



ISSUE 4  
JULY / AUGUST

## RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

**2023**



# Stronger, together

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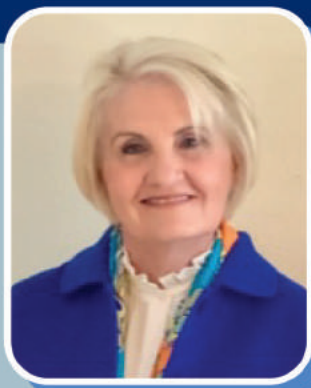
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# PRESIDENT'S MESSAGE - BY ROSEMARY KNOX



**Rosemary Knox**  
RPEA PRESIDENT



# RPEA

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## RPEA NEWSLETTER

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Dear Members,

We hope you are having a lovely summer!

Since our last issue, the board of directors has continued to represent RPEA at CalPERS Board Meetings, specifically dealing with the CalPERS Data Breach.

I take this opportunity to share important information with you about the situation. On June 21st, we were informed of critical information regarding CalPERS Data Breach that affects retirees and beneficiaries. CalPERS shared with the stakeholder members that they were informed on June 6, 2023, by their vendor PBI Research Services/Berwyn Group that the data was accessed when hackers exploited the MOVEit file transfer tool.

It has been reported that these hackers stole the names, social security numbers, birthdates, and confidential information of roughly 769,000 CalPERS retirees and beneficiaries. CalPERS states that the services from this company are necessary to ensure that the proper payments are made to retirees and beneficiaries and to prevent overpayment errors.

What has CalPERS done to inform retirees and beneficiaries with impacted personal information?

Those with impacted personal information are being notified by mail with information on how to take additional steps to protect their information and are being offered free credit monitoring for two years through Experian.

CalPERS is also setting up a dedicated page on its website for members with additional questions. Members can visit [calpers.ca.gov/PBI](http://calpers.ca.gov/PBI), or they can send questions by email to [PBIquestions@calpers.ca.gov](mailto:PBIquestions@calpers.ca.gov). There is also a number to call 833-919-4735, Monday through Friday, 6:00 a.m. to 8:00 a.m. PST, and Saturday and Sunday, 8:00 a.m. to 5:00 p.m. PST (excluding major holidays).

What steps has RPEA taken to assist our members whose personal information has been impacted?

We have placed valuable and updated

information on the RPEA WEB site to assist members with navigating through the many steps one needs to protect their credit information.

We have requested that our members once again write to their California State Senator and their California Assembly member to inform them how the security breach could affect them and their families now and be faced with years of attempting to resolve issues regarding the breach of personal information.

At the July CalPERS Off-site Board Meeting (17-18-19), RPEA State Board members requested updated information regarding the breach and a request that CalPERS offer three years of protection.

Update from CalPERS (7/28/23): Experian has enrolled approximately 133,600 CalPERS members in credit monitoring, representing 17% of all impacted members. Experian has received more than 37,000 calls. The average wait time continues to be about 2 minutes. CalPERS Contact Center has received more than 4,400 calls, and they have responded to more than 2,650 emails.

CalPERS Health Plan Premiums for 2024 – At the July, CalPERS Board off-site meeting held in Monterey, California, the CalPERS Board of Administration approved the health plan premiums for 2024, with a premium rate increase of 10.77%. For more information regarding the rates, please refer to the Health Benefits Directors Article within this issue.

Update on CalPERS Long-Term Care: On July 28, 2023, the Los Angeles Superior Court approved the Class Action settlement Lawsuit. Please refer to the article included in the Newsletter.

Thank you, Members and friends, for being supportive in all that we the RPEA Board have asked you to do and for sending us your letters of appreciation.

Front cover photo - L-R Rosemary Knox, Catherine Jeppson, Margaret Brown, and JJ Jelincic at CalPERS July offsite board meeting.

*Rosemary Knox*  
RPEA President



## PAST PRESIDENT'S MESSAGE



### Inspirational Message

It is important to remember that the retired public employees of California, over the past 65 years, have made California the great state we enjoy today. When

recruiting new members we should remind them of our history, which RPEA exists to protect.

Engineers have designed our roads, highways and waterways. Sanitary workers have kept our streets clean. Sheriffs, Highway Patrol, County and City police have kept us safe. Public schools', colleges' and universities' staffs have instructed, counseled and fed our children. Firefighters are ready and able to save us and our homes and business when threatened. DMV workers ensure drivers are trained to drive safely. Men and women have created and maintained the superior park system we enjoy and that brings countless dollars to our state from tourism. State hospitals have provided care for citizens and those

suffering mental and physical disabilities. Our Medical system covers those unable to obtain private insurance and HICAP ensures that retirees have access to the healthcare they need. Public employees staff City and County governments and election boards. For all of this, we worked at a lower pay rate than we would have received in the private sector with the promise of a pension and benefits in our retirement, to which we contributed a percentage of every dollar we were paid.

Our retirement dollars contribute hundreds of thousands to our state economy.

Instead of cowering when accused of "feeding at the public trough", we should hold our heads high and let our light shine.

*Jo Paulson*

Past President

## CalPERS Long-Term CARE SETTLEMENT UPDATE

### **CalPERS Long-Term Care Class Action Settlement Update:**

*Holly Wedding et al. v. California Public Employees Retirement System et al., Case No. BC517444*

### **Notice of Entry of Judgment and Order Approving Class Action Settlement – [Please Read Carefully](#)**

On July 28, 2023, the Court in Wedding v. CalPERS granted final approval of the CalPERS Long-Term Care Class Action Settlement. The Court's Orders approving the settlement, the plaintiff's Motion for Fees and Costs, and the Final Judgment can be accessed by [clicking here](#). However, this does not mean the Settlement is Final. At the earliest, the Settlement will not become Final until September 28, 2023. However, the Final Settlement Date could be later if one of the Class Members who objected to the Settlement appeals the Court's ruling. If there is an appeal, the Settlement will not become Final until the appeal is concluded.

**IMPORTANTLY**, all Category A Class Members who elected Option 1 must continue paying premiums to CalPERS until the Settlement becomes Final to remain eligible to receive the 80% premium refund. This is because Class Members' Final Categories and Final Awards will be determined on the Final Settlement Date. Therefore, if you are a current policyholder in Category A but you stop paying premiums and let your policy lapse prior to the Final Settlement Date, you will no longer be entitled to the 80% premium refund and, instead, will be recategorized into the category of Class Members who let their policy lapse (Category E). Although we understand this is an inconvenience, it is being done this way for an important reason. If, at any time before the Settlement becomes Final you need to file a claim on your policy, you will be permitted to reverse your selection of Option 1 and keep your policy in place. It is not until the Settlement is Final that your policy will be surrendered.

**IMPORTANT:** Settlement Class Members in Settlement Category A must continue to make premium payments to CalPERS until the Settlement becomes Final in order to remain in Category A. If you cancel or otherwise let your Policy lapse before the Settlement becomes Final, you will no longer be in Category A and will no longer be eligible to receive either of the options available to those in Category A.

Source: <https://www.calpersltcclassaction.com/>





At this point in time, the Investment Committee at CalPERS appears to be supportive of the innovations the new Chief Investment Officer (CIO) plans for private equity investment expansion but serious questions

were raised by several Board about some private equity General Partners (GP) whose practices are considered questionable at best. At the June CalPERS Board meeting, questions arose about Environmental Social and Governmental (ESG) regarding GP behavior that suggests disregard for this component socially-sensitive practices that many companies are attempting to implement. Board members were also concerned that child labor has been employed by some GP's along with sexual harassment allegations. GP's are now engaging in health care delivery entities causing prices to rise and potential reductions in Medicare benefits through plans like ACO Reach. Other concerns revolved around labor dispute resolution and I added an issue in public comment regarding Employee Stock Ownership Plan (ESOP) which can be good for employees if the company they own isn't saddled with huge debt. Unfortunately, GP's often leave a portfolio company with large debt obligations use the tax advantages they derive from forming an ESOP to then dispose of that company. Theresa Taylor, CalPERS Board President asked me to provide more information about this issue which I did.

There are new concerns about private equity investing that were recently reported in financial publications around the issue of the valuations of portfolio company holdings of GP's. This article goes on to explain that this issue is contributing to the decline in the healthy returns on investments enjoyed by public pension funds in past years. With this development in private equity, it now looks as if public equities (stocks) are outperforming private equity. With the U.S. economy doing well and unemployment remaining low plus inflation falling back to close to where it was in 2021, the stock market could be poised for another run-up like we saw between April, 2020 and up to 2022 when the Dow went from 19,000 to well over 36,000. That huge increase may not happen again but current conditions do point to a stronger stock market and private equity in coming months.

