



RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA



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President's Report



Al Darby

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By RPEA President Al Darby

The August CalPERS Board and Committee meetings was a tumultuous session that saw many changes to Board procedure that may not be in the best interest of retirees and CalPERS members in general. These changes are referred to as "Work Stream" revisions. One revolves around a decision by the Board to reduce the number of meetings by committees and the Board during the year. The Board will now meet six times a year. One conventional off-site meeting will deal with investment and health care matters and one will become a meeting with all stakeholders. Committees will now meet quarterly; more often if necessary. The problem here is that this whole scenario reduces access to the Board and committees by 50%. Often, there are situations that require immediate attention, particularly health care issues, that may not be as readily resolved in this new scenario.

The rationale for this change in meeting schedule frequency is that staff spends too much time preparing for Board meetings and this detracts from developing good programs and policies. The downside here is the reduction in external consultant input to support good policy and program decisions and the reduced public comment input intended to improve proposed programs and expose existing program shortcomings. In effect, closed meeting decisions will be enhanced by this new meeting schedule which means less transparency and accountability. Many now complain that closed meeting agendas are being abused and much of the agendas should be debated in open sessions.

One of the other changes the CalPERS Board undertook was adopt Rosenstein's Rules of Order replacing Robert's Rules. The

necessity for this is not easily understood since Robert's Rules have been working just fine; no complaints were ever heard that Robert's had serious short comings and needed to be replaced. I'll leave this one to anyone who can explain what the compelling reason is to make this change other than change for sake of change.

The most controversial workstream proposal is related to the Code of Conduct. Here, the new code proposes to add a loyalty provision that muzzles a Board member from future comments or action on a proposal he/she voted against but was passed by the Board. An elected Board member might have a problem with the Board decision and seek to remedy the situation for his/her constituency but would be thwarted by this rule. Free speech is endangered in this scenario. This proposal was deferred until the September Board meeting.

We have learned that the "CalPERS Direct" Private Equity (PE) Program is still under consideration but PE activity at this time centers around co-investments – probably a good policy. Greg Ruiz, the new head of PE is now fully on board and we will hear more from him in the September Board meeting according to Marcie Frost, CalPERS CEO.. The 6.7% return in 2018/19 fiscal year fell short of the 7% discount rate required to hold employer and employee cost at current levels. The allocation of stock assets were shown by RPEA to be somewhat misapplied resulting in lower returns in the stock portfolio. We meet with Marcie every month or two and get the CalPERS perspective on matters that concern members.

The RPEA Board meeting, in early September, had a full agenda of Board agenda items and the Board heard from several speakers and vendors who provide financial administration of

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CalPERS Board Election Is Decided Henry Jones Wins

After a bruising campaign that saw an unusually high level of invective, the Retiree Seat on the CalPERS Board has been retained by Henry Jones. Negative campaigning dominated this election and extraordinary aid from an unusual source (six negative articles in the Sacramento Bee) was a big factor in wining this election. Some very misguided but damaging material was mailed to voters by high state government officials – both in and out of office – helped turn the tide in Henry's favor.

The RPEA Board's support for JJ Jelincic was known early-on and did not waver throughout the campaign. Based on JJ's vast investing experience and his performance on the Board for eight years in an at-large seat, the choice was clear. JJ's focus was always on the pension fund performance and member interests were foremost in his mind. He did not engage in world-wide travel to conferences to a great degree, instead he devoted his time to studying staff proposals on investing and health care to maximize return on investment and produce better health care outcomes for members.

It is our sincere hope that Henry Jones will recognize that his primary role in the Retiree Seat is to serve retirees' best interests and not endorse staff recommendations without careful scrutiny of the plans.



