



# RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

**2023**

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**Rosemary Knox**  
RPEA PRESIDENT



# RPEA

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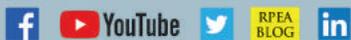
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#### RPEA NEWSLETTER

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## Greetings,

With both anticipation and reflection, I share the latest developments within our esteemed organization and the wider landscape of CalPERS. September's CalPERS Board meeting proved to be an eventful one, marked by unforeseen changes and glimpses into our shared future.

First and foremost, the unexpected announcement by Nicole Musico, our Chief Investment Officer (CIO), took many by surprise. Nicole made the difficult decision to step down from her role, driven by the noble pursuit of attending to her family's needs in Toronto, Canada. We extend our heartfelt support to Nicole and her family during this time of transition.

In her absence, we look to the capable hands of Deputy Chief Investment Officer Dan Bienvenue, a stalwart member of the CalPERS family since 2004. Dan has diligently served in various leadership roles within the Investment Office, making him an ideal choice to assume the responsibilities of interim Chief Investment Officer.

In the quest for a new leader, CalPERS officials will soon embark on a global search to identify exceptional candidates to fill the role of CIO, ensuring continuity in our investment strategies.

Turning our attention to financial matters, CalPERS reported a preliminary 5.8% investment return for the 2022-23 fiscal year. This performance has contributed to an estimated funded status of 72%. It's essential to underscore that while single-year investment returns are crucial, it's the long-term return rates that provide a holistic perspective of our efforts to secure the future needs of public sector retirees. (Source: 7/19/23 Communications & Stakeholders Relations)

Our commitment to transparency and engagement is further exemplified by the inclusion of public comments from RPEA Board members in this Newsletter. I encourage you to read Al Darby's article, our Vice President, and also peruse Randall Cheek's article, our Director of Legislation, where he references the insights of Abe Baily, Area Director II, and Chair of the Committee on CalPERS Issues.

However, it was with mixed emotions that we observed the CalPERS Board of Directors during the recent meeting. It became evident over two and a half days that there may be room for improvement in their understanding of the Governance Policy and the CalPERS Governance and Sustainability Principles. As ethical leaders, we believe in fostering open dialogue and respect for all stakeholders. Therefore, it was disappointing to witness a refusal to grant a mere 5-minute opportunity for one of our beneficiaries and stakeholders to address the Board. This incident underscores the importance of nurturing a culture of respect and cooperation.

On a brighter note, I am thrilled to report the proactive efforts of our Area Directors, who are actively engaged in networking with their chapters to bolster the recruitment of active public employees. The Director of Membership has been instrumental in providing chapters with information about current networking opportunities, allowing RPEA to have a presence at agency health fairs and local community events.

Moreover, there are exciting updates on the horizon regarding the AMBA program. Look forward to new opportunities and products that will soon be added to our benefits list. These include offerings such as Facebook, Webinar seminars, identity and fraud Protection, and a Legal Service Plan to enhance the value of your membership.

Lastly, for those fortunate enough to have visited our headquarters, you may have noticed the pressing need for modernization. At our recent Board meeting, we approved renovation suggestions, and soon, we will embark on the challenge of renovating our headquarters—a heartfelt THANK YOU for your contributions to the RPEA building fund. Your support will enable us to create a more welcoming and functional space for all our members.

In unity and progress,

*Rosemary Knox*

RPEA President

## PAST PRESIDENT'S MESSAGE



By way of update I attended the Board of Directors ZOOM meeting for Santa Cruz Chapter 09 as I am still a member of the Chapter 09 Chapter and Board. I also had several consults with President Rosemary Knox

regarding various RPEA policies and history.

The highlight of my recent meetings was attendance at Santa Clara County Chapter 31. President Kathy Miller introduced Senator Dave Cortese, Senatorial District 15. He expressed concern about artificial intelligence (AI) as it can displace workers. He also talked about some of the bills that have helped retirees:

SB150, Infrastructure bill, supporting the economy which, in turn supports pension systems.

SB 1168, PERS retirement beneficiary benefit which raises the minimum post-retirement death benefit for public agencies from \$500 to \$2000.

SB 411, Working after retirement which helps retirees continue post-retirement opportunities to earn income without penalty.

Also, AB 316, the requirement for human monitors on tractor trailer rigs that are self-driving.

However, most impressive for me was the coalition he built with three other legislators who do a rapid analysis of Governor Newsom's initiatives. They have been able to mitigate some negative, unexpected consequences that affect workers before that initiative comes up for a vote. I thought this was a brilliant idea. Senator Dave Cortese's attention to worker needs is reassuring.

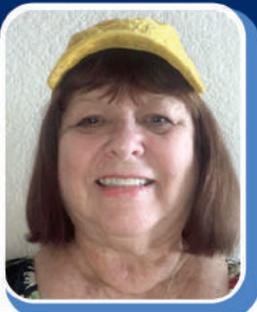
Now that I am back in San Jose, I have joined Chapter 31 and intend to become active in a leadership role in that chapter.

Respectfully submitted,

*Jo Paulson*

Past President

## RETIREE WARRANTS UPDATE



Remittance advices contain the deduction information when a pension payment is automatically deposited into the retiree's financial institution. During the pandemic, the paper printing of the remittance advice was

suspended. The reasons included supply chain issues with the type of paper the advice was printed on and sustainability reasons. During the January stakeholder forum, numerous retirees asked about their remittance checks. Two new options are now being offered by CalPERS. The first one active in early October is an addition to CalPERS current Interactive Voice Response or phone system by calling 1-888-Cal-PERS, which will allow members to check their warrant amount, including details like itemized gross amounts and deductions. This new functionality incorporates a secure authentication method, ensuring the protection of personal information. Once authenticated, members can navigate the phone menu to access their retirement check.

In addition, an app is being developed that will push an email to the retired member monthly and will allow them to see their warrant information within **myCalPERS** at the click of a button. This new functionality incorporates a secure authentication method that requires members to input their **myCalPERS** log on and password, along with a code for multi-factor authentication, ensuring again the protection of their personal information. Once authenticated, members can immediately see their retirement check details and scroll down for previous months warrants. This functionality is scheduled to begin in January 2024.

Sincerely,

*Catherine Jeppson*

RPEA Secretary/Treasurer



**M**y column this time around consists of my public comment at the CalPERS Board meeting on September 20, 2023. This was part of an effort by RPEA to convey in public comment the frustration of CalPERS members

with the continuing CalPERS lag in building its funded status to the safer 80% level – the minimum level rating agencies recommend for public pension funds. This condition has existed almost continuously since 2008. While reducing the discount rate (target return on investment level) from 7.5% to 6.8%, improvement in funded status remains in the low 70% range. Pay raises and bonuses continue to be paid to CalPERS leaders while performance remains lacking. The following were my remarks:

“We want to make it clear that RPEA’s objective here is to reiterate its commitment to safeguarding the member’s money that CalPERS holds in the PERF and grow its funded status while lessening the unfunded liability along with reducing the employee and employer normal cost. This can only come through frugal and transparent administrative practices and investment policies that retain or even increase the allocation CalPERS has in its stable and reliable long-term portfolio of global equities. Despite its fluctuations, equities have been the main source of PERF growth - it is liquid, and its valuation is always certain. Wall street gurus continue to make the same recommendation – invest in the S & P 500. Artificial Intelligence and internet security firms top the list of high-return opportunities. In addition, there are some interesting new investment funds that focus on art and collectables. Other non-traditional stock funds offer some unique opportunities like renewable energy, hydrogen fuel and longer-life, faster-charging batteries.

Private equity returns continue to erode and its bad HR behavior is causing the need for even more careful scrutiny of PE investments to find those rare niche opportunities. Due to its questionable ethical practices, PE resists more stringent regulation. Low hanging fruit in PE has long ago been picked creating a more difficult environment in which to operate. But still, there are some high-tech and bio-med options that are emerging from the fast-paced research we see in many different scientific fields.

