

RETIRED PUBLIC EMPLOYEES' ASSOCIATION
Surf City—Santa Cruz Chapter 009
August 2022



We are retired California public employees working together to maintain and improve the quality of the lives of our members by protecting and improving our retirement and medical benefits.



Our annual summer BBQ was held on August 9 at Aptos Village County Park, complete with delicious food from caterer Erin, yummy desserts, live music from Jim Kelly, raffle prizes, books for the taking, and a few words from RPEA officials.



From left to right, Randall Cheek, RPEA Director of Legislation, Rosemary Knox, RPEA President, and J.J. Jelincic, retired investment officer for CalPERS. They spoke about the upcoming General Assembly, open enrollment, and the CalPERS Board election which takes place August 26—September 26. Chapter 9 is supporting Randall Cheek for this position.

RPEA CHAPTER 9

BOARD OF DIRECTORS

OFFICERS—2021-2022

PRESIDENT

Bob Culbertson 724-0860

bculb@sbcglobal.net

IMMEDIATE PAST PRESIDENT

Mary Doherty 423-3610

maryatscruz@aol.com

VICE-PRESIDENT

Lynn McKibbin 338-7074

lynnmckibbin@cruzio.com

RECORDING SECRETARY

Mary Doherty 423-3610

maryatscruz@aol.com

TREASURER

Steve Redfield 476-8120

sredfi3717@aol.com

DIRECTORS

Term 2022 -2023

Bill Philipps 831-476-4584

philipps999@gmail.com

Sue Pierce 408-353-2832

sapierce48@gmail.com

1 Director vacancy

Term 2021-2022

Jo Paulson 916-677-7226

cappyjo@kalenda.com

Dena Taylor 831-588-0746

detaylor@cabrillo.edu

Nancy Carr-Gordon 831-438-0108

Gordon741@comcast.net

1 Director vacancy

COMMITTEE CHAIRS

MEMBERSHIP: Bill Philipps

HISTORIAN: Alverda Orlando

HOSPITALITY: vacant

HEALTH/INSURANCE: Lynn McKibbin

LEGISLATION:

Jerry Bowles, Nancy Carr-Gordon

NEWSLETTER EDITOR: Dena Taylor

PROGRAM: vacant CONSIDER VOLUNTEERING!

OUTREACH: Sue Pierce

SUNSHINE: vacant CONSIDER VOLUNTEERING!

AREA III ASST. DIR.: Bob Culbertson

RPEA Chapter 9 website:

www.rpeasantacruz.org

Webmistress: Becky Taylor 831-421-9284

beckytaylor@tutor@gmail.com

Treasurer's Report – Steve Redfield

Beginning Balance: 7-1-2022 \$6,538.04

Ending Balance: 8-1-2022 \$6,766.61

FUND BALANCES

General Fund \$6,566.24

Investment Opportunities \$200.37

TOTAL 8-1-2022 \$6,766.61

Legislative Report — Jerry Bowles

The legislators are back in session, and our three bills are moving forward. SB 850, Special Death Benefits, and SB 1168, Public Employees Retirement Beneficiary Payment, have both been ordered to the consent calendar, and SJR 11, The Social Security 2100 Act, has been ordered a third reading.

Health Insurance News

Open Enrollment for health insurance obtained through CalPERS will be September 19th through October 14th. Open Enrollment is an annual process that occurs in the fall. During this time, you can enroll, change health plans, add eligible dependents, delete dependents, or cancel coverage. Changes made during 2022 Open Enrollment will take effect January 1, 2023.

Visit your health plan's website to learn how benefits, claims, and payment of claims are covered, as well as the service limitations and exclusions that may apply. You can also log in to myCalPERS to use the Search Health Plans tool to research the health plan coverage and benefits most important to you and your family.

Some health plans are available only in certain counties and/or ZIP Codes. Contact the health plan before enrolling to make sure they cover your ZIP Codes and that their provider network is accepting new patients in your area. You may also use our online service, the Health Plan Search by ZIP Code. For information in print, call CalPERS at 1-888-225-7377 to request.

The rates for 2023 Health Plans are printed in the Aug/September RPEA State newsletter. They are also online on the CalPERS website www.calpers.ca.gov.

