



RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA NEWSLETTER

Chapter # 106, San Benito County Area III Volume 3 Issue 5
September/ October 2019

Greetings

Margie Riopel

I hope you are enjoying your summer with family and friends and checking items off that bucket list. It has been a hot summer, that is for sure! Stay cool and keep yourself hydrated.

Mark your calendars. Our next RPEA Chapter #106 meeting is scheduled for Thursday, December 5, 2019, at 11:30 am. Please Note: There will be a location change and you will be notified when the location is determined.

Reminders: CalPERS is holding an election for a Retired member to their State Board. State RPEA is recommending Joseph "JJ" Jelincic. Vote by September 30, 2019.

Our Chapter elections are coming up, with nominations in November and voting in December. If you are interested in being a candidate or would like to endorse a candidate, submit a nomination. All positions are open for the 2019 election.

Secretary

Denise Thome

At the General Meeting on September 5, 2019, it was reported We had a current bank balance of \$2,192.80 and we currently have 76 members. We had some familiar faces attend, like John Hodges, Pat Loe, Reb Monaco, Mary Marcus, Mary Lou Andrade and Mickie Luna. President Riopel explained how and why the local chapter of RPEA came to be for newcomers at the meeting.

There was discussion regarding the health benefit rate increase and members had questions. President Riopel reminded everyone about open enrollment that begins October 1st and an informational meeting regarding with an open enrollment on October 4, 2019 at the Board of Supervisors chambers.

Ms. Shaw reported that Helen Barnes suggested a petition to be presented to the Board of Supervisors calling on them to honor the compensation package promised of 100% medical. Ms. Shaw indicated that they thought the California Rule applied and wanted to ask the County to honor the promise of 100% lifetime paid medical insurance. Discussion was had regarding possible changes to the petition. A motion was made, seconded and approved to direct Ms. Shaw and Ms. Barnes to fine tune the petition and get it out.

There was also a reminder regarding our Christmas Donation to consider at the December 5, 2019 meeting.

Treasurer's Report

Catherine Shaw

In the past I have run a series of articles about Senior Scams. It recently occurred to me that members of our own retirement group, all San Benito Retirees are subjects of an insurance scam perpetrated by the County Board of Supervisors, the CAO and his Administrative staff and their law firms. They are working tirelessly to rid themselves of retiree health benefits that were negotiated and were part of employment contracts decades ago. By now, you should have received either by email or US mail a petition and signature page explaining our dilemma and our requested remedies to the current insurance scam in which we find ourselves. Basic rates for the 2020 insurance year have almost doubled over 2019. And per the original promise, retirees should not even be paying for the supplemental insurance but have been, since 2013 when caps and reductions were put in place. Again, I respectfully ask that if you are so inclined to please sign the petition, ask other retirees that may not be part of our group to sign, and return as directed on the original letter you received. If you have questions or concerns, please feel free to reach out to myself:

catshaws@sbcglobal.net

At our last general meeting I asked for recommendations for our Christmas Giving recipient. If you have any suggestions, please forward to me at:

catshaws@sbcglobal.net

*Thank you for your continued support and Happy Fall!
Current Bank Balance as of this writing: \$2,233.21*

Membership Report

Kim Hawk

*As of September 2019, our Roster has risen to 78 members. Thank you to those who have been spreading the word about our chapter. We encourage you to attend meetings. Invite friends, either Retirees or active employees to join us and participate. If you want to have a voice about your pension and benefits, we are stronger together. Come to the next meeting on December 5, 2019. For those of you whom have not become a member yet, **Join.** Currently the county is trying to take away retiree medical benefits and we have to fight for what was promised to us. This affects all of us. For more information about becoming a member, contact Kim Hawk, Membership Committee Chair at 831-630-3352 (cell) or 831-637-8662 (home) or check out the RPEA website at www.rpea.com. Annual membership is \$60.00.*

Legislative Report

Mandy Rose



As most of you know, CalPERS is only 70% funded. You also know that CalPERS depends heavily on the stock market to make the return on its investment.