He has been a staunch supporter of the "CalPERS Direct" for private equity (PE) ventures. In its original form, this plan was not considered a viable vehicle in that semi-autonomous, outside, general partners (GP), financed by CalPERS, would secure and operate holdings of these PE entities; a plan debunked by experts as too costly at start-up and too independent in operation. In other words, they would have CalPERS as the single limited partner and receive funding and use it at their discretion but retain almost complete independence from CalPERS Board oversight. Transparency and accountability are almost missing from this equation – CalPERS only has reduced or terminated funding as its only safe harbor – a poor weapon when the GP's may have already made poor choices in their investment portfolios.

We hope Henry can enhance Board productivity in his new four-year term and hope that he makes the right decisions for retirees related to the upcoming challenges he will face on the CalPERS Board. With fewer Board meeting to prepare for in the coming year and staff's new-found extra time, let's hope that better results can be produced in terms of pension fund growth and health care cost reductions.

Al Darby

Continued from page 2

our reserve funds and the architect for our vacant lot project. The Board agreed to allocate 10% of our reserve funds to stock funds. We viewed preliminary plans for a five-unit building on the property we own at 314 T Street. Lisa Middleton, a new CalPERS Board member, spoke on her experience at CalPERS so far and Pat Moran, our lobbyist, made a presentation on legislative bills that are of interest to RPEA.

The new AMBIA sales force appeared at the meeting. Jack Danielson, the Regional VP, spoke about their plans to establish abroad-based insurance presence in California. Their plan is quite comprehensive and encompasses the entire state with a staff already on the ground. We wish them all the success they can achieve in California based on the great work they have done for RPEA. All members should look at the AMBIA array of products and take advantage of the discounts AMBIA offers us.

One of the proposals on the agenda of RPEA Board meeting was to add an ad hoc committee of experts on CalPERS affairs to develop positions and policies RPEA should pursue at CalPERS to improve our lobbying efforts on behalf of CalPERS' retirees. We have two members, David Soares and Michael Flaherman, who are well-qualified to make this proposal work. They will be supported by myself, Rosemary Knox, Randy Cheek and Harvey Robinson.

On the subject of the election for the CalPERS Retiree Board Seat, we continue to support JJ Jelincic and have conducted a robo call to all RPEA members and made an email blast to 60,000 CalPERS retirees to vote for JJ. Let's hope we have overcome the smear campaign that his opponent has mounted and garnered a win for JJ – a Board member who will fight for retirees.

Membership Update



By Bill Wallace, Director of Membership

Chapters are the bedrock of RPEA power. This is where it happens. It is a common understanding that a single individual does not have the same intensity of power as does a dedicated group. Bringing together individuals to increase our power is the reason and the benefit of chapters.

A troubling current trend is the rapid loss of chapters. This could be the result of a lack of interest on the part of individual members or it could be due to a lack of understanding by individuals of their importance to the strength of RPEA. It is by this slow attrition that our power diminishes and dies. We must not let this happen.

As individuals, we should not claim, "it is not our responsibility". Because power is equivalent to numbers, it takes all of us. When our strength diminishes, the power to maintain our retirement security is reduced. I realize it is not easy work, but it is necessary work. If you cherish your retirement security and your economic freedom, embrace your participation in the chapter.

The most important aspect of the chapter, is that you

don't have to do it all yourself. Your sisters and brothers of RPEA are in your corner for the struggle. So please come to the next chapter meeting with the intent of discussing your role in saving your retirement security. Remember, we can be weak like the separated fingers of the hand or become a fist and be strong.

It will place an additional burden on us, but think about how we obtained our pension. It was a collective effort by a group of people that are no longer with us. It was the 'POWER' of 'US' yesteryear when our brothers and sisters fought for 'our' retirement security. Their influence is still felt in the collective 'us' as we continue to exert our power to say no to any retirement take away.

We live in a time of great wealth and income inequality. However, we are unique in the retirement security we enjoy. We have the ability to protect this security not only for us, but for our children and grandchildren. The value RPEA offers is the power RPEA members create by strengthening our chapters and increasing membership. This increased strength will insure we are not the last generation with retirement security.