RPEA continues to oppose loans to higher-risk entities without transparency that allows reasonable access to the nature of RPEA the loans and the performance of those loans. In the current economic environment, commercial real estate is a concerning arena and loans for that purpose must be carefully considered.

In late 2016, the CalPERS Board cut the discount rate from 7.5% to 7% causing sizable increases in normal cost to employees and employers. Since that time, the funded status of the PERF has ranged from the low 60% level to the low 70% level - where it stands today. Prior to 2008, the PERF has been 100% funded and higher on several occasions. It reached 81% in mid-2021 but rapidly declined with the stock market downturn in 2021-2022. The CalPERS Board authorized another 120 basis point reduction in the discount rate in 2022 lowering it to 6.8%. The average public pension fund discount rate is now at 7.2%. The lower CalPERS discount rate causes more employer/employee contributions to be assessed. The lower CalPERS discount rate leads to lower benchmarks and makes it easier for CalPERS administrators and investment managers to collect their bonuses. And, the bonuses keep coming in the face of the continuing low level of performance reflected in return on investment.

With the lackluster CalPERS return of 21% in the boom fiscal year of 2020/21, while other funds produced closer to 30%, along with the 7.5% CalPERS fund loss in 2021/22, we know that better performance is possible and, after seven years of the PERF at 60/70% funded, improvement is needed. This is evidenced by the consistent CalSTRS record of outpacing CalPERS gains along with other sizable public pension systems around the state that are also producing better results”.

*Al Darby*

RPEA Vice President



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## Dear Fellow Retirees!

Autumn has arrived! It is that time of the year when our grand-children and great-grand-children and great nieces and nephews have gone back to school. All too frequently we will reach deep into our heart and wallet to give them a little extra encouragement and an excellent start! However, with all of

this, along with the coming hustle and bustle of Thanksgiving in November it's important to take a moment and ask ourselves: "Can I care about others if I do not care well for myself?"

This month's Savvy Senior article focuses on just that by covering the three vaccines seniors should consider getting this fall. Their advice is found below!

## Three Vaccines Seniors Should Consider Getting This Fall

*Dear Savvy Senior,*

*Which vaccines are recommended for Medicare seniors this flu season?*

*Just Turned 65*

**Dear Just Turned,**

There are actually three different types of vaccines seniors should consider getting this fall to protect against a repeat of last winter's "triple-demic" of respiratory illnesses, which included flu, RSV and coronavirus. Here's a rundown of the different vaccines the Centers for Disease Control and Prevention (CDC) is recommending and how they are covered by Medicare.

### Senior-Specific Flu Shots

For people age 65 and older, there are three flu vaccines (you only need one) that the CDC recommends over traditional flu shots.

These FDA-approved vaccines provide extra protection beyond what a standard flu shot does, which is important for older adults who have weaker immune defenses and have a greater risk of developing dangerous flu complications compared with younger, healthy adults. The three senior-specific options include the:

- Fluzone High-Dose Quadrivalent vaccine, which contains four times the amount of antigen as a regular flu shot does, creating a stronger immune response for better protection.
- Fluad Quadrivalent vaccine, which contains an added ingredient called adjuvant MF59 that also helps create a stronger immune response.
- FluBlok Quadrivalent vaccine, is a recombinant protein (egg-free) flu vaccine that contains three times the amount of antigen as compared with a regular flu shot.

There isn't enough evidence yet to indicate whether one of these three vaccines provides superior protection over the other two for seniors.

As for side effects, you should know that the Fluzone High-Dose and Fluad vaccines can cause more of the mild side effects that can occur with a standard-dose flu shot, like pain or tenderness where you got the shot, muscle aches, headache or fatigue. While the side effects of FluBlok tend to be a little less frequent.

All flu vaccines are covered 100 percent by Medicare Part B as long as your doctor, health clinic or pharmacy agrees not to charge you more than Medicare pays.

## New RSV Vaccines

Anyone age 60 and older, especially if you have any heart or lung conditions, diabetes, kidney or liver disorders that make you vulnerable to the respiratory syncytial virus (RSV) should consider getting one of the new FDA approved RSV vaccines (either Arexvy or Abrysvo).

These vaccines, recommended by the CDC, will help protect older and immunocompromised adults from respiratory illness, which is responsible for 6,000 to 10,000 deaths and at least 60,000 hospitalizations each year in seniors 65 and older.

The new RSV vaccines are covered by Medicare (Part D) prescription drug plans.

## Updated Covid Booster

If you haven't had a Covid-19 booster shot lately, you should consider getting one this fall. Even though the Covid public health emergency has ended and the number of cases has gone way down, it has been surging in recent months causing an increase in hospitalizations, especially among the elderly.

The updated Covid vaccine targets the XBB omicron subvariants that are some of the most dominant coronavirus variants circulating in the U.S. It will also provide protection against the EG.5 variant (Eris), which is closely related to the XBB.

Covid booster shots are covered 100 percent by Medicare Part B.

## When and Where

Most health officials agree that it's safe to receive the flu and Covid booster at the same time. But because the RSV vaccines are new this year, many doctors are recommending a two-week window between an RSV shot and the flu and/or the COVID shots.

**You can find all three vaccines at most pharmacies, medical clinics and health departments, or you can do a search at [Vaccines.gov](https://www.vaccines.gov). Naturally, check with your primary care provider first.**

Also, if you are signed up for "Medicare" I hope you received your "Medicare & You 2024", the official U.S. Government Medicare Handbook from CMS- Center for Medicare & Medicaid Services in the mail. I received mine on September 22nd. This Handbook is your link to U.S. Department of Health & Human Services: 7500 Security Blvd. Baltimore, MD 21244-1850. To talk to an interpreter, if you have any questions, **CALL 1-800-633-4227 for Medicare/ Medicaid issues.**

Lastly - If you are in need of **free COVID-19 test kits**, they may still be obtained from the federal government via the U.S. Postal Service. If you already have some test kits in stock, please note that although the kits may show expired dates on the box, the FDA has extended some of those dates. You may view a full list of extended expirations dates, as well as signing up for test kits at the following web site: <https://www.covidtests.gov>

**Until we meet again. Stay Healthy. Be Safe.**

**Salud ! Le' Chaim ! Cheers !**

**Have a great day !!!**

*Dr. Thelma Lamar, PhD*

Director Health Benefits

# Why choose Kaiser Permanente?

Get the high-quality care you deserve. Kaiser Permanente has two Medicare health plan options for CalPERS retirees to choose from, Senior Advantage (HMO) and Summit.

- Care from the comfort of home when you schedule a phone appointment with a Kaiser Permanente doctor.<sup>1</sup>
- Your choice of great Kaiser Permanente doctors and a wide range of specialists. And all of our available doctors welcome Kaiser Permanente Medicare health plan members.
- Open enrollment is September 18 through October 13, 2023

