

JANUARY- JULY JUL 26 2021
2021

**RPEA
AREA IX
ARIZONA, NEW MEXICO, NEVADA**

**CHAPTER 101
Valley of the Sun
CENTRAL East-West ARIZONA
(METRO PHOENIX)**
(480) 559.3112 ~ *Always leave a Message!*
Pamela Tull
Chapter 101 PRESIDENT

.....
CoronaVirus Post-Pandemic COVID -19

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**RPEA
CHAPTER
101**

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**JAN.-JULY
2021
Vol. 13
No. 1**

Valley of the Sun ~ Arizona

It's been over a year since our last RPEA Local Chapter 101-Valley of the Sun, CENTRAL East-West newsletter.

Along with the chaotic bent of the COVID-19 Pandemic, normally uncomplicated business was chaotic for us; it took 9 months to re-establish our Chapter bank accounts with a new Financial Institution—the effects of “911” - - 21 years later. Everything needed for our Chapter bank account seems to be accomplished now, at this point.

In the last Chapter 101 Newsletter (*the March-April 2020 issue*), this Chapter President article focused mainly on the statement that CalPERS is “*the largest pension fund in the world*” and the response of a few when I shared this comment from reliable sources, some hearers of my statement of fact that I had read, responded with scoffing and doubt.

Now, in my personal process of Clutter Cleaning in my home, some nights ago I came across a second source of the comment -- our eminent, learned, erudite, and knowledgeable Legislative Advocate firm, Aaron Read & Associates, which rests on the shoulders of Aaron Read and Mr. Pat Moran. The source of the comment is in the July/August 2013 RPEA State Association newsletter in the *Legislative Report* pages written by Aaron Read and Mr. Pat Moran

A-A-h-h-h, self-satisfaction is a pleasant soak. :-)

.....

My first official Chapter meeting as President of RPEA Local Chapter 101-Valley of the Sun, took place January 13 (my older brother's birthday) in 2009. At that meeting the Chapter 101 Board Members and I “voiced” our commitment to RPEA Chapter 101, to serve as Chapter Officers, to give benefit to retired CalPERS public-service Workers who are members of Chapter 101. This includes current employees and the retired public-service workers of California who agree With the RPEA purpose and give their support (both personal and financial) to RPEA [See *RPEA State Association Bylaws* Article III-1 **re:** Associate Members of RPEA].

In case you haven't yet heard about Washington, D.C., Statehood . . .

SOURCE: WASHINGTON, D.C. ADMISSION ACT, HR 51 - DEL. ELEANOR HOLMES NORTON, D-DC

There are 141,514 actively working Federal employees in the District of Columbia (many of whom live there, in Washington, D.C.). There are 44,014 residents who are Federal annuitants (retired). None of these residents had voting representation in Congress.

The Washington, D.C. House of Representatives passed the Bill in June 2020; this is the first time Statehood legislation has ever passed a chamber of Congress. However, the Senate was not expected to take up the Bill.

When the Bill became law, the District of Columbia became the 51st State with a new name: "WASHINGTON, DOUGLASS COMMONWEALTH" (D.C.). The change would grant the city's 700,000-plus citizens their local governance control, with votes in their "State" representation of: 2 Senators and 1 Representative.

An area surrounding the National Mall and Capitol Hill will serve as the seat of power of the Federal government.

excerpted from narfe magazine | Sep 2020

"House Votes In Favor of DC Statehood"

by Seth Ickes, Grassroots Assistant

*D.C. became a new State **on** APRIL 21, 2020.*

.....

ANOTHER Social Security FACT

**Social Security benefits
replace only about 39%
of the average worker's earnings.**

WalletHub, Adam McCann, Financial Writer

MEDICARE SPECIALIST MAKES MEDICARE EASY

Mr. GARRETT RANOUS {"rah nu"}

Chapter 101-Valley of the Sun, recently engaged a knowledgeable and valuable resource for its members . . . Garrett Ranous {"rah nu"}, phone: (480) 323.8582. He is a trained Medicare Independent Broker-Agent who is able to represent Medicare Advantage, Medicare Supplement, and Prescription-Drug Plan carriers--most major companies with a Medicare contract, he's certified, local, licensed, and knowledgeable.