Message from the Editor

By Lorenzo Rios, Director of Public Relations



One of the concerns at our last September Board of Directors meeting was how to recruit new members. Even though we have increased our membership through AMBIA's enrollment, membership still haven't increased at chapter level.

I think that we are of a different generation. Where, as when we were still working, we did things with one another, together, like playing baseball, bowling, basketball, and picnics with our fellow workers. Now many in this new generation use social media to get in touch with each other. Now we have to develop new ways to communicate with each other to get new members to join their local chapter by using social media

and sending them chapter newsletters to inform them on CalPERS Pension funds and Health Plans, that may affect their future benefits and why it is important for them to join and attend chapter meetings for updates on their benefits.

Chapter leaders should try to get invited to speak at union meetings to future retirees or go to CalPERS seminars and city events to passout RPEA information, I think only then, maybe, we can see new members join the local chapters and make our chapters grow.

I would like to know if anyone has a good idea that can attract new members. Please send your ideas to me or Director of Membership Bill Wallace.

Remember, an Association is only as strong as its members.

Health Benefits Update



By Harvey Robinson, Director of Health Benefits

Open Enrollment. The CalPERS 2020 Health Benefit Open Enrollment period is from Monday, September 9 until Friday, October 4. By now, you should have received from CalPERS "Discover Your Options" which provides a world of information regarding open enrollment. For more information, go online at calpers.ca.gov/page/retirees or contact the CalPERS Health Benefits Division at (888) 225-7377.

Status of CalPERS Long Term Care Class Action Lawsuit. Superior Court Judge William Highberger has indicated that CalPERS faces a very serious risk that a \$1.2 billion judgement in this matter, impacting some 86,000 plan members, should a settlement not be reached. If a settlement is not reached in September, the case is scheduled to go to trial in October. The status of the class action can be followed online at calpersclassactionlawsuit.com/litigation-update.html

Appropriate Reduction of Excess PPO Reserves. The CalPERS Board in setting 2020 premium rates for PPOs chose to use \$44 million of the available \$84 million to lower only the 2020 PERSCare Basic Plan premium rate and no other. Joanne Hollender, former RPEA Director of Health Benefits Director and current member of the RPEA Health Benefits Committee, will work with CalPERS staff to address this and future in equities in the drawdown of reserve funds.

CalPERS has a new Chief Health Director. His name is Donald B. Moulds. He comes from the Commonwealth Fund, a national foundation and think tank dedicated to improving the American healthcare

system, where he served as executive vice president for programs. At the recent CalPERS Stakeholder meeting he indicated he supported universal health care. His impressive resume may be viewed on the CalPERS website at calpers.ca.gov/page/newsroom.

CalPERS will focus on member mental health. At its August 20 meeting the chair Rob Feckner directed CalPERS staff to:

- 1) Request the CalPERS health plans provide to the Pension and Health Benefits Committee a behavioral health and wellness update using the same set of presentation guidelines
- 2) Request the DMHC provide PHBC an overview of their role and strategies to increase timely access to behavior health services, and performance measures they monitor to determine adequacy
- 3) Provide detailed numbers for the percentages identified in the August 20TH CalPERS Mental Health presentation
- 4) Evaluate the annual CalPERS Health satisfaction survey to insure pertinent mental health questions are being asked
- 5) Provide the health plan contract information associated with care, including current quality measures we are holding the plans accountable to
- 6) Provide health plan data associated with parity law compliance

As the above information becomes available, we will share it with you.

We are again including CalPERS Health Premium rates.

