

RETIRED PUBLIC EMPLOYEES ASSOCIATION OF CALIFORNIA

ORANGE COUNTY

August,
September,
October,
2021

RPEA CHAPTER 040

ESTABLISHED JULY 31, 1972

Next Chapter General Meeting is by ZOOM, Wednesday September 8, 2021 at 1:00 p.m.

The Council on Aging of Orange County will be presenting "Financial Wellness."

Please make certain that Lorne has your current email address.

Looking forward to having you join us.

Mark your calendar now!

PREZ SEZ

Hello chapter 40 members, I trust you are all well and in good health. As I reported in our last newsletter, your Board has been seeking a suitable meeting place for our board and general meetings. However, it seems we have experienced a setback in our rush to get back to normalcy after nearly two years of covid restrictions. Now, with the emergence of the "Delta Variant" with a reported higher infection rate than the first wave of COVID 19, it seems only prudent to continue Zoom meetings until the CDC determines it is safe to meet in closed settings.

We must continue to follow the guidelines set by our medical professionals. Remember to wear a mask, even though you've been

vaccinated. Wash your hands frequently and maintain a safe distance in open settings.

Our next General meeting is September 8, 1:00 pm. An email will be sent with the necessary link to join the meeting. Please make certain that we have your current email address. If you are unable to join the Zoom meeting, you may be assured our newsletter will update you on the chapter's events and programs.

Our guest presenter will be a representative from the Council on Aging. We anticipate an informative presentation. We look forward to seeing you all.

Our next Board meeting is Wednesday, October 13 at 1 p.m. All meetings will be on Zoom until further notice stay well and be safe.

Ivory Webb President Chapter 40



NEW MEMBERS

- Gannon, Janice, Fountain Valley
- Gonzalez, Desiree, Santa Ana
- Segovia, Victorio, Yorba Linda



IN MEMORIAM

- Bayard, Jo, Ft Collins. CO
- Jents, Randell, Anaheim
- Taylor, Donald, Huntington Beach

RPEA MISSION: We are active and 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.

**MINUTES OF THE
GENERAL MEMBERSHIP MEETING
JUNE 9, 2021**

President Ivory Webb called the meeting to order at 1:04 PM via Zoom. The Pledge of Allegiance was recited in unison. Ivory welcomed RPEA President Rosemary Knox and guest speaker Margaret Brown. The Pledge of Allegiance was recited in unison.

Guest Speaker: Ivory introduced Chapter 040 member and guest speaker Margaret Brown. Via a PowerPoint link Margaret discussed her background and her focus as a CalPERS Board of Administration member regarding CalPERS investment pension funding: its returns, contributions, contributors, sustainability, and funding. She encouraged members to attend the CalPERS Board Meeting on June 15, 2021.

Rosemary Knox reported the following news about RPEA: updated webpage; creation of an Android app; concern over healthcare costs; possible in-person meetings in September in Southern California; upcoming Area Director (odd number) elections.

Minutes: Secretary Bea North read aloud the Minutes for the March 10, 2021 General and the April 14, 2021 Board Meetings. Motion and second to accept the Minutes by Estela Merkosky and Lew Elliott. Motion passed.

Treasurer's Report: In the absence of John Jago, Bea read the Treasurer's Report, noting we

currently have 525 members in our chapter. Motion and second to accept the Report by Bea North and Estela Merkosky. Motion passed.

Membership Report: Membership Chair Bill Todd confirmed 525 members. Bill will continue to contact members who are reporting as "not-renewed" in order to encourage renewal. Estela asked Rosemary about getting customized reports for emails. Rosemary directed her to contact Corey at Headquarters, and also to give him the invalid email addresses we have discovered.

Old Business: Several suggestions were made for the location of the next in-person meeting. Members will keep checking for a restaurant that meets our needs.

New Business: Ivory expressed hope that California will be opening public places, especially restaurants, on June 15th.

Adjournment: Meeting adjourned at 2:34 PM. The next Board meeting will be Wednesday, July 14, 2021 at 1:00 PM. The next General meeting will be Wednesday, September 8, at 1:00 PM. All meetings will be via Zoom until further notice.

Bea North, Secretary

**A No-Cost Lunch-Time Webinar by Cal State University Fullerton
September 15, 2021, Wednesday at 12:00-1:00 pm**

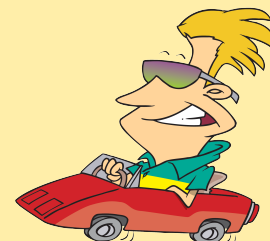
**Estate Planning Musts: Wills, Trusts,
and Creating Peace of Mind**

Estate planning is something each of us can do to ensure our values, ideals, and charitable goals are part of our legacy. No one wants to think about getting seriously ill or dying, but these are scenarios we must prepare for to protect ourselves, our loved ones, and our money. We will show you step-by-step how to legally formalize your wishes and ensure they will be followed, bringing you total protection and peace of mind!