COVID-19 home test kits (antigen test) are available free to Medicare recipients. They can be picked up at the pharmacy at Costco, Rite-Aid, Safeway, and CVS.

GENERAL ASSEMBLY 2022

Representatives from each of the RPEA chapters will meet in Sacramento this September 26th – 29th. They gather to conduct the business of our association. This includes electing state level officers and voting on proposed changes to our bylaws. This year there are two proposals (aka resolutions). Here is a synopsis of each.

Resolution 1

Currently, if a chapter is not doing well, efforts are made to revitalize the chapter. If that fails, the chapter is dissolved, and members assigned to other chapters. Any funds left in the chapter treasury follow the members to their new chapter(s). An example of this process is the dissolution of Chapter 80 Watsonville. Chapter 009 welcomed many new members when this occurred. **Resolution 1** proposes that RPEA Headquarters be reimbursed 55% of remaining funds in dissolving chapters for helping with revitalization attempts and work to dissolve a chapter.

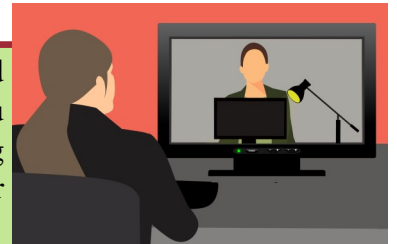
Emergency Resolution 1

This resolution adds a paragraph to our Association Objectives stating: “RPEA should fully participate in national and statewide coalitions, forums and organizations that protect the interest of all CalPERS members.” There would be an annual cost of membership for each group joined.

Think strength in numbers in the effort to protect our pensions.

At General Assembly there will be workshops for the delegates where these resolutions will be discussed. Amendments may be proposed. The delegates will vote on the resolutions during the formal meeting. Chapter members are welcome to share opinions/ideas regarding the resolutions with our delegates to General Assembly – Bob Culbertson and Bill Philipps. The Chapter 009 Board will discuss them at our next board meeting on August 30th.

All members are welcome to join our Board meetings via zoom! Meetings are held at 10am on the last Tuesday of the month. Email Dena at detaylor@cabrillo.edu for the link. We encourage you to bring up issues of concern. In addition to joining our meetings, you can always contact us by emailing a Board member (see p. 2) or writing to us at RPEA, P.O. Box 413, Capitola CA 95010.



Book Exchange & Outreach — Sue Pierce

Book Exchange: The Book Exchange has returned to the General Membership luncheon meetings. Members are welcome to take up to three books at a time. The books may be returned or passed on others. Additional books are welcome, please limit to three per meeting.

California Digital COVID-19 Vaccine Record: Proof of COVID-19 vaccinations may continue to be required for many situations. In addition to the original paper COVID-19 Vaccination Record Card, a digital COVID-19 Vaccine Record may be accepted. To receive a digital record from the California Department of Public Health go to <https://myvaccinerecord.cdph.ca.gov>. It takes only a few minutes to do this on a smart-type cell phone, tablet, or computer.

If you received your vaccinations from a federal agency (e.g., Department of Defense, Veterans Affairs, Indian Health Services) you will need to contact those agencies for assistance with your vaccination record. The California Department of Public Health only has records on vaccines given in California.

ACCESSING THE NEW HEALTH BENEFITS — Lynn McKibbin

I have been really pleased and excited to see our CalPERS health plans which offer new benefits like “MOM’s Meals” after surgery (84 of them) and transport after discharge to home or another health facility. So, check your own to see if they are offered (call customer services if you do not know). My own United Health Care Senior Advantage does offer these, and I have been publicly boasting about it for many months as to how cool that is and what a great incentive it is for those who sign up for insurance that offers this! If yours does not offer this benefit, you might want to switch to one that does in our upcoming OPEN ENROLLMENT.