Right now, co-investing (with GP's) and private loans are good private equity investment choices but transparency in loans remains a vital component – an RPEA strong opinion. A broad range of private equity opportunities are being

considered by the CalPERS CIO and expert staff to acquire and manage acquisitions are being sought. That huge 2020-2021 increase in stock market valuation may not happen again but current conditions do point to a stronger stock market in the coming months. All of this suggests a brighter future for the financial health of our pension fund.

Another interesting event at the CalPERS Board meeting in June was the public comment from JJ Jelincic, a former RPEA Director of Health Benefits and former CalPERS Board member, who explained that the motion to accept the new ethics policy for staff and Board members should be tabled due to incomplete staff work on unresolved elements in the policy. After questioning and debate by Board members, staff and JJ Jelincic, The matter was tabled until the September CalPERS Board meeting to allow staff to finally resolve the outstanding issue from the ethics policy debate five years ago. Public comment from retirees and their associations can make a difference.

At the July off-site meeting of the CalPERS Board, it was announced that the preliminary return on investment for the 2022-2023 fiscal year was 5.8% - a full percentage point below the 6.8% discount rate target. This may result in increases in employer contribution rates in coming years. Funded status the pension was not disclosed in this announcement but it will remain in the low 70% range which is short of the 80% number that is considered by public pension fund rating bureaus to be healthy.

*Al Darby*

RPEA Vice President

### Open Enrollment for Retirees

Open Enrollment takes place each fall. The 2023 Open Enrollment dates are September 18-October 13. Changes made during Open Enrollment take effect January 1, 2024.



# HEALTH BENEFITS – by THELMA LAMAR



## CalPERS Announces Health Plan Premiums for 2024 Along With Expanded Cost-Saving Options for Members

July 18, 2023

Sacramento, Calif. – The CalPERS Board of Administration today approved health plan premiums for

calendar year 2024, at an overall premium increase of 10.77%.

Basic (non-Medicare) plans will increase 10.95% overall. Members enrolled in CalPERS' Basic Health Maintenance Organization (HMO) plans will have an average premium increase of 10.50%. Preferred Provider Organization (PPO) Basic plans will have an overall increase of 12.17%. Medicare plan premiums will rise 9.55% overall.

"We recognize these premium increases are too high, but they will not deter our continued focus in providing access to high-quality, equitable care that improves health outcomes for our members," said Ramón Rubalcava, chair of the Pension & Health Benefits Committee. "The health care universe remains challenging with medical costs rising sharply; however, we have some plans bucking the trends, giving our members the choice to save money if they shop plans."

The primary driver of the premium increases is rising costs due to high medical inflation. In the Basic program, Kaiser Permanente and the PPO plans are experiencing the highest increases. Medicare plan premiums are going up because health plans expect to receive less revenue from the Centers for Medicare & Medicaid Services (CMS) in 2024.

"While the Kaiser premium increase impacts half of our Basic members, there are several other high-quality plan choices in our portfolio with lower monthly premiums," said Chief Health Director Don Moulds. "We're encouraging members to shop for more affordable health plans during this Open Enrollment season. In some areas of the state, members could save hundreds of dollars a month by changing plans." \*\*

CalPERS will be providing members with more options to choose from as the Board approved the following health plan expansions for 2024, including:

- Blue Shield Access+ EPO plan expansion into Del Norte and San Benito counties.
- UnitedHealthcare Alliance HMO plan expansion into 12 counties for public agency and school members: Alameda, Contra Costa, Marin, Merced, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, and Stanislaus.
- UnitedHealthcare Harmony HMO plan expansion into Santa Clara and Santa Cruz counties.
- Western Health Advantage MyCare Select Medicare expansion into Humboldt County.

In addition, Health Net SmartCare will be removed from the CalPERS Health Program. The plan currently covers 8,600 members, who will need to choose a new plan during Open Enrollment held from September 18 to October 13, 2023.

The following tables represents the overall percentage premium change for each health plan between 2023 and 2024 using the state, single-party premium.

In addition, Health Net SmartCare will be removed from the CalPERS Health Program. The plan currently covers 8,600 members, who will need to choose a new plan during Open Enrollment held from September 18 to October 13, 2023.

The following tables represents the overall percentage premium change for each health plan between 2023 and 2024 using the state, single-party premium.

Basic Plans	% Premium Change
Anthem Blue Cross Select HMO	2.40
Anthem Blue Cross Traditional HMO	7.28
Blue Shield Access+ HMO and EPO	5.92
Blue Shield Trio HMO	6.51
Health Net Salud y Más HMO	3.97
Kaiser Permanente HMO	13.07
Kaiser Permanente HMO Out-of-State	13.59
PERS Gold PPO	12.17
PERS Platinum PPO	12.18
Sharp Performance Plus HMO	8.93
UnitedHealthcare Alliance HMO	4.90
UnitedHealthcare Harmony HMO	5.73
Western Health Advantage HMO	6.19
Total Basic Weighted Average Change	10.95

Medicare Plans	% Premium Change
Anthem Medicare Preferred	-1.88
Blue Shield Medicare	8.51
Kaiser Permanente Senior Advantage	14.67
Kaiser Permanente Senior Advantage Out-of-State	16.20
Kaiser Permanente Senior Advantage Summit	14.95
Kaiser Permanente Senior Advantage Summit Out-of-State (new plan for 2024)	N/A
PERS Gold Medicare Supplement PPO	3.54
PERS Platinum Medicare Supplement PPO	6.70
Sharp Direct Advantage	2.70
UnitedHealthcare Group	14.03
UnitedHealthcare Group Edge	2.32
Western Health Advantage MyCare Select	-18.87
Total Medicare Weighted Average Change	9.55

"We continue to experience rising costs in our Basic PPO plans that we know are unsustainable," added Moulds. "We have been working on numerous strategies to curb future cost increases that will be reflected in our upcoming PPO solicitation later this year."

Included in the Basic premiums is a continuation of CalPERS' risk adjustment strategy, approved by the Board in 2020. Starting in 2024, the Basic HMO and PPO plans will begin a three-year transition into a single risk pool. The change is expected to stabilize enrollment across the HMOs and PPOs by pricing the plans based on the value of their benefits and network instead of the mix of healthy or unhealthy members in a plan.

The 2024 Basic and Medicare premiums for the three association plans offered within the CalPERS Health Program will increase 9.73% and 5.98%, respectively. The association boards independently negotiate the plan premiums and benefit designs for their dues paying members. CalPERS members can shop health plans and make a change during Open Enrollment. Beginning September 11, members can find Open Enrollment information on the CalPERS website and customized information in their myCalPERS accounts. Using the Search Health Plans tool in myCalPERS, members can compare plan monthly premiums and copays, and search for primary care doctors and specialists to see which plans they participate in.

Premiums will take effect January 1, 2024.

**Please see Health Cost Tables on pages 15 and 16.**

**\*\* This is to mean CalPERS is encouraging members to consider shopping health care plans found among the array of choices offered within the CalPERS Health Plans.**

*Dr. Thelma Lamar, PhD*

Director Health Benefits



# Why choose Kaiser Permanente?

**Get the high-quality care you deserve. Kaiser Permanente has two Medicare health plan options for CalPERS retirees to choose from, Senior Advantage (HMO) and Summit.**

- Care from the comfort of home when you schedule a phone appointment with a Kaiser Permanente doctor.<sup>1</sup>
- Your choice of great Kaiser Permanente doctors and a wide range of specialists. And all of our available doctors welcome Kaiser Permanente Medicare health plan members.
- Open enrollment is September 18 through October 13, 2023

## 2024 benefit highlights



Rides to and from your doctor visits at no cost<sup>2</sup>



Meals delivered to your home after a hospital stay at no cost<sup>3</sup>



Quarterly Over-the-Counter (OTC) Health and Wellness Benefit

To learn more call us toll-free: **1-855-717-9598** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.



**1.** When appropriate and available. **2.** If you have a medical emergency, call **911**. **3.** Meal service is for 4 weeks and is available only once per benefit year immediately following an inpatient stay at a hospital or nursing facility. Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

Please recycle. 1108868026\_RPEA June 2023







## MEMBERSHIP DIRECTOR UPDATE – by ELENA YUASA

**D**ear RPEA members,  
I hope everyone is enjoying the arrival of summer at last!

With the welcoming of nice weather, opportunities have been presented to allow me to increase our visibility and spread the word

about RPEA's mission and goals.

In May, I traveled to northern California and attended two lunch meetings: the Chapter 72 Mother Lode meeting on May 16 and the Chapter 006 Sonoma meeting on May 17. Visiting these chapters and gaining new insights into their needs was excellent. Loran Vetter was also present at both meetings and presented on RPEA's volunteer program, stressing the importance of reporting volunteer hours to Headquarters.