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	
Plan Type	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

2019 Regional Health Premiums for Public Agencies and Schools Health Maintenance Organization Plans Only

Basic	2019		
	Single	2-Party	Family
Basic Premium Rates - Bay Area			
Alameda, Amador, Contra Costa, Marin, Napa, Nevada, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Sutter, and Yuba			
Anthem HMO Select	\$831.44	\$1,662.88	\$2,161.74
Anthem HMO Traditional	1,111.13	2,222.26	2,888.94
Blue Shield Access+	970.90	1,941.80	2,524.34
Health Net SmartCare	901.55	1,803.10	2,344.03
Kaiser CA	768.25	1,536.50	1,997.45
UnitedHealthcare			
Western Health Advantage	767.01	1,534.02	1,994.23
Basic Premium Rates - Sacramento Area			
El Dorado, Placer, Sacramento, and Yolo			
Anthem HMO Select	\$946.14	\$1,892.28	\$2,459.96
Anthem HMO Traditional	1,178.79	2,357.58	3,064.85
Blue Shield Access+	881.01	1,762.02	2,290.63
Health Net SmartCare			
Kaiser CA	687.99	1,375.98	1,788.77
UnitedHealthcare	928.85	1,857.70	2,415.01
Western Health Advantage	696.68	1,393.36	1,811.37
Basic Premium Rates - Los Angeles Area			
Los Angeles, San Bernardino, and Ventura			
Anthem HMO Select	\$627.07	\$1,254.14	\$1,630.38
Anthem HMO Traditional	878.48	1,756.96	2,284.05
Blue Shield Access+	669.75	1,339.50	1,741.35
Health Net Salud y Más	356.50	713.00	926.90
Health Net SmartCare	584.27	1,168.54	1,519.10
Kaiser CA	618.64	1,237.28	1,608.46
UnitedHealthcare	669.61	1,339.22	1,740.99
Basic Premium Rates - Other Southern California			
Fresno, Imperial, Inyo, Kern, Kings, Madera, Riverside, Orange, San Diego, San Luis Obispo, Santa Barbara, and Tulare			
Anthem HMO Select	\$625.07	\$1,250.14	\$1,625.18
Anthem HMO Traditional	830.89	1,661.78	2,160.31
Blue Shield Access+	760.04	1,520.08	1,976.10
Health Net Salud y Más	427.81	855.62	1,112.31
Health Net SmartCare	642.71	1,285.42	1,671.05
Kaiser CA	628.63	1,257.26	1,634.44
Sharp	593.66	1,187.32	1,543.52
UnitedHealthcare	646.65	1,293.30	1,681.29
Basic Premium Rates - Other Northern California			
Alpine, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Plumas, San Benito, Shasta, Sierra, Siskiyou, Stanislaus, Tehama, Trinity, and Tuolumne			
Anthem HMO Select	\$592.23	\$1,184.46	\$1,539.80
Anthem HMO Traditional	1,334.38	2,668.76	3,469.39
Blue Shield Access+	976.81	1,953.62	2,539.71
Kaiser CA	783.13	1,566.26	2,036.14
UnitedHealthcare			
Western Health Advantage	696.68	1,393.36	1,811.37
Basic Premium Rates - Out of State			
Kaiser Out of State	\$964.68	\$1,929.36	\$2,508.17

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
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 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
Basic Premiums - Region 2			
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
Basic Premiums - Region 3			
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
Basic Premiums - Out of State			
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 Health Maintenance Organization Plans Only June PHBC Final Proposed Premiums

Medicare	2019			2020			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Medicare Premium Rates - All Regions							
Anthem 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%

2020 State Health Premiums Preferred Provider Organization (PPO) Plans Only June PHBC Final Proposed Premiums

Basic (B)	2019			2020			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem EPO Del Norte	\$764.78	\$1,529.56	\$1,988.43	\$787.00	\$1,574.00	\$2,046.20	2.91%
PERS Choice	764.78	1,529.56	1,988.43	787.00	1,574.00	2,046.20	2.91%
PERS Select	492.24	984.48	1,279.82	492.24	984.48	1,279.82	0.00%
PERSCare	929.89	1,859.78	2,417.71	989.88	1,979.76	2,573.69	6.45%

