

RETIRED PUBLIC EMPLOYEES' ASSOCIATION
Surf City—Santa Cruz Chapter 009
September 2021



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.

An Update from Senator John Laird

Hello from the State Capitol! As I write this, we are in the final week of this legislative session, wrapping up an incredibly productive year in the midst of the challenges from the ongoing COVID-19 Pandemic.

This year I served as Chair of the Budget Subcommittee on Education and immediately was in the middle of negotiations on how to safely reopen our schools. I also served as Vice Chair of the Joint Legislative Audit Committee in addition to my positions as a member of the Natural Resources & Water Committee, Labor, Public Employment and Retirement Committee, Rules Committee, Appropriations Committee, Budget & Fiscal Review Committee, and Judiciary Committee.

I introduced a robust bill package tackling a number of the most pressing issues in central coast communities and around the state, including initiatives on wildfire mitigation, tackling sea level rise, fixing a broken EDD system, and supporting those living into old age with HIV. I also worked on legislation and through the budget process to support those living with intellectual and developmental disabilities, in addition to legislation ensuring victims of negligence can rightfully seek justice.

Through the state budget, I was able to secure \$14.5 million for the City and County of Santa Cruz to improve and expand the response to house and provide services to those experiencing homelessness. These funds will provide emergency funding to the City and County of Santa Cruz for much-needed infrastructure and support to resolve current unsanctioned encampments on CalTrans and city public land while improving State, County and City coordination. Additionally, I was able to secure \$4.5 million for infrastructure renovations to Point Sur State Historic Park, and another million dollars for trails at Garrapata State Park. As chair of the education budget subcommittee, I was instrumental in revitalizing the University of California Agricultural Cooperative Extension, and adding tens of thousands of California higher education students to financial aid.

I also worked with members of the Retired Public Employees Association on issues of importance to them, including a bill on PERS financial transactions. An association member was criticized by the bill's author and – as many of you know – I defended him in a committee hearing on the Senate floor.

As a longtime resident of Santa Cruz and as the former Secretary of the Natural Resources Agency, I am intimately familiar with the devastation and destruction coastal communities continue to face due to climate change. This year, my colleagues in the legislature and I laid the groundwork to further address the looming threat of sea level rise in collaboration with our state agency partners. I am eager to dive deeper into coastal access issues and the development of affordable housing along our coastline, as a recent appointee by Senate pro Tempore Toni Atkins to the Coastal Conservancy Board, serving as one of six members of the legislature, along with our Assembly Member Mark Stone, that provide legislative oversight and participate in Conservancy activities.

Moving toward next legislative session, drought preparedness and response is top of mind. In California, 2021 was the 10th driest year to date over the past 127 years. Last month I had the opportunity to visit the Nacimiento and San Antonio Dams, witnessing the dwindling water supply levels and the urgent need to improve the water supplies of our agricultural and coastal communities. This year's budget includes funds focused on generating decision-making tools for drought response and management, but our work is only just beginning.

Through the fall recess and as we prepare for another bustling year of work in the legislature, I will be visiting with constituents throughout the 17th district, all along the central coast from Santa Cruz to San Luis Obispo. My district offices in Santa Cruz, Monterey, and San Luis Obispo are eager to assist you at any time. I know I was coming to visit with you last month before the meeting was cancelled, and I still look forward to catching up with you all in person someday soon.

Senator John Laird

RPEA CHAPTER 9

BOARD OF DIRECTORS

2020-2021

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1 Director vacancy

Term 2020 -2021

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Sue Pierce 408-353-2832

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1 Director vacancy

COMMITTEE CHAIRS

MEMBERSHIP: Bill Philipps

HISTORIAN: vacant **CONSIDER VOLUNTEERING!**

HOSPITALITY: vacant

HEALTH/INSURANCE: Lynn McKibbin

LEGISLATION:

Jerry Bowles, Nancy Carr-Gordon

NEWSLETTER EDITOR: Dena Taylor

PROGRAM: vacant **CONSIDER VOLUNTEERING!**

OUTREACH: Sue Pierce

SUNSHINE: Mary Doherty

AREA III ASST. DIR.: Bob Culbertson

RPEA Chapter 9 website:

www.rpeasantacruz.org

Webmistress: Becky Taylor 421-9284

beckytaylor@tutor@gmail.com

Treasurer's Report – Steve Redfield

Beginning Balance: 8-1-2021

\$4,585.50

Ending Balance: 9-1-2021

\$5,050.05

FUND BALANCES

General Fund

\$4,703.41

Investment Opportunities

\$346.64

TOTAL 9-1-2021

\$5,050.05

Legislative Report—Jerry Bowles

John Laird has offered some amendments to AB 386 to improve it. The legislators had until September 10th to get bills to the governor. After that, they will go on recess until January 3rd and the governor will have until October 10th to sign or veto the bills. See Chapter 9 website for up-to-date information. RPEA has not taken a position on SB380 (End of Life). Premiums are increasing for CalPERS long-term care insurance. A class action lawsuit is pending, and members have until 9/22/21 to act on this. See page 6 for more info and go to <https://www.calpersltcclassaction.com/> or the state newsletter.

