



RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

COVID Modifies RPEA Board Election



**General Assembly Delegates:
Mail In Ballots Are Coming**

RPEA Board Elections Will Be Here Soon

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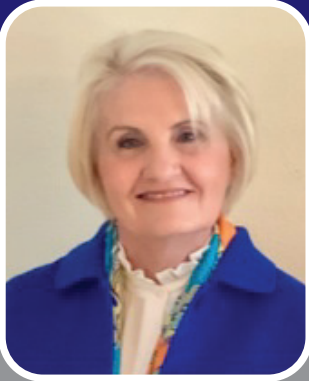
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President's Report



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By RPEA President Rosemary Knox

Dear Members
In these uncertain times,
it's more important than
ever to come together as a
community. We hope that you are
well and keeping safe.

I would like to inform you of a recent change to the leadership of RPEA. Al Darby, resigned his position as President of the RPEA as of July 2, 2020. According to the RPEA By-Laws when a Presidential vacancy occurs the Vice President shall fill the vacant position of President. (Article VII, Officer and Duties. Section 2 Vacancy A, B). On July 1st, 2020 the RPEA Board held a closed board meeting to discuss several pending issues along with the resignation of the RPEA President Al Darby, a motion was made and passed to have Al Darby fill the remaining term of Vice President. I would like to extend a grateful Thank You to Al Darby for his leadership and dedication to RPEA.

RPEA headquarters has experienced many changes due to COVID 19 restrictions (Phase I, II, III) regarding shelter in place. I applaud our staff, Radtana Lee, Assistant Office Manager, Corey Saeteurn, Systems Administrator, Sean Decker, Assistant Systems Administrator and Teena Stone, Member Service Secretary who kept RPEA running smoothly by responding to our members needs and accomplishing the day to day running of the office from home. We have taken all the steps and precautions in order to bring our staff back to headquarters by complying with all the CDC requirements of opening the office to staff.

In this issue, I am pleased to announce the results of our volunteer project "RPEA-CA Gives Back." Loran Vetter, Secretary for chapter 043,

Yolo County, has been working tirelessly to ensure that RPEA members get credit for their volunteerism. I encourage you to continue to send in your volunteer hours, and if you haven't please do so.

In the previous Newsletter, I introduced the opportunity for chapters to host a "Virtual Meeting." I am pleased to report to you that many chapters are taking advantage of hosting meetings via Zoom. Staying connected with your Chapter members is important. We have to remember that human beings are inherently social creatures and thrive in social groups for good reason. Feeling socially connected, especially in an increasingly isolated world, is more important than ever. The benefits of social connecting shouldn't be overlooked. Once again, this pandemic has given us a chance to expand our horizons in the way we communicate with our family and friends and many are having fun in doing so.

CalPERS is sponsoring Assembly Bill 2473, (Cooper), exempting "Private Loans" made by a "Public Investment Fund" from the California Public Records Act (CPRA). "Private Loans" are a new and untested investment strategy which has not been commonly used for the investment of money held in trust to fund public pension obligations. These loans only have the potential to yield high interest if they are made to borrowers with a high risk of default – or even bankruptcy. RPEA has offered amendments that would require such "Private Loans" to be subject to public disclosure once they become assets held in trust by a public pension fund. Placing public trust funds into secret investment is a recipe for disaster. Keeping the transparency required by current law assures that the taxpayers will not be left holding the bag for losses caused by risky loans of public funds.

Vice President's Report



By Al Darby, Vice President

As we enter the second half of 2020, COVID 19 still dominates our livelihood and has us in a place that is as bad as it was in April.

Instead of emulating the Italian model and/or other European countries, we opened too soon and created a rebound of the virus. At this point, we must try to follow the guidelines more closely and hope to put infections on a downward trajectory again. A positive observation in this environment is the stock market which recovered much of its losses in March/April and kept CalPERS healthier than it might have been; it closed the fiscal year on June 30 with a 4.7% gain. This places the funded status of CalPERS at 70% - it was 73% before the COVID pandemic arrived in the U.S. early this year. Let's hope that economic stimulus legislation continues to support us until a vaccine or therapy for this virus can be found. Right now, we see progress being made on both fronts.

The CalPERS initiative to engage in private lending and other illiquid types of investments continues to alarm public pension investment experts and stakeholders such as cities and other entities that have seen their CalPERS contributions rising over the past few years. The huge added cost of dealing with COVID-related responses has left many public agencies and the state with huge budget deficits. Without federal assistance, many public agencies will be in terrible financial straits and bankruptcies could easily occur. These factors add to the concern of public agencies regarding the riskier CalPERS ambition to actually borrow money at lower interest rates and lend at high rates to less creditworthy borrowers (companies and individuals that banks refused to lend to).

At the recent offsite CalPERS Board meeting, Betty Yee, the State Controller, asked the Wilshire Consulting representative if any other public pension fund was engaging in private lending similar to the CalPERS proposal - the answer was no. The consensus is that some pension funds are looking at this model but they will probably wait to see the results of the CalPERS experiment with this plan. There are other concerns that RPEA experts have with this plan; namely the almost complete secrecy that CalPERS is seeking. Their claim is that companies and individuals will not come to CalPERS for money if their financials and the loan agreement are disclosed to the public through California Public Records Act (CPAC) requests. RPEA doesn't oppose non-disclosure of proprietary information but we do oppose non-disclosure of the actual loan agreement, collateral, and loan repayment performance. Several retiree associations agree with our position on this legislation.

As most of you know, I resigned as President on July 2 but stayed on as Vice President. After nearly four years as Acting President and President, I decided to take a little time off and then take on a lesser role and turn the helm over to Rosemary Knox who has served RPEA admirably in the role of Director of Membership and Vice President. She has many good ideas about advancing the mission of RPEA and enhancing our role as advocates at CalPERS and the legislature. I feel like I left RPEA in a good place except for the disruptions caused by COVID. Our finances are stronger than at any time in the past and administrative systems are now more digitized than ever before. Recruiting is underpinned by a robust program that AMBIA constantly upgrades using direct mail, social media, and other digital initiatives. My only disappointment is the delay in development of our vacant lot into something of enhanced value to the association.

I want to thank the Board and the office staff for their support of my efforts during my term as President. During the coming years, I will continue on the Board as Past President or possibly VP (if reelected). I remain dedicated to the cause of RPEA and I will contribute as best I can to advancing RPEA's mission.

Finally, I want to restate something I've said in other articles I've written in the recent past. This relates to the excellent team of advocates for our members who have demonstrated their expertise at lobbying at CalPERS and in the state legislature. RPEA has mounted a formidable campaign to get AB 2473 amended to add transparency to the proposed CalPERS private loan investment plan to ensure that beneficiaries of CalPERS can determine if these loans are being made to creditworthy borrowers and no favoritism or 'special' sweet heart deals are being made. What we also need to know is that the loans are actually performing in terms of repayment requirements and/or other provisions of the loan agreement are being met. We have succeeded in gaining support from other retiree associations.

