# **♦♥♦♥♦♥♦♥♦♥♦♥♦♥** RPEA NEWS AND VIEWS

Retired Public Employees' Association of California Chapter 048 Hemet – San Jacinto, Area VI August - September 2019 Volume 7, Issue 3





### Let's do Lunch!

We are California public employees who are working together to maintain and improve the quality of our members' lives by protecting improving and retirement and medical benefits. RPEA members include retirees and their beneficiaries, those public employees who currently employed, family, friends, and others who share our goals.

We welcome everyone!

## INSIDE HIGHLIGHTS

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LTC Class Action Lawsuit

PAGE 4: Holiday Luncheon Date CalPERS Election Info. Wit and Wisdom When? Wednesday, Sept. 11, 2019
11:30 a.m. – 2:00 p.m.
Where? El Patron Banquet Room
2524 E. Florida Ave., Hemet
Be sure to RSVP by Sept. 4.

Phone Sharri at 951-654-8965 or Carol at 951-306-0336. Or email Linda at lindaandwes@aol.com. Give name (with correct spelling) and phone number for each attendee.

**Lunch Price:** RPEA Member: \$7 Spouse of member: \$7 New member attending for the first time: FREE Non-member: First time – FREE, thereafter - \$12

**What's planned?** A delicious lunch, friendly conversation, election of chapter officers, an interesting program and door prizes.

**Program:** "Medicare Update." Our guest speaker will be Renato de Moraes, Outreach Coordinator for HICAP Medicare Counseling. The annual open enrollment period for Medicare begins in October, which means our mail boxes and media outlets will be overflowing with offers for insurance plans! Should you switch to a different plan? Would another plan offer better benefits <u>and</u> cost less? What 2020 changes are coming our way? What out-of-pocket expenses can you expect? Confused as to what to do? <u>Our HICAP guest speaker will bring us up-to-date</u> with unbiased and factual information!





## We're Welcoming 38 New Chapter Members!

MARY APPLEMAN	Lake Elsinore	DEBRA KELLER	Murrieta
<b>BRYAN BATISTE</b>	Lake Elsinore	CARROL KENT	Murrieta
LLOYD BEEKER	Rancho Mirage	RUBY KIGHT	Hemet
LINDA BEAUDOIN	Wildomar	PAMELA LEWIS	Alabama
HENRY BERRY	Hemet	JOHNATHAN MCDANNEL	L Palm Springs
<b>CHARLES BROBECK</b>	Palm Springs	KAREN PENUNURI	Menifee
<b>ALEXANDER BURCK</b>	Palm Springs	RUDY PENUNURI	Menifee
RICHARD CANTEY	Canyon Lake	MARY RATCLIFF	Murrieta
CHRISTOPHER CIRAULO	Temecula	ELIDA RODRIGUEZ	<b>Cathedral City</b>
JOYCE COPELAND	<b>Desert Hot Springs</b>	AMADO SALINAS	Palm Springs
MARCINA HADJIS	Temecula	ARTHUR SCHROLL	Palm Desert
LENI HAGSTEDT	Winchester	KAREN SINER	<b>Cathedral City</b>
MARDEL HAWTHORNE	Temecula	LONNIE STEARNS	Oklahoma
THOMAS HAYES	Cathedral City	RONALD STOEGER	Homeland
GARY HEATER	Murrieta	JANE SULLIVAN	San Jacinto
REGINA HOPPER	Lake Elsinore	CATHERINE TURNER	Lake Elsinore
HRIPSIM HOUGASSIAN	Palm Desert	JUDY VEGAS	Canyon Lake
ARTHUR HOUSEHOLDER	Temecula	LENORE VOGEL	Murrieta