July 11th, 2022, I had surgery for an arthroplasty (left knee replacement) and had an opportunity to test out these new benefits. These knee surgeries and hip replacements are done on an out-patient basis now and many people have it in the morning and go home that same day (the young and/or sturdy people who have family at home who will take care of them). I had mine at noon (*because I pleaded with my doctor to schedule me late in the day for my convenience?*) and I got to spend that night in the hospital. I have no family or people who will be there to care for me, and I pleaded with my doctor to send me for a stay in a skilled nursing facility (SNF) for 4-5 days so I would have 24/7 care as I did with my last knee surgery in 2015. He would not do it (unless I had an authorized complication) because he was concerned about acquired infections obtained in the facility (like COVID, flu, URI, etc.) that he has seen and been aware of and felt like I would be better going home to avoid these complications. Darn, I should have pleaded harder, down on my knees, as you will hear of later.

The surgery went well as I had a top-notch surgeon from Stanford who used ROSA -- the robot that he manipulated to perform the surgery – and I was in pretty good shape physically from daily exercise in the water and good nutrition, *you have to do your part for these things you know!* I was transferred to a hospital bed and spent the night as planned, with a good dinner and then a great breakfast the next day. I called MOM’s Meals from the hospital to apply for their service and they said it would take 2-3 days for it to kick in, OK, so I would punt with frozen chicken I prepared until their meals arrived. I got dressed & ready for my transportation home--11 am was discharge time--and encountered PROBLEM #1. I had called UHC at 9am as instructed (by UHC) and they told me it usually takes up to 3 hours to locate & engage a company to drive me home and they required the hospital to call them and order the transport. Many back & forth calls to nursing staff, me, and UHC happened, and I sat in my wheelchair, ate lunch & waited, waited, waited. (Thank goodness for cell phones.) Nobody told me what was happening so I told the nurse and she found out a taxi would pick me up at 3pm. This sounded WRONG to me so I went to PLAN B – always have this in place—and called my neighbor to pick me up (who could be there in 1 hour). It took me & staff 10 minutes to cancel the taxi. Later I was to find out why this happened.

OK, so I get to home sweet home, and hobble up the path to the door (YES, I could walk), assisted by Anette, my neighbor. I set up my equipment with Anette’s help which includes the “Plasma flow compression sleeves” which are Velcro-fastened onto the calf of each leg and must be worn for 20 hours per day for the next 2 weeks to prevent blood clots & increase blood circulation. Also, you need to set up a “Polar Care Cube” which is used with ice & water on the knee CONTINUOUSLY FOR 24 HOURS for the first 4 days (*how am I gonna do THAT?*). Anette goes home. Lastly, I had to set up a medicine place & system with four prescription drugs for pain and inflammation control. How am I going to do this, especially because I was very loopy with the side effects of the drugs? Week one was a nightmare and I muddled through all these tasks trying to eat, sleep, go to the bathroom and all that being quite “brain fogged” due to medicine side effects. I did have visits from the nurse and physical therapist to monitor me. During this first week I also learned that I was not eligible for meals from Mom’s meals--read on to find out why--so I patched together food with neighbors and my freezer and called for help from Meals On Wheels; it finally kicked in on week two. My friend and neighbor came every day for a short time to help me through all of this (and make sure I was still alive)! What an angel!

So, what went wrong with these marvelous benefits that I could not receive? On week two, I finally talked with a UHC benefit supervisor who carefully explained that both kicked in only after a stay as an INPATIENT in the hospital or a SNF for 2,3 days or longer. My situation was OUTPATIENT surgery, as both knee and hip surgeries are treated. Even though I spent one night, it was just for OBSERVATION, and I was never admitted. This is stated in the company’s “Evidence of Benefits” which everybody receives and is on the website and which nobody at UHC told me about in advance. And which I could not find. UHC will mail me a copy.

ADDENDUM, August 11, 2022. Unfortunately, I did have a rare and unanticipated complication to the knee surgery using the robot for the arthroscopy – on August 2nd as I was walking downstairs to my garage, my femur broke when I bore full weight on it. Paramedics transport to emergency, surgery at El Camino Hospital on August 3rd, then transport to rehab facility at the Terraces in Los Gatos. My wonderful new benefit of the transport kicked right in without any effort on my part as will the meals when I get home as promised. *What an awful way to test out this benefit – wish I had never done it!*

MONTEREY — As the Monterey Bay National Marine Sanctuary turns 30 this year, it will be celebrated by the United States Postal Service, which will feature it on a postal stamp. The stamp will be one of 16 representing the National Marine Sanctuary System, which is celebrating its 50th anniversary this year. According to the National Oceanic and Atmospheric Administration, which oversees the National Marine Sanctuary System, the stamps feature photography of the abundant wildlife and diverse ecosystems that can be found in the waters of America's national marine sanctuaries and marine national monuments.