Total PPO Basic Change **3.28%**

Medicare (M)	2019			2020			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
PERS Choice	\$360.41	\$720.82	\$1,081.23	\$351.39	\$702.78	\$1,054.17	-2.50%
PERS Select	360.41	720.82	1,081.23	351.39	702.78	1,054.17	-2.50%
PERSCare	394.83	789.66	1,184.49	384.78	769.56	1,154.34	-2.55%

Total PPO Medicare Change **-2.52%**

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
PERS Choice	\$1,138.39	\$1,610.59	\$1,174.98	\$1,138.39	\$1,489.78	\$1,610.59
PERS Select	843.63	1,138.97	998.12	843.63	1,195.02	1,138.97
PERSCare	1,374.66	1,968.59	1,363.49	1,374.66	1,759.44	1,968.59

Legislative Update



By Aaron Read and Pat Moran of Aaron Read & Associates

RETIRED ANNUITANT

CalPERS conducted an audit of local jurisdictions regarding their use of retired annuitants. The audit found that the local jurisdictions audited routinely exceeded the 960 rule without reinstating the retired annuitant. The sample audit found that out of the 61 employers audited, 44 did not accurately report the hours worked by retired annuitants. The 44 not reporting accurately all had annuitants working over the 960 hours allowed, some significantly over (there are several retired annuitants that would need to repay tens of thousands of dollars, one close to \$200k).

As a result of the sample audit, and not wanting the retired annuitants that worked in excess to be adversely impacted, the Senate and Assembly Public, Employment and Retirement Committee is considering amending a bill to address the issue in the following manner.

Below is what is being considered:

- 1) Provide a **One-Time Exception** that would apply for a limited period of time (e.g. 2014-2017) to Employers and retired annuitants who are within the reporting failure category;
- 2) Establish a hard “cap” on the 960-hour limitation relating to work after retirement (e.g., maximum number of times an retired annuitants could work for a CalPERS-covered employer);
- 3) Increase the fee on all contracting public agency and school employers for failure to adhere to Reporting Requirements on use of retired annuitants; and
- 4) Increase audit requirements by CalPERS relating to employer reporting, particularly regarding the use of retired annuitants, and periodic or regular notice requirements by CalPERS to employers and retired annuitants as to hours worked.

This will be a subject for legislation next year and RPEA will be actively involved in its development.

LEGISLATIVE UPDATE

As of this writing, the Legislature is in its final week of session before adjourning the first year of a two-year session on September 13th. Governor Newsom then has 30-days to take action on all the measures that come before him. If no action is taken, the measure automatically becomes law without his signature.

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 facility and would expand a requirement for the department to maintain criminal record clearances of individuals in its active files. AB 447 was held in the Senate Appropriations Committee and has been made a two-year bill. It will be dealt with next year. RPEA is in support.

AB 731 (Kalra, D-San Jose) – Current law requires a health care service plan or health insurer offering a contract or policy in the individual or small group market to

Legislative Update



file specified information, including total earned premiums and total incurred claims for each contract or policy form, with the appropriate department at least 120 days before implementing a rate change. Current law requires a health plan that exclusively contracts with no more than 2 medical groups in the state to disclose actual trend experience information in lieu of disclosing specified annual medical trend factor assumptions and projected trends. Current law requires the Department of Managed Health Care to conduct an annual public meeting regarding large group rates. This bill, commencing July 1, 2020, would expand those requirements to apply to large group health care service plan contracts and health insurance policies, and would impose additional rate filing requirements on large group contracts and policies. AB 731 passed the Legislature and was sent to the Governor on September 9th. 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 passed both Houses and was sent to the Governor on September 10th. 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 was held in the Assembly Appropriations Committee and has been made a two-year bill. It will be dealt with next year. 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 passed both Houses of the Legislature and was chaptered. Resolutions such as these do not need to go to the Governor for signature. Once they pass both Houses they are sent to the Secretary of State for recordation. RPEA was 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

As the California Legislature wound up its first year of a two-year session, the RPEA Legislative Committee met to discuss bills that were of concern. We also discussed controversial legislation and decided to take a watch position. We found that the RPEA supported bills had mixed results. If you check the pages of bills on the previous pages you will find bills that are in committee and has been made designated as two-year bills, and bills held in suspense file of the appropriations committee. These bills are most likely not moving forward for various reasons, financial being the most likely.