I am delighted to share that our hard work is yielding results, and the City of Costa Mesa has invited RPEA to participate in its Senior Expo in September. It's a fantastic chance to connect with potential members and spread awareness about our organization within the community. Keep an eye out for further updates.

I wanted to share some exciting news - our organization has been added to the distribution list of OASIS Senior Center sponsors! We received the notification last month so that we can participate in their Senior Expo next year. I can't wait to see all the opportunities this will bring us.

I recently attended the RPEA Board Meeting in Orange County on June 12. During the meeting, the Board discussed various initiatives, focusing on providing training for our chapter leaders. I was pleased to hear that a second Area Director's V Workshop is scheduled for September, providing an excellent chance for chapter leaders to network and gain a deeper understanding of RPEA's recruitment and legislative efforts for the remainder of the year. I highly recommend that all chapter leaders attend this workshop.

On June 22, I attended the CalPERS Educational Event in the City of Bakersfield and successfully recruited new members for our organization, RPEA. The attendees showed great interest in learning more about our organization and the benefits of joining. I was pleased to meet CalPERS Chief of Customer Service & Outreach Division David Rubio and Administration Board Member Kevin Palkki during the event. They were both enthusiastic about connecting with RPEA and addressing our concerns regarding educational events. Additionally, Ginger Mello from Chapter 21 Bakersfield represented RPEA superbly.

In July, I had the chance to participate in several events. On July 10, I went to the Senior Expo in Orange County. I had the

opportunity to meet different organizations and find out about their services for seniors. During the event, I connected with possible partners interested in RPEA's advocacy and member benefits. I plan to follow up with a few of them next month.

I attended the Senior Resource Fair on July 19th at the recently opened Garden Brook Senior Village in the City of Garden Grove. During the event, I had the opportunity to meet some potential members. Also, I connected with staff members from the Assemblymember office from the Seventeenth District and Congresswomen from California's 45th District. I want to thank Chapter 1's Health Benefits Chair, Rani Kuusto, for attending the fair and meeting several possible members. Great work, Rani!

On July 20, I had the chance to attend the Fullerton Lions Club as a guest and give a brief presentation about RPEA. The members needed to learn about our organization and the advantages we offer to retirees, affiliates, and associate members. They were happy that I joined their meeting and showed eagerness to collaborate with us to enhance their community and participate in our projects for a meaningful impact.

In light of the recent CalPERS data breach, it is now more important than ever to consider joining RPEA or remaining a member. Retirees or anyone who supports pensions must have a united voice. At the CalPERS Board meeting on June 21st, it was reported that hackers could gain access to confidential information such as names, social security numbers, and birth dates of approximately 769,000 retirees and beneficiaries. This was made possible through a vulnerability in a CalPERS contracted vendor's cybersecurity system. Encouraging friends and family to take action and protect their personal information is essential.

As an organization, RPEA and our Chapters strive to provide our members with up-to-date information, resources, and referrals. We are committed to keeping our website regularly updated and linked to CalPERS updates. We strongly encourage our members to contact their legislators to voice their concerns, as their input is crucial in addressing these issues. Your voice matters, and we want to ensure it is heard.

As I compose this article, I am preparing to journey to Northern California for the August Chapter 35 Solano Chapter Meeting and our Board Meeting in September. I am eager to share more thrilling updates soon.

I am impressed by the unwavering dedication and commitment of our current chapter leaders and our members' support in advancing the goals of RPEA for the betterment of those who cannot speak for themselves. I encourage all members to attend chapter meetings,



contribute a few hours of volunteer work each month, or consider taking on leadership roles. We must work together to effect significant change and safeguard our pensions and health benefits at this critical juncture.

I look forward to sharing more exciting news with you soon. If you have any questions or want to contact me, please email me at [rpeahq@rpea.com](mailto:rpeahq@rpea.com). Thank you for your continued support.

***Coming together is just the beginning; keeping together is progress, and working together is a success. Let's start a new journey together and be part of your Chapter leadership team.***

*Elena Yuasa*  
Director of Membership



Ginger Mello, Elena Yuasa, and David Rubio (CalPERS Chief)



Newport Senior Expo at Newport Beach



Senior Fair Garden Grove Elena Yuasa and Rani Kuusto



Happy and Furry Guests at Senior Fair Garden Grove



Elena Yuasa and Administration Board Member Kevin Palkki



Fullerton, CA Lion's Club





## Once Again Lack of Transparency

Yes - CalPERS fans once again our illustrious CalPERS Board and administration failed to notify us of important information. The recent hack of a third party sub-contractor by suspected Russian hackers of

retirees' (yes only retirees) information of names, social security numbers and birth dates by PBI Research Services/Berwyn Group ("PBI"). Over 769,000 retiree members were affected. Now PBI was alerted on May 31, 2023. They notified CalPERS on June 6, 2023 that it was possibly compromised and on June 9, 2023 that it was definitely compromised. CalPERS public information officer Amy Morgan said the hackers also may have gotten the information on CalPERS members 'former or current employers, spouses or domestic partners, and children. whether they worked for the state, public agencies, school districts, in the courts or in the California legislature.

At a CalPERS Board meeting on June 20, 2023 at the end of the meeting the staff notified the public and the board nearly two weeks after if knew of an issue. Why so long? During the two weeks between finding out and finally telling us; many of us could have compromised bank accounts, etc.

After I found out from RPEA President Rosemary Knox, I immediately checked my accounts and called my credit union Golden 1 which many public employees use. I asked about hacks and was transferred to the security division of Golden 1 who told me that they were not notified either. I later learned neither was the FBI. I checked the CalPERS website and found an article about security of CalPERS which down played the breach. Infuriated I called the press and told the Sacramento Bee how unethical it was and how harmful this was for retirees of CalPERS and their families. I mentioned this was not the first time under this board and administration that secrets have been kept from the public. Pointing out CalPERS CIO Ben Ming who invested CalPERS money in companies and firms he had an interest in and about the CalPERS employee who embezzled over \$700,000 from CalPERS. Both issues were kept secret until folks at RPEA asked questions.

Why were we not told sooner. Is the Board and administration too busy to inform us? Now the CalPERS Board had NO problems calling a special meeting to help the board get guidance on compensating primarily four of the executive team at CalPERS, the General Counsel Chief Financial Officer, Chief Actuary and Chief Health Director, who have all topped out on their salaries of well over a

hundreds of thousand dollars. They did so just a week or two after their regular meeting in November of 2022.

What to do? Check all your financial accounts, bank and credit card statements. Look for unusual charges no matter how small. In addition watch out for social media accounts in your name. I had someone try and create an account in my name using my photograph on Facebook. I immediately contacted them and it was taken down. CalPERS is offering us two years of free Experian. You can call 833-919-4735 or email CalPERS at [PBIquestions@calpers.ca.gov](mailto:PBIquestions@calpers.ca.gov). The phone line is staffed 6 a.m. to 8 p.m. Monday through Friday and 8 a.m. to 5 p.m. Saturday and Sunday.

As a result of this breach we have learned there are a couple of lawsuits are being filed which may turn into class action suits against PBI and CalPERS. There is also a call for a change of administration and suits against the board and administration for lack of fiduciary responsibility.

At a minimum we believe the legislature, attorney general and governor should look into this matter. You can help by writing or calling the governor's office and your state assembly member or state senator. You can get information on your representatives by going to [www.assembly.ca.gov](http://www.assembly.ca.gov) and [www.senate.ca.gov](http://www.senate.ca.gov). Go to the find my legislator link, type in your address and you will get the information. Each office has a way to contact them. Call or write today. Tomorrow may be too late.

