



ISSUE 2  
MAR / APR 2022

# RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

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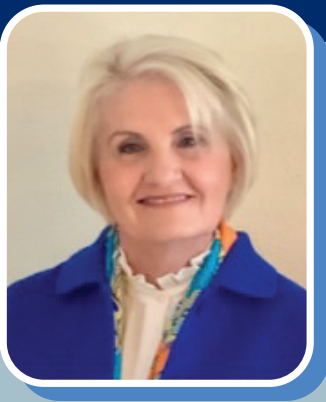
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**Rosemary Knox**

**RPEA PRESIDENT**



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#### RPEA NEWSLETTER

Published 6 times a year by the  
Retired Public Employees'  
Association of California  
300 T Street., Sacramento, CA 95811

**1.800.443.7732**

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Sacramento, CA 95811  
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Published in Partnership with  
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**A**s our world turns.... Just as we start opening our world to visit with family, friends, renewing acquaintance's, and attending RPEA Meetings, we are challenged with issues around the world. From having trucking blockades in Canada, unresolved southern border crisis, and now faced with issues dealing with the crisis of human refugees from Ukraine.

Governor Newsom has called for State Sanctions on Russia! Moving to support the Ukrainian people and protect the interest of Californians, the Governor in a letter (February 28, 2022) to Theresa Taylor, Chair, CalPERS, Cecilia Estolano, Chair, University of California Regents, and Harry Keiley, Chair, CalSTRS stated that the California Constitution

is explicit in the fiduciary duties that are required of us on behalf of the hundreds of thousands of Californians who have invested in these systems. These fiduciary obligations and our moral imperative before these atrocities demand that you act to address Russia's aggressions and immediately restrict Russian access to California's capital and investments. Given the heightened financial risks, no fund shall purchase Russian debt and no money shall flow from the state of California to Russia. [www.gov.ca.gov](http://www.gov.ca.gov). (Please see Page 16 and 17 which contain the actual letters.)

**CalPERS announcement!** Nicole Musicco has been appointed to lead the \$478 billion California Employees' Retirement System, as the new Chief investment, Officer. Nicole replaces Ben Meng who left abruptly after a short stint at CalPERS. Nicole will be responsible for a team of

more than 300 investment staff at CalPERS. Musicco has held leadership roles at the Ontario Teachers' Pension Plan a Canadian pension fund. She is a partner at the RedBird Capital Partners Management LLC. Nicole received her undergraduate degree from the University of Western Ontario and an MBA and an undergraduate degree from Richard Ivey School of Business.

#### **CalPERS Announces Candidates for Spring 2022 Special Board Election**

This board seat represents CalPERS public agency members, so active public agency members are eligible to vote online, by phone, and by mail in this election.

Ballots will be mailed April 15, 2022, and votes must be received by May 16, 2022. Votes will be

processed beginning May 17, 2022.

#### **• The candidates for this seat are:**

- Richard Fuentes - San Francisco Bay Area Rapid Transit District
- Mullissa Willette - County of Santa Clara

The Board approved the Notice of Elections for the state, school, and special retired member election to the CalPERS Board information will be coming out soon.

In closing I am happy to report that many of our Chapters are starting to meet again and those who have not found a favorite place to meet continue to hold meetings via Zoom.

*Rosemary Knox*

RPEA President



Just when the defenses against COVID were almost finally being lifted, Russia decides to invade Ukraine and throw the world into a new period of extreme uncertainty about the safety of the world's population. The U.S. and Europe are more vulnerable to the threat of a direct confrontation with Russia if expansion of the Ukraine conflict becomes a reality but the rest of the world will be affected as well. Without a swift end to this nightmarish turn of events, it will certainly affect the plans of many businesses and people about their future in terms of where and how to do business and where to travel and be safe from fallout from this new world order (or disorder). The Russians and its allies and sympathizers could make life difficult for the rest of the world for some time to come. Absent a swift solution to the Ukraine invasion, our economy will suffer and probably contribute to inflation and shortages of some important goods. This could lead to further depreciation of retiree income and cause greater pressure on retirees with health issues and those whose fixed income is further diminished by inflation. High gas prices will likely keep many people closer to home and away from chapter meetings and other outside activities. Let's all hope this Ukraine invasion has been quelled by the time you read this and normalcy has been restored.

The California Legislature has swiftly acted to request CalPERS and CalSTRS to divest Russian assets from its investment portfolio. CalPERS has responded by stating that its Russian holdings are miniscule (less than 1%) but it will divest in an orderly fashion so as to minimize disturbance of the market – the selloff will not come in one fell swoop. How CalPERS will cope with companies that continue to do business with Russia is a more sensitive matter and will require careful examination of each individual case.

