basis. We will soon publish procedures for remote video conference meetings. Chapters may want to conduct meetings using their camera and microphone equipped laptops.

Our new website is fully functioning now. Please check it regularly to get RPEA, pension, and health care news. As we get more

experience with it, we will make modifications to enhance its efficiency and portray material in the most effective manner. If your chapter wishes to link its website to the Headquarters website, send us your URL. That link will appear where your chapter information appears under the Chapters heading.

At this Board meeting, it was decided that we should further explore development of the vacant lot RPEA owns at 314 T Street (next to Headquarters). A contractor has been identified and he is currently studying the requirements of the planning department to determine the type of structure(s) we can build on the property. We believe five housing units is the limit. The property in the newly established Historic District which adds another layer of review to any project planned for the area.

The contract to repaint the building and add more attractive signs has been signed and work should begin in mid-July. The building has not been painted for more than 25 years. One side of the building is vulnerable to graffiti. Graffiti resistant paint will be used on that side.

We have estimates to put solar panels on a carport and on the roof. We are now seeking an estimate to build a carport to install the panels on. The roof installation is less practical due to the trees and some panels would have to be placed on the north-slope roof to generate enough power. This is still a work in progress.

We continue to monitor activities at CalPERS regarding investments and health care premium rates. We will be asking questions about rate development – we are aware that CalPERS has introduced innovations in health care delivery that hold rates down. We are told that insurers are looking at these CalPERS innovations to learn how they can perhaps emulate some of CalPERS' expertise. In investments, the only new investment at CalPERS is a one billion dollar co-investment in private equity. This was promised by Ben Meng, Chief Investment Officer, in May. We believe this to be a positive move. More information on new investment strategies is expected at the CalPERS Board off-site meeting in July.

One other initiative that we will explore further is the potential for a 501 C (3) charitable foundation that could enhance our image as a public education force in the area of public pensions. This could increase our visibility as a champion of public employee stature.

# CalPERS Board Must Flex Its Muscles And Resist

*By RPEA President Al Darby*

At the CalPERS Board offsite meeting in July, some surprise proposals were floated that would have a chilling effect on the elected Board members – the ones members rely on the most to represent their interests. Embedded in the Integrity Clause in the proposed new Code of Ethics, is a new sentence that would require all Board members to support all adopted policies or actions that the Board approved regardless of their vote on the issue.

In other words, an elected Board member whose constituency may be negatively impacted by a Board's action must now accept the Board position and never seek to overcome or change the nature of the action to make it more acceptable. This is absurd! All Board members, on one issue or another, may want to speak out or take actions to correct or improve upon the issue. Free speech must not be limited in this way. The text of the new Code of Ethics was not presented to Board members until ten minutes before discussion began, so thoughtful consideration of the proposed new addition could not be carefully analyzed.

Another proposal that was offered at the July meeting is limiting the number of meetings Board members and stakeholders may have to one per year, and it might be fee-based for the stakeholders. Another attempt to limit free speech. Elected Board members, in particular, have an obligation to their constituency to protect their interests over staff interests or other forces within CalPERS. This proposal, if adopted, would be another blow to transparency in CalPERS affairs.

There is another unacceptable move a foot. This one, if adopted, would reduce the size of the CalPERS Investment Committee. This would facilitate limiting Board members on the Investment Committee to those who would be less inquisitive about staff proposals. Another attempt at limiting transparency that must not go unchallenged.

Fortunately, these proposals will be deferred to the August Board meeting for full examination by those who could be negatively impacted.

## **Campaign Shenanigans RE: the Retiree Seat on the CalPERS Board**

There has been a recent effort to harm the image of JJ Jelincic; RPEA's endorsed candidate for the retiree seat on the CalPERS Board. The damaging material relates to a "Zero Tolerance" violation (not sexual harassment) in 2011 that was handled with a reprimand and resolved at that time. He was reelected in 2013 to the "at-large" CalPERS Board seat he held at the time.

It is unfortunate that JJ's opposition chooses to dredge-up old events that have long ago been adjudicated and have no significance in the campaign to place the best qualified person in the job. The most important task at hand is placing the most effective person in the Retiree Board Seat and to get serious debate on critical issues established. JJ has a strong record and unique insights into CalPERS investment practices and health care matters. His 30 years as a CalPERS Investment Officer uniquely qualifies him for the job. He has been the lone Board member who regularly attend stakeholder

## **Breaking News on Pensions**

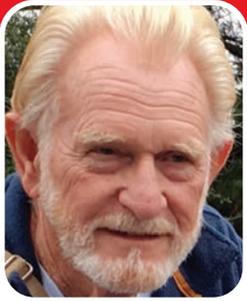
In a recent Boston College study, researchers found that Pension Boards with at least two members who possess extensive investment or actuarial experience cause their pension fund to increase investment return by up to 1.25%. This is a very significant number and strongly supports the election of JJ Jelincic, an investment manager, to the CalPERS Board Retiree Seat.

groups to discuss and explain CalPERS Board issues. During his first eight years, there was almost no one else on the CalPERS Board with JJ who would ask probing questions. Now he has several Board members who will join him in questioning staff proposals. They will often recommend alternative options that may run counter to staff objectives.

At the close of fiscal year 2018/19 on June 30, CalPERS reported a gain of 6.7% which falls short of the 7% target. JJ has consistently advocated for long term investing in global equities (stock markets) with more than 50% of the pension fund as the allocation for stocks. Had the Board not followed staff recommendations and cut stock market holdings and followed JJ's recommendation, CalPERS would have performed at a higher level.

At a recent arbitration hearing related to candidate statements, JJ's position on issues stated in his candidate's statement were almost all upheld. His candidate's statement confirms vast experience in the investment arena, expertise in health care matters, and his other unique qualifications for the job.

# Membership Update



*By Bill Wallace, Director of Membership*

**H**ello everyone, welcome to summer. California has had record rainfalls this year and is celebrating with a beautiful display of flowers. 2019 is also a special year for RPEA, as it celebrates its 60th anniversary. Sixty years of protecting retirement security for public employees. It would be wonderful if you and I could celebrate this benchmark with a fresh effort to expand the membership of RPEA.

It is crucial to our survival that we increase RPEA's membership and there are various technics we can utilize to accomplish this important task. The most effective technic is the 'one on one' interaction with people we meet in our daily lives. We discover interesting facts, such as; They retired from public employment. It is important for us to invite them to our next chapter meeting. This invitation, by you, is probably one of the most effective recruitment tools we have, because it is personal. But approaching a person we don't know is one of our greatest fears. The challenge is to overcome this fear. How can we make it less fearful?