## 2024 benefit highlights



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



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



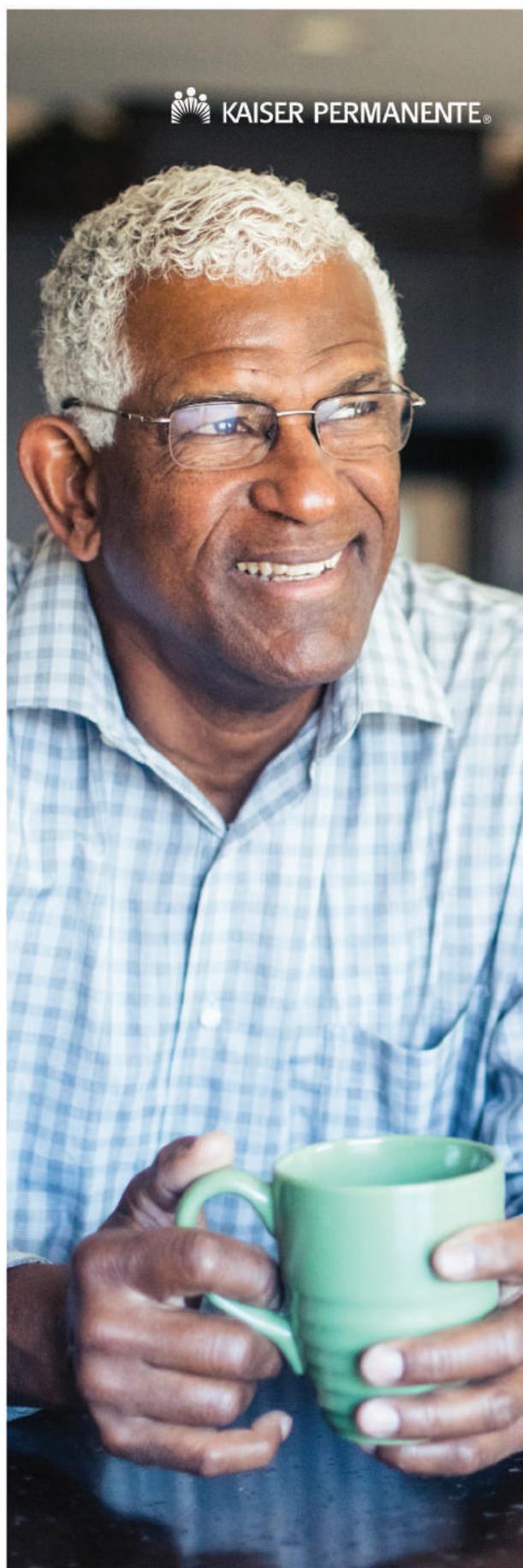
Quarterly Over-the-Counter (OTC) Health and Wellness Benefit

To learn more call us toll-free: **1-855-717-9598** (TTY 711), 7 days a week, 8 a.m. to 8 p.m.



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

Please recycle. 1108868026\_RPEA June 2023



## MEMBERSHIP DIRECTOR UPDATE – by ELENA YUASA



This summer has been a productive one for RPEA. We have been on the road actively recruiting new members, training chapter leaders, and spreading information about CalPERS changes. Additionally, we've provided helpful resources through AMBA to those requiring them. Our primary focus remains to advocate for our members and recognize the volunteer work of our chapter leaders and Area Directors.

In this article, I would like to showcase the recent events that chapter leaders participated in to increase membership and to provide awareness of RPEA's mission. There has been an overwhelming response to our recruitment activities. As this article is being written, there are ongoing events, and I will provide updates on them in my next article.

The North Coast Redwoods Chapter 24 attended the CalPERS Benefits Educational Event on July 28 and 29 at the Red Lion in Eureka. The RPEA table was handled by Area I Assistant Area Director Rachel Maldonado Azimonia, Chapter 24 President Judith Sullivan, Treasurer, and Michael Ringle, Membership Chair. They were thrilled to interact with potential RPEA members and explain how the organization advocates for pensions and health benefits. Attendees expressed gratitude for the impressive work RPEA is doing for CalPERS retirees and future retirees.



Michael Ringle, Deann McCall, and Rachel Maldonado Azimonia  
Area 1 Assistant Area Director.

On August 19th, I attended the United Indian Association of Southern CA event in Buena Park. The event was a success, with more than 750 people in attendance. During the event, I had the chance to meet and talk with the Mayor of Buena Park, Arthur Brown, who showed interest in a potential partnership between RPEA and their upcoming Health Benefits Open Enrollment events. He invited me to schedule an appointment to discuss it further. I also connected with Pat Patnaik, the Commissioner of Parks and Recreation from the City of Cerritos. Attending this event was very beneficial for RPEA and helped me to connect with potential new members who worked for the City of Buena Park.

Last month, I attended the Solano/Napa Chapter 35

Membership Luncheon at the Vallejo Moose Lodge 337 on August 9. During the event, I stressed the importance of recruiting new members, and the attendees were very interested in discussing new ways to recruit and organize events to attract new members. I also mentioned that activities for members' benefit allow for recruiting new members. The discussion was productive, and one member even volunteered to check with the nearby Senior Center to explore a potential partnership. Additionally, Loran Vetter presented on RPEA's volunteer program at the meeting.



Chapter 35 Leadership Team.



Organizers of the UIASC event, Arthur Brown and spouse.

On August 18th, Chapter 90 - West Covina successfully organized a membership drive for RPEA at Mount San Antonio Community College. Paul Mercier, the chapter's treasurer, and Rondell Schroeder led the membership drive, which attracted the interest of 43 people who wanted to join RPEA. Rondell was instrumental in setting up the booth and creating a QR code for potential members to access the RPEA website. As a result of their success, Paul and Rondell were asked to organize similar membership drives at Rio Hondo College and other colleges in the area. This event was a great example of community outreach.

On September 6th, I attended the Area V Director's Workshop in Upland. Steve Lacey, the Area V Director, organized the workshop. It was explicitly for chapter officers in Area V and lasted from 10 a.m. to 2 p.m. Along with me, Cathy Jeppson (RPEA Secretary/Treasurer), Scott McGookin (RPEA Public Relations Director), and Randall Cheek (RPEA Director of Legislation) also attended. The

# MEMBERSHIP DIRECTOR UPDATE – by ELENA YUASA

workshop was focused on training, and participants were taught about the chapter treasurer’s responsibilities, recruitment, conducting successful CalPERS Educational events, updates on legislation, and how to create effective newsletters. Everyone who participated received a workbook, and the Q and A session was highly appreciated.



Paul Mercier and Rondell Schroeder at Mt. SAC Recruitment event

Our Board and General Meeting was conducted in Sacramento from Sept 11 through Sept 13. Two AMBA representatives attended the meeting and presented new benefits added to their portfolio.



September 6th Area V workshop

On September 21, I attended the Chapter 17, Los Angeles-Hawthorne membership lunch meeting at the Marie Callender’s in the City of Gardena. As a guest speaker, I had the opportunity to give a brief presentation about RPEA recruitment initiatives. The members needed to learn about our organization and the advantages we offer to retirees, affiliates, and associate members. Chapter President Cynthia Frison was very proud to share all the resources available to its members. I also discussed the discount program offered by AMBA. Area V Director Steve Lacey and I visited the City of Gardena after the meeting. We spoke with the Human Resources Coordinator and provided applications and RPEA brochures. They assured us of contacting with further details about their Open Enrollment Event in January 2024



As I compose this article, I am preparing to attend a Costa Mesa Senior Event, a Health Fair in the City of Fontana, and then travel to Northern California for the October Chapter 78- Nevada County Chapter.

I look forward to sharing more exciting news with you soon. If you have any questions or want to contact me, please email me at [rpeahq@rpea.com](mailto:rpeahq@rpea.com). Thank you for your continued support.

***Coming together is just the beginning; keeping together is progress, and working together is a success. Let’s start a new journey together and be part of your Chapter leadership team.***

*Elena Yuasa*

Director of Membership



A lot has happened since our last RPEA magazine issue. CalPERS has once again failed to meet the expected return, and for this the board has given its top staff raises and major bonuses and another CIO resigns under a cloud.

CalPERS rate for the umpteenth time did not get a better return than its sister California public pension fund CalSTRS. CalPERS reported a return of 5.8% while CalSTRS had a return of 6.3%. What's the difference? Could it be that CalSTRS has been making strong efforts to bring investments in-house (they are currently dramatically increasing their campus) while CalPERS continues to outsource much of its investing, spending twice as much on outsourced contracts than its entire staff.