He is a prepared representative, certified to answer your Medicare questions at no cost.

The 2020 "Medicare Annual Enrollment" window and the Medicare 2021 "Open Enrollment" period have both concluded. However, if you are interested in knowing more about the options offered by Medicare, contact Garrett.

His mission, if you are new to Medicare or if you would like to save more by changing your current, existing Medicare coverage and you meet the Medicare eligibility requirements to qualify, Garrett can help you find a Medicare healthcare plan to suit your personal needs and your budget.

Medicare options (after meeting Medicare eligibility qualifications) will give you the power to compare and the freedom to choose what you are comfortable to meet your needs. Call Garrett today (480) 323.8582 . . . **AND . . .**

➔ **Tell Garrett: "RPEA Chapter 101 SENT You!"**

RPEA MEMBERS

STAY INFORMED! REMAIN VIGILANT!

"ATTEND MEETINGS AND STAY INFORMED"

A CELEBRATION IS IN ORDER FOR THE MEMBERS OF RPEA LOCAL CHAPTER 101—VALLEY OF THE SUN, CENTRAL EAST—WEST ARIZONA (METRO PHOENIX). . . WE HAVE A NEW CHAPTER 101 VICE PRESIDENT; CHARLIE POWELL (C.E. POWELL) IS HIS NAME. HE JOINED RPEA LOCAL CHAPTER 101 ON NOVEMBER 8, 2007. CHARLIE IS AN ACTIVE MEMBER IN THE COMMUNITY. HE AND HIS WIFE ARE LONG-TIME ARIZONA RESIDENTS OF MESA.

WE NEED A MEMBER OF THE CHAPTER (101) TO HEAD-UP A CELEBRATION EVENT. ANYONE INTERESTED? - - CALL:

(480) 559.3112 ~ ALWAYS LEAVE A MESSAGE!

. . . MASKS ARE ALMOST GONE!

✧ RPEA 2020 GENERAL ASSEMBLY (GA)

Due to the impact of the CoronaVirus COVID-19 Pandemic (acknowledged & announced in the U.S.A. in April 2020), The *cancelled* biennial RPEA General Assembly 2020 **at the HILTON-SACRAMENTO, ARDEN WEST**, after a couple of re-scheduled dates followed with the changing Pandemic Restrictions and RPEA GA was finally re-scheduled by the RPEA State Association Board of Directors to the date of: September 26-29, **2022, at the same location (. . . the HILTON-SACRAMENTO, ARDEN WEST)**; details will be forthcoming as they become known. **SAVE the DATE!**

RPEA General Assembly is a great time to get a little travel in; to see how home has changed since you were last there; and to meet new people who are more like ourselves than others.

RPEA Local Chapters are being encouraged by the State RPEA Association Board to recruit at least one additional Chapter Member to attend the biennial GA (a second and third attendee at GA is at the Chapter's expense); this is a great way to see the inner workings of RPEA, to learn the current California political environment, and to meet some really nice people). It's something to at least consider.

ALSO: Volunteers are always welcome to take part at GA. They help in various areas to put on the event.

In Memorium
James F. Franklin

d.10/7/2020



Condolence cards & notes from the RPEA State Association members and RPEA Chapter 101 can be mailed to:

The James Franklin Family

In Care of "OR" c/o Ms. Nelda Marcotte

5525 East Thomas Road - Unit L 4

Phoenix, AZ 85018

The CoronaVirus COVID-19 PANDEMIC has, since April 2020, taken 4 Million-plus lives worldwide and still there are those from among our numbers who have left their lives in deaths that more closely resemble the typical end-of-life that most of us are familiar with before COVID hit.

James has won out his battle with cancer.

REMINDER NOTICE

**The State of California Controller's Office
isn't mailing Retirement Pay Stubs
"Until Further Notice"**

**QUESTIONS: Call CalPERS Customer Contact:
(888) 225.7377**

SEEKING HELP FROM CHAPTER MEMBERS

As a retiree, or yet-to-be-a public-service retiree, we both know our Country's economy is based on sales and selling. But would you feel adequately provided for if you had to pay out-of-pocket the cost for every benefit you receive in your retirement? . . . your full healthcare costs, your yearly COLA (Cost of Living Adjustment), your Medicare medical equipment, your private-information protection, monitoring and bringing to justice all acts of corrupt and greedy intentions toward you as a retiree, etc. ??