In my experience, a significant number of retired public employees participate in service organizations. By volunteering your time to these important groups, you will create a path to meeting potential members. Additionally, participating in events sponsored by a retiree group can be doubly beneficial. You are assisting retirees and there is a strong possibility that some of the volunteers have retired from a public agency. Your involvement with a service organization allows you to reach out to people in need and establishes you as a special person. You not only provide a valuable service; you also create the potential to meet retired public employees.

There are numerous opportunities for involvement,

such as: church, hobby interests, dancing groups, local food banks, homeless shelters, and in today's housing shortage; habitat for humanity is an excellent and relevant group to volunteer your time. In most metropolitan areas, there are social and service organizations like California Alliance for Retired Americans, Kiwanis Club and Rotary Club to mention only a few. This participation offers you the opportunity to meet retired public employees, as well as providing a valuable service.

When you do meet a retired public employee, it is important to inquire whether or not they are a member of RPEA. If they are not members, ask them to join. Discuss with them how their membership adds strength to RPEA. Emphasize the importance of their involvement in protecting their retirement security. Of course, always invite them to your chapter meeting. The most important element is to always ask them to join. If you don't ask, they will not join.

Most chapters have an annual BBQ. This relaxed setting is conducive to a meaningful experience for potential members. So invite prospective members and members that don't usually attend meetings. Because it will be a warm and fuzzy experience, you may have a higher success rate bringing new members onboard.

Remember the most important factor in attracting prospective members is developing a personal relationship. This relationship will be a key factor in convincing them to become a member of RPEA. The strength we gain with increased membership will be reflected in RPEA's future ability to protect pensions. We need to take the challenge as we celebrate 60 years of RPEA strength and set aside our fears as we reach out to new members. It is the power of the members that provides RPEA the strength to protect our retirement security.

## Message from the Editor



*By Lorenzo Rios, Director of Public Relations*

It has been a very emotional month for the Retired Public Employees Association of California family on the loss of our Office Manager Tanya Rakestraw. She was the key person to get any kind of information on RPEA. She was the power force behind getting things ready for meetings such as the General Assembly, Board meetings, and setting up committee meetings beside running our headquarter office. When I was elected as Director of Public Relations, she was the first person who contacted and offered her help for our newsletter with advice and editing. I will greatly miss her help, advice and friendship. Rest in peace my friend.

# Health Benefits Update



*By Harvey Robinson, Director of Health Benefits*

## In Memorium:

The following is an excerpt spoken by me as part of the eulogy given at the funeral of our Office Manager Tanya Rakestraw on July 12, 2019: "Since Tanya's passing, I have been wandering in the desert. Tanya was our ROCK. In a different time, in a different era, she would have been the one who made the trains run on time. As she looks down on us, she would ask that we transcend our flakiness and no matter what our station is in life that we give our best."

## 2020 CalPERS Premium Rates and Plan Change

Premium rates for all plans may be found on pages 5-8, including state contribution rates, of this issue.

On June 18, 2019 the CalPERS Board voted to spend down the premium increase for the PERSCare Basic PPO plan from a projected average increase of 23.9% to a final increase of 6.45% for 2020. The Board chose to allocate \$44 million in excess reserves from the health care reserve fund. No spend down was authorized for the other PPO funds. We will work with CalPERS to address this misallocation.

The following charts represents the premium change for each health plan between 2019 and 2020. Besides the premiums, the Board approved these

health plan program changes for 2020:

1) Blue Shield will introduce a new narrow network health plan called Trio for the following six counties: El Dorado, Los Angeles, Nevada, Placer, Sacramento and Yolo.

2) Anthem will introduce a new HMO Medicare Advantage plan for the combination enrollment members in Monterey County

In 2020, a new three region model will go into effect for public agency and school employers that contract with CalPERS for health benefits. The Board approved this model in December 2018.

## CalPERS Long Term Care Class Action Lawsuit

For the last several months, at the end of CalPERS Board along with the CalPERS staff counsel would go into closed session to strategize on this litigation. The plaintiffs, such as myself, are asking for \$1.2 billion in damages that would come from the PERF due misinformation provided by CalPERS and its economic consequences. The case is scheduled to go to mediation on September 4, 2019 and October 7, 2019. Should mediation be unsuccessful, a jury trial will commence on October 30, 2019. To follow updates for this proceeding go to: [WWW.CALPERSLTCCCLASSACTION.COM](http://WWW.CALPERSLTCCCLASSACTION.COM)

# CalPERS 2020 Premium Rate Charts

## 2020 100/90 and 80/80 State Annuitant Contributions June PHBC Final Proposed Premiums

The 2020 maximum State Contribution amounts for annuitants under the **100/90 and 80/80 Contribution Formulas** are as follows:

| Contribution Formula | 100/90            |  | 80/80 |          |
|----------------------|-------------------|--|-------|----------|
|                      | Basic or Medicare |  | Basic | Medicare |
| One-Party Coverage   | \$767             |  | \$609 | \$282    |
| Two Party Coverage   | 1,461             |  | 1,223 | 562      |
| Family Coverage      | 1,868             |  | 1,585 | 845      |

# CalPERS 2020 Premium Rate Charts

## 2020 State Health Premiums Health Maintenance Organization Plans Only June PHBC Final Proposed Premiums

| Basic (B)                | 2019     |            |            | 2020     |            |            | Percent Change |
|--------------------------|----------|------------|------------|----------|------------|------------|----------------|
|                          | Single   | 2-Party    | Family     | Single   | 2-Party    | Family     |                |
| Anthem HMO Select        | \$742.89 | \$1,485.78 | \$1,931.51 | \$787.79 | \$1,575.58 | \$2,048.25 | 6.04%          |
| Anthem HMO Traditional   | 1,034.48 | 2,068.96   | 2,689.65   | 1,115.75 | 2,231.50   | 2,900.95   | 7.86%          |
| Blue Shield Access+      | 799.03   | 1,598.06   | 2,077.48   | 910.16   | 1,820.32   | 2,366.42   | 13.91%         |
| Blue Shield Trio         |          |            |            | 701.06   | 1,402.12   | 1,822.76   | N/A            |
| Health Net Salud y Más   | 376.89   | 753.78     | 979.91     | 403.55   | 807.10     | 1,049.23   | 7.07%          |
| Health Net SmartCare     | 728.70   | 1,457.40   | 1,894.62   | 860.96   | 1,721.92   | 2,238.50   | 18.15%         |
| Kaiser CA                | 708.39   | 1,416.78   | 1,841.81   | 730.05   | 1,460.10   | 1,898.13   | 3.06%          |
| Kaiser Out of State      | 964.68   | 1,929.36   | 2,508.17   | 995.19   | 1,990.38   | 2,587.49   | 3.16%          |
| Sharp                    | 593.66   | 1,187.32   | 1,543.52   | 606.02   | 1,212.04   | 1,575.65   | 2.08%          |
| UnitedHealthcare         | 695.77   | 1,391.54   | 1,809.00   | 726.95   | 1,453.90   | 1,890.07   | 4.48%          |
| Western Health Advantage | 706.79   | 1,413.58   | 1,837.65   | 731.96   | 1,463.92   | 1,903.10   | 3.56%          |