The committee also looked at candidates running for office next year. The primary for all House, State Assembly and odd numbered State Senate seats will be up for election. The committee looked at both Republican and Democratic candidates and chose not to ask the board for endorsements at this time. RPEA has previously endorsed John Laird and Dave Cortese for their respective State Senate races.

Good news came from the Governor. He has asked and the legislature approved a budget that adds billions more dollars and pays down the unfunded liability of CalPERS. It should be also noted that the Governor has agreed to a contract with SEIU Local 1000 for state employees giving them raises over the next three years.

While the state legislature has wound up its year, congress just reconvened and will end its first year of session on December 19. Next year will be very interesting as there seems to be new attacks on Medicare and Social Security. Recently Senator Lindsey Graham of South Carolina spoke on one of the Sunday morning political talk shows. When asked about the rising deficit, he responded by saying that entitlements are a huge part of the U.S. budget and are too expensive. He said he wants to introduce

legislation to change entitlements for Medicare and Social Security. This comes after the 84th anniversary of Social Security. Other members of congress have a different view. Congressman John Larson of Conn. has introduced the Social Security 2100 Act which will do several things: 1. Provides an increase for all beneficiaries that is the equivalent of 2% of the average benefit. 2. Improves the annual cost of living adjustment (COLA) formula to better reflect the costs incurred by seniors through adopting a CPI-E formula. 3. Over 12 million Social Security recipients would see a tax cut. Presently, your Social Security benefits are taxed if you have non-Social Security income exceeding \$25,000 for an individual or \$32,000 for couples. This would

raise that threshold to \$50,000 and \$100,000 respectively. 4. Have millionaires and billionaires pay the same rate as everyone else – Presently, payroll taxes are not collected on wages over \$132,900. This legislation would apply the payroll tax to wages above \$400,000. This provision would only affect the top 0.4% of wage earners. Larson has a good chance of moving the bill as he is Chair of the Subcommittee on Social Security.



Another interesting bill is being sponsored by Senator Chris Van Hollen of Maryland and Senator Rick Scott of Florida. Their bipartisan bill called the We Protect American Investment in Drugs (PAID) Act which states that any drug developed with taxpayer dollars should be reasonably priced. A recent study found that the prices of brand-named drugs which are widely used by seniors, increased four times faster than the rate of inflation in 2017. Drug prices are one of the major costs of Medicare. Hopefully these two bills will advance and be signed next year along with the Social Security Fairness Act which would repeal the GPO and WEP.

If you have any legislative issues you would like RPEA to look into please contact us.

Chapter Photos



Chapter 001 Mid Cities had their first chapter picnic on Saturday, 8/3 at Heritage Park/Train Depot in Santa Fe Springs. We had a small turnout but look forward to next year.

Chapter 026-Burbank's General Membership Meeting on 9/26/19 at Hill Street Cafe. Good turnout and good food. Tried a new location for a change of pace. President Sharon Leech and Secretary Bonnie Holcomb on right and V.P. Mary Jo Watkins, and Immediate Past President Marge Lauerman on left.



RPEA Area VI Director, Susan Nelson, husband Jack (John) Nelson and Nelly van Lommel from Chapter 047 at the 2019 City of Hesperia Health & Benefit Fair. Nelly used to set up the fairs for the City of Upland and run them, so she was a blessing and offered lots of tips. I appreciated her doing the spiel to people because she knows exactly what to say.



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To insure See's certificates delivery in time for the holidays, order by October 28 for Thanksgiving and November 18 for Christmas.