RPEA has now become a true leader among CalPERS retiree organizations regarding our ability to construct cogent arguments and sensible advocacy efforts to question proposals by CalPERS that potentially threaten the security of our Pension Fund (PERF). We have two former CalPERS Board members plus a legislative analyst and a very astute former prosecutor as members of important committees and Directors of Legislation and Health Benefits. We have never had the collection of talent that is available to us now - we are truly in a unique position to be a major force in CalPERS affairs.

Membership Update



By Bill Wallace, Director of Membership

Membership as of July 1,
2020 = 24095

Al Darby has recently resigned as President. Thank you, Al, for your excellent leadership. You will be missed. Good luck in your future endeavors. Vice-President Rosemary Knox has agreed to step up. We are lucky to have a leader of Rosemary's caliber as we journey into a new era with many uncertainties. Rosemary will need our support as RPEA moves forward to accomplish its' mission.

CHAPTER ALERT!!!

A category of membership decline, that can be addressed by chapter members, is cash pay members. Those that pay by cash, but failed to renew. It is a small enough number that it would not require a great deal of effort. Each month Headquarters sends out a report on the status of RPEA membership. It is broken down into categories, such as, cash non-renewal. This is where a chapter can have a strong effect. The Chapter Membership Chair could enlist the help of members to reach out to the people that did not rejoin. If you need help putting together a short presentation, contact me and we can work out a comfortable dialogue.

2020 may prove to be the most challenging year in RPEA's history. The COVID-19 definitely has had a detrimental affect on membership. In addition to the physical health issue COVID-19 poses, the isolation affects our mental health. For many of us, we have had minimal contact even with our extended family. Person to person contact nurtures our mental health. Because there is no cure or relief in sight, we feel we are in a long dark tunnel.

But there is a guiding light for you and your sisters and brothers of RPEA. Zoom has become an exceptional tool in bringing RPEA members together. For some of us this techie stuff is icky. We tend to shy away from anything different. I felt the same way, but after trying it, I not only liked it, I loved it. Attending a Zoom meeting can put you back in touch with your RPEA family.

Zoom is being used to improve communication between members and is being used to facilitate normal chapter business during the Covid-19 pandemic. As a part of this effort, AMBIA has been

holding informational Zoom meetings for all chapter presidents and officers with the goal to enhance their use of Zoom and remove any reluctance to its' use. The training is set up exclusively for the benefit of chapter officers and members and AMBIA will also set up the charter Zoom meetings. Another option is to request Corey Saeteurn at RPEA Headquarters to set up a chapter Zoom meeting. Corey does an excellent job insuring the meeting goes smoothly. Once again, if you need some reassurance, contact me. So whichever is your option of choice, please join in. Your presence would enhance the meeting.

I'm reprinting Rosemary Knox's "**Tips to running an effective Virtual Meeting**", because it is succinct and covers all the bases.

Email the agenda in advance: Just like traditional meetings, virtual meetings work best when they are well organized and have a clear, logical agenda that is distributed in advance.

Make sure that all of the participants introduce themselves at the beginning of the meeting, and each time they speak.

Start with a check in and end with a check out. Make it a point of inviting each person to participate. Because it is hard for a new participant to know whether or when to speak, in the beginning, middle, and end of the meeting the host should call on everyone.

Save the last five minutes of the meeting to create a list of next steps. After the meeting, send an email with a clear list of the action items and who is responsible, and a completion date.

This pandemic has given us a chance to mix it up and rethink the way we can communicate with our fellow chapter members! It is not permanent, we will all meet again, and enjoy face to face, hug to hug and toast to a new era of learning.

Take Care,

Bill Wallace, Director,
Membership

Health Benefits Update



By JJ Jelincic, Director of Health Benefits

The Board of Directors recently appointed me Director, Health Benefits following Harvey Robinson's resignation. I'm retired from

CalPERS where I served as an Investment Officer and as a member of the Board of Administration. I'm a past president of the California State Employees Association. I had previously been the Chair of State Bargaining Unit One. My wife and I live in Hayward. Our daughter works in personnel at Caffeine and our son works in labor relations at CSU.

As I write this the premiums for CalPERS health benefits have not yet been finalized. That is scheduled for mid-July. Look elsewhere in the magazine for the 2021 rates. CalPERS reported preliminary rates at the June meeting they are available at

<https://www.calpers.ca.gov/docs/board-agendas/202006/pension/item-7a-presentation-h.pdf> Overall the preliminary rates are up 4.41%. Average basic rates are up 4.47% (HMO) and 8.50% (PPO). Average Medicare rates are down -4.43% (HMO) and -0.65 (PPO). PERSCare is the main reason for the differences.

I suspect that the preliminary rates will be very close to the final rates. When Al Darby asked if the insurance companies were going to be told to sharpen their pencils, the reply from Chair Rob Feckner was

Well, speaking from the Chair's position, I will say that I think the plans heard us the last few years about coming in with a sharper pencil to begin with. But I think beyond that, our staff has done an incredible job working through this time around, making sure that we were giving the best information and the best numbers we could moving forward. Not saying there won't be another change, but I think that they've done a pretty good job in holding these plans with their feet to the fire.

There are some plan design changes this year.

Anthem Health Maintenance Organization (HMO) Select (Medicare) Service Area Expansion:

- Expand the Anthem Blue Cross Select Medicare Advantage service area to the current twenty-four county service area of Anthem Blue Cross Select HMO Basic.
- Currently, Anthem Blue Cross Select Medicare Advantage is offered in Monterey County only. Anthem subscribers that reside in Monterey County can enroll in a combination plan (at least one family member in a Basic plan and at least one family member in a Medicare plan) from Anthem Blue Cross Select HMO Basic and Medicare plans.

- Aligning the Anthem Blue Cross Select Medicare Advantage service area with the Anthem Blue Cross Select HMO Basic service area allows Anthem Select subscribers residing outside of Monterey County the option to enroll in a combination plan from either Anthem Select or Anthem Traditional plans.
- The proposed Anthem Blue Cross Select Medicare Advantage service area includes the following counties: Alameda, Contra Costa, El Dorado, Fresno, Imperial, Kern, Los Angeles, Merced, Monterey, Nevada, Orange, Placer, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Joaquin, Santa Clara, Santa Cruz, Stanislaus, Tulare, Ventura, and Yolo. Blue Shield Trio (Basic) Service Area Expansion:

Blue Shield Trio HMO

- Expand Basic coverage to provide an alternative low-cost HMO option in Santa Barbara, San Luis Obispo, and Ventura County.