This comes as the CalPERS board recently gave CEO Marcie Frost a salary of \$578,267 and a fiscal year 2023 incentive compensation award of \$192,682. Her incentive went up 25% from last year. RPEA Vice President Al Darby pointed out that CalPERS has been lowering its discount rate while RPEA member Devara Berger spoke against Frost receiving a bonus or pay increase because of Frost's role in the breach, her handling of it and many answered questions related to it, as well as CalPERS failure to meet the discount rate of 6.8 percent for investments, and also for the overall 2024 health-plan-rate increase that was 11 percent, almost double of what experts said it would be for employer purchasers. Despite questioning the increases the board voted to award the increase and incentives.

In other news CalPERS Chief Investment Officer (CIO) Nicole Musicco has resigned. Musicco who came from Canada and had commuted to Sacramento sighted family matters.

This makes at least six CIOs over the past two decades and it took about 18 months to find and hire Musicco after her predecessor Ben Meng left under shady circumstances for investing pension funds in stocks he owned (total conflict of interest). California State Teachers' Retirement System has had just one CIO, Chris Ailman, since 2000.

Bloomberg News reported that "she wanted "stadium deals" and identified professional sports as a frontier for more investing. During her tenure the fund explored buying a stake in its hometown basketball team, the Sacramento Kings, said people familiar with the matter. CalPERS also invited Tony Ressler, the billionaire Ares Management co-founder who owns the Atlanta Hawks, to speak before the CalPERS Board." Which maybe why it was reported she was seen in attendance at a Kings playoff game with the Golden State Warriors with court side seats worth thousands. Musicco pushed for more risky private

equity investments and got the board to increase the pension fund's commitment percentage to 12.9%.

The investment world is abuzz as to what brought on her resignation.

The RPEA Legislative Committee recently formed a sub-committee to deal with CalPERS issues. It is composed of two former CalPERS Board members JJ Jelincic, and Margaret Brown, former PERS Staffer Devara Berger, myself, RPEA President and Vice-President Rosemary Knox and Al Darby and former RPEA Secretary/treasurer Abe Baily who is the chair of the sub-committee. The committee and the board felt it was time we called out the CalPERS Board and management for recent events. Here are the remarks that Abe made to the board at the September meeting. I have translated them from Abe's notes.

Remarks to Board by Abe Baily

### "Journey of a long-time annuitant"

Abe broke his talk into four segments:

1) Inspiration; 2) Context; 3) History; and 4) Challenge.

"Life is a curious treasure" (Hiroshima Survivor)

"When you speak, speak wisely for the sound lasts forever"  
(Native Elder)

"The only constant truth is change." (Octavia Butler)

I am a 21 years annuitant, and have been off & on the RPEA Board for 20 years.

As Chair of the RPEA Sub-committee on CalPERS concerns, I am proud to have two past CalPERS Board members, the past and current presidents of RPEA, and a former CalPERS employee as members on my sub-committee under the RPEA legislative committee under the leadership of Randy Cheek.

I have admiration for CalPERS because it truly has an important responsibility and purpose coupled with plenary authority. I was proud of it to be partially be a product of the other constitutional entity, independent of politics, the University of California.

Before retiring I had knowledge and experience with local and regional board creation with fiduciary responsibility and execution.

When I retired, shortly thereafter I joined RPEA and was soon on the statewide board. I was very happy and impressed with CalPERS at first.

I am very familiar with the legal and common sense status of the University of California and CalPERS having constitutional designation and expressing a strong admonition NOT to be political but serve as the legal trustees for the benefit of particular constituencies.



**Abe Bailey**  
Chair, Committee on  
CalPERS Issues

I was excited to learn of “the CalPERS effect” of (conditional investing) success and leadership in the pension fund field. There was a personal level communication at Sacramento and in the field at CalPERS, and regional RPEA chapter meetings and workshops. I resigned the board of RPEA as my spouse was in declining health.

After my spouse passed away, I was again elected to the board of RPEA. I soon realized that CalPERS had become much more political trying to be a player and power broker.

I began to see politicization more complete and widespread when JJ Jelincic ran for the retiree seat on the CalPERS Board after having served on the board previously. I learned from a very reliable source that former Governor Jerry Brown endorsed Henry Jones as a “favor” to SEIU.

I became more and more concerned:

CalPERS increase fund ratio of private equity. The ratio of internally managed funds being decreased and outside managed increasing.

The Ben Meng 700 FPPC form mess and his resignation.

Long term care fiasco.

The breach by hackers of retiree private information.

As the largest non-federal pension not able to get market health costs for annuitants.

The dismissive and arrogant \$67M “drop in the bucket” now departed CIO quote when bankers knew Silicon Valley Bank super risky and stupid. And now her resignation. Is it gonna be again about two years to find a replacement?

All this leads me to believe, contrary to your constitutional charge and specific admonition to primarily serve the annuitants who qualify for pension benefits, that rather you seem to have eagerly joined the big money world of politics and investing with all your primary loyalties. You could, much more easily than most, be an honest broker.

Leadership (Board & Staff), transparency and performance is what we expect from CalPERS. I would like to see the CalPERS fund get a least 80% funded in my lifetime.

My committees long term plan monitor and create a public score sheet on specific CalPERS issues.

Thank you. End presentation.

As always happy trails till we meet again.

*Randall Cheek*  
RPEA Director of Legislation

*Abe Bailey,*  
Chairperson  
Committee on CalPERS Issues



## BENEFITS STILL FIT?

### CONSIDER ADDITIONAL INSURANCE COVERAGE

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

- Dental & Vision Plans
- Long Term Care & Home Health Care Insurance
- Medical Air Services Association (MASA)
- Cancer, Heart & Stroke, Accident, and Disability Insurances
- Medicare Solutions
- Final Expenses Whole Life & Guaranteed Acceptance Life Insurance
- Annuity
- Start Hearing, Inc.
- Hospital Stay Coverage
- Discounts on Travel, Dining & more

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

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

RPEA of CA - Retired Public Employees' Association of California



# LEGISLATIVE TRACKING



Aaron Read

By Aaron Read and Pat Moran of Aaron Read & Associates



Pat Moran

September 29, 2023

BILL NUMBER & AUTHOR	LEGISLATIVE INTENT	CURRENT STATUS	RPEA POSITION
<p><b>AB 48</b> <b>(Aquiar-Curry D) Nursing Facility Resident Informed Consent Protection Act of 2023.</b></p>	<p><b>Summary:</b> Current law provides for the licensure and regulation of health facilities, including skilled nursing facilities and intermediate care facilities, by the State Department of Public Health. Current law requires skilled nursing facilities and intermediate care facilities to have written policies regarding the rights of patients. This bill would add to these rights the right of every resident to receive the information that is material to an individual's informed consent decision concerning whether to accept or refuse the administration of psychotherapeutic drugs, as specified. This bill would also add the right to be free from psychotherapeutic drugs used for the purpose of resident discipline or convenience, or chemical restraint, except in an emergency, as specified. Under the bill, all residents of skilled nursing facilities, intermediate care facilities, and hospice facilities would have the right to appeal an involuntary transfer or discharge through the appeal process, as specified, regardless of the resident's payment source or the Medi-Cal or Medicare certification status of the facility in which the resident resides.</p>	<p><b>Introduced:</b> 12/5/2022 <b>Last Amend:</b> 3/16/2023 <b>Status:</b> 9/20/2023 – Enrolled and presented to the Governor at 4 p.m. <b>Location:</b> 9/20/2023-A. ENROLLED</p>	<p><b>S</b></p>
<p><b>AB 751</b> <b>(Schiavo D) Elder abuse.</b></p>	<p><b>Summary:</b> Current law requires every local law enforcement agency to, when the agency next undertakes the policy revision process, revise or include specified information about the elements of elder abuse crimes in the portion of its policy manual relating to elder and dependent adult abuse, if that policy manual exists. Current law requires a municipal police department or county sheriffs' department that adopts or revises a policy regarding elder and dependent adult abuse or senior and disability victimization on or after April 13, 2021, to include specified provisions regarding procedures for investigating elder abuse in that policy. This bill would clarify that a department that complied or complies with the requirements above regarding including specified information about the elements of elder abuse crimes in their policy manuals on or after April 13, 2021, is required to include the specified provisions regarding procedures for investigating elder abuse in their policy.</p>	<p><b>Introduced:</b> 2/13/2023 <b>Last Amend:</b> 3/16/2023 <b>Status:</b> 6/29/2023-APPROVED by Governor. Chapter by Secretary of State – Chapter 18, Statutes of 2023. <b>Location:</b> 6/29/2023-A. CHAPTERED</p>	<p><b>S<sub>2</sub></b></p>
<p><b>AB 979</b> <b>(Alvarez D) Long-term care: family councils.</b></p>	<p><b>Summary:</b> Current law requires the State Department of Public Health to license and regulate skilled nursing facilities (SNFs) and intermediate care facilities (ICFs). Current law requires the State Department of Social Services to license and regulate residential care facilities for the elderly (RCFEs). Current law prohibits those facilities from prohibiting the formation of a family council, which is a meeting of family members, friends, or representatives of 2 or more residents to confer in private without facility staff. Current law prohibits those facilities from willfully interfering with the formation, maintenance, or promotion of a family council, as specified. This bill would remove willfulness as a condition of that prohibition and would make changes to the definition and scope of</p>	<p><b>Current Text:</b> Amended 4/20/2023 <b>Introduced:</b> 2/15/2023 <b>Last Amend:</b> 9/5/2023 <b>Status:</b> 9/5/2023-A. ENROLLED.</p>	<p><b>S<sub>2</sub></b></p>