Adopt-A-Family Christmas Gift Program

Sue Pierce

With the Christmas holidays not too far off, it is time to start collecting money for the Adopt-A-Family program that is managed by the Volunteer Center of Santa Cruz County. Last year we adopted two seniors and a family of five who lost their home and jobs in the CZU Lightning Complex Fire.



In early November when the list of seniors and families is posted, I will again adopt two seniors and one or two families. With the loss of jobs due to the COVID-19 pandemic and many still affected by last year's CZU, I expect there will be a greater need to help families in our community.

Last year our members contributed \$950. Want to contribute this year? Send a check made payable to "RPEA Chapter 9" and on the memo line put "Adopt-A-Family." Mail to RPEA Chapter 9, P.O. Box 413, Capitola, CA 95010.

I can use one or two helpers to help with buying and wrapping the gifts. If you can help, call me at 408-353-2832 or email sapierce48@gmail.com

President's Message — Bob Culbertson

I was sorry to miss our picnic this year but think it was the right decision based on the resurgence of COVID. Thankfully we have our webpage and newsletter to exchange information.

Our Board is back to Zoom meetings for the time being and hope to return to in person as soon as safe. After that we hope to return to some schedule of in-person membership meetings. It will be a standing item on our Board agenda until we meet again. Meanwhile we have two election issues happening this month: The special governor's recall vote that is over on September 14 and the CalPERS representatives election which is over on September 27. The right to vote has expanded over the years but is still being challenged in many venues in our county. Please take the time to vote. If you have any questions or issues with either election in September, I would be happy to talk to you on the phone or exchange emails. Please VOTE.



Make a Disaster Evacuation Plan!

In a wheelchair ? Not able to see? Plan an escape route to get down stairs or ramps. Know the location of emergency exits before there's an emergency.

Build a reliable buddy system to help you in an evacuation and to communicate your location after evacuating to a safe location. Consider a practice drill with your friends and neighbors. Plan who you will contact if you need assistance getting out.



Keep a whistle on a key chain or in your "Go Bag" to help people find you if you're unable to speak or trapped and unable to move.

Be Safe in a Quake!

- ✓ Move away from windows.
- ✓ Protect your head and neck. If you can, drop to the ground, take cover under a sturdy table, and hold on.

If It's Difficult to Drop, Cover and Hold On...

Stay put. Do not try to transfer to or from a wheelchair, recliner, or bed until the shaking stops. Wheelchair users: lock your wheels.

Protect your head and neck with your arms or a pillow until the shaking stops.

Trying to move during shaking puts you at risk, especially if you have mobility or balance issues.

Consider other ways to protect yourself. Be sure you have a buddy or neighbor to check on you in case you need assistance.



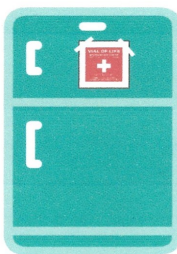
Prepare a Vial of Life Form The Vial of Life is a simple form that keeps important contact and medical information in a place where emergency personnel can find it.

VIAL OF LIFE
SEE REFRIGERATOR DOOR FOR COMPLETE MEDICAL INFORMATION

VIALofLIFE-CA.org
Community Living Campaign & California Alliance for Retiree Americans

1 Download and print the Vial of Life form and signs from www.VialofLife-ca.org

2 Fill out the Vial of Life form and place it in a plastic zip lock bag.
Tip: keep a copy of the form in your Go Bag or wallet too.



3 Cut out the Vial of Life signs. Place one inside the plastic bag. Affix the bag to your **refrigerator**. Tape the second sign to your **front door or front window** where emergency personnel can see it.

PG&E warns of scammers across California, Santa Cruz

By Ryan Stuart - *Santa Cruz Sentinel* 9/2/2021

SANTA CRUZ – Pacific Gas & Electric Co. reported that at least 25 scam attempts have happened in Santa Cruz since June. Throughout California PG&E has reported more than 2,700 scam attempts. Scammers have hit larger metro areas such as San Francisco and Fresno, much harder, but also target cities such as Salinas and Santa Cruz.