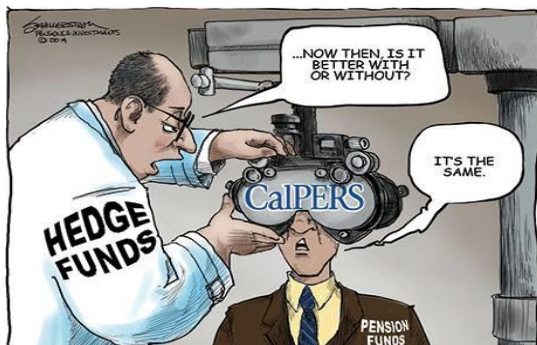
We all know the stock market fluctuates but none of us would care to see the same downturn as we did in 2008, yet many economists including those at CalPERS are starting to see another recession on the horizon. But will it hit CalPERS, as bad as the last one?

The short answer is, no. CalPERS has a positive cash flow and does not currently need to dip into its giant investment portfolio to make annual pension payments.

Although, with \$0.72 cents out of every pension dollar being funded by CalPERS, (the remainder coming from employees and employers), there is cause for concern in the decade ahead. The good news for those of us who are presently retired, is that our pensions are safe.

However, active employees in other jurisdiction are starting to see employer requests to contribute more to their pension costs. Based on negotiations taking place right now in San Benito County, after taking into account, the escalating health care premiums, discussion about pension contributions can't be far behind.

(www.publicceo.com, (2019 27 August) CalPERS Gets Candid About 'Critical' Decade Ahead)



Health Benefit Report

Elsie Marshall

For those members in CalPERS Health, open enrollment is Sept. 9 thru Oct. 4, 2019. Check out www.calpers.ca.gov

For San Benito County Retirees there are several changes in 2020. A new plan is being added by CSAC-EIA for employees and retirees. The new plan, Anthem Select, is at a lower premium than the Anthem Choice plan, but it does have a smaller network of providers.

The following information applies to Non-Medicare retirees:

- The Anthem PPO and the Anthem Safety plan have a \$750 deductible per person and a \$1500 family deductible
- The County is offering a "Anthem Select PPO Plan" that has a smaller list of providers but is a substantially lower premium. The deductible is \$750 per person for this plan as well. If you decide you want to change to the Select plan, it is important to go on the Anthem CA website to verify your provider is part of the Select plan.
- The Anthem HDHP (High Deductible Health Plan) plan has a \$2000 deductible per person and \$4000 per family effective 2020. It has also changed significantly and will now pay percentage of costs rather than co-pays.
- The Anthem PPO, the Anthem Select PPO plan and Safety PPO plan have increased emergency room co-pays to \$100 + 20%.

There is no change in benefits for Medicare eligible retirees except a continued increase in the premium for the Anthem Choice Plan. The cost to the retirees for their medicare supplement will double.

Read all the information the County is providing. Open enrollment begins October 1, 2019 and ends on October 18, 2019. If you do not wish to make any changes, you do not need to do anything. If you wish to change from the Anthem PPO plan to the Anthem Select PPO plan, you must complete an enrollment form with Human Resources. If you are waiving the insurance, you must complete a waiver every year.

The County will be holding an informational meeting for retirees on **FRIDAY, OCTOBER 4, 2019 AT 10:00 AM AND 12:00 PM at the BOS Chambers**. Anthem and Kaiser will be hosting Medicare workshops and will be available to answer any questions about coverage.

Chapter Board of Directors

President: Margie Riopel

mmriopel@aol.com (831)801-8306

Vice President & Health Committee Chair: Elsie Marshall

elsie.marshall@yahoo.com (831)801-6995

Secretary: Denise Thome

thomehome32@yahoo.com (831)801-4757

Treasurer: Catherine Shaw

catshaws@sbcglobal.net (408)804-2404

Chapter Committee Chairs

Membership Committee Chair: Kim Hawk

kim_hawk@sbcglobal.net, (831) 637-8662

Legislative Committee Chair: Mandy Rose

normandyannrose@gmail.com, (831)801-1254

Sunshine Committee Chair: Laura Schipper

lschipp@hotmail.com, (831)638-6461

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