***As always happy trails till we meet again.***

*Randall Cheek*

RPEA Director of Legislation



## Things To Do To Protect Yourself Online

- ✓ Lock down your accounts
- ✓ Secure your home Wi-Fi
- ✓ Protect your computer and phone
- ✓ Recognize attempts to steal your information
- ✓ Back things up





# LEGISLATIVE TRACKING



Aaron Read



Pat Moran

BILL NUMBER & AUTHOR	LEGISLATIVE INTENT	CURRENT STATUS	RPEA POSITION
<b>AB 48</b> <b>(Aquiar-Curry D) Nursing Facility Resident Informed Consent Protection Act of 2023.</b>	<b>Summary:</b> Current law provides for the licensure and regulation of health facilities, including skilled nursing facilities and intermediate care facilities, by the State Department of Public Health. Current law requires skilled nursing facilities and intermediate care facilities to have written policies regarding the rights of patients. This bill would add to these rights the right of every resident to receive the information that is material to an individual's informed consent decision concerning whether to accept or refuse the administration of psychotherapeutic drugs, as specified. This bill would also add the right to be free from psychotherapeutic drugs used for the purpose of resident discipline, convenience, or chemical restraint, except in an emergency that threatens to cause immediate injury to the resident or others. This bill would make the prescriber responsible for disclosing the material information relating to psychotherapeutic drugs to the resident and obtaining their informed consent, as defined.	<b>Introduced:</b> 12/5/2022 <b>Last Amend:</b> 3/16/2023 <b>Status:</b> 7/10/2023-In committee: Referred to APPR, suspense file. Location: 7/10/2023-APPR. SUSPENSE FILE	<b>S</b>
<b>AB 751</b> <b>(Schiavo D) Elder abuse.</b>	<b>Summary:</b> Current law requires every local law enforcement agency to, when the agency next undertakes the policy revision process, revise or include specified information about the elements of elder abuse crimes in the portion of its policy manual relating to elder and dependent adult abuse, if that policy manual exists. Current law requires a municipal police department or county sheriffs' department that adopts or revises a policy regarding elder and dependent adult abuse or senior and disability victimization on or after April 13, 2021, to include specified provisions regarding procedures for investigating elder abuse in that policy. This bill would clarify that a department that complied or complies with the requirements above regarding including specified information about the elements of elder abuse crimes in their policy manuals on or after April 13, 2021, is required to include the specified provisions regarding procedures for investigating elder abuse in their policy.	<b>Introduced:</b> 2/13/2023 <b>Last Amend:</b> 3/16/2023 <b>Status:</b> 5/3/2023-Referred to Com. On PUB S. <b>Calendar:</b> 6/6/2023 8:30 a.m. - 1021 O Street, Rm 2200 SENATE PUBLIC SAFETY, WAHAB, AISHA, Chair	<b>S<sub>2</sub></b>
<b>AB 979</b> <b>(Alvarez D) Long-term care: family councils.</b>	<b>Summary:</b> Current law requires the State Department of Public Health to license and regulate skilled nursing facilities (SNFs) and intermediate care facilities (ICFs). Current law requires the State Department of Social Services to license and regulate residential care facilities for the elderly (RCFEs). Current law prohibits those facilities from prohibiting the formation of a family council, which is a meeting of family members, friends, or representatives of 2 or more residents to confer in private without facility staff. Current law prohibits those facilities from willfully interfering with the formation, maintenance, or promotion of a family council, as specified. This bill would remove willfulness as a condition of that prohibition and would make changes to the definition and scope of	<b>Current Text:</b> Amended 4/20/2023 <b>Introduced:</b> 2/15/2023 <b>Last Amend:</b> 4/20/2023 <b>Status:</b> 7/5/2023 From committee. Do pass and re-refer to	<b>S<sub>2</sub></b>



# LEGISLATIVE TRACKING

	prohibited interference.	Com. On APPR with recommendation: To Consent Calendar. <b>Location:</b> 7/5/2023-S. APPR. CALENDAR 8/14/2023	
<b>AB 1246</b>  ( <a href="#">Nguyen, Stephanie D</a> ) <b>Public Employees' Retirement System optional settlements.</b>	<b>Summary:</b> Current law permits a member of the Public Employees' Retirement System (PERS) who retires on or before December 31, 2017, to elect from among several optional settlements for the purpose of structuring the member's retirement allowance. Current law also permits a member of PERS who retires on or after January 1, 2018, to elect from among several other optional settlements for the purpose of structuring their retirement allowance. Current law prohibits a member who elects to receive specified optional settlements from changing the member's optional settlement and designated beneficiary after election of an optional settlement unless a specified event occurs, including the death of a beneficiary who predeceased the member, a dissolution of marriage or a legal separation in which the judgment dividing the community property awards the total interest in the retirement system to the retired member, or in an annulment of marriage in which the court confirms the annulment. This bill would, commencing January 1, 2025, permit a member who elected to receive a specified optional settlement at retirement, if the member's former spouse was named as beneficiary and a legal judgment awards only a portion of the interest in the retirement system to the retired member, to elect to add their new spouse as the beneficiary of the member's interest, subject to meeting certain conditions.	<b>Introduced:</b> 2/16/2023 <b>Last Amend:</b> 6/15/2023 <b>Status:</b> 7/3/2023-In committee: Referred to APPR suspense file. <b>Location:</b> 7/3/2023- S. APPR SUSPENSE FILE	CO-SPONSOR
<b>SB 17</b>  ( <a href="#">Caballero D</a> ) <b>Senior housing: tax credits.</b>	<b>Summary:</b> Current law, enacted to implement a specified low-income housing tax credit established by federal law, requires the California Tax Credit Allocation Committee to annually determine and allocate the state ceiling in accordance with those provisions and in conformity with federal law. Current law authorizes the committee to adopt, amend, or repeal rules and regulations for the allocation of housing credits. Current law requires that specified amounts of the low-income housing tax credits be set aside for allocation to rural areas, small developments, and farmworker housing, as specified. This bill would require the committee to revise its regulations to increase the housing type goal for senior developments to 20 percent.	<b>Introduced:</b> 12/5/2022 <b>Last Amend:</b> 4/18/2023 <b>Status:</b> 7/12/2023-A. APPR. SUSPENSE FILE	S <sub>2</sub>
<b>SB 278</b>  ( <a href="#">Dodd D</a> ) <b>Elder abuse.</b>	<b>Summary:</b> Current law defines financial abuse for those purposes of the Elder Abuse and Dependent Adult Civil Protection Act and provides that it occurs when, among other instances, a person or entity takes, secretes, appropriates, obtains, or retains, or assists in taking, secreting, appropriating, obtaining, or retaining, real or personal property of an elder or dependent adult for a wrongful use or with intent to defraud, or both. Current law requires a person or entity to be deemed to have taken, secreted, appropriated, obtained, or retained property for a wrongful use if, among other things, the	<b>Current Text:</b> Amended 5/16/2023 <b>Introduced:</b> 2/1/2023 <b>Last Amend:</b> 5/16/2023 <b>Status:</b> 7/14/2023- Failed	S <sub>2</sub>



# LEGISLATIVE TRACKING

	<p>person or entity takes the property and the person or entity knew or should have known that the conduct is likely to be harmful to the elder or dependent adult. Current law requires the court to award specified costs if a defendant is found liable for financial abuse, as specified. This bill would add to the definition of "financial abuse" knowingly aiding and abetting in the taking secreting, appropriating, obtaining, or retaining real or personal property of an elder or dependent adult for a wrongful use or with intent to defraud, or both. The bill also defines "assists" for those purposes.</p>	<p>Deadline pursuant to Rule 61(a)(10). (Last known location was B. &amp; F. on 6/1/2023) (May be acted upon Jan 2024)  <b>Location:</b>  7/14/2023-A.  2-YEAR</p>	
<p><b>SJR 1</b></p> <p><b>(Cortese D) Social Security Act: repeal of benefit reductions.</b></p>	<p><b>Summary:</b> Would request the Congress of the United States to enact, and the President to sign, legislation that would repeal the Government Pension Offset and the Windfall Elimination Provision from the Social Security Act.</p>	<p><b>Introduced:</b>  12/5/2022  <b>Last Amend:</b>  4/12/2023  <b>Status:</b>  5/26/2023-Senate amendments concurred (Ayes 37, Noes 0, ordered to engrossing and enrolling (Enrolled text released 5/30/2023  <b>Location:</b>  5/16/2023-Enrollment</p>	<p><b>S<sub>1</sub></b></p>

## LEGISLATIVE SUPPORT POSITIONS: The following categories are used in your legislative summary reports:

**SPONSOR** – This is a sponsored or co-sponsored bill.

**SUPPORT 1 (S1)** – This is the highest priority support bill. We send a letter of support to the author, a letter of support to committee members considering the bill and undertake full lobbying to assure passage of the bill. We also closely monitor all amendments and constantly reevaluate our position.

**SUPPORT 2 (S2)** – This level of support is moderate. A letter is sent to the author and committee considering the bill, but there is usually less lobbying or testifying before committee. We also closely monitor all amendments and constantly reevaluate our position.

**SUPPORT 3 (S3)** – This is the lowest level of support. A letter of support is sent to the author. We closely monitor the bill for amendments.

**OPPOSE (O)** – Only those bills which are judged to be detrimental are given an oppose position. Such bills require aggressive opposition lobbying, often accompanied by efforts to gain amendments, in an effort to make the bill acceptable to RPEA, and therefore to remove our opposition.