# LEGISLATIVE TRACKING

	prohibited interference.		
<b>AB 1246</b>  <b>(<a href="#">Nguyen, Stephanie D</a>)</b> <b>Public Employees’ Retirement System optional settlements.</b>	<b>Summary:</b> Current law permits a member of the Public Employees’ Retirement System (PERS) who retires on or before December 31, 2017, to elect from among several optional settlements for the purpose of structuring the member’s retirement allowance. Current law also permits a member of PERS who retires on or after January 1, 2018, to elect from among several other optional settlements for the purpose of structuring their retirement allowance. Current law prohibits a member who elects to receive specified optional settlements from changing the member’s optional settlement and designated beneficiary after election of an optional settlement unless a specified event occurs, including the death of a beneficiary who predeceased the member, a dissolution of marriage or a legal separation in which the judgment dividing the community property awards the total interest in the retirement system to the retired member, or in an annulment of marriage in which the court confirms the annulment. This bill would, commencing January 1, 2025, permit a member who elected to receive a specified optional settlement at retirement, if the member’s former spouse was named as beneficiary and a legal judgment awards only a portion of the interest in the retirement system to the retired member, to elect to add their new spouse as the beneficiary of the member’s interest, subject to meeting certain conditions.	<b>Introduced:</b> 2/16/2023 <b>Last Amend:</b> 9/1/2023 <b>Status:</b> 9/14/2023- Failed Deadline pursuant to Rule 61(a)(14). (Last location was INACTIVE FILE ON 9/11/2023) (May be acted upon Jan 2024) <b>Location:</b> 9/14/2023-S. 2 YEAR	<b>CO-SPONSOR</b>
<b>SB 17</b>  <b>(<a href="#">Caballero D</a>) Senior housing: tax credits.</b>	<b>Summary:</b> Current law, enacted to implement a specified low-income housing tax credit established by federal law, requires the California Tax Credit Allocation Committee to annually determine and allocate the state ceiling in accordance with those provisions and in conformity with federal law. Current law authorizes the committee to adopt, amend, or repeal rules and regulations for the allocation of housing credits. Current law requires that specified amounts of the low-income housing tax credits be set aside for allocation to rural areas, small developments, and farmworker housing, as specified. This bill would require the committee to revise its regulations to increase the housing type goal for senior developments to 20 percent.	<b>Introduced:</b> 12/5/2022 <b>Last Amend:</b> 4/18/2023 <b>Status:</b> 9/20/2023- Enrolled and presented to the Governor at 4:30 p.m.	<b>S<sub>2</sub></b>
<b>SB 278</b>  <b>(<a href="#">Dodd D</a>) Elder abuse.</b>	<b>Summary:</b> Current law defines financial abuse for those purposes of the Elder Abuse and Dependent Adult Civil Protection Act and provides that it occurs when, among other instances, a person or entity takes, secretes, appropriates, obtains, or retains, or assists in taking, secreting, appropriating, obtaining, or retaining, real or personal property of an elder or dependent adult for a wrongful use or with intent to defraud, or both. Current law requires a person or entity to be deemed to have taken, secreted, appropriated, obtained, or retained property for a wrongful use if, among other things, the person or entity takes the property and the person or entity knew or should have known that the conduct is likely to be harmful to the elder or dependent adult. Current law requires the court to award specified costs if a defendant is found liable for financial abuse, as specified. This bill would add to the definition of “financial abuse” knowingly aiding and abetting in the taking secreting, appropriating, obtaining, or retaining real or personal	<b>Current Text:</b> Amended 5/16/2023 <b>Introduced:</b> 2/1/2023 <b>Last Amend:</b> 5/16/2023 <b>Status:</b> 7/14/2023- Failed Deadline pursuant to Rule 61(a)(10). (Last known location was B. & F. on 6/1/2023)	<b>S<sub>2</sub></b>

# LEGISLATIVE TRACKING

	property of an elder or dependent adult for a wrongful use or with intent to defraud, or both. The bill also defines "assists" for those purposes.	(May be acted upon Jan 2024) <b>Location:</b> 7/14/2023-A. 2-YEAR	
<b>SB 544</b>  ( LAIRD D) Bagley-Keene Open Meeting Act: teleconferencing.	<b>Summary:</b> Existing law, the Bagley-Keene Open Meeting Act, requires, with specified exemptions, that all meetings of a state body be open and public and all persons be permitted to attend any meeting of a state body. The act authorizes meeting through teleconference subject to specified requirements, including, among others, that the state body post agendas at all teleconference locations, that each teleconference location be identified in the notice and agenda of the meeting or proceeding, that each teleconference location be accessible to the public, that the agenda provide an opportunity for members of the public to address the state body directly at each teleconference location specified in the notice of the meeting. This bill would enact an additional, alternative set of provisions under which a state body may hold a meeting by teleconference. The bill would require at least one member of the state body to be physically present at each teleconference location, defined for these purposes as a physical location accessible to the public and from which members of the public may participate in the meeting. The bill would, under specified circumstances, authorize a member of the state body to participate from a remote location which would not be required to be accessible to the public and which the bill would prohibit the notice and agenda from disclosing. Specifically, the bill would authorize a members remote participation if the other members who are physically present at the same teleconference location constitute a majority of the state body. The bill would also authorize a member's remote participation if the member has a need related to a disability and notifies the state body, as specified. Under the bill, that member would be counted toward majority of members required to be physically present at the same teleconference location. The bill would require a member who participates from a remote location to disclose whether any other individuals 18 years of age or older are present in the room at the remote location with the member and the general nature of the member's relationship with those individuals. This bill contains other related provisions and other existing laws.	<b>Current Text:</b> <b>Chaptered:</b> <b>9/22/2023</b> <b>Chapter Number 216</b> <b>Introduced:</b> 2/15/2023 <b>Last Amend:</b> <b>9/8/2023</b> <b>Status:</b> 9/22/2023 Approved by the Governor. Chaptered by Secretary of State. Chapter 216, Statutes of 2023. <b>Location:</b> 9/22/2023-S. CHAPTERED	<b>W</b>

## LEGISLATIVE SUPPORT POSITIONS: The following categories are used in your legislative summary reports:

**SPONSOR** – This is a sponsored or co-sponsored bill.

**SUPPORT 1 (S1)** – This is the highest priority support bill. We send a letter of support to the author, a letter of support to committee members considering the bill and undertake full lobbying to assure passage of the bill. We also closely monitor all amendments and constantly reevaluate our position.