Kaiser (Medicare) Benefit Design Change:

- Add supplemental benefits to the Kaiser Permanente Senior Advantage plan:
 - Post-hospital discharge meal delivery
 - Post-hospital discharge transportation
 - Routine transportation

Sharp (Medicare) New Health Plan:

- Introduce Sharp Health Plan's Medicare Advantage plan to San Diego County
- UnitedHealthcare (Medicare) Benefit Design Change:
 - Add supplemental benefits to the UnitedHealthcare Group Medicare Advantage plan
 - Post-hospital discharge meal delivery
 - Post-hospital discharge transportation

The CalPERS Board has had several closed session discussions on needed changes to the Long-Term Care programs and the pending lawsuit. It is not clear that the two are related but on the other hand it is not clear that they are not. In September the Pension and Health Benefits committee will have a discussion on Long-Term Care rates and benefit design changes. Staff says that some of the proposed changes will better serve the members. There are only two ways to cut costs – cut benefits or cut administrative costs. It will be interesting to see what changes are proposed. Any decision will have to be made no later than November. Rate increases would be effective July 2021.

Take care and stay safe.

RPEA Gives Back



By Loran Vetter

“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”

In my last article, I included the above quote from a well-known humorist, Erma Bombeck (1927-1996). I included this quote to tease your appetite about the value of your efforts in the community. We tend to see our efforts as one dimensional. We do what we do because it makes us feel good. The question is why does it make us feel good and what are the results of our actions. There is an old story about throwing a stone in the water and watching the waves ripple out from the action. I would tell you that volunteering works the same way. When you reach out to help, whether it is restacking books in a library or offering assistance and support in a ‘Hospice’ program, you start a ripple of awareness.

The awareness ripple travels far and wide. In the case of the books, everyone who visits the library is able to enjoy your efforts and share the information or observations they have gained with family, friends, and others. Information is the key to our success as a society. When you consider someone offering assistance in a Hospice situation, the number of people this volunteer touches include the individual, the family, medical support, possibly clergy and anyone else who has need to visit or provide service to the individual. The number of people we touch with volunteering and caring is impossible to calculate. At this time, we see accolades to the value of Volunteers and there is a State initiative to recruit Volunteers. We read reports about the tremendous number of people who are volunteering to provide assistance and support in all sectors of our society. The Volunteers are key to keep the State moving forward and slowing the spread of the pandemic.

As we start to return to a more ‘normal’ pace of society and the economy, there will be many more sacrifices called for as the economy slowly gears up. They will be looking for a way to stimulate the economy with infusions of cash. Many politicians, members of the media, and others who are against defined pensions, will attempt to put controls on pension for Retired Public Employees. You will see editorials about the cost of supporting the pension system (that we already paid into through our employment). These same people will conveniently forget the value of the assistance that Retired Public Employees have provided and continue to provide to state and our local communities.

We cannot allow that to happen because it devalues everything we have accomplished.

We make a statement when you send in your volunteer hours. Many people have begun to send them in and are starting to highlight COVID 19 specific activities. The current figures for this past fiscal year are presented in the following:

Value of RPEA Volunteers to California:

Contribution of 91 of 24,000 RPEA retirees serving at 202 sites**:

Fiscal Year*	12 months
Monthly Contribution	\$97,839.03
Stay in place order	- 3.42 months
Duration of Survey	x 8.58 months
Duration of Survey	8.58 months
Fiscal Year* Contribution	\$839,458.88

☐ Fiscal Year* July 1, 2019-June 30, 2020

☐ Examples of sites** : Friends of the Library-Fort Bragg, Area I Area on Aging, numerous Meals on Wheels, The Living Room Community Service, Antelope Valley Assistance League, Care Car-Woodland, Los Angeles Unified School District Tutor, American Legion ALA Chapter Post 53, St. Joseph Mission Church, Personal Care Pantry-Woodland, San Jacinto Museum, numerous Food Banks, Habitat for Humanity, American Cancer Society.

I will close this article with another citing of Erma Bombeck’s quote about Volunteers: “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.”

Thank you to Mary Helvie of Chapter 56 for sharing this quote and also to Matthew Bombeck for permission to use the quote.

Legislative Update



By Aaron Read and Pat Moran of Aaron Read & Associates

First of all, we hope you and your families are safe and healthy during this difficult time. There are so many uncertainties but your health and safety are paramount.

BUDGET

The Legislature passed the 2020-21 Budget Act, bringing a temporary completion to a budget process that was entirely upended by the onset of the COVID-19 pandemic. Navigating through plummeting revenues and the challenge of legislating remotely, the Legislature and the Governor were able to forge an agreement on a budget after the Legislature passed a place holder budget on June 15th to meet the constitutional deadline.

Given the ongoing nature of the pandemic, the delay in knowing how much tax revenue the state will receive due to the extended filing deadline (July 15), and continued uncertainty about whether any additional federal COVID-19 relief funding will be provided to the state, it is entirely possible that the Governor and Legislature may need to revisit aspects of this budget during the upcoming year.

Under this budget agreement, the total General Fund expenditures for the 2020-21 fiscal year are \$133.9 billion. In addition, budget reserves would be \$11.4 billion, including 1) \$2.6 billion in the Regular Reserve, 2) \$450 million in the Safety Net Reserve, and 3) \$8.3 billion in the Rainy Day Fund. The Governor declared a "budget emergency" on June 25, 2020, which allowed funds to be drawn from the rainy day fund.

The Budget Act includes several instances of funding decisions contingent on the receipt of additional federal funding to the state. Prior to budget negotiations the Administration and Legislature started with different philosophies on how and which programs and services would be reliant on the actions of the federal government. The final Budget Act provides a mechanism to restore funding and offset reductions to programs and services if the state receives \$14 billion federal funding by October 15, 2020. The Budget language specifies that if federal funding is more than \$2 billion, but less than \$14 billion, then each of the trigger items will be adjusted proportionally. The list of items associated with the federal trigger is included below:

- ❑ \$150 million to restore judicial funding
- ❑ \$45 million for mixed-income housing through the California Housing Finance Agency
- ❑ \$203 million from the Infill Infrastructure Grant

- ❑ Program of 2019 • \$46 million for child support funding
- ❑ \$5.7 billion to reduce payment deferrals to K-12 schools
- ❑ \$791.1 million to reduce payment deferrals to community colleges
- ❑ \$471.6 million for University of California funding.
- ❑ \$1.9 million for Hastings College of Law
- ❑ \$498.1 million for California State University funding
- ❑ \$88.4 million to restore the Golden State Teacher Grant Program at the Student Aid Commission
- ❑ \$2.8 billion to offset employee compensation reductions in this budget package
- ❑ \$250 million to backfill county realignment programs

CalPERS

As we reported previously, the final budget agreement provides the State's required payment to CalPERS for the year and while we realize school and public agency retirees don't always have retiree healthcare, the budget fully funds state retiree health care (100/90 formula) for state retirees.

The Legislature also passed trailer bill language to do the following:

- ❑ Withdraw the \$500 million General Fund CalPERS supplemental pension payment provided in the 2019-20 budget act due to the economic crisis.
- ❑ Provide \$243 million Proposition 2 funds, instead of General Fund, to pay for the California Highway Patrol CalPERS unfunded liability.
- ❑ Repurpose the remaining \$2.4 billion of supplemental pension payment to help address state General Fund contributions in 2020-21 and 2021-22.