Our estate planning workshops are provided by the Meier Law Firm (<https://www.meierfirm.com/>). Should you have any questions, please reach out to Hart Roussel at csufplannedgift@fullerton.edu.

HUMOR

I love it when a driver gets mad at me for doing the speed limit, and speeds past me, only to end up at the same red light.



Understanding Social Security Disability Benefits

Disability is something most people don't like to think about, but the chances that you'll become disabled are greater than you realize. Social Security pays disability benefits through two programs:

1. The Social Security Disability Insurance (SSDI) program.
2. The Supplemental Security Income (SSI) program.

Social Security Disability Insurance (SSDI)

Social Security pays benefits to people who can't work because they have a medical condition that's expected to last at least one year or result in death. Federal law requires this very strict definition of disability. In addition to meeting our definition of disability, individuals must have worked long enough — and recently enough — under Social Security to qualify for SSDI benefits. While some programs give money to people with partial disability or short-term disability, Social Security does not.

Supplemental Security Income (SSI)

SSI provides payments to people with disabilities who have low income and few resources. Although Social Security manages the program, the SSI program is funded by general tax revenues and is not paid for from Social Security taxes. Also, SSI benefits are not based on your work history.

How You Qualify

It's important to know which benefits you may qualify to receive.

Please read the publications, *Disability Benefits* at <http://www.ssa.gov/pubs/EN-05-10029.pdf>; and *Supplemental Security Income* at <http://www.ssa.gov/pubs/EN-05-11000.PDF> for more information.

You can also see if you meet the requirements for disability benefits on the [How You Qualify](http://www.ssa.gov/planners/disability) page at <http://www.ssa.gov/planners/disability>.

Three ways to avoid the Flu this season

1. Get immunized

Help yourself avoid the body aches, fever, coughing, sore throat, and all the other terrible flu symptoms by getting a flu shot. The flu shot may keep you from getting the flu and help prevent spreading it to others. Most cases of the flu can be prevented with the vaccine. But even if you do get the flu after receiving the vaccine, your symptoms will be milder. You cannot get the flu from the flu vaccine.

2. Practice good hygiene

Especially during cold and flu season, washing your hands is one of the most effective ways to avoid the bug. Cold and flu viruses can enter your body through your eyes and nose. Some doctors recommend that you wash for as long as it takes to sing the "Happy Birthday" song.

Although many of us learned to cover our coughs and sneezes with our hands, medical experts now recommend that we cough into our arm. Using your arm helps prevent you from loading germs onto your hands, which can spread the bug further.

3. Build your immunity

You can give your immune system an edge by taking care of yourself, including getting the sleep you need. Sleep actually strengthens the immune system.

Keeping nutritious foods in your diet also helps your immune system. Choose foods that are loaded with the vitamins, minerals, and other nutrients you need to stay healthy. During flu season, it's smart to start with a well-balanced diet and stay hydrated. Regular exercise is good for your immune system.

Source: Blue Shield of California Newsletter - August 2021

DO WE HAVE YOUR CURRENT EMAIL ADDRESS?

Please keep all your information current. Advise the RPEA office of any changes. Thank you.

Minutes of Board Meeting RPEA Chapter 040, July 14, 2021

President Ivory Webb called the meeting to order at 12:25 PM at the Sizzler Restaurant in Fullerton, leading recitation of the Pledge of Allegiance.

Minutes: Secretary Bea North read aloud the Minutes for the June 9, 2021 General Membership Meeting. Motion and second to accept the Minutes by Estela Merkosky and John Jago. Motion passed.

Treasurer's Report: Treasurer John Jago gave the June 2021 Treasurer's Report, noting members totaled 523. Motion and second to accept the Report by Bea North and Ken North. Motion passed.

Old Business:

Board members continue to explore locations for future in-person meetings.

Discussion continued about donating to the RPEA Building Maintenance Fund to remember deceased Chapter 040 members. Motion and second to donate \$200.00 in memory of Jerry and Jeri O'Keefe by Viola Sadler and Estela Merkosky. After discussion Viola amended the motion to increase the amount to \$500.00 and include Frank Hicks in the remembrance. Motion passed.

Discussion continued regarding retention of Chapter 040's post office box. Motion and second

by Viola Sadler and Ken North to continue with a new post office box. Motion passed. Viola will set up the account.

New Business:

Ivory asked Estela, Chair of the Nominating Committee, to present a slate of candidates for open positions of officers for 2022, to be presented at the September General Membership Meeting.

Viola reported the guest speaker for the September General Membership meeting will be a representative from the Orange County Council on Aging.

Estela reported that Kathleen Collins is up for re-election as Area VIII Director.

Adjournment:

Meeting adjourned at 2:00 PM by motion and second by Estela Merkosky and Viola Sadler. Motion passed.

The next General meeting will be Wednesday, September 8, 2021.