"I think it's incredible," said Lisa Uttal, an education and outreach specialist with the Monterey Bay National Marine Sanctuary. "We often do think about national parks, the sanctuaries are your underwater national forests."

The Monterey Bay sanctuary will be represented with a sea otter stamp. Other images include a breaching humpback whale in Stellwagen Bank National Marine Sanctuary in Massachusetts and sea lions in Channel Islands National Marine Sanctuary in Southern California.

A sea otter stamp representing Monterey Bay National Marine Sanctuary will be released Friday. (Photo: Courtesy USPS) A map of the National Marine Sanctuary System is printed on the back of the sheet. The Office of National Marine Sanctuaries serves as the trustee for a network of ocean parks encompassing more than 620,000 square miles of marine and Great Lakes waters, an area nearly the size of Alaska. The network includes a system of 15 national marine sanctuaries and two marine national monuments, including Monterey Bay National Marine Sanctuary, that conserve areas with special ecological, cultural, and historical significance. The National Marine Sanctuary System turns 50 on Oct. 23. According to David Rupert, a spokesperson for the U.S. Postal Service, this is the first series to solely concentrate on national marine sanctuaries.



The stamps come in a sheet of 16 for \$9.60 and preorders can be made online at usps.com/stamps. They will be released Friday, with a free U.S. Postal Service event at 10 a.m. at the Monterey Bay National Marine Sanctuary Exploration Center, 35 Pacific Ave. in Santa Cruz.

ANONYMOUS DONATION FROM A
CHAPTER 9 MEMBER WHO SAYS
THE NEWSLETTER IS
"AMAZING" !!!



<Clean, Modern, Affordable, Electric Transit>

Courtesy of former Regional Transportation Commission executive director and RPEA member Linda Wilshusen.

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How to Avoid Medicare Fraud -- by Bill Priloux from HICAP

Medicare fraud costs Medicare an estimated \$60-\$80 billion per year. We all pay into Medicare with the expectation that our healthcare costs will be covered when we are retired. When Medicare loses billions of dollars to fraud, we all lose billions of dollars to fraud. Medicare fraud can have a devastating impact on beneficiaries and their families. Most times, people don't recognize fraud has taken place until Medicare denies a payment for a prescription, service, or piece of equipment a beneficiary needs because Medicare has already paid for that service during a fraudulent transaction using that person's account. Then, that person or their family has to pay the cost out of pocket. It can be a loss of dignity for the person for being defrauded and can consume many hours of time and emotional frustration repairing the damage done by fraud.

It is important to note that neither Medicare nor Social Security Administration (SSA) will call you unless they are returning your call. Initial communication will always be by mail from both agencies. If someone calls and says they are from SSA or Medicare, and you have not called them...hang up! You can always call back using the local office for Medicare or SSA. Some other quick clues? • Medicare won't charge you for a new card. If a caller claims you need to pay a fee to get a new or upgraded Medicare card, it's a scam. • Medicare doesn't need to "verify" your information and never threatens to cancel benefits. These are all common scams to steal people's Medicare information.

The scammers have gotten good at disguising their calls. Two different reports from local folks in Santa Cruz County stated scammers had caller ID names listed as PAMF and another as SC Sheriffs. Both calls started with questions related to recent medical office visits followed by requests for their Medicare numbers. That clued both potential victims that something wasn't right with the phone calls. Both times the potential victims hung up on the caller, disrupting the fraud scheme. Unfortunately, many more folks do not know the warning signs of a fraud call.

