



# OH 63 NEWS!

*Retired Public Employees' Association of California  
Chapter 063 – Indio Southern California Area VI*

## MEDICARE OPEN ENROLLMENT: OCTOBER 15 – DECEMBER 7

RPEA highly recommends the Health Insurance Counseling Advocacy Program (HICAP) if you want free, unbiased and individualized information to help you understand and assess which Medicare insurance is best for you. Plans change every year—costs, benefits, coverage and prescription formularies. There may be another plan in your area that will offer you the same or better coverage at a more affordable price. Your tax dollars are paying for HICAP’s services, so take advantage of them to become informed. It’s as easy as phoning HICAP at (909)256-8136 or toll free at 1-800-434-0222. [Editor’s note: I just phoned them and requested the 2018 chart that compares all the Medicare Advantage Plans available in Riverside County.] If you identify which medicines you take, HICAP can tell you which plans cover those prescriptions and any differences in cost. No one at HICAP is trying to sell you anything, so you can have confidence in the information they provide.



### YOU'RE INVITED!

#### RPEA LUNCHEON MEETING

**When?** Noon to 2:00 p.m.  
Friday, November 17, 2017

**Where?** Heritage Palms Clubhouse  
44291 Heritage Palms Drive South, Indio  
(Just tell the gate attendant you're attending the luncheon.)



**Reservations are required by Friday, Nov. 10.** When you RSVP, please give the name (with correct spelling) and phone number for each attendee. Phone Carl Thibeault at (760) 459-3174 or email [thibeaultfc@earthlink.net](mailto:thibeaultfc@earthlink.net).

**What's on the agenda?** A delicious lunch (no charge), friendly conversation, an interesting program, updates on legislation and drawings for door prizes. It's a chance to stay informed, meet new people and enjoy a pleasant time.

**Program:** "Desert Adventures." Morgan Levine, Naturalist Guide for Red Rock Tours, will be our guest speaker. There's a lot right here in our "own backyard" to see and experience! She's knowledgeable and entertaining, so this is sure to be an enjoyable program!



**KNOW SOMEONE ELSE WHO MIGHT BE INTERESTED IN JOINING RPEA?  
PLEASE SHARE THIS INVITATION.**



OWL OF US ARE PLEASED TO HEAR  
THAT WE HAVE  
20

NEW CHAPTER 63 MEMBERS!

- Paul Allaire Indio
- Irma Alvarado Cathedral City
- Janice Barr Holtville
- Judy Blumberg Palm Springs
- Claudia Bryan Palm Desert
- Cynthia Chavez Brawley
- Pedro Chavez Brawley
- Pearl Henderson Cathedral City
- Jessie Lopez Palm Springs
- James Lucas Palm Springs
- Mary Lucas Palm Springs
- Michael McCabe Palm Desert
- Irene Mora Cathedral City
- Jorge Mora Cathedral City
- Dollie Murphy Palm Desert
- Antonia Sanchez Palm Springs
- David Sweeney Indian Wells
- Robin Sweeney Indian Wells
- Erlinda Villarreal Indio
- Juan Villarreal Indio

RPEA ENDORSES  
MARGARET BROWN  
IN  
CALPERS BOARD  
RUNOFF  
ELECTION

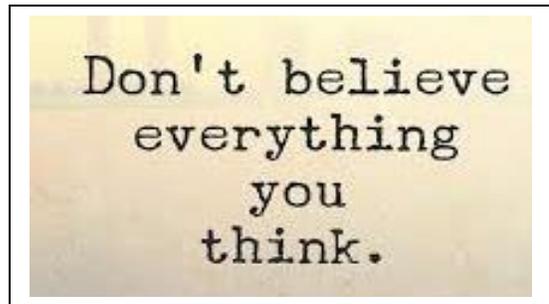


Ballots will be mailed out by CalPERS on November 10, with the voting deadline Dec. 11. The runoff between incumbent Michael Bilbrey and challenger Margaret Brown was triggered when none of the four candidates for Seat B received a majority of votes cast. David Miller has been named winner of Seat A, although the results are unofficial until certified by the California Secretary of State.



**A Word of Warning**

Between 2012 and early 2017, eight U.S. deaths related to laundry pods or packets were reported to the Consumer Product Safety Commission. These colorful, detergent-filled products pose risks to children who mistake them for candy. But six of the eight deaths were adults with dementia. *Consumer Reports* now advises people not to keep pods in homes of those who are cognitively impaired



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

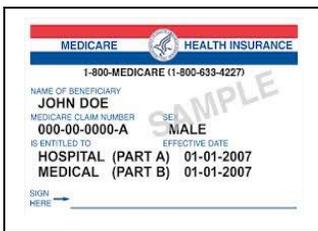
**SAVE THIS NUMBER: 1-800-510-2020 (Toll Free)**

If you need help facing a problem, Senior Information and Assistance (SIA) is there for you! Anyone 60 years or older can use this phone number to connect with a free referral service that helps seniors solve problems and find the help they need.

This includes legal services; issues concerning Social Security, Medi-Cal, Medicare and housing; getting back into the work force; in-home supportive services; public guardian or conservator services; nutrition services such as home-delivered meals; health insurance counseling and advocacy; adult protective services; long-term care ombudsmen; and much more!

By phoning, you will be connected to the SIA office closest to the location from which you are calling. SIA bridges the gap between seniors who need assistance and the agencies that can provide it.

**You are never alone in facing problems! Just phone and ask for their help.**



**NEW MEDICARE CARDS**

The Centers for Medicare and Medicaid Services will begin sending out new cards in April 2018, but it will take until Dec. 2019 to complete the mailings. A randomly-generated 11-character number will replace the SSN, and you will be able to start using the new card as soon as you receive it.

**TAKE A LOOK AT SOME STATISTICS!**

**As of June 2016, CalPERS’ income over the past 20 years demonstrates that every dollar spent on public employee pensions comes from the following sources:**



**\$339.68 Billion reflects CalPERS’ market value as of the market close on October 11, 2017.**

**CalPERS’ return on investment earnings:** 7.8% over the past five years  
 4.6% over the past ten years  
 6.9% over the past twenty years



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## I've got a question....

### What's the difference between “defined benefit” and “defined contribution”?

With a defined benefit plan, a person's pension is determined by a set formula, so that the retiree receives a specific amount based on salary history and years of service. Pension contributions may be made by the employee, the employer, or both. The employer bears the investment risk since the amount of the pension is “guaranteed,” while the return on investments may not cover the full cost of the pension. You cannot outlive your pension. Current CalPERS pensions are an example of a defined benefit plan.

In a defined contribution plan, pension contributions are paid into an individual account for each employee. Money contributed can be from either employee salary deferral or from the employer. The contributions are invested, for example in the stock market, and the returns on the investment (positive or negative) are credited to the individual's account. When he/she retires, the account is used to provide retirement benefits (sometimes through the purchase of an annuity) as a regular income. Investment risk is assumed by the individual retiree and not by the employer. The benefit from a defined contribution plan depends upon the account balance at the time an employee is ready to use the assets. The contribution is known, but the benefit is unknown until calculated. Those who favor public pension reform often advocate changing to a defined contribution plan.

**Please put RPEA luncheons on your 2018 calendar. Dates will be confirmed prior to meetings.**

**February 16**

**May 18**

**September 21**

**November 16**