**WATCH 1 (W1)** – This is a bill of more than casual interest. We actively monitor such bills and often communicate with the author, the author's staff, the legislative committee members and staff. We frequently seek clarifying amendments to bills in this category.

**WATCH 2 (W2)** – This is a bill of interest or concern on which we keep close tabs. It appears in the summary report.

**?** – This is a bill that will show up in our screening from time to time. It is important that we discuss the bill so that we are able to remove the question mark by either deleting the bill or by assigning one of the above positions.



# Data Breach – Identity Theft Awareness



FEDERAL TRADE COMMISSION

IdentityTheft.gov

## What information was lost or exposed?

### ▼ Social Security number

- ☐ If a company responsible for exposing your information offers you free credit monitoring, take advantage of it.
- ☐ Get your free credit reports from [annualcreditreport.com](https://annualcreditreport.com). Check for any accounts or charges you don't recognize.
- ☐ Consider placing a credit freeze. [A credit freeze](#) makes it harder for someone to open a new account in your name.
  - If you place a freeze, be ready to take a few extra steps the next time you apply for a new credit card or cell phone - or any service that requires a credit check.
  - If you decide not to place a credit freeze, at least consider [placing a fraud alert](#).
- ☐ Try to file your taxes early - before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.
- ☐ Don't believe anyone who **calls** and says you'll be arrested unless you pay for taxes or debt - even if they have part or all of your Social Security number, or they say they're from the IRS.
- ☐ Continue to check your credit reports at [annualcreditreport.com](https://annualcreditreport.com). You can order a free report from each of the three credit reporting companies once a year.

### ▼ Online login or password

- ☐ Log into that account and change your password. If possible, also change your username.
  - If you can't log in, contact the company. Ask them how you can recover or shut down the account.
- ☐ If you use the same password anywhere else, change that, too.
- ☐ Is it a financial site, or is your credit card number stored? Check your account charges that you don't recognize.

### ▼ Debit or credit card number

- ☐ Contact your bank or credit card company to cancel your card and request a new one.
- ☐ Review your transactions regularly. Make sure no one misused your card.
  - If you find fraudulent charges, call the fraud department and get them removed.
- ☐ If you have automatic payments set up, update them with your new card number.
- ☐ Check your credit report at [annualcreditreport.com](https://annualcreditreport.com).

### ▼ Bank account information

- ☐ Contact your bank to close the account and open a new one.
- ☐ Review your transactions regularly to make sure no one misused your account.
- ☐ If you find fraudulent charges or withdrawals, call the fraud department and get them removed.
- ☐ If you have automatic payments set up, update them with your new bank account information.
- ☐ Check your credit report at [annualcreditreport.com](https://annualcreditreport.com).

### ▼ Driver's license information

- ☐ Contact your [nearest motor vehicles branch](#) to report a lost or stolen driver's license. The state might flag your license number in case someone else tries to use it, or they might suggest that you apply for a duplicate.
- ☐ Check your credit report at [annualcreditreport.com](https://annualcreditreport.com).

### ▼ Children's personal information

- ☐ Request a credit freeze for your child - [if this service is available in your state](#). A credit freeze will make it difficult for someone to use your child's information to open accounts. To place a freeze, follow the specific instructions for each credit bureau.





# Choose a plan that invests in you

As you age into Medicare, Blue Shield of California is here to help you along the way. Our plan provides access to fitness and wellness classes, dedicated care managers, virtual care, pharmacy tools, and more to help you manage your health.

**Blue Shield Medicare (PPO) plan offers benefits to keep you protected:**

- 24/7 access to phone and video consultations with doctors
- See any doctor that accepts Medicare
- Nationwide coverage
- Worldwide coverage for emergency services and urgent care
- \$0 deductible



To learn more, visit [blueshieldca.com/calpersmedicare](https://blueshieldca.com/calpersmedicare) or call (888) 802-4599 (TTY: 711), 7 a.m. to 8 p.m., seven days a week.

Blue Shield of California is a PPO plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal. Blue Shield of California offers individual and employer group retiree plans to Medicare beneficiaries who have Part A and Part B. Individual plans are open to all Medicare beneficiaries who reside within a plan's specific service area. Employer group retiree plans are open only to Medicare beneficiaries who are eligible group retirees and who reside within a plan's specific service area. Individual and employer group retiree plans have different service areas, benefits, and provider networks.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Customer Care number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律，並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。

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# HEALTH COST TABLE

## Statewide 2024 Premiums Per Subscriber Per Month (PSPM) One Risk Pool Three-Year Phase In with PPO Benefit Design Changes

Basic Plans	2023			2024			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem Blue Cross Select HMO	\$903.85	\$1,807.70	\$2,350.01	\$925.57	\$1,851.14	\$2,406.48	2.40%
Anthem Blue Cross Traditional HMO	1,116.65	2,233.30	2,903.29	1,197.94	2,395.88	3,114.64	7.28%
Blue Shield Access+ HMO	842.61	1,685.22	2,190.79	892.49	1,784.98	2,320.47	5.92%
Blue Shield Trio HMO	760.71	1,521.42	1,977.85	810.24	1,620.48	2,106.62	6.51%
Health Net Salud y Más	631.89	1,263.78	1,642.91	656.96	1,313.92	1,708.10	3.97%
Kaiser Permanente	852.68	1,705.36	2,216.97	964.15	1,928.30	2,506.79	13.07%
Kaiser Permanente Out of State	1,155.43	2,310.86	3,004.12	1,312.45	2,624.90	3,412.37	13.59%
Sharp Performance Plus	764.96	1,529.92	1,988.90	833.24	1,666.48	2,166.42	8.93%
UnitedHealthcare SignatureValue Alliance	841.72	1,683.44	2,188.47	882.98	1,765.96	2,295.75	4.90%
UnitedHealthcare SignatureValue Harmony	722.28	1,444.56	1,877.93	763.70	1,527.40	1,985.62	5.73%
Western Health Advantage HMO	760.17	1,520.34	1,976.44	807.23	1,614.46	2,098.80	6.19%
<b>Basic HMO Weighted Average</b>							<b>10.50%</b>
Anthem EPO Del Norte	\$1,083.89	\$2,167.78	\$2,818.11	\$1,215.87	\$2,431.74	\$3,161.26	12.18%
PERS Gold	766.11	1,532.22	1,991.89	859.31	1,718.62	2,234.21	12.17%
PERS Platinum	1,083.89	2,167.78	2,818.11	1,215.87	2,431.74	3,161.26	12.18%
<b>Basic PPO Weighted Average</b>							<b>12.17%</b>

Total Basic Percent Change

10.95%

Medicare Plans	2023			2024			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem Medicare Preferred PPO	\$413.59	\$827.18	\$1,240.77	\$405.83	\$811.66	\$1,217.49	(1.88%)
Blue Shield Medicare PPO	361.90	723.80	1,085.70	392.68	785.36	1,178.04	8.51%
Kaiser Permanente Senior Advantage	283.25	566.50	849.75	324.79	649.58	974.37	14.67%
Kaiser Permanente Senior Advantage Summit	336.29	672.58	1,008.87	386.55	773.10	1,159.65	14.95%
Kaiser Permanente Senior Advantage Out of State	274.03	548.06	822.09	318.43	636.86	955.29	16.20%
Kaiser Permanente Senior Advantage Summit Out of State	N/A	N/A	N/A	380.21	760.42	1,140.63	N/A
Sharp Direct Advantage HMO	249.79	499.58	749.37	256.53	513.06	769.59	2.70%
UnitedHealthcare Group Medicare Advantage PPO	299.68	599.36	899.04	341.72	683.44	1,025.16	14.03%
UnitedHealthcare Group Medicare Advantage Edge PPO	357.70	715.40	1,073.10	366.01	732.02	1,098.03	2.32%
Western Health Advantage MyCare Select HMO	331.11	662.22	993.33	268.62	537.24	805.86	(18.87%)
<b>Medicare Advantage Weighted Average</b>							<b>13.17%</b>
PERS Gold	\$392.71	\$785.42	\$1,178.13	\$406.60	\$813.20	\$1,219.80	3.54%
PERS Platinum	420.02	840.04	1,260.06	448.15	896.30	1,344.45	6.70%
<b>Medicare Supplement Weighted Average</b>							<b>6.62%</b>

