



# OH 63 NEWS!

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

## **NOVEMBER PROGRAM: “WHAT MEDICARE INSURANCE IS BEST FOR YOU?”**

Insurance plans change every year—costs, benefits, coverage and prescription formularies. There may be a plan in your area that will offer you the same or better coverage at a more affordable price than the one you currently have. Medicare Open Enrollment is Oct. 15 through Dec 7 this year.

**Our November guest speaker will be a representative from HICAP (Health Insurance Counseling and Advocacy Program) who is an expert on the subject—and glad to answer our questions!** HICAP provides unbiased, individualized information to help you understand and assess which Medicare insurance is best for you. Tax dollars are paying for HICAP’s services, so take advantage of this opportunity to become informed. There will be a handout comparing all the Medicare Advantage Plans available in Riverside County. You can then base a decision on facts rather than on advertising.

No one at HICAP is trying to sell you anything, so you can have confidence in the information they provide! RPEA highly recommends this service!

### **YOU ARE INVITED TO ATTEND!**

#### **RPEA SEPTEMBER LUNCHEON MEETING**

**When? Noon to 2:00 p.m.**

**Friday, November 16, 2018**

**Where? Heritage Palms Clubhouse**

**44291 Heritage Palms Drive South, Indio**

**(Just tell the gate attendant you’re attending the luncheon.)**



www.123FreeVectors.com

**Reservations are required by Friday, Nov. 9.** 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). If later you find you can’t attend, let Carl know right away so our luncheon count is accurate.

**What’s on the agenda?** A delicious lunch (compliments of RPEA), friendly conversation, an interesting program, updates on legislation, and drawings for door prizes. It’s an opportunity to stay informed, meet new people and enjoy a pleasant time.

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

# NEW CHAPTER 63 MEMBERS!



- |                           |                  |
|---------------------------|------------------|
| <b>TIMOTHY MILLER</b>     | <b>Arizona</b>   |
| <b>CAROLINA RODRIGUEZ</b> | <b>Missouri</b>  |
| <b>RODERICK WOOD</b>      | <b>La Quinta</b> |

*To all of our RPEA members: Please know that you are one of the people we give thanks for—on Thanksgiving and every day! As a supporter of RPEA, you are helping to protect retirement benefits that make lives better. We wish you all the best!*



## LOST BENEFITS PARTIALLY RESTORED

When the East San Gabriel Valley Human Resources Consortium, also known as LA Works, disbanded and left its retirees in limbo, it ultimately led to a 63% reduction in their retiree benefits.

RPEA immediately began working on a solution to address future JPA dissolutions, actively supporting and helping to pass AB1912 to prohibit member agencies of a Joint Powers Authority from disclaiming the retirement liability if their agreement with CalPERS is terminated or if the JPA dissolves or ceases operation.

In September, CalPERS announced that (as a result of decreased liabilities) they have lowered the original reduction to the LA Works employees' monthly benefit amount from 63.15% to 58.12%. Increases will be effective with their Oct. 1, 2018 retirement checks.

**"America will never be destroyed from the outside. If we falter and lose our freedoms, it will be because we destroyed ourselves."**

**Abraham Lincoln**

**"I expect to pass through life but once. If therefore, there be any kindness I can show, or any good thing I can do to any fellow being, let me do it now, and not defer or neglect it, as I shall not pass this way again."** William Penn

## CHAPTER 063 CONTACT INFORMATION

- |                       |                           |                       |
|-----------------------|---------------------------|-----------------------|
| <b>PRESIDENT</b>      | <b>Carl Thibeault</b>     | <b>(760) 459-3174</b> |
| <b>VICE PRESIDENT</b> | <b>Wendy Allaire</b>      | <b>(760) 347-3663</b> |
| <b>SECRETARY</b>      | <b>Margo Thibeault</b>    | <b>(760) 459-3174</b> |
| <b>TREASURER</b>      | <b>Richard Davis</b>      | <b>(760) 347-8253</b> |
| <b>EDITOR</b>         | <b>Linda Stonebreaker</b> | <b>(951) 784-1060</b> |
| <b>AREA DIRECTOR</b>  | <b>Jim Anderson</b>       | <b>(951) 212-8281</b> |

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!