**SUPPORT 2 (S2)** – This level of support is moderate. A letter is sent to the author and committee considering the bill, but there is usually less lobbying or testifying before committee. We also closely monitor all amendments and constantly reevaluate our position.

**SUPPORT 3 (S3)** – This is the lowest level of support. A letter of support is sent to the author. We closely monitor the bill for amendments.

**OPPOSE (O)** – Only those bills which are judged to be detrimental are given an oppose position. Such bills require aggressive opposition lobbying, often accompanied by efforts to gain amendments, in an effort to make the bill acceptable to RPEA, and therefore to remove our opposition.

**WATCH 1 (W1)** – This is a bill of more than casual interest. We actively monitor such bills and often communicate with the author, the author's staff, the legislative committee members and staff. We frequently seek clarifying amendments to bills in this category.

**WATCH 2 (W2)** – This is a bill of interest or concern on which we keep close tabs. It appears in the summary report.

? – This is a bill that will show up in our screening from time to time. It is important that we discuss the bill so that we are able to remove the question mark by either deleting the bill or by assigning one of the above positions.

# 6 Tips to Protect Your Personal Information Online - by CalPERS

## Why is data valuable?

*"If you aren't paying for it, you aren't the customer; you're the product being sold."*

You've likely heard of tech companies and apps selling user data without your knowledge or consent.

Tech companies are after your data because it's a major source of income. Third parties buy up this data to better understand their targeted demographics.

Whether it's social networking sites, search engines, or internet service providers (ISPs), the more data they receive the more they profit.

Those dog toy ads you're seeing as soon as you get a puppy? It's likely you searched online for something like "puppy training," and that data was passed from one company to another.

Tracking of our activity online is only increasing, which means access to that data is increasingly easy for people with bad intentions.

The most common threats: identity theft, manipulation through ads, discrimination based on your personal information, and harassment.

## What can you do to protect your data?

Here are six ways to safeguard your information.

**1. Don't provide personal information on your social media profile.** People who need your email address, birthdate, and phone number already have them. The more information you share online, the easier it is for someone to steal it.

**2. Be very careful who you share your Social Security number with—even the last four digits.** Only share your number with your bank, a credit bureau, a company that needs to do a background check, or other entities that report to the Internal Revenue Service.

**3. Watch out for phishing.** Bad actors will use various tactics to make you give up your personal information. Be cautious about any message asking you for personal or account details. Often these messages will have a sense of urgency that's meant for you to react before thinking.

**4. Lock down your hardware.** Set up your phone or PC to require a password to unlock. Devices are stolen just as much to re-sell the equipment as they are for the data they hold. Also, make sure you've installed anti-malware apps.

**5. Use multifactor authentication.** It's a default setting for many online accounts—including [myCalPERS](#)—but make sure all your online accounts require you to enter a code that has been texted or emailed to you. Multi-factor authentication ensures that if your password is stolen, a criminal won't be able to access your account without the code.

**6. Be picky about the security questions you choose.** Common questions like "What is your mother's maiden name?" or "In what city were you born?" are meant to keep your account safe from intruders, but they don't offer much security. The answer to these questions can be found in many online locations. Select questions only you would know how to answer, such as "What was the name of your first crush?" or, better yet, create a fib—only you need to know the answer you are giving.

CalPERS is committed to keeping your data private and secure, including using sophisticated cybersecurity systems and following industry best practices. Our [Privacy Policy webpage](#) has more information on what sorts of data we obtain, how we collect it, and how it's used.

You can find other tips and information about myCalPERS on our website

Source: CalPERS PERSpective - October 2023 edition in recognition of October being National Cybersecurity Awareness Month.



# STEVEN LACEY DIRECTOR-RPEA AREA V



**Steven Lacey**  
Area V Director

On September 6, 2023 Area V held a workshop/training session for officers at Upland Carnegie Library. The Carnegie Library is a historic building in Upland with all the amenities of a newer building. Elevator, kitchen, Large TV screen, and WiFi. A great venue for events such as this.

## Training and information sessions Included:

1. Catherine Jeppson - RPEA Secretary/Treasurer - Policies and Procedures.

This included the Purpose of RPEA; the current and upcoming requirements of sending in monthly Bank Statements and reports; important Dates; and the Budgets and Spending. Catherine also discussed the CalPERS Data Breach and Medical open enrollment.

2. Elena Yuasa – RPEA Membership Chair – Building our Chapters and Membership

Elena discussed RPEA’s mission, the structure of RPEA statewide and chapter levels. Techniques of recruiting and retaining members; and the role of the Membership Chair; the RPEA Assistance Program; and participating in events such as benefits fairs and employee days. Elena also distributed a list of potential resources.

We took a break and enjoyed an excellent lunch catered by Filipe's Catering. Authentic Mexican food was provided.

3. The next speaker was Randall Cheek – RPEA Legislative Chair

Randall discussed current legislation, past legislative accomplishments, and the position of bills currently being considered and the organizations position on some of the legislation.

4. The final speaker of the day was Scott McGookin - RPEA Director of Public Relations. Scott discussed the importance of Chapter newsletters and newsletter content ideas, Due to time constraints Scott only had a short time to present, however, he distributed a folder with content ideas and various tips for preparing chapter newsletters to each attendee.

I think this type of program is important for areas to have especially, in non-General Assembly years to keep chapter officers trained and current on RPEA administration. It is also an important time to build stronger teams. The Attendees seemed to really enjoy the presentations. A special thanks to Nelly Van Lommel-Director Area VI and retired City of Upland employee for her help and assistance organizing this event.



Area V workshop





# Choose a plan that invests in you

As you age into Medicare, Blue Shield of California is here to help you along the way. Our plan provides access to fitness and wellness classes, dedicated care managers, virtual care, pharmacy tools, and more to help you manage your health.

## Blue Shield Medicare (PPO) plan offers benefits to keep you protected:

- 24/7 access to phone and video consultations with doctors
- See any doctor that accepts Medicare
- Nationwide coverage
- Worldwide coverage for emergency services and urgent care
- \$0 deductible



To learn more, visit [blueshieldca.com/calpersmedicare](https://blueshieldca.com/calpersmedicare) or call (888) 802-4599 (TTY: 711), 7 a.m. to 8 p.m., seven days a week.

Blue Shield of California is a PPO plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal. Blue Shield of California offers individual and employer group retiree plans to Medicare beneficiaries who have Part A and Part B. Individual plans are open to all Medicare beneficiaries who reside within a plan's specific service area. Employer group retiree plans are open only to Medicare beneficiaries who are eligible group retirees and who reside within a plan's specific service area. Individual and employer group retiree plans have different service areas, benefits, and provider networks.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Customer Care number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律，並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。

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# Can Technology Bridge the Social Isolation

## Can Technology Bridge the Social Isolation/Loneliness Gap Among Older Americans?

In 2018, Great Britain made history by appointing a Minister of Loneliness. The objective for the role was to study how the effects of chronic loneliness effect the 7.1% percent of British citizens who suffer from it and how to reduce those numbers.

The United States faces its own battle against the same issue. America is in an epidemic of loneliness of “underappreciated public health crisis” said according to Surgeon General Vivek Murthy. Even before the Covid-19 pandemic, almost 50% of adults in the United States report measurable levels of loneliness.

Studies have shown that the condition can affect mental and physical health, with heightened risks for catching a cold, having a stroke or heart disease, slipping into early cognitive decline, and developing depression.

## Loneliness and Social Isolation Among Older Americans

Isolation and loneliness are different experiences. There are many people who are socially isolated who don't experience loneliness. Likewise, there are also possible many people who experience loneliness despite being surrounded with others, including friends and family.

So, which causes health problems, especially as we age: social isolation or loneliness?