Here at home, CalPERS finally has new Chief Investment Officer (CIO), Nicole Musicco from Canadian pensions systems. She comes from the Ontario Teachers' Pension System and has extensive public pension investment experience. Her forte is private equity (PE) which fits the

objective of CalPERS investment policymakers who are committed to expansion of this component of the CalPERS investment portfolio. This has been an eighteen-month search for a high-profile CIO with strong public pension investment qualifications. Hopefully, this new CIO will produce the necessary strong results from all segments of the portfolio and conduct highly profitable PE programs that bring fees and hidden costs in PE down to acceptable levels and apply transparency to these transactions.

The retiree seat on the CalPERS Board remains open and scheduled for election later in the year. A well-qualified CalPERS retiree has yet to emerge. RPEA's top leaders are attempting to identify a strong candidate that can analyze staff, administration, and investment proposals in an astute manner and then make cogent arguments that persuade

**“A new Membership Director is being prepped to launch programs for chapters to restore recruiting campaigns in venues where potential members are contacted face-to-face and direct mail solicitations that reach CalPERS retirees.”**

other Board members to scrutinize the wisdom of questionable proposals. This type of individual is sorely needed to achieve better results for CalPERS beneficiaries. With most members of the current CalPERS Board supporting CalPERS staff proposals and programs with scant scrutiny due to lack of investment and health care prowess, a Board member with an investment and

administrative policy background is sorely needed. Two other vacant positions on the Board are being filled by elections by constituencies other than retirees or by appointment.

Within RPEA, efforts continue to restart chapter activities and create membership retention and growth initiatives. AMBIA has been our chief source of new members over the past two years due to restrictive COVID regulations that kept chapters quiet around the issue of recruitment. Prior to COVID, RPEA recruited about 40% of its members from chapter efforts.

Let us hope that the sad effects of the past two years and the current situation in Ukraine will soon be history and, by the time this article appears, peaceful coexistence has returned, people feel safe again, and the cost of living is back down to a reasonable level again.

*Al Darby*

RPEA Vice President



We are making progress on COVID-19. The mask mandates are gone (for the most part). However, as Chris Christie, former governor of New Jersey said, the science that changed is political science, not medical science.

The more we learn about COVID the less we know for sure. In a recent three-week period during the omicron surge Santa Cruz County reported 10 COVID deaths. Nine had been vaccinated and one had not.

### Chalk one up for the anti-vaxxers.

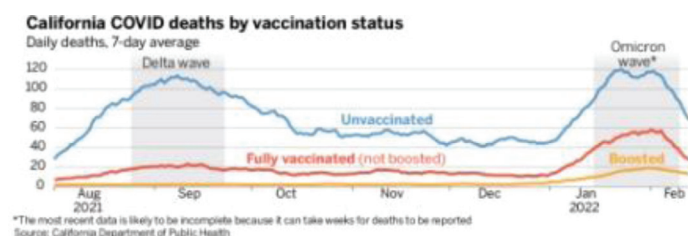
Or one could say that that is an example of the fallacy of a small sample. Of the vaccinated patients who died, one was in his early 100's, three were in their 90s, two were in their 80s, three were in their 70s and most had underlying health issues. The one unvaccinated man who died was in his 50s.

While omicron appears to be less deadly but it has been more infectious. Nationally last year when Delta was the predominate strain, an unvaccinated person was 38 times more likely to die of COVID than a vaccinated person. California figures show that by March that unvaccinated persons deaths had fallen to 17 times that of vaccinated and boosted persons.

The key driver is that omicron is infecting more people. Many of those are less healthy and older people. The people who are most at risk. As a rule, the RPEA membership falls in that category. Get yourself vaccinated and boosted.

Let's hope that COVID cases, hospitalizations and deaths keep falling.

So, while masks are not mandatory, they are strongly encouraged. Be careful. Stay safe. Take care of yourself and the people around you.



With regard to CalPERS Health Benefits I currently have four items to report on to you.

First- In March the CalPERS Board was asked to approve a staff recommendation to amend CCR 599.500 (o) dealing with the parent-child relationship (PCR) for dependents. As the agenda item had been submitted the proposal was not to be subject to written comments or review by the Office of Administrative Law. I am personally not clear if that was the intent or just reflects sloppy staff work.

The regulation covers a “PCR dependent” when it should be dealing with “a dependent in a PCR”. A parent-child relationship dependent is something else. Regulations should follow convention language. If the regulation goes through a normal regulation process (despite the agenda item) I will be suggesting that change on behalf of RPEA.

**“State figures consistently show that COVID is deadlier with age. Of the roughly 85,000 Californians who have died of COVID 71% were 65 or over 92% were at least 50”**

Second- CalPERS, at their March Pension and Health Benefits Committee meeting initiated the process to amend the regulations defining “limited duration” as it applies to retirees working for a CalPERS employer after retirement. The proposal defines “limited duration” as 24 months with the possibility of two 12-month extensions.