CalPERS 2020 Premium Rate Charts

2019 Regional Health Premiums for Public Agencies and Schools Preferred Provider Organization Plans Only

Basic	2019		
	Single	2-Party	Family
Basic Premium Rates - Bay Area			
Alameda, Amador, Contra Costa, Marin, Napa, Nevada, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Sutter, and Yuba			
PERS Choice	\$866.27	\$1,732.54	\$2,252.30
PERS Select	543.19	1,086.38	1,412.29
PERSCare	1,131.68	2,263.36	2,942.37
Basic Premium Rates - Sacramento Area			
El Dorado, Placer, Sacramento, and Yolo			
PERS Choice	\$798.58	\$1,597.16	\$2,076.31
PERS Select	508.68	1,017.36	1,322.57
PERSCare	1,027.99	2,055.98	2,672.77
Basic Premium Rates - Los Angeles Area			
Los Angeles, San Bernardino, and Ventura			
PERS Choice	\$654.50	\$1,309.00	\$1,701.70
PERS Select	420.77	841.54	1,094.00
PERSCare	843.78	1,687.56	2,193.83
Basic Premium Rates - Other Southern California			
Fresno, Imperial, Inyo, Kern, Kings, Madera, Riverside, Orange, San Diego, San Luis Obispo, Santa Barbara, and Tulare			
PERS Choice	\$721.11	\$1,442.22	\$1,874.89
PERS Select	462.71	925.42	1,203.05
PERSCare	907.29	1,814.58	2,358.95
Basic Premium Rates - Other Northern California			
Alpine, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Plumas, San Benito, Shasta, Sierra, Siskiyou, Stanislaus, Tehama, Trinity, and Tuolumne			
Anthem EPO Del Norte	\$866.95	\$1,733.90	\$2,254.07
PERS Choice	866.95	1,733.90	2,254.07
PERS Select	511.34	1,022.68	1,329.48
PERSCare	1,085.83	2,171.66	2,823.16
Basic Premium Rates - Out of State			
PERS Choice	\$630.41	\$1,260.82	\$1,639.07
PERSCare	813.47	1,626.94	2,115.02

Medicare	2019		
	Single	2-Party	Family
Medicare Premium Rates - All Regions			
PERS Choice	\$360.41	\$720.82	\$1,081.23
PERS Select	360.41	720.82	1,081.23
PERSCare	394.83	789.66	1,184.49

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
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
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
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
PERS Select	451.54	903.08	1,174.00
PERSCare	986.66	1,973.32	2,565.32
Basic Premiums - Region 3			
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
Basic Premiums - Out of State			
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
Medicare Premium Rates - All Regions			
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

New Signs, Paint For RPEA Headquarters



The RPEA Headquarters recently received its first new paint in 25 years and new signs facing T Street, 3rd Street and the Tomato Alley parking lot to boot.



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Op/Ed - Fight To Keep Your Pension Intact

The negative articles just keep coming regarding public pensions and the overly generous nature of them. We all know that only about 5% of all public pension recipients receive pensions that exceed \$100,000. These were folks who worked 30 or more years in high-paid managerial positions, scientists, professors, lawyers, medical providers, etc. They would receive much more in their working years in private industry but chose public service and accepted lower pay in exchange for a good pension. The same is true for the rank and file public workers who spent an equal amount of time at their jobs and now receive \$36,000 a year or less in retirement - many do not receive social security at all or they receive a reduced social security monthly allowance. The cost of living in California is such that pensions of \$36,000 annually can hardly be deemed generous.

What is really disturbing is the continuing media expressions of concern about unfunded liabilities related to public pension systems and the growing cost to all public agencies in terms of employer and employee contributions. The media needs to be reminded that ten years ago public agencies were in a much worse condition due to the financial crisis of 2008/9 and they survived by applying severe cost cutting measures. With the greatly improved economy, public entities are now much more financially sound as opposed to back then. They are now finding funds for pet city or county projects they could not support in 2008/9, but they are complaining that pension costs are rising and they are financially strapped because of pension costs alone – a bogus argument; how about the pet projects? But, the biggest bit of news they are not telling you is that the 2012 pension reform act (PEPRA) will dramatically reverse their fortunes in five to ten years due to the greatly decreased pension benefit structure and the increased contribution factor placed on employees and decreased employer normal cost (normal cost is a term related to employer

and employee mandatory contributions).

