



RETIRED PUBLIC EMPLOYEES' ASSOCIATION  
*Surf City—Santa Cruz Chapter 009*  
July 2018



*We are 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.*

**General Membership Meeting**

Tuesday July 3, 2018 — Time: 11:30

A representative from Monarch Services will talk about the organization's emergency shelter and services it provides for victims of domestic violence and sexual assault.

For reservations call **Pat @ 423-1239**

**Reservations must be made by Thur., June 28**

**If you find at the last minute that you can't come,**

**please call Pat.**

**We are charged for no-shows!**

**First lunch  
is free when  
you join!**

**The Back Nine at  
The Inn at Pasatiempo  
555 Hwy 17, Santa Cruz  
(take Pasatiempo exit)**

**Sit-down lunch**

**\$15.00/person**

*5-ounce Burger with Pasta Salad  
Dessert: Brownies*

**SPEAKERS' NOTES**

Bill Philipps and his wife Jolene recently returned from a 15-member trip to Sri Lanka. He entertained us with pictures and videos of this island nation in the Indian Ocean where most of the people are Buddhists.

Linda Schwedock from Pacific Harbor Travel told us about their 10-night trips to various places in the world. Most of the people on the tours are from Santa Cruz County, making for a common bond. Their next trip will be to Iceland in November. Check out the Chamber of Commerce website, or call them, for more information.



***For our July meeting.....!!!***



*As in past years, for our Investment Opportunities, we'd like to once again invite our members to contribute items that are either homemade, home-grown, or from Santa Cruz County.*



*We'd also like to thank those of you who make contributions on a regular basis!*

*Mike and Nancy*



**RPEA CHAPTER 9****BOARD OF DIRECTORS****2018-2019****PRESIDENT**

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Director vacancy

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Director vacancy

**COMMITTEE CHAIRS****MEMBERSHIP:** Bill Philipps**HISTORIAN:** vacant **CONSIDER VOLUNTEERING!****HOSPITALITY:** Pat Pimentel**HEALTH/INSURANCE:** Lynn McKibbin**LEGISLATION:** Jerry Bowles**NEWSLETTER EDITOR:** Dena Taylor**PROGRAM:** vacant **CONSIDER VOLUNTEERING!****OUTREACH:** Sue Pierce**SUNSHINE:** Mary Doherty**AREA III ASST. DIR.:** Bob Culbertson**RPEA Chapter 9 website:****[www.rpeasantacruz.org](http://www.rpeasantacruz.org)****Webmistress: Becky Taylor 421-9284****[beckytaylor@tutor@gmail.com](mailto:beckytaylor@tutor@gmail.com)****Treasurer's Report – *Steve Redfield***

Beginning Balance: 5-1-18	\$8,864.59
Ending Balance 6-1-18	\$8,452.61

**FUND BALANCES**

General Fund	\$7,289.52
Investment Opportunities	\$1,163.09
<b>TOTAL 6-1-18</b>	<b>\$8,452.61</b>

**Legislative Report — *Jerry Bowles***

The RPEA Legislative Committee is supporting four bills: AB 315, pharmacy benefit management; AB 444, home generated medical waste; AB 614, training and services for Alzheimer's disease and dementia; and AB 1912, Joint Powers Authority/pension liability. More information on these bills can be found on our chapter's website: [www.rpeasantacruz.org](http://www.rpeasantacruz.org), (All the bills the Legislative Committee opposed have died.)

There will be an election later this year for new CalPERS Board members. Henry Jones, on the Board for the 2016-2020 term, and chair of the Investment Committee, will be at our annual picnic in August.

**LISTEN UP! By Jo Ann Jenkins, AARP CEO**

Hearing loss is America's silent epidemic. It can have a more negative impact on the quality of life than obesity, diabetes, strokes or even cancer. Yet according to an AARP survey, more people report having gotten colonoscopies than hearing tests.

Hearing loss is associated with an [increased risk of dementia, falls and depression](#). It is also a serious contributing factor to social isolation and loneliness, and has been linked to poorer job performance and lower salaries, as well.

Why are people so reluctant to get their hearing checked or to treat hearing disorders? Because unlike many serious and potentially fatal ailments, hearing loss carries with it the stigma of being old. It's true that hearing diminishes with age. Nearly 30 percent of people in their 50s suffer from hearing loss. For people in their 60s, it's 45 percent. And for those in their 70s, more than two-thirds have significant hearing loss.

But it doesn't only affect older people. The World Health Organization estimates that 1.1 billion teenagers and young adults are at risk of hearing loss. And that number is increasing. Boomers had their rock concerts, and millennials have their earbuds. So the impact of hearing damage will likely grow.