### As it turns out, both.

Even for those who prefer solitude and have a more introverted personality, interaction with others turns out to help keep our minds and bodies more active and engaged and helps ward off depression and loneliness.

Although technology is no substitute for our need for more face-to-face contact with others, it can serve an important role to bridge the gap and help find likeminded people.

- **Find People with Similar Interests**

No matter how obscure or specialized the subject, from the best diners along Route 66 to Big Band Jazz, online social media is filled with active and enthusiastic communities. Some may be local to you and have in-person meet-ups and others may hold regularly scheduled online video discussions through Skype or Zoom.

Finding those with similar experiences and interests can help you form bonds that grow into real-world friendships.

That's important: one survey found that 46% of those who become personal friends with “online acquaintances” are less likely to be lonely than those who maintain online-only relationships.

- **Convenient Rides Help More Social Activities**

One reason for social isolation among older Americans is their inability or concern to drive at night or in heavy traffic. Apps like Uber and Lyft can be a game-changer, helping people to get out and socialize with friends.

- **Play Online Games**

One of the best ways to jeeep the aging brain nimble and active is to play games. Online games like Words with Friends (a game much very similar to Scrabble) let people play in real time with friends gathered from social media and their phone contacts. Many of these games include built-in chat functions, so the experience of online game play can feel more like sitting across the table from each other, with opportunities for crosstalk, off-topic banter, and “real” conversation between turns.

- **Virtual Education and Clubs**

Virtual book clubs, movie clubs, spirituality and religious groups, and even world-class education courses can be delivered over phones, tablets, or internet-connected televisions. Related discussion groups can provide structured activities that

help build relationships.

Finally, take heart. Making new friends may seem daunting, but studies reveal that adults only need to spend approximately 90 minutes in each other's presence to become friends, while close friendships seem to form over a course of about 200 hours.

Another excellent source to meet like-minded people and potential friends is through your very own association. Everything from association meetings to volunteering opportunities to group travel. There's no reason to go it alone. **Join the group! Visit your association's website to learn about membership and social options and enjoy being among friends.**

Source:

<https://time.com/5248016/tracey-crouch-uk-loneliness-minister/>

[#Retirement](http://news.ku.edu/2023/02/01/just-one-quality-conversation-friend-boosts-daily-well-being-0)



# CalPERS Long Term Care Class Action Settlement Update

If you were a California Citizen on February 1, 2013, and you purchased a Long-Term Care (“LTC”) Insurance Policy between 1995 and 2004 (LTC1 or LTC2) from CalPERS that included “automatic inflation protection benefits,” and you were subjected to the 85% premium increase announced by CalPERS in 2013 and implemented in 2015 and 2016, you are entitled to participate in this proposed new class action settlement.

**UPDATE: October 4, 2023**

**The Settlement became Final on September 28, 2023.**

Under the terms of the Settlement, your Final Settlement Category and Award amount will be determined as of this date. **In January 2024, you will receive a mailing from the Settlement Administrator providing (1) notification of your Final Category and Award; (2) a Dispute Form; and (3) a check in the amount of your final Award.**

Category A Class Members who elected Option 1 – Premium Refund:

The information in this paragraph only applies to Class Members who elected to surrender their Policies and receive an 80% premium refund (less any benefits received). The Final Settlement Date was September 28, 2023, which means your CalPERS LTC Policy will be surrendered and you can stop paying premiums as of that

date. You will be notified in January 2024 of your final refund amount, but please understand that it will include 80% of all premiums paid to CalPERS (less any benefits received) through the Final Settlement Date. We have been advised by CalPERS that premium payments deducted from Class Members’ pension checks—or that are set up for autopay through their bank accounts—should stop automatically, and any payments deducted after September 27 will be refunded by CalPERS. If you make the payment to CalPERS by check, you should stop sending premium payments.

If you have any questions or need further information, please visit the FAQs by clicking <https://www.calpersltcclassaction.com/Home/Faq> or call 1-866-217-8056 (toll-free).

Class Members who elected Option 1 but recently went On-Claim, applied to go On-Claim, or think they may need to go On-Claim:

If you elected Option 1, but applied to go On-Claim or went On-Claim before September 28, 2023, or believe you may need to go On-Claim before October 28, 2023, then you may qualify for Category I or another process provided for in the Settlement that would allow you to reverse your election. If you are in that situation, please refer to FAQs by clicking <https://www.calpersltcclassaction.com/Home/Faq> and contact Class Counsel immediately at 1-916-520-6639.

## LAO and IEC (Yellow and Green cards)

Did you know that RPEA has a Legislative Action Organization and Independent Expenditure Committee which is totally funded by volunteer donations by members? Funds in these accounts DO NOT come from membership dues but by those members willing to donate either each month or yearly. These funds are used to support legislative and CalPERS board candidates who support RPEA issues. The funds are considered Political Action Committee (PAC) funds and must follow Fair Political Practice Commission

guidelines. FPPC limits the amount donations that can be made by large and small PACs. A small LAO PAC can donate more to a candidate or cause than a large candidate. FPPC determines if a PAC receives over \$200 from an individual it is considered a large PAC and cannot donate to a candidate as much as a small PAC. Therefore we are asking members to only donate up to \$200 per year to LAO and anything over that amount they wish to donate to the IE account which can receive any amount donated.

**AUTHORIZATION FOR VOLUNTARY PAYROLL DEDUCTION  
INDEPENDENT EXPENDITURE COMMITTEE (IEC)**

I authorize the Public Employees' Retirement System to withhold from my retirement allowance, a voluntary deduction for the IEC. When I wish this deduction terminated I will file such a request in the office of the Retired Public Employees' Association. I understand that PERS cannot process a termination notice received directly from me, and that excess deductions, taken in error, will be refunded to me by the Retired Public Employees' Association.

Voluntary donation \$ \_\_\_\_\_ (per month)

Name \_\_\_\_\_ SS# \_\_\_\_\_  
(PLEASE PRINT)

Address \_\_\_\_\_

Phone \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

\_\_\_\_\_  
(SIGNATURE) DATE \_\_\_\_\_

HQ-7 (b) 09/15

**AUTHORIZATION FOR VOLUNTARY PAYROLL DEDUCTION  
LEGISLATIVE ACTION ORGANIZATION (LAO)**

I authorize the Public Employees' Retirement System to withhold from my retirement allowance, a voluntary deduction for the LAO. When I wish this deduction terminated I will file such a request in the office of the Retired Public Employees' Association. I understand that PERS cannot process a termination notice received directly from me, and that excess deductions, taken in error, will be refunded to me by the Retired Public Employees' Association.

Voluntary donation \$ \_\_\_\_\_ (per month)

Name \_\_\_\_\_ SS# \_\_\_\_\_  
(PLEASE PRINT)

Address \_\_\_\_\_

Phone \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

\_\_\_\_\_  
(SIGNATURE) DATE \_\_\_\_\_

HQ-7 (b) 09/15

# VOLUNTEERISM – LORAN VETTER



## Volunteering and You

It seems to me that there is much confusion today about the basic things in life. For example, I was going to wish you all a happy Fall Season and wanted to list the start day of Fall. Imagine my surprise when I found there are at least 4 different options for when Fall actually starts. Not a surprise, but it reminds me of volunteering. There are so many ways to volunteer and so many categories to attribute it to. It seems to me that the definition is clear- volunteering is any service you perform that you are not compensated for. The definition does not clarify who or what the services need to be. A particular area of interest to me, lately, is quilting, sewing, etc. I have come into contact with many people who produce items for the use and comfort of other people. Many times, they consider those efforts as gifts of the 'heart', not volunteering. I would say to you that they are both and you should treat them as both. Enjoy the feeling of giving to your neighbours in need, or to honor someone for

acts in the public interest, but remember to report those hours so that RPEA may enjoy and bask in the quiet joy of your contribution with you. Last fiscal year (22-23), the value we contributed to our communities was over \$1,900,000.00 in unpaid assistance. We are 1/3rd of the way into this fiscal year (23-24) and we have already amassed a contributed value of over 1,242,000.00. We are on target to overcome last year's value by a significant amount. I am so excited and proud of each and every one of you that takes the time to report your hours. In closing I will add this great quote by Erma Bombeck, "**Volunteers are the only human beings on the face of the earth who reflect this nation's compassion, unselfish caring, patience, and just plain loving one another.**"

Please read on about a member who uses her talents to benefit those in need.

