

JANUARY - FEBRUARY  
2020

## AREA IX

### "2" RPEA LOCAL CHAPTERS IN ARIZONA

#### ◆ Chapter 101-Valley of the Sun

CENTRAL East-West ARIZONA  
(METRO PHOENIX)

Chapter President – Pamela Tull . . .

(480) 559.3112 – *Always leave a Message!*

Meets 2ND Saturday each month.

LOCATIONS: VARY. . .call President(see above).

#### ◆ Tucson-Southern Arizona Chapter 103

President – Ken Burns ~ (520) 393.1855

Meets quarterly on the 3<sup>rd</sup> Wednesday in  
JANUARY/ APRIL/ JULY/ OCTOBER.

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ONGOING, PAID MEMBERSHIPS HELP KEEP RPEA STRONG!

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**RPEA MEMBERSHIP DUES ARE REASONABLE, AFORDABLE,  
AND A BARGAIN AT \$60.00 A YEAR (\$5.00 A MONTH.**

**RENEW YOUR Membership Dues with Headquarters:**

RPEA Headquarters

**300 "T" STREET**

**SACRAMENTO, CA 95811**

**CALL "TOLL FREE"— 1-800-443-7732**

**Print Membership application online at [rpea.com](http://rpea.com)**

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### Chapter 101 ELECTIONS

**PAMELA TULL, 2020 PRESIDENT  
UNTIL A SUCCESSOR IS ELECTED**

VALLEY of the SUN  
CENTRAL East-West ARIZONA  
(METRO PHOENIX)



# Valley of the Sun ~ Arizona

**RPEA  
CHAPTER  
101**

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S**

A hearty "WELCOME" to new Chapter 101 members. You are now one of the more than 25,000 workers from California who is being represented to the Governor and Legislature by RPEA, the Retired Public Employees Association of California. The more members represented by RPEA, who volunteer their time to keep member retirement benefits strong as they work to improve promised benefits, that includes healthcare benefits, that are negotiated openly at the table with your employer for your retirement.

Our Member- Only benefits offered by AMBA fill-in any gaps that employers did not agree to provide for employees. I am not informed of new RPEA Chapter members who join thru AMBA (called AMBIA in California), and so I do not know if a new member knows about CalPERS annuitant retirement or not. Benefits for both pathways are part of what the RPEA Local Chapter assists with, and there are multitude topics to learn about. The retirement lifestyle requires that we be aware of the issues of retirement - it's our stage of life and is very different from all the prior stages of our life!

Our first 2020 Chapter meeting is at the SE Regional Library in **Room "1"** at 11:30 A.M. tomorrow, Jan. 11th when we will be reviewing program topics for our Chapter meetings for the upcoming year.

One of the most recent topics in this Arizona area a Senior Advocate (the former brain twist for me was the "Patient Advocate"). I am curious to learn how our State's elder services have changed in the past year.

Our questions about our benefits are valid because we no longer have representation or "appointed" co-workers to assist in answering questions about benefit details.

Representing interests of workers from California.

***See you at the meeting !***

**Pamela Tull, 2020 President - Chapter**

**JAN-FEB  
2020  
Vol. 11  
No. 1**

## CALL FOR RPEA MEMBERS

Many of our RPEA Local Chapters are disbanding and dissolving due to a lack of Chapter members assuming leadership positions within the Chapters.

One of the most important purposes of RPEA and often forgotten (or not known because you cannot touch or hold it) is attending the Local Chapter meetings (not every retiree lives where a Chapter exists). Because we are in the midst of social turbulence full of "fake" information, we can be caught in the web of untruths and misleading statements. Going to RPEA Local Chapter meetings can help clarify questionable statements and intentional "scare tactics" which might guide us common folks to make decision detrimental to our daily lives. Being involved and participating in Local Chapters gives double rewards of learning about protecting your retirement and having fun getting to know other public-service retirees. Your involvement strengthens your representation and improves your retirement benefits.

The downside of members' non-involvement is disappearance of an RPEA Local Chapter and the timely communication of truthful information about pensions and retirement.

We must work together together to lighten the workload. One person can do a lot and together, we can do a lot more.

RPEA Members have asked if they will lose their membership when a Chapter disbands. The answer is "No". But each member will gain so much more being part of an RPEA Local Chapter.

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**CALIFORNIA'S 400+ CITIES  
PAY  
CALPERS "DB" PENSIONS  
TO  
792,174 WORKERS  
(EMPLOYED & RETIRED)**

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If you have moved or changed your mailing address  
for delivery of this newsletter, please notify:

RPEA Headquarters  
300 "T" Street  
Sacramento, CA 95811-6912



## RPEA MEMBERS

### STAY INFORMED! ::: REMAIN VIGILANT!

Know who pension "reformers" are and what they want to do that will affect your pension. They often are "Defined Benefit" pension recipients themselves, but the amounts they receive are so large, they can easily lose a few COLAS, and decreases in their retirement payments without a concern.

Take notice and remember these names for when you see them in the headlines: "Reed", "Constant", "DeMaio", "Moorlach"; they depend on fomenting pension-envy in order to fulfill their own other agendas.