**Total HMO Basic Change** **5.98%**

| Medicare (M)        | 2019     |          |            | 2020     |          |            | Percent Change |
|---------------------|----------|----------|------------|----------|----------|------------|----------------|
|                     | Single   | 2-Party  | Family     | Single   | 2-Party  | Family     |                |
| Anthem HMO Select   |          |          |            | \$388.15 | \$776.30 | \$1,164.45 | N/A            |
| Anthem Traditional  | \$357.44 | \$714.88 | \$1,072.32 | 388.15   | 776.30   | 1,164.45   | 8.59%          |
| Kaiser CA           | 323.74   | 647.48   | 971.22     | 339.43   | 678.86   | 1,018.29   | 4.85%          |
| Kaiser Out of State | 323.74   | 647.48   | 971.22     | 339.43   | 678.86   | 1,018.29   | 4.85%          |
| UnitedHealthcare    | 299.37   | 598.74   | 898.11     | 327.03   | 654.06   | 981.09     | 9.24%          |

**Total HMO Medicare Change** **6.08%**

| Combination Plans      | 2020                               |                                      |  |                                    |                                      |  |
|------------------------|------------------------------------|--------------------------------------|--|------------------------------------|--------------------------------------|--|
|                        | Subscriber in M & 1 Dependent in B | Subscriber in M & 2+ Dependents in B | Subscriber in M, 1 Dependent in B & 1 Dependent in M | Subscriber in B & 1 Dependent in M | Subscriber in B & 2+ Dependents in M | Subscriber in B, 1 Dependent in B & 1 Dependent in M |
| Anthem HMO Select      | \$1,175.94                         | \$1,648.61                           | \$1,248.97   | \$1,175.94                         | \$1,564.09                           | \$1,648.61   |
| Anthem HMO Traditional | 1,503.90                           | 2,173.35                             | 1,445.75   | 1,503.90                           | 1,892.05                             | 2,173.35   |
| Kaiser                 | 1,069.48                           | 1,507.51                             | 1,116.89   | 1,069.48                           | 1,408.91                             | 1,507.51   |
| Kaiser Out of State    | 1,334.62                           | 1,931.73                             | 1,275.97   | 1,334.62                           | 1,674.05                             | 1,931.73   |
| UnitedHealthcare       | 1,053.98                           | 1,490.15                             | 1,090.23   | 1,053.98                           | 1,381.01                             | 1,490.15   |

# CalPERS 2020 Premium Rate Charts

## 2020 Regional Health Premiums for Public Agencies and Schools Health Maintenance Organization Plans Only June PHBC Final Proposed Premiums

| Basic   | 2020     |            |            |
|---|----------|------------|------------|
|   | Single   | 2-Party    | Family     |
| <b>Basic Premiums - Region 1</b>  |          |            |            |
| Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, San Mateo, San Francisco, San Joaquin, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba |          |            |            |
| Anthem HMO Select   | \$868.98 | \$1,737.96 | \$2,259.35 |
| Anthem HMO Traditional  | 1,184.84 | 2,369.68   | 3,080.58   |
| Blue Shield Access+   | 1,127.77 | 2,255.54   | 2,932.20   |
| Blue Shield Trio  | 833.00   | 1,666.00   | 2,165.80   |
| Health Net SmartCare  | 1,000.52 | 2,001.04   | 2,601.35   |
| Kaiser CA   | 768.49   | 1,536.98   | 1,998.07   |
| UnitedHealthcare  | 899.94   | 1,799.88   | 2,339.84   |
| Western Health Advantage  | 731.96   | 1,463.92   | 1,903.10   |
| <b>Basic Premiums - Region 2</b>  |          |            |            |
| Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare and Ventura  |          |            |            |
| Anthem HMO Select   | \$654.04 | \$1,308.08 | \$1,700.50 |
| Anthem HMO Traditional  | 934.95   | 1,869.90   | 2,430.87   |
| Blue Shield Access+   | 909.87   | 1,819.74   | 2,365.66   |
| Health Net Salud y Más  | 435.14   | 870.28     | 1,131.36   |
| Health Net SmartCare  | 719.26   | 1,438.52   | 1,870.08   |
| Kaiser CA   | 645.24   | 1,290.48   | 1,677.62   |
| Sharp   | 606.02   | 1,212.04   | 1,575.65   |
| UnitedHealthcare  | 671.60   | 1,343.20   | 1,746.16   |
| <b>Basic Premiums - Region 3</b>  |          |            |            |
| Los Angeles, Riverside and San Bernardino   |          |            |            |
| Anthem HMO Select   | \$619.93 | \$1,239.86 | \$1,611.82 |
| Anthem HMO Traditional  | 902.63   | 1,805.26   | 2,346.84   |
| Blue Shield Access+   | 813.17   | 1,626.34   | 2,114.24   |
| Blue Shield Trio  | 624.93   | 1,249.86   | 1,624.82   |
| Health Net Salud y Más  | 392.31   | 784.62     | 1,020.01   |
| Health Net SmartCare  | 648.42   | 1,296.84   | 1,685.89   |
| Kaiser CA   | 664.39   | 1,328.78   | 1,727.41   |
| UnitedHealthcare  | 668.31   | 1,336.62   | 1,737.61   |
| <b>Basic Premiums - Out of State</b>  |          |            |            |
| Kaiser Out of State   | \$995.19 | \$1,990.38 | \$2,587.49 |