CalPERS and CalSTRS

Adopts trailer bill language to do the following:

Redirect the \$660 million CalPERS School Pool supplemental pension payment to make supplanting payments to school employer contribution rates. This would increase the supplanting payment in 2020-21 to \$430 million and \$330 million in 2021-22. This would reduce the estimated contribution rate from 22.67 percent to 20.7 percent in 2020-21, and from 24.6 percent to 22.84 percent in 2021-22.

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- Redirect the \$1.64 billion General Fund CalSTRS supplemental pension payment provided in the 2019-20 budget act to make an additional supplanting payment in 2020-21 and 2021-22. This would increase the supplanting payment in 2020-21 to \$1.07 billion and to \$820 million in 2021-22. These payments would reduce the estimated employer contribution rate from in 2020-21 from 18.41 percent to 16.15 percent and from 17.9 percent to 16.02 percent in 2021-22.
- The budget package reflects use of Prop. 2 debt payment funds to make a portion of state payments on CalSTRS' unfunded liabilities in 2020-21.

Employee Compensation

- The budget package provides the legislative approval necessary to implement recent memoranda of understanding or addenda of state employee bargaining units representing the bulk of state employees (Units 1, 3, 4, 6, 9, 11, 14, 15, 17, 20, and 21), as well as the December 2019 MOU of Bargaining Unit 18 psychiatric technicians.
- The budget authorizes the administration to reduce executive branch employee compensation by a total of over \$2.8 billion in the General Fund and other state funds, including an authorization for the General Fund to borrow over \$900 million from state special funds as a result of these state employee pay reductions. The recent MOUs listed above contribute a significant portion of these budgeted savings.
- Trailer bill requires state employees, during the 2020-21 fiscal year, to participate in a personal leave program (with a reduction in pay of not greater than 10%) as required by an applicable MOU or by the direction of the administration for excluded employees. For other state employees, the administration is required, during the 2020-21 fiscal year, to implement furloughs for two workdays per calendar month. The budget bill specifies that the \$2.8 billion of employee compensation reductions shall be achieved by any combination of the following: MOUs or addenda with state employee bargaining units, furloughs, or reductions for nonrepresented employees achieved under the administration's existing and statutory authorities. The budget bill also generally suspends increases in salaries and wages that were to become effective during the 2020-21 fiscal year unless, among other exceptions, those increases are authorized in a recent or upcoming bargaining unit agreement.

- A control section provides if the state receives \$14 billion of flexible federal funding by October 15, 2020, \$2.8 billion will be provided to offset and reverse state employee compensation reductions in this budget package, including a \$1.9 billion deposit to the newly created Employee Compensation Reduction Offset Fund in the state treasury and up to \$936 million to repay loans from special funds related to the employee compensation reductions. If the federal funding is more than \$2 billion but less than \$14 billion, a proportional share of the \$2.8 billion would be provided.

The next date the Governor and legislative leaders are looking to is July 15. You may recall, is the new tax day this year when Californians must file and pay their state taxes is July 15th. The amount of revenue that comes in will largely determine if the budget needs to be reopened for additional cuts. We fully expect some adjustments will be made

LEGISLATIVE UPDATE

Given the current pandemic, the Legislature is focusing its time on bills related to COVID-19. The majority of the other bills will not be moving this year.

Below is an update on the list of bills RPEA has been tracking, along with their position and current status:

AB 33 (Bonta, D-Alameda) – This bill would prohibit the boards of the Public Employees' Retirement System and the State Teachers' Retirement System from making new investments or renewing existing investments of public employee retirement funds in a private prison company, as defined. This bill 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 is dead. RPEA was in support.

AB 447 (Patterson R-Fresno) - The 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

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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 facility and would expand a requirement for the department to maintain criminal record clearances of individuals in its active files. AB 447 is dead. RPEA was in support.

AB 797 (Grayson, D-Concord) – This bill would require 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. The bill would govern the manner for providing the notice and would require the customer who receives the notice to provide confirmation that the customer has read and understood the notice before proceeding with the transaction. AB 797 is dead. RPEA was in support.

AB 2365 (Rodriguez, D-Pomona) – PERL requires a person who is employed in violation of its reinstatement requirements to be reinstated in the member category previously held and on the date on which the unlawful employment occurred. In these circumstances, PERL requires that a retired member reimburse the system for the person's allowance received during the periods of the unlawful employment, to pay to the system employee contributions that otherwise should have been paid, and to contribute for associated administrative expenses, as specified. PERL requires employers in these circumstances to pay to the system the employer contributions that otherwise should have been paid and to contribute for associated administrative expenses, as specified. This bill would eliminate the above-described requirement that a person employed without reinstatement in a manner other than authorized by PERL be reinstated, instead providing that reinstatement permissive. The bill would make conforming changes and make specific reference to the duties of employees and employers regarding reinstatement after retirement in violation of PEPR. AB 2365 is awaiting a hearing in the Senate Labor, Public Employment and Retirement Committee. RPEA is in support.

AB 2378 (Cooper, D-Elk Grove) – This bill would authorize the Board of Administration of the Public Employees' Retirement System, beginning on or after January 1, 2021, to adjust the death benefit amounts following each actuarial valuation to reflect changes in

the All Urban California Consumer Price Index, as specified. By authorizing the board to increase contributions deposited in the Public Employees' Retirement Fund, this bill would make an appropriation. This bill was sponsored by RPEA. Unfortunately, due to COVID-19 legislative delays and leaderships' mandate for members to trim bill packages, the bill has died. However, we will be back again next year.

AB 2394 (Cooper) – The Public Employees' Retirement Law establishes the Public Employees' Retirement System, which provides a defined benefit to members of the system, based on final compensation, credited service, and age at retirement, subject to certain variations. Existing law generally provides that retirement allowances are adjusted annually to reflect increases in the cost of living in relation to the consumer price index, as defined. This bill would change the definition of "consumer price index," effective January 1, 2021, to instead refer to the California Consumer Price Index for All Urban Consumers for all items, as determined by the Department of Industrial Relations. This bill was sponsored by RPEA. Unfortunately, due to COVID-19 legislative delays and leaderships' mandate for members to trim bill packages, the bill has died. However, we will be back again next year.

AB 2473 (Cooper) – This bill would exempt from disclosure under the California Public Records specified records regarding an internally managed private loan made directly by a public investment fund, including 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. AB 2473 is currently awaiting a hearing in the Senate Labor, Public Employment and Retirement Committee. RPEA is opposed.

SB 341 (Morrell, R-Rancho Cucamonga) – This bill would require the Board of Administration of the Public Employees' Retirement System 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 Teachers' Retirement 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 is dead. RPEA was opposed.