Scammers pose as PG&E agents in order to steal money from unsuspecting customers, according to a press release from the utility provider. However, that number only represents reported instances. The true number is likely to be higher, the release added.

Scammers will attempt to get anyone's information such as their full name, address, utility account number and banking information, the Santa Cruz Police Department said in a statement. Scammers can use that information to access someone's bank account, open new bank accounts, take out loans, open credit cards or purchase phone plans or other contracted services in that person's name.

"The SCPD advises Santa Cruz residents to be on alert for door-to-door scammers claiming to be able to lower PG&E bills," SCPD Spokesperson Joyce Blaschke said in an email. "Be aware that PG&E does not go door-to-door asking for personal information. If you are a customer, PG&E already has your information."

Scammers are contacting customers through texts, emails, phone calls or in-person. They are asking for immediate payment with a prepaid debit card and threaten to shut off services if the demand is not met, according to the release. In some cases, such as one reported by a Santa Cruz resident via Nextdoor, the scammers have threatened to increase utility rates if the desired information is not provided. The scammers looked professional with uniforms, clipboards and name tags, but refused to provide business cards, documents or contact information.

"We urge residents to call 911 if they ever feel unsafe or threatened by anyone who visits their home pretending to be PG&E," Spokesperson Mayra Tostado said in an email. "PG&E representatives will always carry a PG&E ID and are willing to show it at the customer's request."

Tostado also urged customers to contact the utility provider if they are unsure of the legitimacy of a home visit or other form of contact. Concerned customers can call the company at 800-743-5000 to verify the status of the employee sent to the location.

The Santa Cruz Police department recommended residents report potential scammers and other suspicious activity to the police. Concerned customers should note the description of the suspicious person, the license plate number, and the direction of travel before calling the police.

PG&E will also never contact a customer for the first time within an hour of disconnecting services, the company noted in the release. Secondly, it will not ask for payment from prepaid cards. Scammers tend to target more vulnerable residents, such as senior citizens, those with a language barrier or low-income communities, according to the release.

SCPD has also advised residents to remain vigilant for scammers. The police warn residents to never let a solicitor into their home and to verify their status if they claim to be from a utility company, using the official phone number, not the one provided by the solicitor, the department said in a statement.

Health Benefits/Insurance — Lynn McKibbin

HEALTH PLAN OPEN ENROLLMENT is September 20 to October 15, 2021. CalPERS members can change health plans during this period and details for all plans can be found on the Chapter 009 website www.rpeasantacruz.org right on the front page via the blue link "CalPERS Health Plan Changes for 2022." Open enrollment materials, information on health options, and custom search tools will be available on the CalPERS website and through members' myCalPERS accounts beginning September 13, 2021. Go to the website: myCalPERS.ca.gov for complete enrollment info and help. New premiums and plans will take effect January 1, 2022.

BEWARE! Current scam running now is about our PG&E bill *by Lynn McKibbin*

I got the call this morning and got all shook up, as the saying goes. A heavily accented man, who had trouble pronouncing my name, called me claiming to be from PG&E and announced that my electricity will be turned off today for non-payment of my bill. He said that my bill has not been paid for several months and they sent me a warning letter about this, telling me that I have to straighten it out today through accounting (I received no such letter). He knew my name, address, and phone number (which was scary) and we argued back and forth when I told him this was not possible because I pay my bill online auto-pay every month and it always shows up on my bank statement as paid to PG&E. He gave me a number to call to reach accounting (1-800-944-9759) and then told me I could pay the bill of \$1,000-something online today. I interrupted him before he could say anymore, saying "OH! This is a scam! I am going to call the Sheriff," and hung up on him. I did call the number he gave me, and it was answered by the usual PG&E lady-greeting, sounding very real but when I chose the option to pay my bill I was directed to another man with an accent. I hung up on him too. I called the Sheriff's office non-emergency line (471-1121) and told him the whole story and he was very familiar with this scam and said that "their office was working on their investigation of it" which was quite a relief to me. They could not take a report, though, because I did not lose any money, but advised me to tell my friends and family to beware of this scam. So I am telling everyone, especially seniors, who it appears they are targeting.

Heart disease affects men and women differently — do you know the signs?