These are only a few achievements RPEA members have worked together, supported, and fought against - - some rather heinous attempts to take away our hard-earned retirement; our elder years of life in retirement and the elder years of our beneficiaries. We can't and mustn't allow harmful intentions for future public-service workers who retire, especially when we are able (you and I) to fight the good fight here and now. Machiavellian behaviors intend and attempt to destroy our "defined benefit", our secure lifestyle in our elder years. We earned a secure retirement in our working years. Our working together as RPEA members is a necessity.

CalPERS Benefits: Who / How Many/ How Much

As of 2/12/2021 CalPERS paid out \$25.8 Billion in benefits to more than 732,000 retirees and their beneficiaries.

Social Security FACTS

The Social Security Act was passed on August 14, 1935.

The Social Security Administration (SSA) provides financial security to 68 million retirees in the U.S.A.

Would you feel old?...

There I was, paying my monthly cell phone bill when I looked again at the rectangle box behind the young female receiving my payment. The round shapes beside each other, had different colors and different patterns. I asked her what was the thing behind her on the counter. She turned and looked and she spoke with the other young girl behind the counter, asking if she knew what the "thing" was.

Then the light went on and I said, "Oh! It's a record player." (The words felt strange as I became aware that I had not said those words for quite a long time.) I repeated the words as I said to the young female, "Yes, it's a record player; if you lay it flat and place a record on top of one of the circles and then raise the arm and place it on the record that is turning around and around (after you turn it on), the arm has a needle in the arm that you place on the record that is moving around, and music, or a song can be heard through the needle... That is a different thing to talk about."

The young female looked at me from behind her face mask covering her nose and mouth and said a couple of times after her first reply to my "What is that?" And I said, "Oh, that's right, you are too young to have had a record player in your life and to know what it is... That's the first time in my life to experience something that the other, a younger person, actually did not know nor have such an object regularly in their daily life... Would you feel old?"



A teacher asked a pupil, "What is our Nation's capital?" The pupil replied, "Washington, D.C." On being asked what the "D.C." stood for, the pupil proudly replied, "Dot,com!"

- *I could hardly finish Page 5 of the RPEA State Association May/June 2020 Newsletter because of laughing. Here's your chance to read it again (with slight editing):*

13 COMMANDMENTS FOR THE ELDERLY

1. Talk to yourself, there are times you need expert advice.
2. "In Style" are the clothes that still fit.
3. You don't need anger management, you need people to stop pissing you off.
4. Your people skills are just fine, it's your tolerance for idiots that needs work.
5. The biggest lie you tell yourself is, "I don't need to write this down, I'll remember it."
6. "On Time" is when you get there.
7. Even duct tape can't fix stupid -- but it sure does muffle the sound.
8. It would be wonderful if we could put ourselves in the dryer for 10 minutes, then come out wrinkle-free and 3 sizes smaller.
9. Lately you noticed people your age are so much older than you.
10. Growing old should have taken longer.
11. Aging has slowed you down, but it hasn't shut you up.
12. You still haven't learned to act your age and hope you never will.
13. "One for the road" means peeing before you leave the house

HE WHO LAUGHS, LASTS.

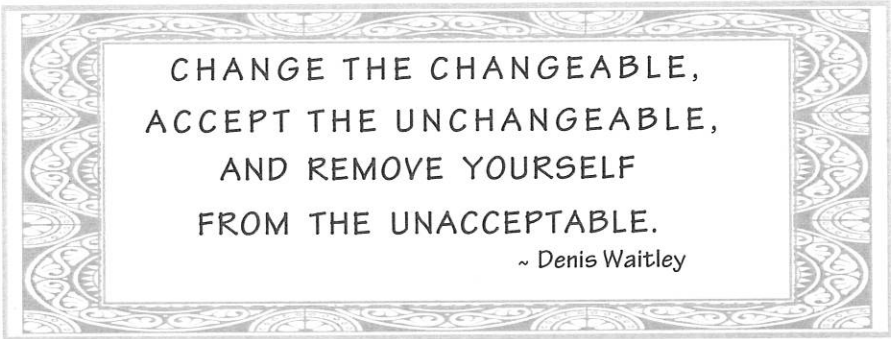
IS IT AMBIA or AMBA?