Because of the [stigma of hearing loss](#), the average older adult waits seven to

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## Techno-Talking – *Mary Doherty*

### **What is the Dark Web? From the Costco Connection Magazine**

The term “dark web” may sound like something from a horror novel or an episode of *The Twilight Zone*, but it is real, and can present serious problems for anyone caught in it. In 2017, 16.7 million consumers found themselves victims of identity fraud, says a 2018 Identity Fraud Study by Javelin Strategy & Research. Complete ID™, a part of Experian, the provider of identity protection tools for Costco members, answers some questions about it.

What is the dark web? The dark web is a hidden network of websites that require special tools to access. It is the “bottom” part of the internet and is not accessible by standard search engines like Google, Bing, Safari and Firefox. Dark web visitors use special software, not generally available, to mask their identities and internet protocol (IP) addresses. It is where criminals buy or sell stolen personal information, including Social Security numbers (SSN), credit and debit card information, driver’s license numbers, medical records and more.

How do identity thieves buy personal information on the dark web? Through one-time purchases, such as a single SSN; batches of the same types of data, such as credit or debit card numbers; and various types of information bundled together. Think of it as a shopping mall of illicit personal information.

What are the most common pieces of personal information sold on the dark web? • Social Security numbers • Payment services logins (e.g., PayPal) • Credit or debit card numbers with card verification value (CVV) number • Credit or debit card numbers with bank information • Driver’s license numbers • Diplomas • U.S. passports • General non-financial institution logins • Medical records

How to protect yourself from the dark web. Stay vigilant about your personal information. Here are some things you can do: • Monitor all your accounts and statements for any information that doesn’t look right • Do a regular credit report check for applications or new accounts you didn’t initiate • Change passwords often • Sign up with an identity protection service provider to monitor online activity



We received a lovely check from a member in Washington who doesn’t have a computer and wanted to help defray the cost of printing and mailing the newsletter! Thank you!

### **Membership — *Bill Philipps***

Surf City Santa Cruz Chapter 009 now has 585 members.



We are looking for sponsors to assist the chapter in the cost of printing and mailing of our newsletters. The sponsorship will not only be printed in the newsletter, but would be on our chapter website which will reach over 700 persons. The cost of the sponsorship for a business-card size would be: \$25/1 month; \$60/3 months; \$100/6 months; \$180/1 year. Please contact Dena Taylor by email, [detaylor@cabrillo.edu](mailto:detaylor@cabrillo.edu), or call (831) 462-5548 if you are interested or can direct us to an interested sponsor.

This month’s newsletter sponsored in part by:



Courtesy of former Regional Transportation Commission executive director and RPEA member Linda Wilshusen, [everydayprimate.org](http://everydayprimate.org)

## The National Do Not Call Registry gives you a choice about whether to receive telemarketing calls

**ALERT!** Someone pretending to be from the FTC is sending out fake emails telling people that their Do Not Call registration is expiring. **Registrations never expire.** Once you add a number to the Do Not Call Registry, you do not need to register it again.

You can **register** your home **or mobile phone** for **free**. After you register, **other types of organizations may still call you**, such as charities, political groups, debt collectors and surveys. To learn more, read our [FAQs](#). If you received an unwanted call after your number was on the National Registry for 31 days, **report it to the FTC**.

Information from the website: [www.donotcall.gov](http://www.donotcall.gov)

### President's Message — *Bob Culbertson*

Dear fellow retirees: As we get ready for the 4<sup>th</sup> of July, I think about all the efforts that have gone into improving the “Liberty and Justice for all” part of our pledge of allegiance to our flag -- amendments to the constitution, laws to give equal protection to our citizens, and battles with people inside our country and outside that would take away our liberty.

As you probably know we have a flag salute before each of our membership meetings. I am happy to salute the flag, not as an emblem of power, not as a blind symbol of a political party in power, but as what it is meant to represent, “one nation, under God, indivisible, with LIBERTY and Justice for ALL.”

Happy 4<sup>th</sup> of July and may we all do our best to fight for that standard.

*(Continued from p. 2...)*

ten years to get a hearing device. Moreover, only 20 to 30 percent of all adults who could benefit from a hearing solution end up getting one. This only makes the problem worse because the longer a person has uncorrected hearing loss, the greater the risk to the brain of losing the ability to translate the sound of someone talking into comprehensible speech.

The good news is that hearing loss is a solvable health issue. When Medicare was passed in 1965, the assumption was that hearing loss was an inevitable part of the normal aging process, so hearing aids and associated services were excluded from coverage. This is very difficult to change legislatively. But the National Academies of Sciences, Engineering, and Medicine has recommended regulatory changes to make hearing solutions more accessible and affordable, and similar proposals were made by the President's Council of Advisors on Science and Technology in 2015. Last year Congress passed legislation requiring the Food and Drug Administration to regulate over-the-counter hearing aids within three years.

We have also seen in recent years a rapid growth and increased interest among consumer-electronics companies (from small start-ups to global giants like Apple, Samsung and Bose) in the development of devices that are suited to a wide variety of hearing deficits and a [broad range of lifestyle preferences](#).