HEATHER L. WHITLEY -- *YAHOO!LIFE* July 22, 2021

Here are three key differences you should be aware of:

#1 Risk factors

Whether you're a man or a woman, there are several risk factors for heart disease that impact both sexes equally. Among those are tobacco use, diabetes, high cholesterol, high blood pressure, obesity, and lack of physical activity. But for women, doctors say there are additional risk factors and warning signs to watch out for. Dr. Sheila Sahni, an interventional cardiologist and the director of the women's heart program at Sahni Heart Center in Clark, New Jersey, tells Yahoo Life, "Factors unique to women include autoimmune conditions, such as lupus and rheumatoid arthritis, a history of breast cancer and having received chemotherapy or radiation therapy to the chest, as well as psychiatric issues such as depression, anxiety, and other forms of mental illness."

#2 Signs and symptoms

Because women were excluded from early heart disease studies, many of our ideas about what a heart attack victim looks like come from the male perspective. "When men present with heart attacks, they tend to present similar to how we've seen it depicted in Hollywood – crushing chest pain in the center of their chest or their jaw clenching," explains Sahni. "But when it comes to a woman, the signs and symptoms can be a lot more subtle." Women experiencing a heart attack may feel a shortness of breath, fatigue, nausea or even heartburn. These less dramatic symptoms cause women to wait more than 30 percent longer than men before they head to the hospital. And once there, women are less likely to be properly diagnosed. "Women come in with symptoms, and then we do a test, like an angiogram," explains Dr. Sharonne N. Hayes, a professor of cardiovascular medicine at the Mayo Clinic and founder of the Women's Heart Clinic. "But if the angiogram says, 'Oh, there's no blockages,' we invalidate her. We say, 'Well, it's nothing. You're just out of shape, you're getting old, you're menopausal.'"

There's also a difference between men and women and the events leading up to a heart attack. Sahni explains, "We have found that more men report some new physical activity or physical exertion such as running or shoveling snow" before having a heart attack. "Whereas for women, there's often an emotional stressor that preceded their heart attack, such as some very devastating news, the death of a family member, or even a divorce," she says.

Sahni advises women that "any new symptom between the navel and the nose that comes on with exertion, whether physical or emotional, and goes away with rest, needs to get checked out right away by a doctor."

#3 Causes and effects

The reason why heart attacks in men tend to be more dramatic can be attributed to what's going on inside the body. Sahni says male heart attack patients typically suffer a full blockage within the heart's blood vessels, abruptly stopping the flow of blood to the heart. In contrast, when a woman has a heart attack, it often stems from a slow deterioration of the arteries. "So if you imagine a scenario of pipes, if a pipe is fully clogged, that creates a dramatic back-up," says Sahni. "But if a pipe slowly erodes over time, the presentation might be more subtle."

Another type of heart attack more common in women is spontaneous coronary artery dissection, or SCAD. This condition causes a tearing in the coronary artery wall that can trap blood and block arteries. Hayes says SCAD is the number one cause of heart attacks in women under the age of 40, but the research is so new, some women are still falling through the cracks. "So when that 40-year-old, healthy looking woman with SCAD goes in literally saying, 'I feel like there's an elephant on my chest. I have pain going down my arm. I'm short of breath and I'm sweating,' they get told it's a panic attack." Until studies and clinical trials catch up, Hayes advises women to trust their gut. "They may have to push a little bit harder or assert themselves a bit more and tell themselves that they know their body best. They often are not just their best advocate, but their only advocate."

CalPERS Long-term Healthcare Insurance News

CalPERS has agreed to pay up to \$2.7 billion to settle a lawsuit over big price hikes the retirement system imposed on long-term care policyholders eight years ago, according to a recent announcement. The proposed agreement, which requires a judge's approval, would settle a class-action lawsuit policyholders filed in 2013. Several policyholders filed the lawsuit after receiving notices that their premiums would rise 85% in two increases in 2015 and 2016.

The settlement agreement presents affected policyholders -- those who paid extra for an "inflation protection" benefit -- with a choice. To receive a full refund of their premiums, they must give up their long-term care insurance plans. The policies, which CalPERS started selling in 1995, cover costs for nursing homes and in-home care.

Most policyholders who accept the settlement money would receive between about \$35,000 and \$50,000, with a minimum payment of \$10,000, said Stuart Talley, an attorney representing the policyholders with Sacramento-based law firm Kershaw, Cook and Talley. Policyholders may opt out of the settlement and keep their plans. The attorneys expect almost none of them to take that option, Talley said. Those who keep the plans face another 90% increase the CalPERS board approved last year, which will be instituted over two years starting as early as this November. The attorneys are working to find a replacement plan from another carrier for people who choose to drop their CalPERS policy but still want long-term care insurance, Talley said.