The two following entities offer personal retirement benefits and recreational discounts for RPEA Members. ONLY in California and other US States to fill voids left when California public-service workers retired. RPEA membership is required to qualify for these member benefits— Only benefits and insurance programs by:

- ♦ **AMBIA** . . . our RPEA-contracted *Members-Only Association Members Benefits and Insurance Agency* for RPEA Members employed and/or living in California.
- ♦ **AMBA** . . . is the RPEA AREA IX *Association Member Benefits Advisors* (for ARIZONA, So. NEVADA, and NEW MEXICO residents) and all the other members of RPEA.

CONTACT AMBA: 1.877.810.6334

M-F, 8:00am-5:00pm-CENTRAL TIME zone.



CHANGE THE CHANGEABLE,
ACCEPT THE UNCHANGEABLE,
AND REMOVE YOURSELF
FROM THE UNACCEPTABLE.

~ Denis Waitley

From NARFE (*Federal Government Workers magazine*):

The Hatch Act restricts “Partisan Political Activity”, like using an official position to influence an election, Legislative advocacy (contacting a lawmaker about a Bill isn’t political activity and is not prohibited by the Hatch Act). However, as a rule of thumb, Federal employees should engage in Legislative advocacy only on their own time and from their own devices or accounts. While it’s not a violation, “Feds” should not advocate while on government time or using government resources.

"ANTI-PETITIONS" DISCLAIMER "DIRECTIVE"

**RANDOM THOUGHTS FROM PAST PRESIDENT Marie Reed OF
RPEA CHAPTER 004 - SACRAMENTO, CALIFORNIA
(excerpted)**

Because 2019 was so peaceful with less threatening attacks on our "defined benefit" retirement, our guard was relaxed in 2019. However, our Sacramento RPEA Chapter 004 (in their first 2020 Calendar Year newsletter) warned as follows:

Be aware of those asking you to sign petitions for Ballot Initiatives. Many Initiatives would be detrimental to us Seniors if they reach the Ballot and are passed. Mostly, these are Initiatives are aimed at cutting Proposition 13 provisions.

The Title and Summary of these proposed Initiatives can be misleading; the safest and most protective approach is to avoid signing ANY petition."

101 President:::(480) 559.3112 – *Always leave a message!*

A NOTE from CalPERS CEO Ms. Marcie Frost

... A former CalPERS employee, because of their illegal actions, has been charged with breach of fiduciary duty for "abuse of access" -- breach of fiduciary responsibility, betrayal of co-workers . . . dedicated public employees.

CEO Marcie Frost has written: CalPERS is extremely disappointed, because we [at CalPERS] take our commitment to member security seriously and we are fully committed to the safety and protection of member retirement assets. Ms. Frost concludes addressing [all retired public-service career employees] with a "Thank you" for being a CalPERS member and for your personal commitment to public service.

....4/19/2021 eMail from Marcie Frost, CalPERS CEO

✧ VOLUNTEERS AT RPEA GENERAL ASSEMBLY (GA)

GA is a great way to learn more about the workings of RPEA and meet a lot of really nice people (other members of RPEA).

Volunteers assisting at GA are always welcome -- call Pamela for details at (480) 559.3112 ~ *Always leave a message!* Or call RPEA HQ in Sacramento with questions at **1-800-443-7732**.

LAST YEAR'S CHANGES. . .from OUR 2020 Newsletter

- ◇ **It was good to have our** RPEA AREA IX Area Director Larry Sullivan, and Ms. Lucy Lopez, RPEA AREA IX Assistant Area Director, at our last meeting in March 2020. They traveled to Arizona from New Mexico to Mesa to be with Chapter 101 at the Steak & Stone, at the Falcon Airfield (on Higley Road, North of Baseline Road).
- ◇ **Our RPEA Public Relations Director** Mr. Lorenzo Rios, who was elected 2 years ago at RPEA General Assembly (a pre-COVID-19) RPEA GA. His volunteering (we are ALL volunteers in RPEA, except for our 4-paid HQ Office Staff) and being elected RPEA Public Relations Director, Mr. Rios had to cancel his visit to meet with Chapter 101 because of the COVID-19 Pandemic interrupting our April 2020 Chapter 101 meeting and he has since retired from his RPEA Public Relations Director position.