# CalPERS 2020 Premium Rate Charts

## 2020 Regional Health Premiums for Public Agencies and Schools Preferred Provider Organization (PPO) Plans Only

### June PHBC Final Proposed Premiums

| Basic   | 2020     |            |            |
|---|----------|------------|------------|
|   | Single   | 2-Party    | Family     |
| <b>Basic Premiums - Region 1</b>  |          |            |            |
| Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, San Mateo, San Francisco, San Joaquin, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba |          |            |            |
| Anthem EPO Del Norte  | \$861.18 | \$1,722.36 | \$2,239.07 |
| PERS Choice   | 861.18   | 1,722.36   | 2,239.07   |
| PERS Select   | 520.29   | 1,040.58   | 1,352.75   |
| PERSCare  | 1,133.14 | 2,266.28   | 2,946.16   |
| <b>Basic Premiums - Region 2</b>  |          |            |            |
| Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare and Ventura  |          |            |            |
| PERS Choice   | \$736.28 | \$1,472.56 | \$1,914.33 |
| PERS Select   | 451.54   | 903.08     | 1,174.00   |
| PERSCare  | 986.66   | 1,973.32   | 2,565.32   |
| <b>Basic Premiums - Region 3</b>  |          |            |            |
| Los Angeles, Riverside and San Bernardino   |          |            |            |
| PERS Choice   | \$710.29 | \$1,420.58 | \$1,846.75 |
| PERS Select   | 435.74   | 871.48     | 1,132.92   |
| PERSCare  | 931.12   | 1,862.24   | 2,420.91   |
| <b>Basic Premiums - Out of State</b>  |          |            |            |
| PERS Choice   | \$709.66 | \$1,419.32 | \$1,845.12 |
| PERSCare  | 882.03   | 1,764.06   | 2,293.28   |

| Medicare                                    | 2020     |          |            |
|---|----------|----------|------------|
|   | Single   | 2-Party  | Family     |
| <b>Medicare Premium Rates - All Regions</b> |          |          |            |
| PERS Choice                                 | \$351.39 | \$702.78 | \$1,054.17 |
| PERS Select                                 | 351.39   | 702.78   | 1,054.17   |
| PERSCare                                    | 384.78   | 769.56   | 1,154.34   |

# Ahoy Matey



## *We Want You...*

To join RPEA President, Al Darby, and other Board members on the first RPEA sponsored Mexican Riviera cruise on the newly refurbished Royal Princess.

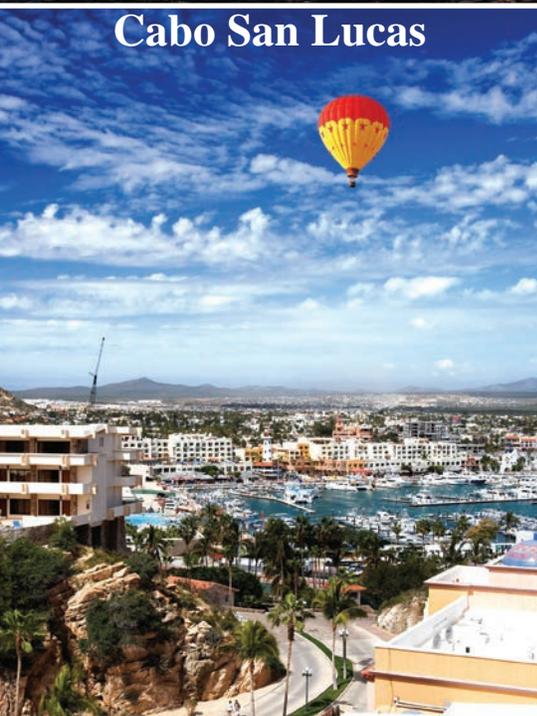
When: October 26-November 2, 2019

Cost: **Inside cabin** - Starting at \$914 p/p double occupancy (includes all taxes & fees)

**Balcony cabin** Starting at \$989 p/p double occupancy (includes all taxes & fees)

Please contact our booking consultant Lori Thracher @ 818-399-5506. She will be happy to answer all your questions and book a stateroom for you. Looking forward to seeing you on the cruise.

## Cabo San Lucas



## Mazatlan



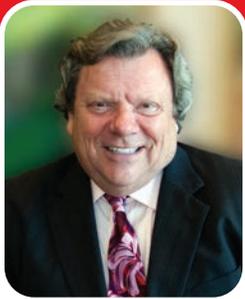
## Puerto Vallarta



## AMBIA's New California Sales Staff

AMBIA Sales Staff Left to Right, Ron Roseborough, Jeanie Coffey, John Brinckerhoff, Ken Goforth, Jack Danielson, Judy Brogden, Lance Brogden with RPEA President Al Darby in the RPEA Boardroom after a meeting

# Legislative Update



By Aaron Read and Pat Moran of Aaron Read & Associates

## BUDGET

Since our last update, the Legislature passed, and the Governor signed, a \$215 billion state budget, with rainy day and reserve funds totaling over \$20 billion.

The budget was approved prior to the June 15th deadline (funny how a majority vote budget and threat of not being paid motivates legislators). Issues important to RPEA members were addressed and include the following:

- **CalPERS Supplemental Payment:** In addition to the state's statutorily required \$6.8 billion payment to CalPERS to meet its annual obligation for state employee pensions, the Governor's January budget also called for a \$3 billion supplemental payment to bolster the funded status of CalPERS. During the hearing, both the State Senate and Assembly altered the Governor's proposal. In the end, the budget included a \$2.5 billion supplemental payment to the fund, with another \$500 million to be provided over the next two fiscal years. There was also discussion of making a supplemental payment from state funds for contracting agencies. This proposal was discussed but ultimately rejected.

- **State Retiree Healthcare:** The 100/90 formula for state retiree healthcare was fully funded (\$2.2 billion). There was also budget bill language included, making it crystal clear that excluded employees hired after July 1, 2019, will receive an 80/80 healthcare benefit upon retirement. This policy has been in place for several years as a result of collective bargaining, and language embodied in the budget clarifies that this will be the case moving forward.

- **Overall Healthcare:** The budget package continues California's progress toward universal, affordable health care for all. It expands Medi-Cal to more aged, blind, and disabled seniors, as well as eligible residents who need post-partum mental health services.

## LEGISLATIVE UPDATE

As of this writing the Legislature is on their month long summer recess, which is set to end August 12th. When they return, fiscal committees will meet and hear bills. Those lucky enough to make it to the floor will be debated and voted on prior to September 13th, which is the final day of the 2019 legislative session. Otherwise they become two-year bills and will be dealt with when they return next year.