### HAVE RECYCLING GUIDELINES CHANGED FOR YOUR CITY?

Do NOT Toss into your BLUE Barrel

Paperboard Boxes (cake mix, cereal, tissue, detergent), Plastic & Paper Juice, Ice Cream Paper, Glass Bottles, Jars & Containers, but toss in cartons, Non-Beverage Plastic or (laundry, yogurt, Shampoo, household cleaners, shampoo, household cleaners, yogurt, margarine, jelly, salad dressing, fresh berry container, and other food products, etc.)

THE LIST OF ACCEPTED RECYCLED ITEMS HAS BEEN REDUCED AND SIMPLIFIED

OK to toss into your BLUE Barrel

Office paper, newspaper, mail, magazines, Cups, Milk, (NO packaging from inside cardboard boxes), corrugated cardboard

(How to tell if it is corrugated:

Tear off a *small piece*, if you see a *flat top and bottom layer with a wavy middle layer*, it is okay to toss into your *Blue barrel*), Metal Food Cans - - *Empty, Clean, and Dry* (from canned vegetable, canned fruit, tuna, pet food, tomato sauce, soups, etc.).

ARTICLE - excerpted from August 1, 2019 report by Sarah O'Brien

*"Bill to improve health savings accounts for Medicare users comes with a big downside."*

Roughly 52.2 million Americans 65 or older are on Medicare.

New legislation in Congress aims to give older Americans a tax break for setting aside money for medical expenses, a strategy they may give up when they reach age 65.

The "Health Savings for Seniors Act" would allow Medicare beneficiaries to contribute money to health savings accounts (HSAs); the Bill would explicitly remove the ability to use HSA withdrawals to pay Medicare premiums (something that is currently allowed). It would eliminate penalty-free withdrawals for non-medical expenses in the 65-and-older crowd as is now permitted.

Current law requires you to stop contributing to a health savings account (HSA) once you sign-up for Medicare. The above-noted proposed "Act" would allow you to put money in those tax-advantaged accounts even after you sign-up for the Government insurance program. However, you would not be able to use any of the money to cover Medicare premiums and you would pay a penalty if you used withdrawals for non-qualified medical expenses.

Medicare beneficiaries in 2019 were only able to contribute to an HSA when they had a high-deductible healthcare plan; (\$1,350 for an individual and \$2,700 for a family).

Per the Employee Benefits Research Institute in 2017 there were between 21.4 million and 33.7 million policyholders and their dependents enrolled in HSAs; there were about 22.2 million policyholders of HSAs.

HSA contributions were limited to \$3,500 for individuals and \$7,000 for families.

Estimates for a 65-year-old male/female couple retiring today will pay (excluding long-term care—daily help with basic living), \$285,000 in medical costs over the rest of their lives, according to Fidelity Investments.

### **RPEA MISSION**

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



## Do you have a Real ID?

It's the law -- showing your boarding pass and a picture ID at airport security checkpoints -- and it's about to get stricter. On October 1, 2020, all States in the U.S. will need to comply with the "Real ID Act" of 2005. The Act established security standards for State-issued ID cards and Driver's Licenses. After October 1, 2020, If you want to board a commercial flight or enter some Federal buildings or military bases, a Real ID card will have to be presented, or its equivalent (a valid passport or a U.S. Military ID).

To obtain a "Real ID" you must appear in-person at your State motor vehicle office to provide proof of identity, such as a Birth Certificate or Passport, evidence of your Social Security number, such as a Social Security card or a W-2 form, and 2 documents attesting to your home address (a rental agreement, utility bill, or something similar, and the residential addresses on the two must match).

Differences between Real IDs and other forms of identification are, the new card has new security features and can only be issued after an applicant provides documentary proof of their identity.

States, including California, Nevada, Arizona, and Utah, have been issuing Real IDs for a while; Oregon will do so in mid-2020.

To learn more about requirements, visit online: **[dhs.gov/real-id](https://dhs.gov/real-id)**

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## CLASSES for CAREGIVERS' SUPPORT

Banner Alzheimer's Institute and the MESA Public Library have joined to offer the caregiver community assistance in their care-giving tasks for the family members, friends, and others who face daily living with Alzheimer's.

A Caregiver Support Group class is held at this City of Mesa Public Library, Red Mountain, located at 635 N. Power Road, Mesa, AZ 85205. There is no cost for the class but registration is recommended and classes are held on a rotating basis on alternating Thursday mornings 10:00am - 11:30am..

Call (602) 839.6850 to register and for more information.

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❖ RPEA State Association Board of Director's Meeting will be held at RPEA HQ in Sacramento - January 27-28, 2020  
Open to ALL MEMBERS

❖ RPEA Biennial GENERAL ASSEMBLY 2020 ~ September 20-24 at Hilton Sacramento Arden West Hotel

~ Volunteer assistance at GA is always WELCOME!