Another big reason we must not back away from defending our current pension benefit structure is a recent report on insurance company pay to top executives in 2018. Sixty-five companies were surveyed; almost every one of them pays their CEO at least \$5 million but many pay much more. Beyond that, three or four top executives receive about half what the top executive makes. If the average worker makes \$50,000 this means the CEO is making 100 times that amount but many are making double and triple that amount. In view of this data, we must never waver from maintaining our benefits at the current

levels and lobby for improvements such as using the California Urban CPI for COLA calculation rather than the National Urban CPI. The CalPERS death benefit should be increased from \$2,000 to \$5,000 as well.

The state and some public agencies have seen fit to engage in prefunding their pension and health care obligations. This is an astute way to mitigate future costs by gaining interest on unused funds by placing them inside the pension system as opposed to realizing less appreciation from other investment instruments.

**Annuitant's Who
Worked More Than 960
Hours and received a
letter from CalPERS to
repay some of the
money earned must
file an appeal with
CalPERS by October
27, if you intend to
dispute the CalPERS
demand.**

One final note: in general, public pension systems around the country are not in bad shape but there are a few exceptions. What we are seeing is a decrease in return on investment and a resultant string of reductions in discount rate (rate of return on investment) benchmarks (target). This results in higher normal costs to member agencies in the system. This will stabilize in the 6.5 to 7.5% range in all likelihood. A lower interest rate environment is something we haven't experienced in the recent past so it's going to be hard to predict future return on investment seven in private equity (PE) where competition for existing viable companies to acquire is very much intensifying. PE co-investing is an area of great interest to CalPERS and they have ventured there.

RPEA September 2019 Board Meeting



New Area Directors Ken Brown (Area Director VII) and Susan Nelson (Area Director VI) share a lighter moment of their swearing in by RPEA President Al Darby



RPEA Vice President, Rosemary Knox checks her notes.



CalPERS Board Member, Lisa Middleton, addresses the board on the current state of CalPERS.



Bob Duffield of Edward Jones, talks to the board about the current disposition of RPEA investments.



Area Director VIII, Kathleen Collins speaks to a motion while Area Director VI, Susan Nelson takes notes



Jack Danielson, Regional Vice President of AMBIA speaks about air ambulance insurance to the board.

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Membership



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Why Join RPEA?

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

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

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

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

Become a Member in Three Easy Steps!

STEP 1: Tell Us About Yourself

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

STEP 2: Select One Membership Type

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

STEP 3: Select One Payment Method

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

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

Signature

RPEA/October/2017

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Al Darby 8AM – 9PM	President	8968 Panamint Court Elk Grove, CA 95624	925 788 6068	NONE	rpeahq@rpea.com
Rosemary Knox ANYTIME	Vice President	2215 Ladymuir Court San Jose, CA 95131	408 926 6664	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
Harvey Robinson ANY TIME	Dir. Health Benefits	1277 Ridgeway Dr. Sacramento, CA 95822	916 202 4871	NONE	rpeahq@rpea.com
Bill Wallace 9AM – 6PM	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
Paul Tamboury 8AM – 9PM	Area Director I	465 Stony Point Road, #130 Santa Rosa, CA 95401	707 573 1566	707 577 8827	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 Etten 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)	NONE	rpeahq@rpea.com
Ken Brown 8AM – 5PM	Area Director VII	5967 Heath Ct. Pollock Pines, CA 95726	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

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Sean Decker	Asst. Systems Admin	8:00AM – 4:00PM			sean@rpea.com
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