Below is a status update on some of the bills RPEA is tracking:

## Support

**AB 33 (Bonta, D-Alameda)** – This bill would prohibit the boards of PERS and STRS from making new investments or renewing existing investments of public employee retirement funds in a private prison company. It would require the boards to liquidate investments in private prison companies on or before July 1, 2020, and would require the boards, in making a determination to liquidate investments, to constructively engage with private prison companies to establish whether the companies are transitioning their business models to another industry. AB 33 was set for a hearing in the Assembly Public, Employment and Retirement Committee but the hearing was cancelled at the request of the author. The deadline has passed for the bill to be heard in committee; therefore, it has been made a two-year bill and will be dealt with next year. RPEA is in support.

**AB 367 (Flora, R-Ripon)** – Current law prohibits the State Department of Social Services from authorizing individuals who have been convicted of certain crimes from working or otherwise being present at a community care facility, a residential care facility for persons with a chronic, life-threatening illness, a residential care facility for the elderly, or a child daycare facility. This bill would enumerate additional crimes that prohibit the department from authorizing an individual from working or otherwise being present at these facilities, including, among other crimes, the willful and unlawful use of personal identifying information. AB 367 was set for a hearing in the Assembly Human Services Committee but the hearing was postponed. The deadline has passed for the bill to be heard in committee; therefore, it has been made a two-year bill and will be dealt with next year. RPEA is in support.

**AB 447 (Patterson, R-Fresno)** – Department of Social Services is required to investigate the criminal record of certain individuals who provide services to the residents and clients of a community care facility, a residential care facility for persons with chronic life-threatening illness, a residential care facility for the elderly, or a child daycare facility. Violations of the licensing requirements for these different types of care facilities are crimes. This bill would expand who is required to comply with the requirement for obtaining a criminal record clearance by including individuals who are otherwise associated at the

# Legislative Update



facility and would expand a requirement for the department to maintain criminal record clearances of individuals in its active files. AB 447 passed out of the Assembly and is currently on the Senate Appropriations Committee's Suspense File and will be taken up near the end of August. RPEA is in support.

**AB 797 (Grayson, D-Concord)** – This bill, in its original form, would have expanded the category of mandated reporters of suspected financial abuse to include the officers and employees of a business licensed under the Money Transmission Act. The bill was amended on March 26th and now requires a business that is licensed under the Money Transmission Act whose primary business function is transmitting money, that operates out of a physical storefront or location and that does not engage in other transactions, to provide notice to customers who are 65 years of age or older making the customer aware that fraud has been committed in recent years by means of money transmittals. AB 797 was set for a hearing in the Assembly Aging and Long Term Care Committee but the hearing was postponed. The deadline has passed for the bill to be heard in committee; therefore, it has been made a two-year bill and will be dealt with next year. RPEA was in support of the original version and remains in support of the bill, as amended.

**ACR 88 (Reyes, D-Grand Terrace)** – This bill recognizes the month of May 2019 as Older Americans Month and would encourage all Californians to recognize and treat all older adults with compassion and respect, and to participate in services and activities that contribute to the health, welfare, and happiness of older adults. The measure passed both houses and was chaptered on June 20th. Since it is a resolution, it does not go to the Governor for signature; after it passes both houses, it simply goes to the Secretary of State for recordation. RPEA was in support.

**SB 228 (Jackson, D-Santa Barbara)** – This bill relates to a Master Plan on Aging. It was amended slightly, but requires the governor to appoint an Aging Czar and a 13-member Aging Task Force to work with representatives from impacted state departments and with stakeholders to identify the policies and priorities that need to be implemented in California to prepare for the aging of its population and to develop a master plan for aging. The bill would require the master plan to address how the state should accomplish specified goals, including expanding access to coordinated, integrated systems of care.

The bill would also require the Aging Task Force to solicit input from stakeholders and gather information on the impact of California's aging population. SB 228 is currently on the Senate Appropriations Committee's Suspense File and will be taken up near the end of August. RPEA is in support.

**SB 512 (Pan, D-Sacramento)** – This bill would establish the California Long-Term Services and Supports Benefits Board (LTSS Board), to be composed of 9 specified members, including, among others, the Treasurer as chair, the Secretary of the California Health and Human Services Agency as vice chair, and 3 members to be appointed by the governor. The bill would require the LTSS Board to manage and invest revenue deposited in the California Long-Term Services and Supports Benefits Trust Fund (LTSS Trust), which the bill would create in the State treasury, to, upon appropriation, finance long-term services and supports for eligible individuals. SB 512 is currently in the Assembly Appropriations Committee awaiting a hearing. RPEA is in support.

**SJR 3 (Wilk, R-Santa Clarita)** – This bill would request the Congress of the United States to enact, and the President to sign, legislation that would repeal the Government Pension Offset and the Windfall Elimination Provision from the Social Security Act. The bill is currently on the Assembly Floor. RPEA is in support.

## Oppose

**SB 341 (Morrell, R-Rancho Cucamonga)** – This bill would require the PERS Board to report a calculation of liabilities based on a discount rate equal to the yield on a 10-year United States Treasury note in the year prior to the report. The bill would require the STRS Board to provide a description of the discount rate the board uses for reporting liabilities, a calculation of liabilities based on a discount rate that is 2% below the long-term rate of return assumed by the board, and a calculation of liabilities based on a discount rate equal to the yield on a 10-year United States Treasury note in the year prior to the report. SB 341 failed passage in the Senate Public Employment and Retirement Committee but was granted reconsideration. Since the deadline has passed for the bill to be heard in committee, it has been made a two-year bill and will be dealt with next year. RPEA is opposed.

# RPEA Legislative Update



*By Randall Cheek, Director of Legislation*

**W**e are nearing the end of the first year of the 2019-20 legislative session of the state legislature. The legislature takes a summer break and returns in mid-August. When the legislators return they will spend most of their time wrapping up the session with bills on their respective floors. Last day of session is September 13.

So far this year of the 30 pieces of legislation, RPEA is tracking a number that have not moved very much. Six bills are considered two year bills which means that must pass out of the house of origin by January 31, 2020 or they fail. Since most of these bills have not progressed far in the original house the likely hood of them passing is slim. Four did not move at all and two bills failed. AB 447 by Republican Assemblyman Patterson expanded the the requirement for the State Department of Social Services to investigate the criminal records of individuals who are associated with residential facilities such as senior and disabled facilities. RPEA supported this bill but it was held on suspense file in the Assembly Appropriations committee due to cost. The other bill that failed was SB 341 by Republican Senator Morrell. RPEA opposed this bill because it required artificially low calculations of liabilities for both CalPERS and CalSTRS based upon United States Treasury notes, which are a small share of the overall investment mechanisms used by each system. This measure seeks to manipulate the overall pension liabilities at a significantly higher level than either system has set. Both systems have extensive systems in place to determine a rate of return that exemplifies the actual asset allocations and the long-term investment horizons needed to maximize returns based on actual experience and assets. Low calculations would give those who oppose public pensions an excuse to put forth propositions on the ballot to meddle with our pensions.