Total Medicare Percentage Change

9.55%

Combination Plans	2024					
	Subscriber in M & 1 Dependent in B	Subscriber in M & 2+ Dependents in B	Subscriber in M, 1 Dependent in B & 1 Dependent in M	Subscriber in B & 1 Dependent in M	Subscriber in B & 2+ Dependents in M	Subscriber in B, 1 Dependent in B & 1 Dependent in M
Anthem Blue Cross Select and Medicare Supplement	\$1,331.40	\$1,886.74	\$1,367.00	\$1,331.40	\$1,737.23	\$1,886.74
Anthem Blue Cross Traditional and Medicare Supplement	1,603.77	2,322.53	1,530.42	1,603.77	2,009.60	2,322.53
Blue Shield Access+ and Medicare	1,285.17	1,820.66	1,320.85	1,285.17	1,677.85	1,820.66
Blue Shield Trio and Medicare	1,202.92	1,689.06	1,271.50	1,202.92	1,595.60	1,689.06
Kaiser Permanente and Senior Advantage	1,288.94	1,867.43	1,228.07	1,288.94	1,613.73	1,867.43
Kaiser Permanente and Senior Advantage Summit	1,350.70	1,929.19	1,351.59	1,350.70	1,737.25	1,929.19
Kaiser Permanente and Senior Advantage Out of State	1,630.88	2,418.35	1,424.33	1,630.88	1,949.31	2,418.35
Kaiser Permanente and Senior Advantage Summit Out of State	1,692.66	2,480.13	1,547.89	1,692.66	2,072.87	2,480.13
PERS Gold and Medicare Supplement	1,265.91	1,781.50	1,328.79	1,265.91	1,672.51	1,781.50
PERS Platinum and Medicare Supplement	1,664.02	2,393.54	1,625.82	1,664.02	2,112.17	2,393.54
Sharp Direct Advantage	1,089.77	1,589.71	1,013.00	1,089.77	1,346.30	1,589.71
UnitedHealthcare Alliance and Medicare Advantage	1,224.70	1,754.49	1,213.23	1,224.70	1,566.42	1,754.49
UnitedHealthcare Alliance and Medicare Advantage Edge	1,248.99	1,778.78	1,261.81	1,248.99	1,615.00	1,778.78
UnitedHealthcare Harmony and Medicare Advantage	1,105.42	1,563.64	1,141.66	1,105.42	1,447.14	1,563.64
UnitedHealthcare Harmony and Medicare Advantage Edge	1,129.71	1,587.93	1,190.24	1,129.71	1,495.72	1,587.93
Western Health Advantage and Medicare Advantage	1,075.85	1,560.19	1,021.58	1,075.85	1,344.47	1,560.19



# HEALTH COST TABLE

## Regional 2024 Premiums Per Subscriber Per Month (PSPM)

### One Risk Pool Three-Year Phase In with PPO Benefit Design Changes

Basic Plans	2023			2024			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Basic Premiums - Region 1							
Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba							
Anthem Blue Cross Select HMO	\$1,128.83	\$2,257.66	\$2,934.96	\$1,138.86	\$2,277.72	\$2,961.04	0.89%
Anthem Blue Cross Traditional HMO	1,210.71	2,421.42	3,147.85	1,339.70	2,679.40	3,483.22	10.65%
Anthem EPO Del Norte	1,200.12	2,400.24	3,120.31	1,314.27	2,628.54	3,417.10	9.51%
Blue Shield Access+ HMO	1,035.21	2,070.42	2,691.55	1,076.84	2,153.68	2,799.78	4.02%
Blue Shield Trio HMO	888.94	1,777.88	2,311.24	946.84	1,893.68	2,461.78	6.51%
Kaiser Permanente	913.74	1,827.48	2,375.72	1,021.41	2,042.82	2,655.67	11.78%
PERS Gold	825.61	1,651.22	2,146.59	914.82	1,829.64	2,378.53	10.81%
PERS Platinum	1,200.12	2,400.24	3,120.31	1,314.27	2,628.54	3,417.10	9.51%
UnitedHealthcare SignatureValue Alliance	1,044.07	2,088.14	2,714.58	1,091.13	2,182.26	2,836.94	4.51%
UnitedHealthcare SignatureValue Harmony	N/A	N/A	N/A	937.39	1,874.78	2,437.21	N/A
Western Health Advantage HMO	760.17	1,520.34	1,976.44	807.23	1,614.46	2,098.80	6.19%
Basic Premiums - Region 2							
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare and Ventura							
Anthem Blue Cross Select HMO	\$765.37	\$1,530.74	\$1,989.96	\$807.71	\$1,615.42	\$2,100.05	5.53%
Anthem Blue Cross Traditional HMO	935.12	1,870.24	2,431.31	1,034.38	2,068.76	2,689.39	10.61%
Blue Shield Access+ HMO	842.61	1,685.22	2,190.79	869.14	1,738.28	2,259.76	3.15%
Blue Shield Trio HMO	760.71	1,521.42	1,977.85	810.24	1,620.48	2,106.62	6.51%
Health Net Salud y Más	698.91	1,397.82	1,817.17	684.77	1,369.54	1,780.40	(2.02%)
Kaiser Permanente	756.21	1,512.42	1,966.15	904.95	1,809.90	2,352.87	19.67%
PERS Gold	695.93	1,391.86	1,809.42	799.44	1,598.88	2,078.54	14.87%
PERS Platinum	1,014.80	2,029.60	2,638.48	1,151.50	2,303.00	2,993.90	13.47%
Sharp Performance Plus	764.96	1,529.92	1,988.90	833.24	1,666.48	2,166.42	8.93%
UnitedHealthcare SignatureValue Alliance	793.63	1,587.26	2,063.44	837.88	1,675.76	2,178.49	5.58%
UnitedHealthcare SignatureValue Harmony	781.58	1,563.16	2,032.11	792.65	1,585.30	2,060.89	1.42%
Basic Premiums - Region 3							
Los Angeles, Riverside and San Bernardino							
Anthem Blue Cross Select HMO	\$737.91	\$1,475.82	\$1,918.57	\$841.13	\$1,682.26	\$2,186.94	13.99%
Anthem Blue Cross Traditional HMO	942.73	1,885.46	2,451.10	1,012.67	2,025.34	2,632.94	7.42%
Blue Shield Access+ HMO	738.29	1,476.58	1,919.55	756.65	1,513.30	1,967.29	2.49%
Blue Shield Trio HMO	661.49	1,322.98	1,719.87	704.69	1,409.38	1,832.19	6.53%
Health Net Salud y Más	606.34	1,212.68	1,576.48	630.13	1,260.26	1,638.34	3.92%
Kaiser Permanente	754.64	1,509.28	1,962.06	865.41	1,730.82	2,250.07	14.68%
PERS Gold	680.37	1,360.74	1,768.96	785.28	1,570.56	2,041.73	15.42%
PERS Platinum	992.59	1,985.18	2,580.73	1,131.47	2,262.94	2,941.82	13.99%
UnitedHealthcare SignatureValue Alliance	790.46	1,580.92	2,055.20	826.44	1,652.88	2,148.74	4.55%
UnitedHealthcare SignatureValue Harmony	713.55	1,427.10	1,855.23	734.76	1,469.52	1,910.38	2.97%
Basic Premiums - Out of State							
Kaiser Permanente Out of State	\$1,155.43	\$2,310.86	\$3,004.12	\$1,312.45	\$2,624.90	\$3,412.37	13.59%
PERS Platinum	1,003.90	2,007.80	2,610.14	1,146.86	2,293.72	2,981.84	14.24%





### Wrap up for the last 12 months

Wow-it has ended up being a fantastic year for volunteering. I have finally gained another member in my ad hoc Committee. Her name is Hillari DeSchane and she is a member of

the Stockton Chapter. Hillari is a terrific writer and is very excited about being a part of this project. She will also be writing articles for this project starting in this edition.

This past fiscal year, we have posted \$ 1,953,735.92 as an organization. If you can imagine, this amount of value is being generated by roughly one percent of our members. Think about the value of 10% of our members volunteering and sending in their numbers.

Our new fiscal year started on July 1, 2023 and will run through June 30, 2023. That gives us plenty of time to beat last year's total. As always, the forms can be filled out on line, sent in as a paper form, or accessed from the bi-monthly newsletter. The information we generate is being used in various ways to enhance the positive view of Public Employment Retirees.

*Loran Vetter*

Community Involvement Chair

## Members Volunteer in YOUNique Ways

### Community Involvement Stories - by Hillari DeShane

As the newest member of RPEA-CA's Community Involvement committee, I recently chatted with committee chair Loran Vetter about the difficulty in getting our RPEA members to report their volunteer hours. If you're a member and you're reading this, you understand that calculating those hours and their economic and charitable value is an important part of defending our pensions.

"I don't get it," Loren told me. "I know our members are volunteering. They're active in all kinds of things. Why don't they want to report their hours?"

"It's the Kale Effect," I told her.

### The Kale Effect

What images come to mind when you think of 'real' volunteer work—volunteering that 'counts'?