*Loran Vetter*

Community Involvement Chair

## Quilts Carry Healing Touch of Family by Hillari DeSchane



**Susan Tamboury**  
**Chapter 032**

survivors need to know that one other person sees, knows—and cares.

For Tamboury, it's a natural expression of ohana, the Hawaiian word for family. Her two daughters live on Maui and as a Sonoma County resident, Tamboury weathered the area's fire-sieges of the last five years. She is now creating quilts for victims who've lost everything in what the National Fire Protection Association has deemed one of the nation's deadliest wildland fires. As of this writing, the Maui Police Department shows the confirmed death toll at 97, with 22 still missing.

While local, state, federal and non-governmental aide organizations agree monetary donations are the most efficient way most of us can help, Hawaii's unique sense of extended family—ohana—has a special place for personal expressions of compassion and solidarity, like Tamboury's. A review of the Hawaii Community Foundation's grantee list

includes \$5000, \$8,000, \$10,000—miniscule awards compared to the multimillions transferred to agencies such as United Way and the Red Cross. These microgrants are funding person-to-person efforts like a home sewing circle making desperately needed items for infants and the disabled; a farm making a place for living-treasure giant tortoises burned out of their natural habitat; a youth soccer team now supporting sixty of its players who lost everything; local truckers and boat captains partnering to deliver supplies to isolated families.

Tamboury is not alone in using her quilting talent for others. 'Comfort quilts,' as they've been termed, have been used for many years by law enforcement and emergency services agencies. Most often they're given to children who've been removed from their homes. In the case of the Maui fires, adults as well as children have lost everything. Quilts like Tamboury's can help their recipients regain a sense of identity and normalcy. With her daughters' help, Tamboury will distribute the quilts through the network of local Ohana Keiki [family and children] markets.

The devastating effect of losing every personal belonging was underscored by an August 14, 2023 statement by Edward Graham, vice president of operations for international crisis and disaster response organization Samaritan's Purse. Normally Samaritan's Purse volunteers clear debris, and clean and rehabilitate homes so survivors

# Quilts Carry Healing Touch of Family by Hillari DeSchane



'MauiGreenQuiltSTamboury'

"I kept it simple...purples and green for Maui,'  
Tamboury describes.



'MauiStripesQuiltSTamboury'

Tamboury's quilts share "the joy of color."



Courtesy of Samaritan's Purse

'RingFoundSTambourySamPurse'

Golden memory is retrieved from ashes



Courtesy of Samaritan's Purse

'SiftingAshSTambouryQuiltsSamPurse'

Volunteers sift homesites for charred mementos

can return. But in the case of the Maui fires, "It's complete destruction," he said. "There's not really anything to clean up or fix. So that's why we do sifting" of burned out homes, resurrecting charred or broken mementos of a life that once was. Tamboury hopes her quilts, fabric hugs from extended ohana across the Pacific, will provide new heirlooms and fresh hope for Maui's fire survivors.

## Want to Help? Start Here:

Charities that solicit donations in Hawaii must be registered with the Department of the Attorney General. Verify any appeals at: [charity.ehawaii.gov/charity/search](https://charity.ehawaii.gov/charity/search)

Hawaii Governor Josh Green has directed donors to the Hawaii Community Foundation: [hawaiicommunityfoundation.org/home](https://hawaiicommunityfoundation.org/home)

For updates on local conditions, visit Maui County's recovery site: [mauirecovers.org](https://mauirecovers.org)

For additional information, the State of Hawaii's Hawaii Emergency Management Agency has a comprehensive links page: [dod.hawaii.gov/hiema/august-2023-wildfires](https://dod.hawaii.gov/hiema/august-2023-wildfires)

**What volunteering  
are you doing?**

**LET US KNOW!**

# VOLUNTEERISM HOURS TRACKING FORM

## COMMUNITY PARTICIPATION (Volunteers for Public Service)

In counting volunteer hours, include any of the following:

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



## RPEA-CA Gives Back

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

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

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

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

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

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

**Name of Organization Volunteered:**

**Hours Donated:**

**Frequency:**

\_\_\_\_\_

\_\_\_\_\_

- Monthly
- Quarterly
- Annually

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Rev. 6/6/23

Please send your completed forms to RPEA Headquarters, 300 T Street, Sacramento, CA 95811.

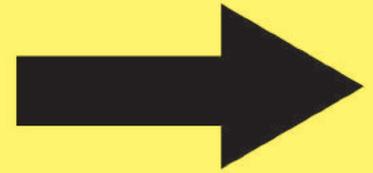
# PBI Data Breach Update

By way of update CalPERS informs us that the enrollment period for the two years free credit monitoring ended September 30, 2023. Experian enrolled approximately 203,630 CalPERS members in credit monitoring, approximately 26.8% of all CalPERS members impacted by the PBI security breach. CalPERS has updated their website to reflect that enrollment period has ended and they have added frequently asked questions about identity theft, fraud alerts and credit freezes.

(Please see [www.calpers.gov/page.home/pbi](http://www.calpers.gov/page.home/pbi)) CalPERS members will also see education materials and consumer protection tips in the October issue of PERSpective in coordination with Cybersecurity Awareness month.

The RPEA website located at [www.rpea.com](http://www.rpea.com) also contains links and resources to education and consumer protection information.

**Not Yet A Member of RPEA?  
JOIN NOW!**



**For Useful Information on Identity Theft  
Visit: [www.IdentityTheft.gov](http://www.IdentityTheft.gov)  
[www.ftc.gov](http://www.ftc.gov)**

## STAY CONNECTED

**RPEA MEMBERS!  
WE NEED TO STAY CONNECTED NOW MORE THAN EVER!  
PLEASE UPDATE US IF YOU HAVE CHANGED YOUR  
E-MAIL OR PHONE NUMBER OR HAVE MOVED.**

**TO UPDATE YOUR CONTACT INFORMATION, PLEASE  
EMAIL [RPEAHQ@RPEA.COM](mailto:RPEAHQ@RPEA.COM)**



# Joining RPEA Helps Us Support YOUR Retirement Security

RETIRED PUBLIC EMPLOYEES'

ASSOCIATION OF CALIFORNIA

# Membership Application



Have a scanner app on your smart phone?

Visit our website: [www.rpea.com](http://www.rpea.com)

Join online!



## Become a Member in Three Easy Steps!

### STEP 1: Tell Us About Yourself

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

### STEP 2: Select One Membership Type

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

### STEP 3: Select One Payment Method

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

\_\_\_\_\_  
 Signature Social Security Number or CalPERS ID + Last 4 of SSN

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

**Option 3: CREDIT CARD AUTHORIZATION:** As payment for the first year's dues, I authorize \$60.00 for each applicant on this form (\$30.00 for affiliate membership) to be charged on my credit card. I will be billed annually for subsequent renewals.

Card Number:     -     -     -

Expiration Date:   /   CVV/CVC: (3 Digit code on the back of card)

Automatic Renewal \_\_\_\_\_  
 Signature \_\_\_\_\_

### Why Join RPEA?

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

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

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

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

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

**THANK YOU for Joining RPEA!**

Information collected on application will be used for membership purposes only. For details, contact HQ at 800-443-7732.

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



RPEA/April/2023



# RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

300 T Street Sacramento California 95811

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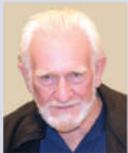
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