RPEA is keeping an eye on 11 bills which we have taken a watch position on. These bills were put on the watch list to make sure that no major changes to pensions would be made. Many times legislators put in what they call "spot bills" and later drop in language that could make significant changes to retirees. These 11 bills do not seem to be harmful in fact some are good and they are moving through the legislature and are in the second house. RPEA may take positions on them in the future.

Six pieces of legislation that RPEA is supporting look to be on their way to the Governor's desk. They are **AJR 15** by Democratic Assemblyman Bloom, which state the Legislature's support for federal funding of at least \$600 million per year to support the construction and operation of affordable housing through the Section 202 Supportive Housing for the Elderly Program and would call on the President of the United States and the United States Secretary of Housing and Urban

Development to support significantly increased funding for this program. **SB 228** by Democratic Senator Jackson which would require the Governor to appoint a Master Plan Director and establishes an Aging Task Force to work together with the Master Plan Director to develop a Master Plan for an Aging California that meets a number of specified criteria and that empowers older adults and individuals with disabilities to age with dignity, choice, and independence. **SB 364** by Republican Senator Stone which eliminates the annual maximum 2% inflation adjustment applied to the assessed value of a home owned by a veteran who is age 65 or older and whose income does not exceed \$50,000, if single, or \$100,000, if married.

**SB 512** by Democratic Senator Dr. Pan will establish the "California Long-Term Services and Supports Benefits Board" (LTSS Board), the "California Long-Term Services and Supports Benefits Trust Fund" (LTSS Trust), and the "California Long-Term Services and Supports Advisory Committee," and requires the California Long-Term Services and Supports Advisory Committee to provide advice and recommendations to the LTSS Board which is, in turn, charged with managing and investing revenue deposited into the LTSS Trust, designed to help finance long-term services and supports (LTSS) for eligible older adults and for individuals with disabilities in California. **SJR 3** by Republican Senator Wilk which calls on Congress to enact and the President Trump to sign, legislation (HB 141 in this case) that would repeal the Government Pension Offset and the Windfall Elimination Provision. **SR 39** by Democratic Senator Jackson would resolve that the Senate declares May 2019 as Older American Month to increase public awareness of the many contributions and positive impact of older adult in the State of California.

In the meantime somewhere in Washington D.C. Congress is getting ready to go on hiatus beginning on July 26th and returning September 9th ( California Admission Day). The House has six bills strengthening, improving and protecting Social Security. The aforementioned HB 141, HB 142 The Social Security Disability Fairness Act, HB 860 the Social Security Act 2100, HB 289 The Bipartisan Social Security Commission Act of 2019, HB 1215 the Social Security and Medicare Lock-Box Act that establishes (1) in the Federal Old-Age and Survivors Insurance Trust Fund, a Social Security Surplus Protection Account; and (2) in the Federal Hospital Insurance Trust Fund, a Medicare Surplus Protection Account, HB 2302. Protecting and Preserving Social Security Act. This bill revises the methodology for calculating Old Age, Survivors, and Disability Insurance (OASDI) benefits and phases out the cap on compensation subject to Social Security taxation. Almost all these bills are bipartisan bills. All are in the House Subcommittee on Social Security. One can only guess at there chances but next year is an election year and many in Congress want to show they support the aging population which is about 18% of the vote. More to come down the road.

# CalPERS 2018-19 Return On Investment

CalPERS has announced that the return on investment number for Fiscal Year 2018/19 is 6.7%. This is a short fall of 0.3% from the discount rate objective of 7%. The struggle continues for CalPERS to reach the target rate of return. The new Chief Investment Officer (CIO), Ben Meng, is still searching for the right combination of global equities staff and outside investment managers. The CIO

has the same issue with private equity investment staff and outside managers. A new private equities head, Greg Ruiz, is due to start in July. Private equity is considered to be a key element in the future investment performance of CalPERS. Hopefully, we will soon see a stabilization of CalPERS investment strategies that will achieve results closer to those of CalSTRS.

## Chapter Photos

### ***RPEA Chapter 103***

*There were 22 members and guests at the Tucson-Southern Arizona Chapter 103 quarterly luncheon meeting at Mimi's Café in Tucson, Arizona in July 2019. Our speaker, Lorraine Wolfsohn, an expert in domestic organizing and downsizing, provided valuable information that our kids will appreciate.*



### ***RPEA Chapter 101 Celebrates 20 Years in ARIZONA***



*At the Falcon Airfield steakhouse, the Steak & Stone; above: Nelson, Driver for Member Barbara Walker; Member Pat Krueger, RPEA Chapter 101-Valley of the Sun 2019 President Pamela Tull. It looks like dinner in the clouds amongst planes.*

# New Study of Public Pensions Sees Relative Stability

By RPEA President Al Darby

In a very recent study of public pension funds in the US by some prominent economists from the Brookings Institute, the Federal Reserve, and the Bank of England, the study found that immediate corrections are unnecessary and higher contributions or benefit cuts could be delayed for ten to twenty years without serious consequences and may not be necessary at all. This applies to most of the 40 pension funds they surveyed – there are a few seriously underfunded systems that may require intervention.

1. The article makes a point of explaining that full prefunding of public pension funds has never been widely achieved. This debunks the popular notion that pension funds need immediate shoring up. For example, CalPERS has languished at about 70% funded for about four years due to poor investment performance in 2014/15. Fiscal Year (FY) and 2015/16 FY. Prior to that, the CalPERS fund (PERF) had reached approximately 78% funded status – following the serious recession in 2008/09. At 80%, public pension funds are considered healthy by the ratings agencies (Moody's, S & P and Fitch). The last three FY's have averaged about 8.6%. FY 2018/19 was disappointing at 6.7% but the new Chief Investment Officer (CIO), is well-qualified to enhance investment returns (ROI) and is vigorously working toward this goal. The study actually discourages state and local governments from making additional contributions to these funds at the expense of other government obligations such as education and infrastructure.