RPEA Legislative Update



By Randall Cheek, Director of Legislation

As of this writing the news on legislation is limited. The legislature has been meeting off and on and has been taking testimony by phone or computer. Most legislators on concentrating on COVID 19 issues and how to deal with the economic distress it has caused. In addition, the cost of fires is a major impact on the state's budget.

RPEA's influence depends on your involvement. You can help on our issues when you contact your elected representatives.

If you wish to contact your national or state representatives, go on line to the U. S. Congress, California State Assembly or California State Senate to find out whom your representative maybe. Sites have links to type in your zip code to make sure you can contact your representative. I suggest you write, call or FAX them, emails seem to get lost in the crowd.

RPEA has been keeping an eye on CalPERS which seems to want to venture into more risky investments and at the same time trying to hide what they are doing. This is of major concern to the board and the legislative committee and we have been trying to get the word out not only to the legislature but to the public as well. This seems like we are the ONLY ones willing to point out deficiencies at CalPERS.

RPEA's Legislative Committee is also looking at candidates running for office this year. All House, State Assembly and odd numbered State Senate seats are up for election. The committee looks at both Republican and Democratic candidates which we take to the board for final RPEA endorsements. So far, we've looked at five Assembly candidates and three State Senate candidates this year. RPEA has previously endorsed John Laird and Dave Cortese for their respective State Senate races. If you know of a candidate who supports RPEA's policies please let me know.

I had a recent e-mail from Mary Helvie a former member of the committee who resigned for personal issues, reminded me that are Legislative Committee and LAO/IEC Trustees should have a representative from various groups that RPEA represents. Currently our Legislative Committee includes: Jerry Bowles, Bill Fawx, Gary Harm, J.J. Jelencic, David Soares, Eric Thompson, C. T. Weber, Abe Baily and Harvey Robinson. The current LAO/IEC Trustees are: Gary Harm, Eric Thompson, Secretary/Treasurer, Abe Baily, and C. T. Weber. I am on both committees as chair. Each represents either state, county, city or education. If you or someone you know is interested in serving on either committee please contact me or the office.

The elections are almost here. Election Day is November 3. There will be a number of candidates and local issues. Whether you or Republican, Peace and Freedom, Democrat or Bull Moose, in these uncertain times we do not know if COVID 19 will be as strong as it has been. Already in other states we have seen very long lines to vote. Play it safe, I suggest you apply if you haven't already for an absentee ballot. You can contact your local elections office for information on how to vote my mail. Your vote and your health matter.

Don't forget although the initiatives on the ballot this election have been determined (I will write about them later), there are those who will attack are pensions. It bears repeating over and over again do not sign any initiative being pushed by signature gathers in front of your favorite store. Remember they are paid professionals who get paid for each signature and will tell you anything and yes even lie to you to get you to sign. If you are interested in the issue being pushed READ all the fine print and if you don't want to sign just walk away. Don't sign your benefits away.

I look forward to seeing you all soon. Happy trails, till we meet again.

RPEA State Officer Election



As the Legislative Director for the Retired Public Employees Association of California I am proud to serve with a great team at RPEA which represents 24,000 CalPERS retired public employees.

It has been my honor to serve you but it would be wrong for me not to mention the RPEA Board, Legislative Committee and LAO/IEC Trustees who helped make my service to you much easier. RPEA members are fortunate to have dedicated members who serve and a dedicated staff.

My career includes working over 20 for the California Legislature where I worked for the Speaker of the Assembly. I was appointed by Governor Gray Davis as Legislative Liaison for California Lottery where I was the first legislative director in over 20 years to get legislation passed and signed by the governor. I served the SEIU Local 1000 as Legislative Advocate, I lobbied the legislature and CalPERS board for better benefits and working conditions for all public employees.

As Director of Legislation, I believe in preserving and protecting our CalPERS pensions, benefits and Social Security benefits. Everyone should be able to live a decent life in retirement.

I would appreciate your vote for Legislative Director.

RPEA State Officer Election 2020

Statement of Candidacy



Rosemary Knox for President

I am running for President and would be honored to serve RPEA in this role!

I have been a member of RPEA since 2012. I was elected last term as Vice President, and for the last two months of the term served as the de facto President. I have assisted the President with the smooth running of the board, ensuring that Association Governance and committee operations were in order and in compliance with our mission and bylaws. During this period, I also served on nine RPEA committees which included Expert CalPERS Issues and Chapter Community Involvement. I attended monthly SCORE meetings (State Coalition of Retired Employees), Stakeholders meetings, and the CalPERS Board of Directors meetings in Sacramento and have testified before them when appropriate.

I have also served the RPEA as the Director of Membership from 2012 to 2018, creating new recruitment strategies, programs, and updated procedures to assist chapter members with their recruiting efforts. I led the initiative to re-evaluate our benefit provider which resulted in RPEA changing to AMBIA. To date, AMBIA has helped to increase our membership by over 6,600 new members.

If elected President, I will work to protect our pensions.

Respectfully,

Rosemary Knox



Al Darby for Vice President

I am seeking the position of Vice President of RPEA to advance of goals of the association related to CalPERS' pension and health benefits security. During my 13-year career on the RPEA Board, I have served as Director of Communications,

Vice President, Director of Member Services, and President. In these various Board positions, I have worked to improve the products that each position is duty-bound to deliver. This would include the newsletter upgrade from an 8 ½ by 11, mimeographed document to a 16-page, magazine style, color booklet that better showcases the activities of the association to members, prospective members, legislators, CalPERS staff and Board members. As VP, I upgraded the CBEE program to be more effective in communicating our message and staffing by RPEA members who are better-informed on our mission and benefits of the association. I also arranged a couple of TV interviews on a Southern California public TV station. As VP, I secured AMBIA as our primary benefits provider and recruiting arm – this was a crucial acquisition to replace the card-insert recruiting program. When I became President, I initiated many programs to improve the administration and in the advocacy arena. Fiscal stability has been greatly enhanced.



Marie Reed for Secretary/Treasurer

**VOTE FOR
MARIE REED**

RPEA SECRETARY/TREASURER

I have served as RPEA State Secretary/Treasurer since 2008 and am again seeking re-election. My attendance at Board of Directors'

meetings ensures that our Board of Directors meetings are conducted in compliance with *Robert's Rules of Order*, which govern our deliberations. I have prepared the minutes of our several teleconferences for inclusion in vital records of the Association. In the past, I have prepared and presented a successful training workshop for Chapter Treasurers and have **delivered a balanced operating** budget for the organization each year of my tenure.

My **thirty-three years of experience** as an accountant, auditor, budget analyst and fiscal officer of a major state agency and of a local government department have given me insight into the running of an organization and the requirements to carry on the successful operations of RPEA. **I reside in Sacramento** which gives me the opportunity to be in the Headquarters Office on short notice whenever the need for an officer of the organization arises. **I am currently Secretary of Chapter 004-SACRAMENTO and have been a member of RPEA since 2003.**

I am counting on your vote.

Thank You.