BE ALERT TO SCAMS

SRP electric is guiding Arizona residents to report a telephone-call "SCAM". . . if you only have a suspicion that a call is a scam - - Hang up and Call SRP at (602) 236.8888.

For more tips on how to keep you safe, see online: srpnet.com/scam.

RPEA MEMBERS

STAY INFORMED! ♦ REMAIN VIGILANT!

Edited excerpt from 12 years ago at my first RPEA Chapter 101-Valley of the Sun, CENTRAL East-West Arizona (Metro PHOENIX) meeting: by RPEA Chapter 101 President Pamela Tull

I came to my first RPEA Chapter 101 meeting ready to produce a newsletter--my offer was quickly accepted. Then discussion about the dissolution of Chapter 101 ensued. Those present (or those who already held a Chapter Officer position), shared legitimate reasons to not take-on or to continue in their Chapter 101 Officer position.

Along with expanding the Treasurer's position and title, Charlotte (aka, "Charlie") was now Treasurer-Secretary, I agreed to take on the presidency [No President/No Newsletter :), Lillian volunteered next, to take on the Telephone Tree, and Bruce stepped into the area of most interest to him, the Legislative Committee Chair (his wife Linda also took an active part in monitoring CalPERS legislative issues online), and--*vois la*, we had Chapter members willing to be Officers to contribute what they could to keep RPEA Chapter 101-Valley of the Sun going and to assist with the RPEA Local Chapter in Arizona!!

There are many opportunities for other Chapter members to share their talents and skills and to benefit and strengthen the Chapter.

This is my invitation to you to volunteer and to take on a Chapter position to contribute in a specialized area. This strengthens the Chapter and it's representation of all its volunteer members.

I very much appreciate your support and membership in RPEA Chapter 101-Valley of the Sun and hope you will take-on a more active role by filling a Chapter position so the RPEA Mission. . . *to protect and enhance retirement benefits for members* (you and I and future members) . . . will continue to increase and keep public-service retirement strong. Each one of us can make a small impact; and together, we will continue to make a big impact.

Pamela Tull, Chapter 101 President

This original RPEA Chapter 101 President's letter has herewith been excerpted and edited a bit more to flow smoother in your reading it. The message is still valid. It promotes the 2nd most important action for RPEA Local Chapters . . . to increase membership and to strengthen the purpose and Mission of the RPEA Chapter.

Re-Elect CANDIDATE Margaret Brown
to the CalPERS Board of Administration
2021 Election: Member-At-Large, Position B
The RPEA State Association
has ENDORSED Margaret's candidacy.

Oversight, Accountability, Transparency

Why A Cooking Co-op?

What it's worth: "Every Tuesday night, I cook dinner for three families besides my own, which is about 18 to 20 people."

I deliver it to their door and sometimes they stop by my house to pick-up their meals for the evening on their way home from work."

The average household spent \$6,133 per year on food in 2007 [the most recent year for which data are available from the U.S. Bureau of Labor Statistics] . . . \$3,465 on groceries and \$2,668 on meals away from home [that's almost \$300 per month for groceries and \$222.33 for meals away from home).

The Cooking Co-op suspects food prices soared in 2008, but let's use these numbers anyway. Assuming that a co-op could reduce the grocery bill by half and lower restaurant expenses by, 60 percent (factoring in the occasional meal out), families could save \$3,333 per year by co-op-ing.

Would you like more brain power?

Cooking Light magazine shared some "trending content" from their "sister brand TIME" regarding a boost for Brain Power . . . in accordance with the "eat more veggies" Mantra of modern day, "Older adults who reported regularly eating 1-2 servings a day of green leafy vegetables slowed their rate of ages-related cognitive decline. So much so, in fact, that they tested as if they were 11 years younger, says a recent study in the Journal, *Neurology*." [I'd venture to say it's worth making a change to improve my elderly unavoidable reduced and reducing thinking power!]

