



# RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA NEWSLETTER

Chapter # 106, San Benito County Area III Volume 2 Issue 2  
March / April 2018

## Greetings

*Margie Riopel*

Happy Spring and warm sunny days ahead. Wishes to all, for good health, happy memories and positive changes.

The goal of our RPEA Chapter is to acknowledge and support hardworking retirees who gave years of public service to their communities. It was formed to protect our pensions and health care benefits promised. The chapter shares State RPEA legislative and health information, follows local government actions and health care benefit changes. **This is your sounding board and we are here to listen, support and research concerns of our members.** Attending local meetings unites us as a group to protect our interests. Our meetings are held quarterly on the first Thursday of the months of March, June, September and December. Mark your calendars and make the time to join us. Invite a friend or bring a guest to become a member. **The next meet is scheduled for June 7, 2018 to be held at 11:30 am at Valley Pizzeria, 551 McCray St. in Hollister.**

Hope to see you. An agenda will be sent out in early May.

## Secretary Report

*Denise Thome*

March 1, 2018 – Board/General Meeting Update

\*Treasurer Shaw reported a balance of \$1,354.76.

\*Legislative Report included Supreme Court cases being heard regarding a reduction of future pensions for current state and local employees. Another matter was CalPER's vote to accelerate the rate at which local governments must pay to catch up on the unfunded pension and health benefit liabilities.

\*Secretary Thome introduced the amendment to our RPEA Bylaws. Section 2, Article IX will change RPEA Board Meetings to the months of January, April, August and November at a time and place set by the Board. The amendment will be brought back to the General Board Meeting in June for adoption.

\*The Investment Opportunity winners were Kim Hawk, Linda Churchill and Nadine Da Roza (twice). Prizes included wine, a beautiful apron made by Lupe Maldonado and other items.

\*A discussion was had regarding the lack of attendance at our meetings. Suggestions included a speaker on Trusts, the Latino Generations Foundation, or a State RPEA representative; developing a survey asking members what would bring them to a meeting and a booth at the Farmer's Market promoting RPEA Chapter.

## Treasurer Report

*Catherine Shaw*

**The Top 10 Financial Scams Targeting Seniors in 2018** range from Medicare/health insurance to funeral to investment, even grandparent scams. In this issue, let us look at the #1 scam perpetrated against seniors: Medicare and health insurance scams. Studies have shown that 2 in 10 older adults have been financially exploited in the last year.

Five Strategies to avoid being a victim: **1) ID theft occurs when someone contacts you pretending to work for Medicare and asks for confidential information. A legitimate Medicare employee already has this info.** Medicare fraud happens when Medicare is billed for services or supplies you never received. If you suspect Medicare is being charged for things you didn't request, call the official **hotline: 1-800-MEDICARE.** **2) Be wary of anyone asking for personal info. Medicare will never call, email or visit. Medicare will be issuing new cards by April, 2019, but you are required to do nothing! If anyone tries to "help you" assume it is a scam and hang up, delete the email or close the door.** **3) Compare supplemental plans with a trustworthy advisor. My Medicare Matter's Medicare Questionnaire, created by the National Council on Aging, is a free brief assessment to help compare plans online. Another resource is your local State Health Insurance Assistance Program. Visit their website or call 1-877-839-2675.** **4) Never sign a form without thoroughly reading it and understanding it.** **5) And finally, when in doubt, call Medicare – 1-800-MEDICARE or visit their website at [www.medicare.gov](http://www.medicare.gov).**  
**Balance of chapter account is \$1,368.00**

## Membership Committee Report

*Kim Hawk*

We currently have 51 members in our chapter. Our goal is to double our membership this year. Encourage friends to join RPEA at [www.rpea.com](http://www.rpea.com) Annual membership \$60.

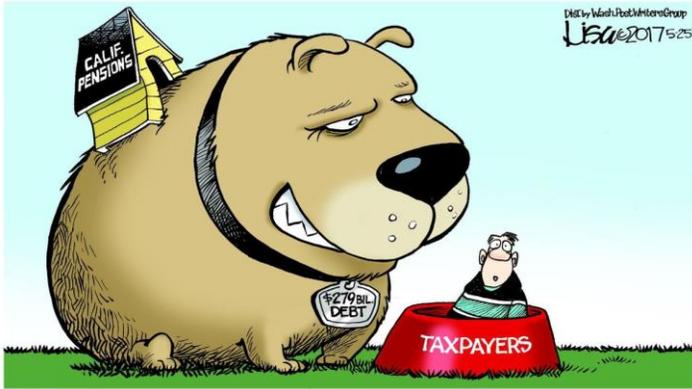
Do you have any suggestions on how can we increase attendance at our meetings? What would you like us to cover? Maybe you would like to have a presentation about our pensions, how to volunteer in the community, find out about setting up a trust, traveling, discounts, insurance, issues affecting you personally? We want to hear from you? We want to represent you. What do you need? Are we missing something? How can we reach more retirees? We would like to hear from you.

Kindly forward your suggestions to one of the board or committee members by email or phone listed on page 2.