JJ Jelincic for Director of Health Benefits

I'm JJ Jelincic. I retired after 33 years at CalPERS. I served as an Investment Officer and a member of the CalPERS Board. I also serve on RPEA's CalPERS Experts Committee.

Over the years RPEA has been very supportive and this is a chance to give something back. It's a chance to use my contacts in and knowledge of CalPERS to advance the interests of you, the members.

We need to be a voice in the health care debate. We need to push CalPERS to focus, not just costs, but the quality of medical care. It needs to focus on access and health care results.

While we put a lot of emphasis on CalPERS, we need to remember not all our members get health insurance through CalPERS. We need to figure out how to influence other employers to provide quality, affordable health care coverage.

Given rising medical costs, the Covid-19 epidemic, the push for Medicare-for-All and whatever the US Supreme Court decides about the Affordable Care Act (Obamacare) this country is going to have a debate about health care. We need to be an informed voice in that debate. We need to keep our members informed so they can participate.

RPEA State Officer Election 2020



Bill Wallace for Director of Membership

Bill Wallace, Director of Membership – 2020

I enjoy working with people and learning from them. The main goal I strive for, is to involve members in the retention of members, as well as, make it easier to recruit from local agencies. As RPEA develops new techniques for recruiting and retaining members, members must be a vital part of this effort. Currently RPEA is working on many new and exciting methods to enhance membership. For example, working with AMBA and a professional video production company to develop a recruitment video. We have been training chapter officers in the use of Zoom to allow chapters to take care of regular business and hold chapter meetings. Applications are being developed, that will remain with us even after the Covid -19 pandemic.

I would appreciate your support. Thank you.

Bill Wallace, Candidate

Director of membership



Larry Sullivan for Director of Public Relations

As a candidate for RPEA Public Relations Director, I have the experience as well as the writing and verbal skills to tell California, America and the world that RPEA is the best group of retired public servants in existence. I am an RPEA Chapter 096 President. I am an RPEA Area Director IX. My working career took me from the Smith River in northwest California to the Imperial Valley in southeast California. I am the author of the book, RAISING MAMA: A MEMOIR published by AUTHORHOUSE. My short story, REVENGE appears in the book, KEY WEST & BEYOND. I was a writer and member of the Free VENICE BEACHHEAD Collective in Venice, California for over seven straight years. The Beachhead is America's oldest free community newspaper publishing for over 50 years. I was a writer and collective member of THE GREAT SPECKLED BIRD newspaper in Atlanta Georgia. TV Journalist Mike Wallace called the BIRD the finest example of alternative journalism in America. I have a bachelor's and Master's degree from the University of Tennessee at Knoxville. I am a graduate of the Institute for Administrative Justice at McGeorge School of Law in Sacramento, California. I ask for your support.



Lorenzo Rios for Director of Public Relations

I am running again for the Director of Public Relations and asking for your support to vote for me to continue to improve our newsletter and use the website with our social media accounts to inform our membership on update on CalPERS that affect our pension and health plans and because of covid-19 pandemic this about the only way to communicate information to our membership. Now we are using ZOOM for our board meeting and some chapter might be using this method to have their meeting. I was invited to attend some chapters in the state and in New Mexico this was a great rewarding experience for me to be able speak to members person to person and listen to any concern they might have. I inform them that RPEA is dedicated to protecting our benefits being a watchdog on anything that will happen at CalPERS.

Again, I am asking for your support to vote for me to continue as your Director of Public Relations for the next two years.

LORENZO RIOS

Director of Public Relations



Scott McGookin for Director of Public Relations

- ☐ Current President- RPEA Chapter 90
- ☐ Member, RPEA Membership Committee
- ☐ Secretary – Chapter 90 (2014-19)

When elected I would work to: 1) increase the awareness & resourcefulness of RPEA's online presence; 2) grow RPEA's communication & marketing through our website, social media platforms, and multi-media; and 3) train Chapters in ways to engage our members and promote RPEA.

During my career I was responsible for communication, marketing and public relations plans and representing the cities of Ontario and Burbank on various Boards. I received my B.A. in Political Science (minor in Public Administration & Economics) from Cal Poly, Pomona (1985) and a Certificate in Economic Development from University California Riverside.

For more than 20 years I have volunteered with Toastmasters Int'l helping members develop speaking, communication and leadership skills. In 2006-2007 I served as District Governor for the 101 clubs located in the Inland Empire. My team was recognized with the "Excellence in Leadership" & "Distinguished District" designations. I continue to serve by training club and district officers and would be happy to share my experience with RPEA.

We must continue to strategically advocate for the preservation of our members pension and health care benefits especially during this uncertain time of COVID-19.

2021 CalPERS HMO Plans

2021 Statewide Premiums (PSPM)

Health Maintenance Organization (HMO) Plans Only

July Board of Administration Final Proposed Premiums

Basic (B)	2020			2021			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem Select	\$787.79	\$1,575.58	\$2,048.25	\$800.55	\$1,601.10	\$2,081.43	1.62%
Anthem Traditional	1,115.75	2,231.50	2,900.95	1,220.32	2,440.64	3,172.83	9.37%
Blue Shield Access+	910.16	1,820.32	2,366.42	938.96	1,877.92	2,441.30	3.16%
Blue Shield Trio	701.06	1,402.12	1,822.76	722.56	1,445.12	1,878.66	3.07%
Health Net Salud y Más	403.55	807.10	1,049.23	425.02	850.04	1,105.05	5.32%
Health Net SmartCare	860.96	1,721.92	2,238.50	924.36	1,848.72	2,403.34	7.36%
Kaiser CA	730.05	1,460.10	1,898.13	761.62	1,523.24	1,980.21	4.32%
Kaiser Out of State	995.19	1,990.38	2,587.49	1,040.15	2,080.30	2,704.39	4.52%
Sharp	606.02	1,212.04	1,575.65	632.27	1,264.54	1,643.90	4.33%
UnitedHealthcare	726.95	1,453.90	1,890.07	755.61	1,511.22	1,964.59	3.94%
Western Health Advantage	731.96	1,463.92	1,903.10	757.02	1,514.04	1,968.25	3.42%

Total HMO Basic Weighted Average Change

4.44%

Medicare (M)	2020			2021			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem Select	\$388.15	\$776.30	\$1,164.45	\$383.37	\$766.74	\$1,150.11	-1.23%
Anthem Traditional	388.15	776.30	1,164.45	383.37	766.74	1,150.11	-1.23%
Kaiser CA	339.43	678.86	1,018.29	324.48	648.96	973.44	-4.40%
Kaiser Out of State	339.43	678.86	1,018.29	317.48	634.96	952.44	-6.47%
Sharp	N/A	N/A	N/A	244.39	488.78	733.17	N/A
UnitedHealthcare	327.03	654.06	981.09	311.56	623.12	934.68	-4.73%