Excerpt source: May 2018 cookinglight.com

▶ General Membership MEETINGS ◀
RPEA Chapter101-Valley of the Sun

The COVID-19 USA Public Health experts are becoming more comfortable with the rate and numbers of live cases and deaths for Arizona in this CoronaVirus Pandemic. Our mask-wearing, Social Distancing, Other Public Health Safety Precautions, as well as time passing have succeeded to ease the COVID public health restrictions that have existed since April 2020, in the US. It is time for us, as members of Chapter 101 to resume meetings. The Chapter 101 Board is aiming toward holding meetings in this 2021-2022 fiscal year and we need your input as an RPEA Local Chapter member of Chapter 101-Valley of the Sun.

Do you have questions about your retirement? Who do you contact to find out answers to your retirement questions? Do you know how proposed laws in California affect your CalPERS retirement? Would you like to know how proposed laws in California impact your CalPERS retirement?

We need to know if you will attend Local Chapter 101 meetings before we plan the meetings. The Chapter 101 Board would like to hold two General Membership meetings this calendar year, one on **September 11** and the other on **November 13**.

The Chapter will pay \$12 toward a member's meal at each of these two meetings (*Beverages & Desserts are for you to pay*).

Please return the enclosed postcard within 2 weeks (**BY JULY 30, 2021**) to indicate your attendance or non-attendance..

Please also, Mark your attendance and non-attendance and add other comments to assist us in knowing if you would attend future meetings --the postcard is addressed, you just need to affix a stamp. Thankyou for assisting in the future of "101". !!

THE MISSION OF RPEA

**We are retired California public-service
[government] employees working together to
maintain and improve the quality of lives of
our members by protecting and improving
retirement and healthcare benefits.**

RPEA Headquarters
300 "T" Street
Sacramento, CA 85811-6912

We have outstanding and pleasant folks who keep the Chapter serving retirees, who are part of the public-service workforce out of California. Call me to voice your willingness to volunteer and help to keep your retirement secure, serving as a Chapter 101 Officer; you'll learn a lot about retirement.

Call Pamela Tull at (480) 559.3112 – *Always Leave A Message!*

The “Long Term Care” class-action lawsuit, scheduled for trial in late March 2021 has, due to the Pandemic, been re-scheduled for September 2021.

In mid-November 2020, two CalPERS committees, the Investment, and the Pension & Health Benefits Committee, proposed to increase premiums: 52% in July 2021, and 25% in July 2022, totaling a 90% increase in premiums from current LTC premiums. The CalPERS Agenda & transcripts from those CalPERS meetings are available on the CalPERS website or from direct links posted on the class action lawsuit website at:

<https://www.calpersclassactionlawsuit.com/litigation-up-date.html>

.....

Do you enjoy working with Numbers?

Chapter 101 Needs you to volunteer!

The RPEA Local Chapter Treasurer handles many Chapter responsibilities:

- Reviewing and Paying the Chapter Bills,
- Presenting a Budget to the Members,
- Processing Reimbursements to Chapter members for their expenditures in performing Chapter business,
- Balancing the bank statement,
- Preparing a monthly report to present to the General Membership at each Chapter meeting, the Chapter's income and expenses, AND
- Preparing the June 30th RPEA end-of-fiscal-year Annual Financial Report, submit to HQ by Dec. 15 for HQ to file taxes for each of our non-profit/tax-exempt, 501(c)(5) RPEA Local Chapters.

The Chapter Needs YOUR Help!

If you are a member and don't reside in Arizona, no worries. Retirement and/or helping the Chapter is not limited to only one place in the US, nor is it limited to a place with no "hot" weather or no snow. When you find a good thing, it's important to be involved or you may miss an important bit of information. Chapter members are not required to attend Chapter meetings (but it keeps you current on events and you might meet some very nice people and improve your day).

RPEA

ATTENTION CHAPTER 101 MEMBERS'

From: LUCY LOPEZ, Area Director / RPEA AREA IX

Sent: June 4, 2021 (by eMail)

We have been informed from CalPERS Stakeholder Strategy Manager, David Teykaerts, that some retirees who received a paper pension check for the month of June might have an issue with their bank not honoring or rejecting the check . . .

(See his message below).

If a member of Chapter 101 has one of these "rejected" checks, they should contact CalPERS at **(888) 225-7377**.

Valued Stakeholders [RPEA Local Chapter 101 Members] - -

I just learned about an issue that might affect some of RPEA Local Chapter members. Because of unknown at-the-time production/process troubles, the California State Controller's Office misprinted CalPERS June pension benefit checks for as many as 11,900 CalPERS retirees.