## In Remembrance

TANYA RAKESTRAW Sacramento ROGER AND BOBBIE WILSON Susanville

#### **CHAPTER 048 LEADERSHIP**

Sonny Gillespie, President	951-492-0787	Robert McMahan, Membership	951-256-6757
Emily Wong, V.P Legislation	951-244-1787	Julia Lary, Communications	951-926-2104
Linda Stonebreaker, Sec Treas.	951-784-1060	Carole Gillespie, Sunshine	951-492-0787
Sharon Kreul, Hospitality	951-657-9588	Lucy Murray, Recruitment Sec.	951-282-5820
Bonnie Hoffarth, Luncheon Sec.	951-591-1014	Linda Stonebreaker, Newsletter Editor	951-784-1060

Dennis Kaczor, Past President 951-454-7241

Susan Nelson, Area VI Director 909-794-2017 (Please leave message with name & chapter number.)



### **UPDATE: CALPERS LONG-TERM CARE (LTC) CLASS ACTION LAWSUIT**

After the court denied CalPERS' request to have the lawsuit thrown out, the judge ruled that it would be a class-action covering those who had purchased LTC insurance from 1995-2004 (LTC1 and LTC2) and who had also purchased inflation protection and/or lifetime benefits.

The lawsuit alleges Breach of Contract—that CalPERS promised its policy holders premiums were fixed for life and would never rise. To avoid proposed rate hikes of as much as 85%, affected policy holders were given options to take reduced benefits.

In 2018, Towers Watson mailed out individual checks as a partial settlement in their part of the lawsuit; then claims asserted against CalPERS went forward. [Note: There is a set deadline to cash the check; so if you received one, don't delay in cashing it!]

The \$1.2 billion suit, known as Elma Sanchez vs. CalPERS, could affect up to 100,000 seniors. The amount of damages is one of the issues to be addressed at trial.

The trial, taking place in L.A. Country Superior Court, was broken up into three phases. The <a href="Phase 1">Phase 1</a> court trial took place on June 10-11 when the judge found that while CalPERS had a general right to increase premiums on a class-wide basis, it was prohibited to do so "as a result of" the inflation protection benefit. He found that a jury should determine whether all or part of the 85% increase was "as a result of" inflation protection and thus would mean CalPERS breached the contract. CalPERS therefore did not prevail in its inflation protection defense.

In <u>Phase 2</u>, CalPERS argued that since it increased premiums several times between 2003 and 2013, seniors who wanted to file a lawsuit should have done so earlier. The judge ruled against CalPERS as a matter of law. Since the only damages being sought in the suit are based on the 2015-2016 85% premium increase, the case could not have been filed years earlier.

In <u>Phase 3</u>, the lawsuit—absent a settlement—will proceed to a jury trial related to the potential breach of contract; any damages would be determined then.

The parties have agreed to mediation on September 4 and October 7 to try to resolve the matter. The Court has scheduled the jury trial (Phase 3) to begin on October 30 should the matter not be settled.

Note: For additional updates, go to www.calpersclassactionlawsuit.com. Select "Litigation Update – KCT Legal – Lawsuit."



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SAVE THE DATE!
Our annual holiday
luncheon will be
December 11, 2019.

IN A WORLD WHERE
YOU CAN BE
ANYTHING, BE KIND.

**FOR YOUR INFORMATION:** There is a controversy with the upcoming election for the RETIREE POSITION on the CalPERS Board of Directors. Henry Jones is running for reelection, and J.J. Jelensic has filed to oppose him. Only retirees are eligible to vote for this seat. In the past few weeks, three women have sent a letter to J.J. requesting he withdraw. Two are currently members of the CalPERS Board. They submit that he should not be on the Board because of past judicatory findings that he committed sexual misconduct in causing female CalPERS staff to be uncomfortable with his conduct toward them. In fact, he was censured by CalPERS. [Source: SACRAMENTO BEE] RPEA's Board previously endorsed him, and J.J. has declined to withdraw. We would suggest that you review the candidates' statements and make your own determination as to whom to vote for. The election will be by mail in September.