Total HMO Medicare Weighted Average Change

-4.46%

Combination Plans	2021					
	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 Select	\$1,183.92	\$1,664.25	\$1,247.07	\$1,183.92	\$1,567.29	\$1,664.25
Anthem Traditional	1,603.69	2,335.88	1,498.93	1,603.69	1,987.06	2,335.88
Kaiser	1,086.10	1,543.07	1,105.93	1,086.10	1,410.58	1,543.07
Kaiser Out of State	1,357.63	1,981.72	1,259.05	1,357.63	1,675.11	1,981.72
Sharp	876.66	1,256.02	868.14	876.66	1,121.05	1,256.02
UnitedHealthcare	1,067.17	1,520.54	1,076.49	1,067.17	1,378.73	1,520.54

2021 CalPERS HMO Premiums

2021 Regional Premiums for Public Agencies and Schools (PSPM) Health Maintenance Organization (HMO) Plans Only July Board of Administration Final Proposed Premiums

Basic	2020			2021			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Basic Premiums - Region 1							
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 Select	\$868.98	\$1,737.96	\$2,259.35	\$925.60	\$1,851.20	\$2,406.56	6.52%
Anthem Traditional	1,184.84	2,369.68	3,080.58	1,307.86	2,615.72	3,400.44	10.38%
Blue Shield Access+	1,127.77	2,255.54	2,932.20	1,170.08	2,340.16	3,042.21	3.75%
Blue Shield Trio	833.00	1,666.00	2,165.80	880.50	1,761.00	2,289.30	5.70%
Health Net SmartCare	1,000.52	2,001.04	2,601.35	1,120.21	2,240.42	2,912.55	11.96%
Kaiser CA	768.49	1,536.98	1,998.07	813.64	1,627.28	2,115.46	5.87%
UnitedHealthcare	899.94	1,799.88	2,339.84	941.17	1,882.34	2,447.04	4.58%
Western Health Advantage	731.96	1,463.92	1,903.10	757.02	1,514.04	1,968.25	3.42%
Basic Premiums - Region 2							
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare and Ventura							
Anthem Select	\$654.04	\$1,308.08	\$1,700.50	\$674.69	\$1,349.38	\$1,754.19	3.16%
Anthem Traditional	934.95	1,869.90	2,430.87	1,046.04	2,092.08	2,719.70	11.88%
Blue Shield Access+	909.87	1,819.74	2,365.66	938.96	1,877.92	2,441.30	3.20%
Blue Shield Trio	N/A	N/A	N/A	722.56	1,445.12	1,878.66	N/A
Health Net Salud y Más	435.14	870.28	1,131.36	458.66	917.32	1,192.52	5.41%
Health Net SmartCare	719.26	1,438.52	1,870.08	769.11	1,538.22	1,999.69	6.93%
Kaiser CA	645.24	1,290.48	1,677.62	669.77	1,339.54	1,741.40	3.80%
Sharp	606.02	1,212.04	1,575.65	632.27	1,264.54	1,643.90	4.33%
UnitedHealthcare	671.60	1,343.20	1,746.16	723.84	1,447.68	1,881.98	7.78%
Basic Premiums - Region 3							
Los Angeles, Riverside and San Bernardino							
Anthem Select	\$619.93	\$1,239.86	\$1,611.82	\$639.10	\$1,278.20	\$1,661.66	3.09%
Anthem Traditional	902.63	1,805.26	2,346.84	984.21	1,968.42	2,558.95	9.04%
Blue Shield Access+	813.17	1,626.34	2,114.24	834.88	1,669.76	2,170.69	2.67%
Blue Shield Trio	624.93	1,249.86	1,624.82	660.49	1,320.98	1,717.27	5.69%
Health Net Salud y Más	392.31	784.62	1,020.01	412.88	825.76	1,073.49	5.24%
Health Net SmartCare	648.42	1,296.84	1,685.89	691.48	1,382.96	1,797.85	6.64%
Kaiser CA	664.39	1,328.78	1,727.41	669.84	1,339.69	1,741.60	0.82%
UnitedHealthcare	668.31	1,336.62	1,737.61	720.89	1,441.78	1,874.31	7.87%
Basic Premiums - Out of State							
Kaiser Out of State	\$995.19	\$1,990.38	\$2,587.49	\$1,040.15	\$2,080.30	\$2,704.39	4.52%

2021 CalPERS HMO-PPO Plans and Rates

2021 Regional Premiums for Public Agencies and Schools (PSPM) Health Maintenance Organization (HMO) Plans Only July Board of Administration Final Proposed Premiums

Medicare	2020			2021			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Medicare Premium Rates - All Regions							
Anthem Select	\$388.15	\$776.30	\$1,164.45	\$383.37	\$766.74	\$1,150.11	-1.23%
Anthem Traditional	388.15	776.30	1,164.45	383.37	766.74	1,150.11	-1.23%
Kaiser CA	339.43	678.86	1,018.29	324.48	648.96	973.44	-4.40%
Kaiser Out of State	339.43	678.86	1,018.29	317.48	634.96	952.44	-6.47%
Sharp	N/A	N/A	N/A	244.39	488.78	733.17	N/A
UnitedHealthcare	327.03	654.06	981.09	311.56	623.12	934.68	-4.73%

Kaiser Out of State is available outside of California. Sharp is available is available in Region 2 only. All other plans are available in all three regions.

2021 Statewide Premiums (PSPM) Preferred Provider Organization (PPO) Plans Only July Board of Administration Final Proposed Premiums

Basic (B)	2020			2021			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem EPO Del Norte	\$787.00	\$1,574.00	\$2,046.20	\$849.23	\$1,698.46	\$2,208.00	7.91%
PERS Choice	787.00	1,574.00	2,046.20	849.23	1,698.46	2,208.00	7.91%
PERS Select	492.24	984.48	1,279.82	527.39	1,054.78	1,371.21	7.14%
PERSCare	989.88	1,979.76	2,573.69	1,111.87	2,223.74	2,890.86	12.32%

Total PPO Basic Weighted Average Change

8.54%

Medicare (M)	2020			2021			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
PERS Choice	\$351.39	\$702.78	\$1,054.17	\$349.97	\$699.94	\$1,049.91	-0.40%
PERS Select	351.39	702.78	1,054.17	349.97	699.94	1,049.91	-0.40%
PERSCare	384.78	769.56	1,154.34	381.25	762.50	1,143.75	-0.92%

Total PPO Medicare Weighted Average Change

-0.65%

Combination Plans	2021					
	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
PERS Choice	\$1,199.20	\$1,708.74	\$1,209.48	\$1,199.20	\$1,549.17	\$1,708.74
PERS Select	\$877.36	\$1,193.79	\$1,016.37	\$877.36	\$1,227.33	\$1,193.79
PERSCare	\$1,493.12	\$2,160.24	\$1,429.62	\$1,493.12	\$1,874.37	\$2,160.24

2021 CalPERS PPO Premiums

2021 Regional Premiums for Public Agencies and Schools (PSPM) Preferred Provider Organization (PPO) Plans Only July Board of Administration Final Proposed Premiums