The settlement applies to about 80,000 people who purchased plans with the inflation protection benefit. Marketing materials promised steady increases to benefits to cover the rising costs of long-term care, coupled with promises that premiums would not rise as a result of the increasing benefits.

PAYOUTS WON'T COME FROM PENSION FUND

The settlement money will come from CalPERS' \$5.48 billion long-term care fund, not from the \$470 billion fund that covers public employees' pensions, according to the release. Los Angeles Superior Court judge William Highberger will review the proposed settlement and could grant preliminary approval July 22, according to the release. The \$2.7 billion settlement includes money for refunds along with assorted money for setting up a call center and other expenses.

LONG-TERM CARE RATE HIKES CONTINUE

The CalPERS board last year approved two more rate increases, totaling 90%, that will go into effect this year and next year unless policyholders elect to reduce their plan benefits. Insurance analysts told the board the fund wasn't sustainable over the long term without a rate hike. The board also suspended new enrollment in the plan. The retirement system started selling the plans when long-term care insurance was a new product. Most insurers found the line of insurance

If you've been in contact with a person who has tested positive for COVID-19:

- Unvaccinated people are advised to quarantine for 10 days, and continue to monitor for symptoms until a full 14 days have passed.
- Fully vaccinated people are advised to be vigilant about masking everywhere but home, and twice daily for 14 days: check your temperature, and perform a self-check for symptoms.
- The optimal time to get tested for COVID-19 is 3 to 5 days after exposure.
- Check the Santa Cruz County [Get Tested webpage](#) for weekend testing options. *(source: Cabrillo College)*

THE SANTA CRUZ COUNTY GRAND JURY REPORT 2020/2021

PRINTED IN *GOODTIMES* / WRITTEN BY TODD GUILD / JULY 6, 2021

The Santa Cruz County Civil Grand Jury has released the results of its eight latest investigations, which typically delve into the inner workings of county and city governmental operations.

While the subjects of the investigations are required to submit responses, they do not have to make any changes recommended in the reports. Most are required to respond publicly within 30 to 60 days.

The Grand Jury, made up of 19 county residents, this year reviewed three of its investigations from 2017-18 and found that many of their recommendations have been implemented. The reports are often telling portraits-in-time of public perception of how taxpayer dollars are being used, and how various aspects of government are being run. This year's reports cover the county's response to the Covid-19 pandemic, and how the city of Santa Cruz addresses wildfire danger. The Grand Jury also looked at how Pajaro Valley Unified School District (PVUSD)—the county's largest district—dealt with the pandemic. The Grand Jury also looked at the Santa Cruz County Jail system, including several inmate deaths and violence, in addition to criminal conduct—including sexual assaults—by correction officers. Additionally, the reports look at how the county is providing broadband internet service to residents, and how the county government responded to the CZU Lightning Complex fires from August 2020. For more information on each topic in the report, go to: <https://goodtimes.sc/santa-cruz-news/civil-grand-jury/>



Membership — *Bill Philipps*

We have 557 members.



THANK YOU STATE SENATOR JOHN LAIRD

In the last California State Legislative Session State Senator John Laird worked to preserve the transparency of the CalPERS investment funds.

Joe and Marcella Hall

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<https://coastfutura.org/>

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

This month's
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sponsored in
part by:

Retired Public Employees Association of California-CH 9
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Time Dated Material
Please Deliver by Sept. 21, 2021



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).

We are looking for sponsors to assist the chapter in the cost of printing and mailing of our newsletters. The sponsorship will not only be printed in the newsletter, but would be on our chapter website which will reach over 700 persons. The cost of the sponsorship for a business-card size would be: \$25/1 month; \$60/3 months; \$100/6 months; \$180/1 year. Contact Dena Taylor by email, detaylor@cabrillo.edu, or call (831) 462-5548 if you are interested or can direct us to an interested sponsor.

Tell your friends about RPEA! We are the voice of all CalPERS members, retired or still working. It is an organization that advocates for retirement security for all public employees. Anyone can join, and members receive discounts on various kinds of insurance and entertainment attractions. We have recruitment packets of information for you to give to anyone you think might like to join us. Contact Bill Philipps, membership chair (see p. 2). Also, see our chapter website for a list of member benefits.

SUNSHINE —*Mary Doherty*

Happy Birthday to all Chapter 9 members s with birthdays in September

I send cards to members throughout the month. If you know someone who I should send a card to, please let me know at 831-423-3610



Two years of the newsletter are archived on the chapter website. Go to www.rpeasantacruz.org and click on "Newsletters."