**2020**

**SCHEDULE of MEETINGS**

**RPEA Chapter 101—Valley of the Sun**

**► 2ND SATURDAY each MONTH ◀**

**11:30 A.M.**

- .....
- ❖ JANUARY 11 - Officer Reinstatement & Chapter Meeting  
Programs for the upcoming Year 2020 - Bring  
your ideas and suggestions for topics; also bring  
contact info for program speakers if you have it.  
LOC: **SE** (see enclosed *Meeting Schedule postcard*)
  - ❖ FEBRUARY 8 - RPEA Local Chapter Membership Recruitment  
comparison of 2009 TO 2014 ...LOC: **TBA**
  - ❖ MARCH 14 - RPEA AREA IX Area Director, Larry Sullivan  
& Assistant Area Director Lucy Lopez **VISIT!**  
... LOC: **SS-FA** (*tentative*) ◀
  - ❖ APRIL 11 - **RPEA Public Relations Dir./GUESTSPEAKER**  
**LORENZO RIOS...**LOC: **SS-FA** (*tentative*) ◀
  - ❖ MAY 9 - **ITS SPRING! White Elephant Re-Gift Exchange**  
LOC: **GOODY'S CAFE & Family Restaurant**  
(*California-originated Meals*) Bring a rare,  
one-of-a-kind, wrapped, gently used "White Elephant"  
Gift! ...LOC: **GC** (*tentative*) ◀
  - ❖ JUNE 13 -
  - ❖ JULY 11 - **Chapter IMPACT Meeting!**  
LOC: **SS-FA** (*tentative*) ◀
  - ❖ SEPTEMBER 12 - Chapter 101 Officer *Nominations*  
LOC: **SS-FA** (*tentative*) ◀
  - ❖ OCTOBER 10 - **ELECTIONS ~ Chapter 101 Officers &**  
**Committees...**LOC: **SE** (*tentative*) ◀
  - ❖ DECEMBER 12 - **White Elephant Re-Gift**  
**[Bring a gently used gift to exchange.]**  
LOC: **GC** (*tentative*) ◀
- .....

**ACCEPTING RSVPs ONE MONTH BEFORE each MEETING**

**→ To RSVP**

**CALL: (480) 559.3112 - Always leave a Message!**



**RPEA**  
**Pamela Tull**  
**POB 30177**  
**Mesa, AZ 85275**



**To:**

RPEA HQ  
ATTN: COREY (for Website)  
300 "T" STREET  
SACRAMENTO, CA 95811

One purpose of RPEA and Chapter 101 is to get accurate and correct information to its members and in a timely manner to prepare them with the facts so that they will not be misled by false information and scare tactics. To do this, RPEA Local Chapter 101 holds monthly meetings to share the most current information, and regularly mails a newsletter to members.

JAN 16 2011

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**RPEA Chapter 101-Valley of the Sun  
CENTRAL East-West ARIZONA  
(Metro Phoenix)**

**Pamela Tull, Chapter President-2020  
PO Box 30177  
Mesa, AZ 85275**

*For: RPEA HQ - SACRAMENTO, CA  
ATTN: COREY (FOR WEBSITE)*

**MEETING LOCATIONS**

**SE - Maricopa County / SE Regional Library**

**(602) 652.3000**

**775 N. Greenfield Rd. Gilbert, AZ 85234**

**(SE Corner Guadalupe & Greenfield roads --South of  
Baseline & Fwy.60 . . . East of Val Vista Road)**

**VR - VITO's Italian Ristorante**

**(480) 832.8311**

**SE Corner of Lindsay Road & McKellips Road**

**Mesa, AZ 85213 (enter parking lot from McKellips Rd.)**

**GC - GOODY'S CAFE & Family Restaurant**

***(California-originated Meals)***

**(480) 935.0057**

**1862 W. Baseline Road**

**MESA, AZ 85202**

**NE Corner of Dobson Road & Baseline Road**

**(Dobson Road, South off Fwy.60)**

**S&S-FA Steak & Stone (STEAKHOUSE)-Falcon Airfield**

**(480) 830-6100**

**2613 N. Thunderbird Circle**

**Mesa, AZ**

**(North on Higley Rd. from McKellips Rd. -**

**which is between and parallel to both**

**Fwy.202 and Fwy.60 . . . North of Fwy.60.)**

**Thunderbird Circle is West off Higley Road**



AZ

Chapter 101 ~ Valley of the Sun



## RPEA 2020 MEETING SCHEDULE

**\*\*RETIRED PUBLIC EMPLOYEES ASSOCIATION\*\***

**"VARIED"**

**MEETING LOCATIONS**

**SEE REVERSE SIDE**

**Invite your spouse  
and/or a friend.**

**MARK Your CALENDAR**

**2nd SATURDAY**

**JAN. 11**

**FEB. 8**

**MAR. 14**

**APR. 11**

**MAY 9**

**JUNE 13**

**JULY 11**

**AUG. 8**

**SEPT. 12**

**OCT. 10**

**NOV. 14**

**DEC. 12**

**2nd SATURDAY  
EACH MONTH**

**11:30 AM**

*You are  
INVITED!  
...to attend  
your  
Chapter  
meeting!*

**MEETING  
LOCATIONS  
ON  
REVERSE SIDE**

**RSVP:**

**(480) 559-3112-**

**ALWAYS LEAVE A MESSAGE!**