Chances are you're picturing long hours spent doing something difficult and maybe even downright awkward. Working a phone bank for a political campaign or cause. Collecting money for a national organization. Staffing a booth handing out literature, collecting donations for a silent auction, or helping your children sell something. Americorps, the federal agency for national service and volunteerism, calls this 'formal volunteering.' Think

regional or national organizations run by professionals directing the work of average people like me and you.

Call it philanthropy's version of kale. It's good for you, it's the right thing to do, but it's not very enjoyable. Yet deep down inside, many of us are convinced those are the only volunteer hours worth counting.

### 'Who, Me?/Yes, You!'

But what if I told you that two out of three Americans serve others as individuals, or as members of small local groups, churches, and organizations? That number very likely includes you, since studies suggest public employees, active and retired, are especially motivated by the desire to serve.

Americorps terms this 'informal helping.' If you ever said, 'Who me?' when someone asked you to share your talent, skill, or interest to benefit others, and heard, 'Yes, you!' then you've experienced the power—and the joy—of unleashing your passion for the good of others. It's personal, it's targeted and responsive to local needs and conditions, and it can be extremely effective.

Here are three RPEA members volunteering in unique local 'informal helping' projects, making real impacts. I promise, there's not a bit of kale in the bunch. I'll lead off with my own experience.



# Members Volunteer in YOUNique Ways

## Gentle hooves, healing hearts

Hillari DeShane, Chapter 003-Stockton, volunteering at Mercy Spring Ranch, Escalon:



Eight year old B. looked from the nerf sword in his hand to the rubber ring target. "I don't know if I can do that. I have anxiety," he said matter-of-factly.

I squinted up against the summer sun at B. where he sat atop Gimli, our equine partner for the session. "You've done really well this morning," I said.

Though B. had no horse experience, he had snuggled with the friendly gelding and chatted easily, especially about his passion for knights and swords and all things medieval. We keep a stock of nerf swords, and colorful rings for the children to spear from horseback. When I suggested this to B., he'd jumped up and down.

I was curious about why he was enrolled in our program. Mercy Spring Ranch is a horse based Christian youth mentoring ministry for traumatized children and their families. So far, B. didn't seem to have a cloud in his personal sky. Once mounted on Gimli's broad back and about to begin, B. suddenly remembered he was supposed to be anxious.

I'd retired from the Stanislaus County Probation Department in 2001 and I have decades of horse experience, but none of that makes me a counselor. I reminded myself I was here to be a mentor, an encourager, a safe and trustworthy adult for children who have weathered more upheaval in their young lives than most adults experience in a lifetime. *Build his trust by keeping him safe, I told myself. Build his confidence by encouraging him to do small things he can win at.*

*"Let's try it one time," I suggested to B. "If you don't want to do any more, then we'll stop."*

B. quickly lost himself in the challenge of the game and turned out to be a natural, spearing every ring. At the end of the session, B. accepted my compliments as his just due. "I'm really good at this," he acknowledged with a lopsided smile. I caught a glimpse of a growing self-confidence and pride at persevering. All through the medium of a patient horse, some gentle encouragement, and a game of knight in shining armor.

For more information about Mercy Spring Ranch, visit [mercyspringranch.org](http://mercyspringranch.org).

## A song in his heart, dirt on his face

Tony Delgado, Chapter 003-Stockton, volunteering at Opera Modesto, Modesto:



No one would have blamed the small band of volunteers for turning tail and running when the creaking metal door opened. It was December of 2018 and Tony and the other volunteers were there to organize Opera Modesto's warehouse. Decades' worth of disassembled stage sets, called flats; construction materials and tools; scrap metal and wood; trunks and boxes and bales of costumes and props; and anything else the budget-conscious regional opera company had acquired over the years was jammed into the dusty space.

Delgado was among the group that had answered General Director Roy Stevens's SOS to organize and inventory the company's stage property as the struggling Townsend Opera Players relaunched as Opera Modesto.

Since then, the opera company has rebounded and flourished, with innovative and award-winning programs including their Story Into Song Literacy Initiative operas and the Summer Opera Institute.

"I sometimes wonder what I have to offer an opera company, except a strong back," Delgado laughs. Delgado retired from the Stockton Police Department in 2009 after 26 years of service. But the habit of active service to his community didn't retire, and when Delgado was recruited to join Opera Modesto's Board of Directors, he said 'yes.' "They told me they knew I was not afraid of stepping on people's toes and asking the hard questions, in pursuit of the benefit of Opera Modesto and the community."

But what's the connection between opera and police work? "Opera Modesto's literacy efforts and interacting with all the young actors reminded me of [when I was] a School Resource officer," Delgado says. "It was rewarding, seeing kids respond, and explore their potential and be the best they could be. So whether it's reading, the Summer Opera Institute, acting, singing, it's all about encouraging



# Members Volunteer in YOUNique Ways

kids to reach their potential, which is personally rewarding and a benefit to the community.”

For more information about Opera Modesto and its shows and programs, visit [operamodesto.org](http://operamodesto.org).

## Invisible needs served, dignity preserved

**Loran Vetter, Chapter 043-Yolo County, volunteering at the Personal Care Pantry, Woodland.**



Imagine if you were working full time but didn't have enough money left after feeding and housing your family to pay for basic personal care items like feminine napkins, detergent, or toothpaste. This is the invisible, sensitive need of an underserved group—the working poor.

In an article for her church's newsletter, Vetter described her first experience at Woodland's Personal Care Pantry:

“The program would not open its doors for another forty minutes and it was hot out, and still they stood quietly. The line wound around the church and down the sidewalk.

“I was struck by how grateful everyone seemed to be. My client told me that this program helps her to make it until the end of the month as her money does not reach. Each client I met with that evening...expressed the same needs.”

Vetter explains, “A personal care pantry is a different ministry than food pantries.” They serve clients who are working, but find it difficult to pay for personal care products that are essential to their staying employed. It is a ministry that requires tact and sensitivity.

Yolo County's program is hosted by Woodland's United Methodist Church. Vetter describes a recent day, where close to 200 individuals representing over 800 family members picked up products. “They're primarily from Woodland, but [we also see] some of the migrant population out of Davis and Esparto.” The program is not advertised. “It's all word of mouth.”

Vetter retired in 2007 from the California Department of Vocational Rehabilitation. “I always thought it was the best place in the world to work. I got a chance to make

opportunities for people's lives...tools or clothes, very hands on, practical help.”

Her sharp eye for unmet needs and practical solutions also led Vetter to help start the Resource Navigators program at St Luke's Episcopal Church, which assists clients, including seniors, to access assistance for a variety of issues. “People would call the church for help,” Vetter says. “We realized we had to be available to the community” with accurate knowledge.

What motivates her to volunteer so many hours, so passionately? Vetter answers thoughtfully, “what you get back from it is so much richer than what you gave.”

For more information about the Woodland Personal Care Pantry, visit [facebook.com/wumcpantny](https://facebook.com/wumcpantny)

For more information about the Resource Navigators, visit [stlukeswoodland.org/ministries-resource-navigators](http://stlukeswoodland.org/ministries-resource-navigators)

## That thing I do, that difference I make

These are just a few examples of local non-profits whose work is made possible by volunteers like RPEA members Vetter, Delgado and others. RPEA Gives Back knows there are many other creative, unique and kale-busting ways our members are touching lives by making their talents and passions count. We can't wait to hear your volunteer stories.

Complete your volunteerism tracking form today at [RPEA.com](http://RPEA.com), or complete the form in your bi-monthly newsletter and mail it to RPEA Headquarters at 300 T Street, Sacramento, CA 95811.

## SPECIAL NOTICE

Out of an abundance of caution RPEA advises you that neither RPEA nor any of our elected leaders will ever email you or text you requesting your personal information. Again - RPEA Headquarters, Board of Directors or Chapters will never send a text or email message requesting your personal information.

RPEA strongly advises everyone to pay attention to telephone number and/or email addresses of your text messages, call and emails. If you are unfamiliar with the number or email address please do not respond.

Also, in light of the CalPERS data breach, someone may try to contact you pretending to be a company affiliated with the data breach or fixing the data breach. If you get such a call DO NOT give them your Social Security number or any other personal information like a bank account number, credit card number or insurance policy number. Situations like this are always handled thru the US Mail in writing. A good practice is to always contact any such company yourself directly at the telephone number you have for them. Feel welcome to report any occurrence of this to RPEA at (916) 441-7732 or (800) 443-7732. We will log such occurrences. (if any)



# For Useful Information on Identity Theft

Visit: [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

## STAY CONNECTED

### RPEA MEMBERS!

WE NEED TO STAY CONNECTED NOW MORE THAN EVER!  
PLEASE UPDATE US IF YOU HAVE CHANGED YOUR  
E-MAIL OR PHONE NUMBER OR HAVE MOVED.