**Attend the next RPEA Meeting on June 7, 2018**

## Legislative Report

Mandy Rose



The above images is the one we have been straddled with: not glamorous and not true.

While we await the State Supreme Court to hear three separate but now combined pension cases on the 'California Rule,' pundits are having a field day disparaging public employees. The good news for us retirees is that none of these lawsuits affect 'retired' former public employees; they each speak to an aspect of specific pension plans for current and future employees.

However, nothing to date has stopped anyone who believes that once a parasitic public employee, always a parasitic employee from voicing their opinion (which they are entitled to) that we do not deserve what we have earned; as our pension was part of our compensation package. Simply asking questions to confirm our pension and health benefits places us at risk of being accused of wanting more.

County Clerk-Auditor-Recorder Joe Paul Gonzalez gave a presentation to the Board of Supervisors on March 13, 2018 regarding the status of San Benito County employee pension liabilities. Unfortunately, this meeting was a Special Board meeting, it was not taped. There was no staff report attached to the agenda item, but I was able to obtain the power point used at the meeting from County Clerk Janet Slibsager. (You can as well at [jslibsager@cosb.us](mailto:jslibsager@cosb.us)).

It appears as if the purpose of the presentation was to advise the Board as to the status of the County's "unfunded liabilities" with regard to CalPERS pensions. GASB, (Governmental Accounting Standards Board) has required public agencies for some time now to disclose the state of their pension funds. Joe Paul reported that the County must pay \$2.8 million in unfunded pension liability for the 2018/19 fiscal year. This payment goes up approximately \$500k each year. The Employer contribution for current pension liabilities started to go down in fiscal 2014/15 due to increased employee contributions, whereas the unfunded liability went up due to more retirees in the system. At the end of 6/2014, the total pension plan was 77.5% funded; as of 6/2016, the plan was 69.8% funded. The County's total unfunded pension liability is now \$44,609,631.

## Health Benefit Report

Elsie Marshall

Flu season is here, and I would like to remind everyone that our insurance plans cover the flu shot. I went to Walgreen's and did not have a co-pay. You might want to double check with your specific plan. Also, at the beginning each year it's important to take advantage of preventative care such as physicals and mammograms.

**For those of you on Medicare,** know that you will be receiving new Medicare card. Medicare is mailing new Medicare cards to all people with Medicare starting in April 2018.

**Here are a few things to know about your new card.**

- Your new card will have a new Medicare Number that's unique to you, instead of your Social Security Number. This will help to protect your identity.
- The new Medicare number is a great benefit, since you'll no longer have your Social Security number visible on the card. That makes your card safer and less vulnerable to scammers and thieves.
- The card itself is smaller—the same size as a credit card—to better fit your wallet.
- The Centers for Medicare and Medicaid Services (CMS) will issue new Medicare cards and numbers between **April 2018 and April 2019**
- Your Medicare coverage and benefits will stay the same. The new Medicare card does not change your healthcare plan. You will continue to have the same doctors, premiums and benefits you have now.
- Your new card will automatically come to you. You don't need to do anything to get your new card.
- The only change is your identifying number.

Current Medicare Card	New Medicare Card (coming in 2018)
<p>MEDICARE HEALTH INSURANCE 1-800-MEDICARE (1-800-633-4227) NAME OF BENEFICIARY: JOHN DOE MEDICARE CLAIM NUMBER: 000-00-0000-A SEX: MALE IS ENTITLED TO: HOSPITAL (PART A) 01-01-2007, MEDICAL (PART B) 01-01-2007 SIGN HERE: John Doe</p>	<p>MEDICARE HEALTH INSURANCE Name/Nombre: JOHN L SMITH Medicare Number/Número de Medicare: 1EG4-TE5-MK72 Entitled to/Con derecho a: HOSPITAL (PART A) 03-01-2016, MEDICAL (PART B) 03-01-2016 Coverage starts/Cobertura empieza</p>

### Chapter Board of Directors

**President: Margie Riopel**  
[mmriopel@aol.com](mailto:mmriopel@aol.com) (831)801-8306  
**Vice President: Elsie Marshall**  
[elsie.marshall@yahoo.com](mailto:elsie.marshall@yahoo.com) (831)801-6995  
**Secretary: Denise Thome**  
[thomehome32@yahoo.com](mailto:thomehome32@yahoo.com) (831)801-4757  
**Treasurer: Catherine Shaw**  
[catshaws@sbcglobal.net](mailto:catshaws@sbcglobal.net) (408)804-2404

### Chapter Committee Chairs

**Membership Committee Chair: Kim Hawk**  
[kim\\_hawk@sbcglobal.net](mailto:kim_hawk@sbcglobal.net), (831) 637-8662  
**Legislative Committee Chair: Mandy Rose**  
[normandyannrose@gmail.com](mailto:normandyannrose@gmail.com), (831)801-1254  
**Health Benefit Committee Chair: Elsie Marshall**  
[Elsie.marshall@yahoo.com](mailto:Elsie.marshall@yahoo.com), (831) 801-6995