Basic	2020			2021			
	Single	2-Party	Family	Single	2-Party	Family	Percent Change
Basic Premiums - Region 1							
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	\$935.84	\$1,871.68	\$2,433.18	8.67%
PERS Choice	861.18	1,722.36	2,239.07	935.84	1,871.68	2,433.18	8.67%
PERS Select	520.29	1,040.58	1,352.75	566.67	1,133.34	1,473.34	8.91%
PERSCare	1,133.14	2,266.28	2,946.16	1,294.69	2,589.38	3,366.19	14.26%
Basic Premiums - Region 2							
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	\$783.19	\$1,566.38	\$2,036.29	6.37%
PERS Select	451.54	903.08	1,174.00	476.92	953.84	1,239.99	5.62%
PERSCare	986.66	1,973.32	2,565.32	1,115.68	2,231.36	2,900.77	13.08%
Basic Premiums - Region 3							
Los Angeles, Riverside and San Bernardino							
PERS Choice	\$710.29	\$1,420.58	\$1,846.75	\$761.23	\$1,522.46	\$1,979.20	7.17%
PERS Select	435.74	871.48	1,132.92	459.94	919.88	1,195.84	5.55%
PERSCare	931.12	1,862.24	2,420.91	1,036.07	2,072.14	2,693.78	11.27%
Basic Premiums - Out of State							
PERS Choice	\$709.66	\$1,419.32	\$1,845.12	\$760.17	\$1,520.34	\$1,976.44	7.12%
PERSCare	882.03	1,764.06	2,293.28	1,008.08	2,016.16	2,621.01	14.29%

Medicare	2020			2021			
	Single	2-Party	Family	Single	2-Party	Family	Percent Change
Medicare Premium Rates - All Regions							
PERS Choice	\$351.39	\$702.78	\$1,054.17	\$349.97	\$699.94	\$1,049.91	-0.40%
PERS Select	351.39	702.78	1,054.17	349.97	699.94	1,049.91	-0.40%
PERSCare	384.78	769.56	1,154.34	381.25	762.50	1,143.75	-0.92%

PER Select Medicare is not available outside of California.



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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

Current Price (as of February 1, 2018): \$18.25 each by mail. See's Candies price will increase to \$18.50 on September 1, 2020.



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Joining RPEA Helps Us Support YOUR Retirement Security

RETIRED PUBLIC EMPLOYEES'

ASSOCIATION OF CALIFORNIA

Membership Application



Have a scanner app
on your smart phone?

Visit our website:
www.rpea.com

Join online!



Become a Member in Three Easy Steps!

STEP 1: Tell Us About Yourself

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

STEP 2: Select One Membership Type

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

STEP 3: Select One Payment Method

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

Signature Social Security Number or CalPERS ID + Last 4 of SSN
- ☐ **Option 2: CHECK OR MONEY ORDER:** As payment for the first year's dues, I have attached a check or money order for \$60.00 (\$30.00 for affiliate membership) for each applicant on this form. I will be billed annually for subsequent renewals.
- ☐ **Option 3: CREDIT CARD AUTHORIZATION:** As payment for the first year's dues, I authorize \$60.00 for each applicant on this form (\$30.00 for affiliate membership) to be charged on my credit card. I will be billed annually for subsequent renewals.
Card Number: - - (MasterCard or Visa only)
Expiration Date: / CVV/CVC: (3 Digit code on the back of card)

Signature

RPEA/October/2017

THANK YOU for Joining RPEA!

RPEA
Headquarters Office:
(800-443-7732)

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



Why Join RPEA?

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

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

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

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



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

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ROSTER OF 2018/2020 VOLUNTEER BOARD OF DIRECTORS

Email address change is due to hacker activity. In your email, indicate the Board member your message is intended for.

NAME	TITLE	HOME ADDRESS	PHONE	FAX	E-MAIL ADDRESS
Rosemary Knox ANYTIME	President	2215 Ladymuir Court San Jose, CA 95131	408 926 6664	NONE	rpeahq@rpea.com
Al Darby 8AM – 9PM	Vice President	8968 Panamint Court Elk Grove, CA 95624	925 788 6068	NONE	rpeahq@rpea.com
Marie Reed 8AM – 7PM	Secretary/Treasurer	6796 Pocket Road Sacramento, CA 95831	916 428 2090	NONE	rpeahq@rpea.com
Ted Rose 9AM – 5PM	Immediate Past President	2894 San Minete Dr. Livermore, CA 94550	925 292 9017	NONE	rpeahq@rpea.com
JJ Jelincic 8AM – 8PM	Dir. Health Benefits	366 Jane Ct. Hayward, CA 94544	916 502-6181	NONE	rpeahq@rpea.com
Bill Wallace ANY TIME	Dir. of Membership	4219 Linwood Dr. San Jose, CA 95124	408 265 0795 (H) 408 218 7494 (C)	NONE	rpeahq@rpea.com
Lorenzo Rios ANY TIME	Dir. Public Relations	1302 N. Alameda Ave. Azusa, CA 91702	626 825 1422	NONE	rpeahq@rpea.com
Randall Cheek ANY TIME	Dir. Legislation	5201 Adelaide Way Carmichael, CA 95608	916 541 8988 (H)	NONE	rpeahq@rpea.com
Susan Tamboury 8AM – 9PM	Area Director I	1145 Santa Ana Dr. Santa Rosa, CA 95404	707 573-1566	NONE	rpeahq@rpea.com
Abe Bailly 9AM – 9PM	Area Director II	1073 San Ramon Dr. Chico, CA 95973	530 680 7883	NONE	rpeahq@rpea.com
Bob Van Effen ANY TIME	Area Director III	4401 Clovewood Lane Pleasanton, CA 94588	925 846-6563	NONE	rpeahq@rpea.com
Al Fillon 8AM – 5PM (M-F)	Area Director IV	2300 El Portal Dr., Unit 43 Bakersfield, CA 93309	661 619-6181	NONE	rpeahq@rpea.com
Ellen Knapp ANYTIME	Area Director V	28319 N. Azurite Pl. Valencia, CA 91354	661 607 2072 (C)	NONE	rpeahq@rpea.com
Susan Nelson 1PM-5PM (M/TH/F)	Area Director VI	P.O. Box 113 Forest Falls, CA 92339	909 794-2017 (H)	909 794-2017	rpeahq@rpea.com
Ken Brown 8AM – 5PM	Area Director VII	3687 Wamego Rd. Placerville, CA 95667	530 240-5160	NONE	rpeahq@rpea.com
Kathleen Collins ANY TIME	Area Director VIII	11865 Susan Ave. Downey, CA 90241	562-884-8891	NONE	rpeahq@rpea.com
Larry Sullivan ANYTIME	Area Director IX	1602 Sunset Gardens Rd. Albuquerque, NM 87105	505 242 4981	SAME (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