2. The article suggests that pension systems that produce a Real Rate of Return (RROR) of 5.5% should be stabilizing or reducing their pension debt (unfunded liability) as a percentage of Gross Domestic Production (GDP). This should be the goal – reducing pension unfunded liability (debt) as a percentage of GDP. Real Rate of Return is return on investment (ROI) less the inflation rate that year. CalPERS has been coming close to

achieving this but it still has a gap to close.

3. Due to the negative media attention public pension funds received following the great recession of 2008/09, many public agencies made cuts to benefits for current employees and retirees. New hires were cut even more. Over the next two decades these benefit reductions will begin to reduce unfunded liability estimates and at 5.5% RROR, concerns about pension costs should fade even faster according to this Brookings study. All of this points to a less frenzied environment around the public pension unfunded liability issue.

4. What is encouraging about this Brookings study is that their conclusion is that most of the 40 pension systems they examined are not in a crisis mode. Some will require cash infusions or pension cuts. The message to take away here is that public pension fund detractors are focused on the most troubled pension funds and projecting that negative image to most other pension systems without making honest comparisons to the many sound public pension funds around the country.

Based on the findings in this Brookings study, it is probably safe to say that the unfunded liability claims we keep hearing about in the press are overblown and designed to cast public employees in a negative light. This scapegoating has gone on for ten years and needs to stop now that the economy is strong and there is no need to vilify public employees (and never was) as too generously compensated in retirement. The salaries now found in private industry for comparable work so far exceeds public employment there should be no valid arguments against our pensions – our pensions somewhat equalize the lost pay while working as public employees. Safety workers and teachers would not accept those jobs without the promise of a reasonably good pension.



#### Remember:

- We sell See's Candy Certificates all year long.
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**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):** \$17.50 each by mail

# Tribute to Tanya Rakestraw

*By Jo Paulson and Ted Rose*

As President and Vice President of RPEA we interviewed Tanya before she was hired in April of 2004 as RPEA's Member Services Representative. She quickly became an integral part of our staff and in our lives. As she became proficient in her job, the additional responsibilities of Assistant Office Manager were added to her position. She embraced that added work with great enthusiasm. She seemed to relish those responsibilities and the heavier workload.

As an employee, Tanya worked with our Chapter Officers and members with her "can do" spirit and attitude and became what many of us considered "the heart" of the Retired Public Employee Association. In just a few years she was again promoted; this time to the Office Manager position and, again, excelled in that position. As Office Manager she organized the existing computer system and files so she could quickly edit and adopt changes to our operations to be then

documented and distributed to all of our Chapters and the chapter officers. No small task when you consider that we have about eighty five chapters and twenty five thousand members who could call Headquarters whenever they had a question or a problem. She also had to be flexible in her dealings with the probability of significant changes every two years as our volunteer Board members came and went after the General Assembly. Dealing with management style changes and the acceptance and adaptation to those changes is also a special trait that she possessed.



As a person, Tanya was loved by our members. She treated every member with kindness and respect even though some of us could be curmudgeons at times. She was a Saint. She will be greatly missed both professionally and personally as the heart of our Association

# Tribute to Clinton Paulson

On July 7, 2019, Clinton Albert Paulson passed peacefully into the next life, surrounded by family to help him on his journey just one month after celebrating his 100th birthday with dozens of family and friends. Clint (AKA CAP or Cappy) was an extraordinarily generous and accepting person who loved classic films, spy novels and politics. He will be missed by the many who had the good fortune to count him as part of their lives.

As a young man, Clint first joined the Civilian Conservation Corps, then enlisted in the United States Navy just two days after the attack on Pearl Harbor, eventually serving in Guadalcanal. During a brief return to San Francisco in 1944, he got married before sailing out on the USS Broadwater on a Pacific tour that lasted

until the end of World War II and Clint's honorable discharge in August 1945.

Clint retired from the Department of Education in 1983. He joined Retired Public Employees Association (RPEA) in February 1990 serving in local and state offices and eventually sitting on the Board of Directors, in charge of Membership. After losing his wife in 2002, Clint married Josephine King in 2003, who shared his enthusiasm for volunteerism. Together they moved to Santa Cruz in 2007, eventually settling in La Selva Beach. Donations in Clint's memory can be made to Hospice of Santa Cruz County ([hospicesantacruz.org](http://hospicesantacruz.org)) or Retired Public Employees Building Fund (300 T Street, Sacramento, CA 95811).



# Retirees Displaced By The Camp Fire

Many retirees of Paradise Chapter 074 have lost their homes in the Northern California Camp Fire. The previous population of the Paradise area was about 20,000. Now, it's population is about 2,000. Obviously, we no longer have a sustainable physical chapter in the area since so many of our Paradise members have left the area. However we do have nearby chapters in Chico and Oroville. Chapter 077 - Chico is currently welcoming new members and Chapter 039 - Oroville is doing the same. The Chico chapter meets the 1st Thursday of each month (except July & August) at the local Elks Club on Manzanita Avenue at 11:15AM. The Oroville chapter meets at Gold Country Casino, at the second floor restaurant on the 2nd Wednesday of each



month at 11AM (except June, July, August, and December). Further information is available from Assistant Area Director Roger Klaves at 530-399-0614. Those that have moved out of the area and don't know of a nearby chapter where they live are encouraged to contact RPEA Headquarters at [rpeahq@rpea.com](mailto:rpeahq@rpea.com) or call 1-800-443-7732. RPEA encourages all displaced members to attend a local chapter if possible. You retain your membership even if you've relocated out of California. Please update headquarters if and when you plan another move. Your RPEA newsletter reaches about 95% of our members. And please remember to check in with our new and improved RPEA website. You're as close to RPEA as your computer at [rpea.com](http://rpea.com).



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# JJ Jelincic

for CalPERS



## **Your Vote, Your Voice – A Candidate for The Members**

JJ Jelincic has spent his entire career defending CalPERS members' values: from fighting against the anti-pension zealots of the world to always working to strengthen CalPERS members' pensions, healthcare and the right to know what is going on with their money. He has been a fearless advocate and determined fighter on behalf of CalPERS members.