*It seems there were discrepancies between in the numerical dollar figure on the check and the written-out words of the dollar value - - having worked at a bank myself in the past, most tellers looked at the dollar figure, not the written words on the line, so the vast majority of CalPERS checks will be cashed with no problem. But some retirees have reported that banks were not honoring the checks. If you, an RPEA Local Chapter Officer, are contacted by a Member with that happening, please tell them to call CalPERS **IMMEDIATELY** so that we can work with the State Controller's Office in their re-issuing the check as soon as possible. The number for CalPERS is **(888) 225-7377**.*

REPORT from Mr. J.J. Jelincic
RPEA Director of Health Benefits
(916) 502-6181

from the CalPERS Pension and Health Benefits Committee
"CLOSED" Meeting of 5/17/2021

Preferred Provider Organizations (PPO)

There is little that we know.

PERSCare will be renamed PERS Platinum. PERS Choice will transition to PERS Platinum to keep the broader network. PERS Select will be renamed PERS Gold. There is no information about what this means for rates but the stated purpose is to make the higher priced plan cheaper and the lower cost plan more expensive.

Health Maintenance Organizations (HMO)

This year CalPERS will risk-adjust the basic HMOs. The goal is to make the price more accurately represent the "value" staff assigns to the plans. Note: all the HMOs offer the same benefit designs; the difference is networks.

I have developed a table (*attached to Mr. Jelincic's eMail . . . If you are interested in looking at the table, pls. contact him directly by telephone which is included above in the information header for this article*) that shows the estimated adjustments. It is based on the 2021 prices since that is what is available. For Administrative Services I have used \$50 for all plans. The reason is that is the value CalPERS used in the example and I have no basis to make other choices. (I did ask over the weekend and will revise the chart if I get better information.)

I first developed the chart using the Adjusted MARA scores. I later added columns using the unadjusted score just to see what the results would have been if staff used the scores based on the data available.

MORE →

from the CalPERS Pension and Health Benefits Committee
"CLOSED" Meeting of 5/17/2021

Also included (below) are 2 links CalPERS provided for you to Highlight, Cut and Paste into a new document for reading and this year's reference:

<https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/health-plan-changes-2022>

<https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/how-calpers-sets-health-rates/risk-mitigation-hmo-basic-plans>

-- J.J. Jelincic

SOURCE: by eMail /

REACH OUT TO OUR TROOPS

The next time you see a member of our Armed Forces in uniform, take a moment and say "Thank you. . .I appreciate what you did for our Country and what you're still doing for our Country. I'm proud of you and honored to meet you."

You'll brighten their day and remind them that Americans have not forgotten their sacrifices.

Social Security FACTS

.....
The Social Security Act was passed on
August 14, 1935.

The Social Security Administration (SSA)
provides financial security
to 68 million retirees in the U.S.A.

A NEW WEP BILL —“Public Servants Protection and Fairness Act”— HR 2337, was introduced to Congress in April 2021 that would reform the Windfall Elimination Provision (WEP) and give “much-needed relief to the nearly two million people affected by it.” [The WEP reduces the Social Security benefits of retirees who also worked in the public sector and did not contribute to Social Security during that time.]

Another proposed Bill would fully repeal the WEP and the GPO and is before Congress—HR 82—would repeal both the WEP AND the Government Pension Offset (GPO). Both Bills would bring relief to retirees who have been penalized by these two provisions for decades. HR 82 repeal legislation is the ideal solution, however, political and fiscal realities have prevented the it from advancing through the legislative process in the past. Both proposed Bills would bring relief to retirees who have been penalized for decades by both the WEP and the GPO provisions

Excerpted from the NARFE Magazine—June/July 2021

OUR CalPERS PENSIONS ARE ECONOMIC DRIVERS!

NEWS . . . from RPEA Website / www.rpea.com

Highlighting the connection of tax policy and pension funding, Good Jobs First found in a 13-States report **titled:** "Putting State Pension Costs in Context" found that Colorado, Georgia, Louisiana, Missouri, South Carolina, Texas, and Vermont together spend more than \$17 billion per year in corporate development subsidies and tax breaks, which is about 5 times those States' yearly pension obligations.