TO UPDATE YOUR CONTACT INFORMATION, PLEASE  
EMAIL [RPEAHQ@RPEA.COM](mailto:RPEAHQ@RPEA.COM)



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**BENEFITS STILL FIT?**

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As your life changes, consider some of these benefits  
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- Long Term Care & Home Health Care Insurance
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Learn More: **1-877-556-4582**

[myambabenefits.info/rpeaca](http://myambabenefits.info/rpeaca)

RPEA of CA - Retired Public Employees' Association  
of California





# VOLUNTEERISM HOURS TRACKING FORM

## COMMUNITY PARTICIPATION (Volunteers for Public Service)

In counting volunteer hours, include any of the following:

- Meals on Wheels or other Nutrition Programs
- Care Car or other transportation services for neighbors, family, friends, voters
- Hospital, blood bank, nursing home, child care volunteer
- Visiting or caring for ill or handicapped in your home or away, errands, telephone calls, shopping, yard work, mail, etc.
- Library assistance, Volunteer tutoring at the library, school, or assistance in the Classroom
- Teaching English, as a second language, to children and adults who are non-English speaking.
- Assistance with IRS, SNAP, Utility Discount on the basis of income or medical exemption forms
- Interaction and assistance with youth activities including, but not limited to, after school programs, girls and boys clubs, YMCA, YWCA, Boy Scouts, Girl Scouts museum volunteer
- Community Service organizations such as: Rotary, Elks, Lions Clubs, community theater, fairs, community activities such as street fairs, county fairs, political campaigns
- Religious activities: Choir, Sunday school teaching, Church nursery oversight, Vestry, Helping Hands, preparing and serving food, music, Church Commissions, distribution of literature, and helping in service
- Charity work or assistance programs for the Homeless, Battered Women, Abused Children, Court Appointed Special Advocates Program (CASA)
- Helping with food distribution, bazaars, craft fairs
- Helping with grandchildren and other family members who need assistance while a parent is employed



## RPEA-CA Gives Back

Volunteer organizations include (but not limited to): Hospitals, Law Enforcement, Churches, Unpaid Caregiving, Community Services, Meals on Wheels, Elks, etc.

**Name of Volunteer:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Chapter:** \_\_\_\_\_

**Area:** \_\_\_\_\_

**State Residing:** \_\_\_\_\_

**Name of Organization Volunteered:**

**Hours Donated:**      **Frequency:**

\_\_\_\_\_

\_\_\_\_\_

- ☐ Monthly
- ☐ Quarterly
- ☐ Annually
- ☐ Monthly
- ☐ Quarterly
- ☐ Annually
- ☐ Monthly
- ☐ Quarterly
- ☐ Annually
- ☐ Monthly
- ☐ Quarterly
- ☐ Annually

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Rev. 6/6/23

Please send your completed forms to RPEA Headquarters, 300 T Street, Sacramento, CA 95811.



# HOW TO AVOID A SCAM

## Source:

<https://consumer.ftc.gov/articles/how-avoid-scam>

## Four Signs That It's a Scam

### 1. Scammers PRETEND to be from an organization you know.

Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the [Social Security Administration, the IRS, or Medicare](#), or make up a name that sounds official. Some pretend to be from a business you know, like a [utility company](#), a [tech company](#), or even a [charity](#) asking for donations.

They use technology to change the phone number that appears on your caller ID. So the name and number you see might not be real.

### 2. Scammers say there's a PROBLEM or a PRIZE.

They might say you're in trouble with the [government](#). Or you [owe money](#). Or [someone in your family had an emergency](#). Or that there's a [virus on your computer](#).

Some scammers say there's a [problem with one of your accounts](#) and that you need to verify some information.

Others will lie and say you won money in a [lottery or sweepstakes](#) but have to pay a fee to get it.

### 3. Scammers PRESSURE you to act immediately.

Scammers want you to act before you have time to think. If you're [on the phone](#), they might tell you not to hang up so you can't check out their story.

They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.

### 4. Scammers tell you to PAY in a specific way.

They often insist that you pay by [using cryptocurrency](#), by [wiring money](#) through a company like MoneyGram or Western Union, using a [payment app](#), or by putting money on a

[gift card](#) and then giving them the numbers on the back of the card.

Some will send you a [check](#) (that will later turn out to be fake), then tell you to deposit it and send them money.

## How To Avoid a Scam

**Block unwanted calls and text messages.** Take steps to [block unwanted calls](#) and to [filter unwanted text messages](#).

**Don't give your personal or financial information in response to a request that you didn't expect.** Honest organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers.

If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don't call a number they gave you or the number from your caller ID.

**Resist the pressure to act immediately.** Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

**Know how scammers tell you to pay.** Never pay someone who insists you pay with [cryptocurrency](#), a [wire transfer service](#) like Western Union or MoneyGram, a [payment app](#), or a [gift card](#). And never deposit a [check](#) and send money back to someone.

**Stop and talk to someone you trust.** Before you do anything else, tell someone — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.

## Report Scams to the FTC

If you were scammed or think you saw a scam, [tell the FTC at ReportFraud.ftc.gov](#).

<https://consumer.ftc.gov/articles/how-avoid-scam>



# Joining RPEA Helps Us Support YOUR Retirement Security

RETIRED PUBLIC EMPLOYEES'

ASSOCIATION OF CALIFORNIA

# Membership



# Application

Have a scanner app  
on your smart phone?

Visit our website:  
[www.rpea.com](http://www.rpea.com)

Join online!



## Why Join RPEA?

RPEA protects the interests of retirees at the state level to ensure your retirement remains secure. We retain a professional lobbyist who represents our interests before the Governor, Legislators and CalPERS Board. We also have access to a federal lobbyist who keeps us informed on federal retiree issues.

RPEA continues an active and ongoing relationship with CalPERS by serving on their Advisory Committee concerning CalPERS plans and proposals. We also monitor every CalPERS committee and frequently testify at these meetings on behalf of our members.

Every RPEA member receives a bi-monthly statewide newsletter with general information as well as legislative and health care updates.

Members also gain access to numerous member-only benefits including dental and vision plans and a wide array of merchant discount programs. For only \$5.00 a month you get even more back in benefit savings!

## Become a Member in Three Easy Steps!

### STEP 1: Tell Us About Yourself

Your Name: \_\_\_\_\_ Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_

☐ M ☐ F

Spouse Name: \_\_\_\_\_ ☐ M ☐ F Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Is your spouse an additional applicant? ☐ Y ☐ N

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Email: \_\_\_\_\_

Retired From: \_\_\_\_\_ Retirement Date: \_\_\_\_\_

RPEA Chapter Number or Name if Known: \_\_\_\_\_

Referred By: \_\_\_\_\_

### STEP 2: Select One Membership Type

☐ Retiree (CalPERS Annuitant)

☐ Beneficiary (Beneficiary of a CalPERS retiree)

☐ Affiliate (Still working for a Public Agency)

☐ Associate Member (Supporter of RPEA's goals)

### STEP 3: Select One Payment Method

☐ **Option 1: MONTHLY CALPERS DEDUCTION:** I authorize the California Public Employees Retirement System (CalPERS) to deduct for each applicant on this form \$5.00 per month from my retirement allowance until revoked by me in writing. **Only available if one applicant is receiving a CalPERS retirement payment.**

Signature \_\_\_\_\_

Social Security Number or CalPERS ID + Last 4 of SSN \_\_\_\_\_

☐ **Option 2: CHECK OR MONEY ORDER:** As payment for the first year's dues, I have attached a check or money order for \$60.00 (\$30.00 for affiliate membership) for each applicant on this form. I will be billed annually for subsequent renewals.

☐ **Option 3: CREDIT CARD AUTHORIZATION:** As payment for the first year's dues, I authorize \$60.00 for each applicant on this form (\$30.00 for affiliate membership) to be charged on my credit card. I will be billed annually for subsequent renewals.

Card Number:     -     -     -

Expiration Date:   /   CVV/CVC: (3 Digit code on the back of card)

☐ Automatic Renewal

Signature \_\_\_\_\_

## THANK YOU for Joining RPEA!

Information collected on application will be used for membership purposes only. For details, contact HQ at 800-443-7732.

RPEA/April/2023

**RPEA**  
**Headquarters Office:**  
**(800-443-7732)**

**Return your completed application to:**  
**RPEA • 300 T Street • Sacramento, CA 95811-6912**







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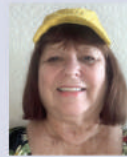
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