The next Board meeting will be Wednesday, October 14, 2021.

Bea North, Secretary



SPOTLIGHT ON BOARD MEMBER ESTELA MERKOSKY



To all RPEA friends, I want to give you a little history about me. I was born in the state of Michoacan, Mexico. My father was born in Michoacan, and mother was born in Oakland, California. I came to Anaheim in 1970, and immediately attended Anaheim High School, graduated from AHS in 1973. I started working for the City of Anaheim in 1972; at the same time I was going to college. My first job was in the Public Library, from there I moved to work for the Utilities department, then the Community Development department, and finally retired from the Housing Authority as a Computer System Specialist in 2007. All together I worked for the City of Anaheim 34 years.

After my retirement, I recall calling CalPERS concerning my benefits. It was the lady who took my call who recommended RPEA, that this association has some of the benefits I had when I was still employed.

I became a member in 2010. Jerry O'Keefe, president of the chapter invited me to join the Board. I volunteered for the Sunshine position. Soon after, I became the Treasurer, then Vice President, Assistant Area Director and Area Director. Currently I serve as Vice President of the chapter, and Assistant Area Director for Area VIII.

—Estela Merkosky

CalPERS Reports Preliminary 21.3% Investment Returns for Fiscal Year 2020-21; Strong Returns Trigger Reduction in Discount Rate to 6.8%

July 12, 2021, Sacramento, Calif. – CalPERS today reported a preliminary 21.3% net return on investments for the 12-month period that ended June 30, 2021. CalPERS assets at the end of the fiscal year stood at more than \$469 billion. The preliminary 21.3% return lagged behind the fiscal year total fund benchmark of 21.7%.

“Our investment team has done an outstanding job of capturing strong returns in this very dynamic investment environment,” said Theresa Taylor, chair of the CalPERS Investment Committee. “These results prove that we have the right investment strategy in place to take full advantage of what the markets have to offer.”

“But as pleased as we are with these great returns, let me emphasize that we don’t count on this kind of investing environment every year. We know markets go up and down. As a long-term investor, our job is to make sure we have a carefully considered plan to strengthen our fund no matter the economic climate so that we can pay the benefits our members have earned.”

Source: newsroom@calpers.ca.gov

ANTHEM BLUE CROSS AND DIGNITY HEALTH

Just breaking as we complete this newsletter, news regarding Blue Cross and Dignity Health.

From: "Frost, Marcie"

<Marcie.Frost@calpers.ca.gov>

Date: August 16, 2021 at 8:06:53 AM PDT

Subject: Anthem and Dignity Settle

I am writing to let you know that the dispute between Anthem Blue Cross and Dignity Health, which affected nearly 15,000 of our members, settled over the weekend. The agreement includes a provision CalPERS requested to back-date the new contract to the July 15 termination date. This means that none of our members who sought care at Dignity during the dispute period will be billed for out-of-network care. The terms of the new contract are generally favorable – cost projections based on the new contract are safely within those we used to develop the PPO rates you adopted in July. , , ,

Best, Marcie

JJ REPORTS ON THE ELECTION OF TWO POSITIONS ON CALPERS BOARD

RPEA, CSR and CSU-ERFAS have all endorsed Margaret Brown and Tiffany Emon-Moran for the CalPERS Board At-Large-Seats. All three Boards recognize that it is important to have CalPERS Board members who will fight for beneficiaries!

They are both in very big fights. Because these are the at-large-seats all CalPERS members can vote – actives and retirees.

Their opponents are being very heavily funded by the active unions. The leadership of some of those unions want someone who will “go along, to get along,” They are not interested in Board members who believe their job is to ask questions, monitor management and protect beneficiaries. Many of them talk about the importance of diversity. However, they are interested in “picture” diversity and not diversity of experience and thought.

Many of you helped gather signatures on the nomination petitions. Thank you. What can you do to help now?

Make sure that CalPERS has your current address, so you will get your ballot. Keep your eyes open for the ballot in the mail. (They will get mailed August 27, 2021.) Make sure you vote immediately. It is amazing how many people set the ballot aside to vote later and then find the ballot after the election. Talk to your fellow retirees and make sure they vote.

If you can help the candidates financially, please do.

Donate to Margaret

Margaret Brown for CalPERS Board 2021, ID #1421630,

10487 Bridge Haven Road,
Apple Valley, CA 92308

or use donate tab on

<https://www.electmargaretbrown.com/>

Donate to Tiffany

Tiffany Moran 4 CalPERS Board 2021, ID# 1438616

1127 11th Street, Suite 210
Sacramento, CA 95814

or use the donate button on

<https://www.tiffany4calpers.com/>

From JJ Jelincic



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P.O. BOX 3715
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Go to: www.rpea.com



GO PAPERLESS.
SAVE US MONEY.

We can email this letter to you if you let Viola Sadler know. Email me at vrsadler@aol.com.

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Treasurer: John Jago

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