Another current scam is for a fraudster to call a victim saying the victim's cardiologist had ordered a cardiac genetic test kit. The fraudster claims they need the victim's cardiologist's name and victim's Medicare number to confirm the victim is the correct patient. A genetic testing kit is sent in the mail with instructions on how to complete the test and send it back through the mail. The fraudster then erroneously bills Medicare upwards of \$7500 of which Medicare pays \$6000 to the fraudster. Last year in 2021, one in every four cases reported to California Senior Medicare Patrol was a genetic testing scam. Genetic testing fraud occurs when Medicare is billed for a test or screening that was not medically necessary and/or was not ordered by a beneficiary's treating physician. How do you avoid a genetic testing scam? • Refuse to give out your personal information or accept screening services, including a cheek swab, from someone at a community event, local fair, farmer's market, parking lot, mall, senior center, home show, church-sponsored wellness event, and/or any other large event. • Go to your own doctor to assess your condition, not a doctor on the phone you've never met from a company you don't know. • Always read your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB). The words "gene analysis" or "molecular pathology" as service codes may indicate questionable genetic testing. • Refuse the delivery of any genetic testing kit that was not ordered by your physician. • Be suspicious of anyone who offers free genetic testing and then requests your Medicare number. If your personal information is compromised, it may be used in other fraud schemes. • Contact the California Senior Medicare Patrol (SMP) for help.

Watch out for scammers broadcasting TV commercials or calling you by phone to offer "free or low cost" knee, back and other orthotic braces. If you give them your Medicare number, you could end up with boxes of unwanted and unneeded braces, a compromised Medicare number, and potentially denied Medicare claims if you require such braces in the future. Medicare only pays for durable medical equipment based on medical necessity — meaning it's an item you really need for your medical condition — and requires prescription from your doctor, not a doctor you've never met, or a doctor on TV. How do you protect yourself from this type of fraud? • If you receive a call from someone offering you a "free" brace covered by Medicare, hang up immediately. • If medical equipment is delivered to you, don't accept it unless it was ordered by your physician. Refuse the delivery or return it to the sender. Keep a record of the sender's name and the date you returned the items. • Be suspicious of anyone who offers you free medical equipment and then requests your Medicare number. If your personal information is compromised, it may be used in other fraud schemes. • Only your doctor should prescribe and/or approve any requests for durable medical equipment.

Always be cautious of unsolicited requests for your Medicare number. Do not give your Medicare information to anyone you don't know. If you, a loved one or a client you know come across such scams, please report them to the California SMP at 1-855- 613-7080 or your Santa Cruz County HICAP at 831-462-5510.

Upcoming Elections for Retiree Seat On CalPERS Board of Trustees

Randall Cheek, RPEA Legislative Committee Chairperson, was at our picnic this month reminding us of the importance of the upcoming election for the Retiree Representative seat on the CalPERS board. The term of office for this position begins immediately upon certification by the Secretary of State and expires on January 15, 2028. Ballots for the retiree seat election will be mailed August 26 and votes must be received by September 26. Here is more information about the issues that make this an important election for us retirees. This article was published in the recent RPEA state newsletter.

Randall Cheek's statement:

Soon you will be asked to make a decision that will affect your retirement and healthcare.

From August 26th through September 26th, more than *650,000 retired* CalPERS members will have the vitally important chance to vote for the *one* seat that they can directly elect to the Board.

Yet, recent history shows that fewer than 20 percent of those eligible will vote in this election to choose a representative who will help guide a pension system that generates \$28 billion in economic activity for California.

The California Public Employees' Retirement System (CalPERS) is the nation's largest public-employees' pension fund. The fund manages nearly *\$500 billion* in assets. It serves more than *2 million* members and families. In addition, it is the second largest healthcare purchaser in the country; only the federal government is larger.

Without diminishing the importance of the upcoming statewide elections, all CalPERS members and families must realize that the race for this Board seat involves a far larger electorate and has far more economic impacts than many of the offices and ballot measures on the November ballot. *It is vital that you vote for a candidate who shares your values and will fight to protect retiree interests on the Board.*

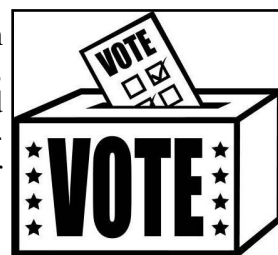
In recent years CalPERS management has cultivated an atmosphere of secrecy and denial of access to information that every member needs and deserves. CalPERS mismanagement has lost our pension fund millions through questionable real estate dealings. *It spends more on outside private equity managers than on its entire staff.* Additionally, CalPERS has sorely mismanaged the long-term care program, leaving more than *60,000 policyholders* wondering whether they will be able to afford long-term care. This is a disgrace, and it must be stopped!