Third- The CalPERS Board will also be approving a two-year extension of the OptumRx contract as the Pharmacy Benefits Manager through 2024

And lastly, the CalPERS Board will be asked to approve the release of a Long-Term Care (LTC) Program Third-Party Administrator (TPA) solicitation. The TPA is the contractor who processes enrollment, when it is open, collects payments and processes claims and payments. The TPA has nothing to do with the LTC lawsuit. The current five-year 2018-2022 contract will be extended for two years. Staff claims that without the two-year extension it may not be able to implement the second increase to LTC premiums of the 2022 contractually required Benefit Increase Option.

*JJ Jelincic*

Director of Health Benefits



## Legislation 101

**Y**our RPEA Legislative Committee has been meeting and identifying new legislation to track, oppose or support. As of this writing we are strongly supporting two bills SB 850

by Senator John Laird and SB 1168 by Senator Dave Cortese. SB 850 would amend the Public Employees' Retirement Law to allow death benefits to be paid to a guardian of the member's child or children. SB 1168 would allow PERS to increase the death benefit. We voted to oppose AB 2782 which would eliminate PERS contributions to Medicare for those retiring after January 2023. We are supporting other bills but these stand out at this time. We continue to watch all bills that could harm retirees.

Speaking of bills, RPEA's influence depends on your involvement. You can help on our issues when you contact your elected representatives.

You can go to the internet to get information to contact your member in the California State Assembly ([assembly.CA.gov](http://assembly.CA.gov)) or California State Senate ([senate.CA.gov](http://senate.CA.gov)) to find out who represents you. Sites have links to type in your zip code or address to make sure you can contact your representative. I suggest you write, call or FAX them, emails seem to get lost in the crowd.

### Addresses:

Honorable \_\_\_\_ (Assembly)  
P.O. Box 942849  
Sacramento, CA 94249

Honorable \_\_\_\_ (State Senate)  
State Capitol  
Sacramento, CA 95814

When addressing your letter the salutation should be Dear Senator or Assembly member.

### Here are some tips I found:

1. Verify the correct title to use when addressing the legislator.
2. Verify the correct spelling of the legislator's name.
3. Keep it short (one page maximum).
4. Identify the issue.
5. If the issue is a particular bill, verify the full name and bill number.

To find the phone number and Fax number of your Assembly person it will be 916-319-20 (and the member's

district i.e., 04) . Example 916-319-2004. The Fax number will be 916-319-21 (and the member's district, i.e. 04). For a State Senator it will be 916-651-40 (and the member's district, i.e. 04).

Let's not stop there. We have tried for years to get the repeal of the Social Security offsets the WEP and the CPO. You can contact your member in congress. For the U.S. Senate you can contact both or either Senator Diane Feinstein or Senator Alex Padilla.

The Honorable (Name)  
United States Senate  
Washington, D.C. 20510

To find out your House of Representative member go to house. Gov and find my representative in upper right corner.

The Honorable (Name)  
U.S. House of Representatives  
Washington, DC 20515

Your representative in the state and in congress also have local district offices you can contact. This information will be on the websites also.

In other news beware of the signature pushers at your local store. Currently there are 38 ballot propositions circulating in California. Only six have reached a 25% level of signatures. One that will be concern to labor unions and employee advocates is one that will repeal the 2004 state law allowing employees to file lawsuits on behalf of themselves and other employees against employers to recover monetary penalties for certain state labor-law violations.

Remember it is best not to sign anything you are not fully aware of as you could be signing away your pension and healthcare.

**As always, stay healthy and happy trails till we meet again.**

*Randall Cheek*

RPEA Director of Legislation



**T**hese first months of being the Director of Membership has been a real roller coaster. Every day is a new learning experience and a chance to reach out and connect with all of you. I have explored areas on our website that I had never looked at

before. When you get a chance, check out the website (RPEA.com)-it is chock full of information and we are hoping to make it even more relevant to each of you. I have received invitations to attend some Chapter Meetings and when it is possible I will. I would like to offer my willingness to Zoom in, if I can't make it in the flesh. I would also like to thank you all for your gracious welcome and look forward to working with you. The real hard work begins now as we work to build our membership.