At AARP, as part of our effort to disrupt aging, we're working to end the ageist stigma of hearing loss and use of hearing aids and other devices.... By addressing the issues associated with hearing loss, both individually and as a society, we have so much to gain — better social connections, better health and a better life. Let's end America's silent epidemic.

## Health & Insurance — Lynn McKibbin

**OPTUM Rx** As those of you who read in the Statewide newsletter May/June edition, Optum Rx was featured in Donna Snodgrass's update. In summary, Donna discusses RPEA concerns with OptumRx pharmacy management and the April 2018 meeting between CalPERS, RPEA Board of Directors and the management team from OptumRx and concludes that "each of the concerns that RPEA brought to the CalPERS committee in February were handled individually, resolved, and processes internal to OptumRx over these issues have been addressed." However, while working on this issue, she discovered another situation that she did not know existed – there is more than one OptumRx contract. "Optum Rx is contracted directly with CalPERS as the Pharmacy Benefits Manager linked to Anthem insurance plans including PERSCare, PERS Choice and PERS Select. Additionally, UnitedHealthCare (UHC) came to us fully contained, including OptumRx for both the Basic and Medicare Advantage coverage. UHC has different parameters and includes a completely different formulary for drugs for both their Basic and Medicare Advantage PPO plans. Plus, the CMS (Medicare) formulary is yet a third list of drugs." Donna was taken by surprise and is still processing it while working with CalPERS staff to try and get some consistency between these benefit packages. The backside of your medical/pharmacy benefit card will have the phone number for you to call for help from your plan.

**Solutions for Caregivers** I received a bulletin from my UHC provider offering support for those who help others. UHC provides a registered nurse care manager to perform an in-person assessment of your situation; a personalized care plan with recommendations on resources available through the plan and in the community to help all involved; and assistance with coordination of services. Their professional care manager gives helpful advice and decision-making support by someone who understands the rewards and challenges of being a caregiver. This is a benefit that we ALL should have through our health plans so check to see if your plan or supplement plan contains a similar service!

Follow up to last month's excellent information "Prepare Because You Care" – here are some books that can be ordered at a book store or on-line: "Peace of Mind Planner" from Peter Pauper Press; "Get It Together" from Nolo Press; "Checklist for My Family" by Sally Balch Hurme.



Also, our webmistress Becky Taylor has created a page on our chapter website with all the resources from last month's talk. [www.rpeasantacruz.org](http://www.rpeasantacruz.org)

## What do you see around you?

Members are invited to submit photos to our editor for display in the newsletter and on our website. Photos can be of anything as long as they are taken in Santa Cruz County.



Email your photos in jpeg format to [detaylor@cabrillo.edu](mailto:detaylor@cabrillo.edu). **Please put "Newsletter Photo" in the subject line.** This month's pictures of the West Side Saturday Farmers' Market were taken by Mary Doherty.

Retired Public Employees Association of California-CH 9  
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*if you're not already receiving this newsletter via email, please consider doing so! It will save our chapter considerable money each month by reducing the printing and mailing costs. Just let me know. We want to hear from you! Please email your letters to the editor to me at [detaylor@cabrillo.edu](mailto:detaylor@cabrillo.edu) or send to RPEA, P.O. Box 413, Capitola CA 95010.*

### SUNSHINE — *Mary Doherty*

*We send cards to members throughout the month. If you know someone who we should send a card to, please let me know at 831-423-3610*



Happy Birthday to all Chapter 9 members with birthdays in July.

### Upcoming General Membership & Board Meetings

**Aug. 7 — Annual picnic. Details next month**  
**Sept. 4 — HICAP**

The Chapter Board of Directors meets the last Tuesday of the month. Chapter members are invited to join us. Let a member of the Board know you would like to attend and get directions to the meeting. All the Directors' names, phone numbers and email addresses are located on page 2 of every newsletter.

Life is a great big canvas; throw all the paint on it you can.

- - - *Danny Kaye*

Life is either a daring adventure or nothing.

- - - *Helen Keller*

Change is the law of life.

- - - *John F. Kennedy*

Life isn't a matter of milestones but of moments.

- - - *Rose Fitzgerald Kennedy*

Tell your friends about RPEA! We are the voice of all CalPERS members, retired or still working. It is an organization that advocates for retirement security for all public employees. Anyone can join, and members receive discounts on various kinds of insurance and entertainment attractions. In our local Santa Cruz Chapter, members enjoy monthly luncheons, interesting speakers, and special BBQs and holiday parties. Get a friend or neighbor to join RPEA and you will get 10 free raffle tickets at the next meeting you come to. We have recruitment packets of information for you to give to anyone you think might like to join us.

### **Book Exchange & Donations —**

***Sue Pierce***

I donated some books to the book shelves in the café in the County Government Center.



Have something to say? Send a letter to the editor! Send to [detaylor@cabrillo.edu](mailto:detaylor@cabrillo.edu) or to the return address on this newsletter.