The first report was released in January 2020, looked at Arizona, Connecticut, Kansas, Kentucky, Oklahoma, and Wyoming and found that huge tax breaks and other subsidies to corporations also exceeded pension obligations in those States.

MEDICARE “Home Health Services”

“Homebound” means: You have trouble leaving your home without help (like using a cane, wheelchair, walker, or crutches; special transportation; or help from another person) because of an illness or injury . . .

source: *SSA CMS “Medicare and You”*

CHANGES CLOSER TO HOMED - ARIZONA

Mr. Larry Sullivan, our Two-Term RPEA Area Director for RPEA AREA IX (which includes Chapter 101 and other Out-of-State RPEA Local Chapters), is a recent "casualty" of 2020.

Thankfully, resigning from his elected-position of RPEA AREA IX Area Director was the second (maybe the 3rd) most serious consequence of his situation . . . he publicly shared the following (*I, Pamela Tull, am taking this liberty of telling you without consulting directly with him to share*):

As the story goes . . . He was so surprised when the doctor told him he had a stroke /a minor stroke/, he had a heart attack (a minor one) . . . With slight impact - - he has been in Physical Therapy for his left hand; and taken leave from his A.D. position; and morphed his Albuquerque Chapter #096 Presidency to VEEP (that is . . . *Vice President*). Ms. Lucy Lopez is standing-in as AREA IX Area Director and as President of Albuquerque, (New Mexico) Chapter #096.

*LET US CELEBRATE THE VICTORIES
AND BE GRATEFUL FOR ALL THINGS.*

A GUIDE TO REDUCING YOUR ELECTRIC AND GAS BILLS

Home Energy-Savings Checklist

SAVE \$30-\$40 each year:

Wash clothes in cold water.

Use clothes washer & dryer
for full loads only.

SAVE \$30 each year (extra 15 mins):

Don't over-dry clothes.

SAVE \$34 each year:

Clean dryer lint trap before each load.

Turn off lights, radios, TVs, stereos,
etc., when no one is using them.

SAVE about \$100 each year:

Use a power strip as a central-turn
off-point when done
using equipment.

Set ceiling fans to rotate

counter clockwise in summer

Close drapes & blinds (day)
to keep out sunlight and heat

SAVE \$18-\$36 each year:

Match pots & pans to stove
burner to avoid wasted heat

Cover pots & pans on stove
to keep heat in when cooking

Turn oven off 15 mins. before
end of baking time.

Wash dishes all at once
instead of several times
during the day.

Arizona Community Action Association (ACAA)

Published by Arizona utilities and the ACAA

Be Wary of Strangers Who Pose as a Friend

Or

Watch Out For This Invitation

excerpted from 2 similar articles, my personal experience,
and worthy of repeating / Pamela Tull, Chapter President

Recently several RPEA members received invitation in the mail to join AFSCME (American Federation of State County and Municipal Employees) Retirees; it was in an somewhat official-looking green envelope.

[I have heard hype that they are some group of government managers, which should draw attention and respect automatically and did with me and I just assumed that like RPEA, not too many words have been heard about the AFSCME group. But when I received the mailed invitation, I definitely was curious about this "new group" of retirees until I read the word "Union". But when I read the word "Union" in their printed words, I stopped and felt a twinge, and then I read they were connected with CalPERS . . .]

AFSCME Retirees maybe new on the scene as (RPEA Director of Legislation has) [sic not] seen them at any SCORE meetings which is comprised of PERS retiree organizations such as Firefighters, Classified Employees, CHP, etc.

Research into AFSCME finds that former CalPERS Board Member Pryia Mathur is behind the new retiree group. She lost her election to Jason Perez a few years ago because some believed she was too closely tied to CalPERS Administration.

This bring up a number of questions: 1.) How did AFSCME get our addresses? 2.) Did CalPERS help, and is it behind the new group? 3.) Is this an attempt by CalPERS to undermine RPEA which has been at the forefront of making CalPERS more accountable.

RPEA has opposed the CalPERS attempts to become less transparent, and challenged the CalPERS Board President for his lack of action.

If you receive an invitation to join AFSCME Retirees, in the mail, please notify RPEA HQ by calling 1-800-443-7732 OR (916) 441.7732.

RPEA

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