It gets worse: An ex-Board member was indicted for malfeasance. A CEO was jailed for pay-to-play practices. A CIO resigned over conflicts of interest. How did CalPERS respond? It "circled the wagons," opting for *more* secrecy and *less* transparency.

How can these practices protect members? They cannot!

Yet management has been getting bonuses for "almost" doing their job. This is ridiculous. It is the Board's job to hold its agents accountable. *CalPERS retirees must elect a Board member who will fight for ALL CalPERS retirees, who will end secrecy, attack mismanagement, and demand transparency.*

There are three candidates running for the CalPERS Board Retired Member seat: Tim Behrens, Retired Program Director from the Department of Developmental Services; Yvonne Walker, recently retired Legal Secretary from the Department of Justice, and me, Randy Cheek, RPEA Legislative Director and the RPEA endorsed candidate. Although I very much would appreciate your vote, more important is that you read our statements, research our histories on Google and above all, VOTE FOR SOMEBODY.



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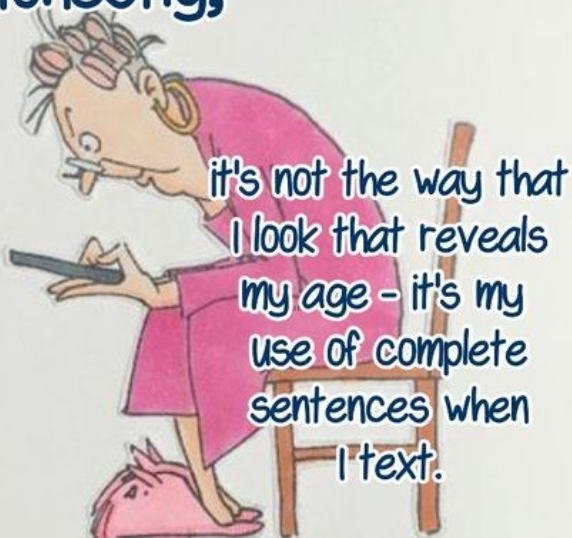
if you're not already receiving this newsletter via email, please consider doing so! It will save our chapter considerable money each month by reducing the printing and mailing costs. Just let me know. We want to hear from you! Please email your letters to the editor to me at detaylor@cabrillo.edu or send to RPEA, P.O. Box 413, Capitola CA 95010.

For regular Coronavirus updates, check our Public Health Division website: www.santacruzhealth.org/coronavirus. Additional information can be found at the Centers for Disease Control and Prevention (CDC) website: <https://www.cdc.gov/>. Also click on "COVID-19 Resources" on our regularly updated chapter website (rpeasantacruz.org).

Membership — *Bill Philipps*

We have 530 members

Honestly,

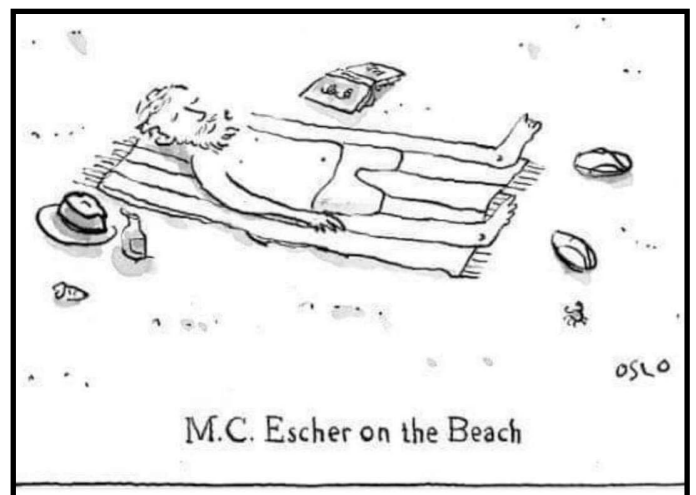


*it's not the way that
I look that reveals
my age - it's my
use of complete
sentences when
I text.*

Aging Gracefully

Sunshine

Happy Birthday
to all Chapter 9
members with
birthdays in
August.



M.C. Escher on the Beach