## RPEA's Endorsed Candidate Unseats CalPERS Board President



In a stunning upset, Jason Perez, a Corona police officer and RPEA-endorsed candidate, won the seat held by current Board President Priya Mathur.

This placed two elected members on the CalPERS Board who are committed to more keenly focus on return on investment and less on divestment, environmental, social and governance issues.

A new Chief Investment Officer and a new Chief Financial Officer have been added to CalPERS staff in recent weeks. Both are considered to be highly qualified. We can expect new investment initiatives that will enhance return on investment and propel the fund back to the healthy 80% funded level sooner than later—a very welcome condition. We must also hold the discount rate at its current 7% level to keep CalPERS contract agencies in a viable budgetary condition

Al Darby, RPEA President

### THE LATEST SCAM: UTILITY NOTICE

You get a phone call saying your electricity or water will be shut off unless you pay a past due bill. You may not think it's true; but the caller sounds convincing-- you can't afford to ignore it. **STOP!** Actually, you can't afford to believe it. The FTC has been hearing about scammers who are impersonating utility companies in an effort to get your money.

Here are some warning signs of a utility scam:

- If you know you already paid, stop. Even if the caller insists you have a past due bill.
- Never give out your banking information. Utility companies don't demand banking information by email or phone. They won't force you to pay by phone as your *only* option.
- Did the caller demand payment by gift card, cash reload card, wiring money or cryptocurrency? Don't do it. Legitimate companies don't demand one specific method of payment. And they don't generally accept gift cards (like iTunes or Amazon), cash reload cards (like MoneyPak, Vanilla, or Reloadit), or cryptocurrency (like Bitcoin).

If you get a call like this, here are some things you can do:

- Concerned your bill is past due? Contact the utility company directly using the number on your paper bill or on the company's website. Don't call any number the caller gave you.
- Never give banking information over the phone unless *you* place the call to a number you know is legitimate.
- **Contact the FTC.** Your reports help them fight these scams. And report it to the real utility company. If you already paid, tell the payment provider – such as the wire transfer or gift card company. You may not get money back, but it's important to tell them about the scam.

Don't be complacent. Anyone can become a victim of a scam.



Retired Public Employees' Assoc.  
RPEA Chapter 063 – Indio  
301 West Santa Catalina Rd.  
Palm Springs, CA 92262



### REMINDERS

Please put RPEA luncheons on your 2019 calendar. Dates will be confirmed prior to meetings:

- February 15
- May 17
- Sept. 20
- Nov. 15

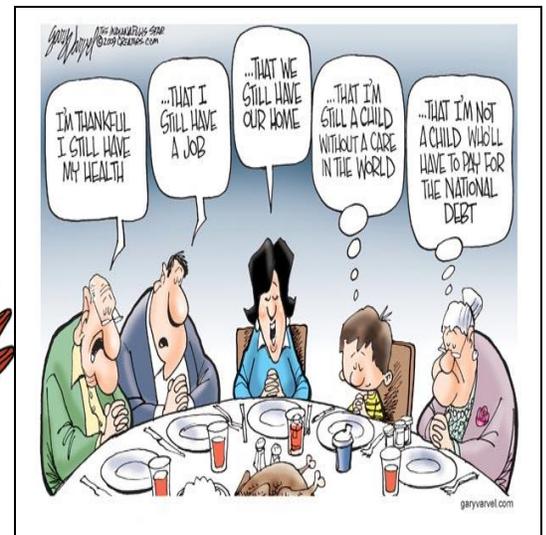
Membership applications are available at luncheons or online at [rpea.com](http://rpea.com). To have an RPEA information packet mailed to you or someone else, phone toll-free at 1-800-443-7732.

You may be someone who cannot attend luncheon meetings; but by joining RPEA, you will stay informed and support our efforts on your behalf. The more members we have, the greater our influence.



Why did they let the turkey join the band?

Because he had the drumsticks!



What would you get if you crossed a turkey with a ghost?

A poultrygeist!

A lady was picking through the frozen turkeys at the grocery store for Thanksgiving Day, but couldn't find one big enough for her family. She asked a stock boy, "Do these turkeys get any bigger?"

"No, ma'am. They're dead."