**JJ finally retired – is a proud retired member of CalPERS – and is seeking your endorsement and vote to rejoin the CalPERS Board in the Retired Member Seat, continuing his advocacy on behalf of all CalPERS members.**

Retirees deserve a leader who will address present day and future day challenges faced by CalPERS. Retirees deserve a leader who will take opportunities and turn them into real solutions, protecting the longevity of retirees' pensions. As an active CalPERS employee, JJ's career as an investment officer, President of CSEA and CalPERS Board member spanned over 33 years; working to maximize investments, protect pensions and benefits, and hold big companies and insurance carriers accountable. JJ has fought in the trenches for public employees and retirees for years. He has served two terms on the CalPERS Board in a Member-at-Large seat.

**With your support and your vote, you can help JJ continue focusing on the needs of all retirees by:**

- Safeguarding retirement benefits
- Demanding CalPERS' commitment to transparency and accountability
- Controlling health care costs along with sustaining the quality delivery of health services
- Fighting attacks on public pensions to provide secure future for pension recipients
- Improving service and responsiveness to all members

**There is only one way we all win – and that is TOGETHER**

### 2019 ENDORSEMENTS

**Retired Public Employees Association (RPEA)**  
**California State Retirees (CSR)**

California Statewide Law Enforcement Association - FOP Lodge #77 (CSLEA)  
Southern California Alliance of Law Enforcement (SCALE) • CAL FIRE, Local 2881 (IAFF)

For more information visit [www.jjforcalpers.org](http://www.jjforcalpers.org) or contact JJ directly at (916) 304-5550

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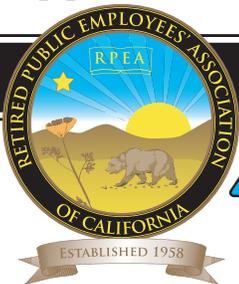
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# Joining RPEA Helps Us Support YOUR Retirement Security

RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA



# Membership Application

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## 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

### Why Join RPEA?

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

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

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

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

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

**THANK YOU for Joining RPEA!**

**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

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|---|-----------------------------|--|--------------------------------------|----------------------|-----------------|
| <b>Al Darby</b><br>8AM – 9PM            | President                   | 8968 Panamint Court<br>Elk Grove, CA 95624           | 925 788 6068                         | NONE                 | rpeahq@rpea.com |
| <b>Rosemary Knox</b><br>ANYTIME         | Vice President              | 2215 Ladymuir Court<br>San Jose, CA 95131            | 408 926 6664                         | NONE                 | rpeahq@rpea.com |
| <b>Marie Reed</b><br>8AM – 7PM          | Secretary/Treasurer         | 6796 Pocket Road<br>Sacramento, CA 95831             | 916 428 2090                         | NONE                 | rpeahq@rpea.com |
| <b>Ted Rose</b><br>9AM – 5PM            | Immediate Past<br>President | 2894 San Minete Dr.<br>Livermore, CA 94550           | 925 292 9017                         | NONE                 | rpeahq@rpea.com |
| <b>Harvey Robinson</b><br>ANY TIME      | Dir. Health Benefits        | 1277 Ridgeway Dr.<br>Sacramento, CA 95822            | 916 202 4871                         | NONE                 | rpeahq@rpea.com |
| <b>Bill Wallace</b><br>9AM – 6PM        | Dir. of Membership          | 4219 Linwood Dr.<br>San Jose, CA 95124               | 408 265 0795 (H)<br>408 218 7494 (C) | NONE                 | rpeahq@rpea.com |
| <b>Lorenzo Rios</b><br>ANY TIME         | Dir. Public Relations       | 1302 N. Alameda Ave.<br>Azusa, CA 91702              | 626 825 1422                         | NONE                 | rpeahq@rpea.com |
| <b>Randall Cheek</b><br>ANY TIME        | Dir. Legislation            | 5201 Adelaide Way<br>Carmichael, CA 95608            | 916 541 8988 (H)                     | NONE                 | rpeahq@rpea.com |
| <b>Paul Tamboury</b><br>8AM – 9PM       | Area Director I             | 465 Stony Point Road, #130<br>Santa Rosa, CA 95401   | 707 573 1566                         | 707 577 8827         | rpeahq@rpea.com |
| <b>Abe Bailly</b><br>9AM – 9PM          | Area Director II            | 1073 San Ramon Dr.<br>Chico, CA 95973                | 530 680 7883                         | NONE                 | rpeahq@rpea.com |
| <b>Bob Van Etten</b><br>ANY TIME        | Area Director III           | 4401 Clovewood Lane<br>Pleasanton, CA 94588          | 925 846-6563                         | NONE                 | rpeahq@rpea.com |
| <b>Al Fillon</b><br>8AM – 5PM (M-F)     | Area Director IV            | 2300 El Portal Dr., Unit 43<br>Bakersfield, CA 93309 | 661-619-6181                         | NONE                 | rpeahq@rpea.com |
| <b>Ellen Knapp</b><br>ANYTIME           | Area Director V             | 28319 N. Azurite Pl.<br>Valencia, CA 91354           | 661 607 2072 (C)                     | NONE                 | rpeahq@rpea.com |
| <b>Susan Nelson</b><br>1PM-5PM (M/TH/F) | Area Director VI            | P.O. Box 113<br>Forest Falls, CA 92339               | 909 794-2017 (H)                     | NONE                 | rpeahq@rpea.com |
| <b>Dennis Cassella</b><br>8AM – 5PM     | Area Director VII           | 205 Cypress Hill Dr.<br>Grass Valley, CA 95945       | 530 272 2130                         | SAME<br>(CALL FIRST) | rpeahq@rpea.com |
| <b>Kathleen Collins</b><br>ANY TIME     | Area Director VIII          | 11865 Susan Ave.<br>Downey, CA 90241                 | 562-884-8891                         | NONE                 | rpeahq@rpea.com |
| <b>Larry Sullivan</b><br>ANYTIME        | Area Director IX            | 1602 Sunset Gardens Rd.<br>Albuquerque, NM 87105     | 505 242 4981                         | SAME<br>(CALL FIRST) | rpeahq@rpea.com |

## HEADQUARTERS OFFICE STAFF

|                |                       |                      |              |              |                     |
|----------------|-----------------------|----------------------|--------------|--------------|---------------------|
| Radtana Lee    | Asst. Office Manager  | 300 T Street         |              |              | radtana@rpea.com    |
| Corey Saeteurn | Systems Administrator | Sacramento, CA 95811 | 800 443 7732 | 916 441 7413 | corey@rpea.com      |
| Sean Decker    | Asst. Systems Admin   | 8:00AM – 4:00PM      | 916 441 7732 |              | sean@rpea.com       |
| Teena Stone    | Mem. Svcs. Secretary  |                      |              |              | teenastone@rpea.com |