Each of us is a walking advertisement for RPEA. We need to show our pride in being members of this organization that has fought to protect pensions and benefits for Retirees since 1958. We have aggregate knowledge of our local

areas, contacts with Personnel Specialists, Human Resource Departments, and Retirement Transition Units. We need to reestablish those contacts and make them viable again. We lost members and grieved the loss during the pandemic and it is now time to restart and rebuild our collective strength. We also have the benefit of top notch lobbyists Aaron Read & Associates, who keep their eye on legislation and monitor the pulse of our friends and others in the State Assembly and Senate. Individually we could not easily afford the services of this firm, but collectively through our dues and membership we can. Our numbers of members are the strength of this organization. So the next time you see that \$5.00 per month deduction from your check or write a check for Annual Dues, consider the ongoing battles to maintain your pension and your benefits and our collective watchdogs on legislation to keep us on top of things. It really is a small price to pay.

*Loran Vetter*

Director of Membership

## CalPERS LONG TERM CARE – by JACK DANIELSON

### **Long Term Care Options available as a benefit thru RPEA of California**

The next upcoming date in the CalPERS Long Term Care class action lawsuit is June 8, 2022. The Court assigned to this case must decide whether to grant final approval of the Settlement. Settlement payments will only be issued if the court grants final approval of the Settlement.

We know that 70% of people over the age of 65 will need some form of Long-Term Care coverage. We know that you are concerned about how to pay for the care should you be one of the 70% that will use it.

Many RPEA members were counting on CalPERS Long Term Care to be available to them. With the pending class action lawsuit and significant rate increases continuing many RPEA members are concerned.

There still be an option for you. Selecting the best option to

meet your needs can be a big challenge. AMBA's licensed agents are skilled in working with RPEA's members on an individual basis to find the best Long Term Care option to fit your needs.

Whether you are recently retired or have been retired many years speaking with one of the AMBA agents today about the benefits of Long-Term Care is encouraged.

Jack Danielson can be reached by email at:

*Jack Danielson*

AMBA, Regional Vice President  
530 864 3793  
jack.danielson@amba.info

# RPEA GENERAL ASSEMBLY

**\*\*COMING SOON\*\***

General Assembly 2022 is scheduled for Monday, September 26 to Thursday, September 29, 2022 at:

Hilton Sacramento Arden West  
2200 Harvard Street  
Sacramento, CA 95815

The Board of Directors is scheduled to arrive on Sunday, September 25, the day before GA, to prepare for the Board meeting that is held prior to the opening session. On Monday morning there will be registration for delegates and alternate delegates until the opening session which starts at 2:00 pm.

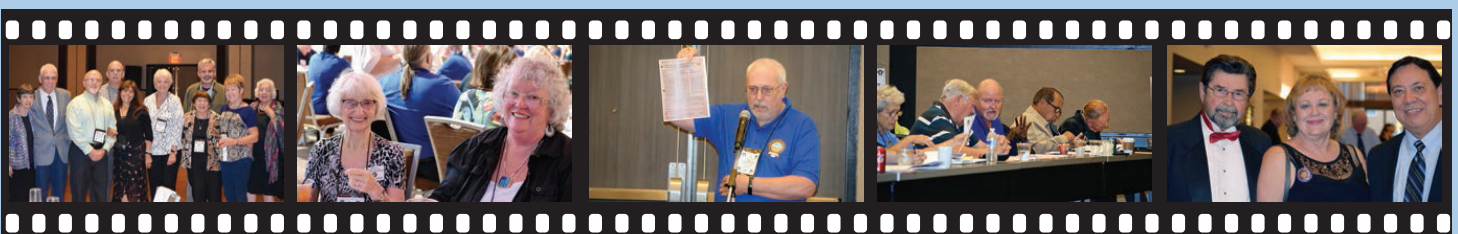
RPEA typically has a General Assembly every two years. This body of delegates designated by their chapters are the “governing body” of our organization. As such, it is in the hands of the delegates to vote on new or any changes in our Bylaws and to discuss or debate any new business. This is a serious responsibility and can be very rewarding knowing you have an influence on the operations of RPEA. We also plan on having fun times too!

The GA committee has planned a Candidate Reception and a Delegate Reception with hot food. On Tuesday, September 27 there is a Banquet which is free to all delegates. However, there will be a charge for others who may wish to attend. We have secured entertainment for the evening of the Banquet and hope people will enjoy the music and dancing!

As a delegate or alternate, you have the opportunity to meet other members of RPEA from all parts of California and some of the surrounding States. Many new friendships have started this way!

**SAVE THE DATE** and think about volunteering if you are not a delegate or alternate. You may contact Norma Rose at [nrose610@yahoo.com](mailto:nrose610@yahoo.com) if you have any questions or suggestions.

*Norma Rose*, Chair  
General Assembly Planning Committee





**Aaron Read**

By Aaron Read and Pat Moran of Aaron Read & Associates

## LEGISLATIVE UPDATE

The Legislature resumed the second year of the 2021-22 legislative session on January 3, 2022. To date, nearly 5,000 bills have been introduced in both the Senate and Assembly, with over 2,000 this year alone.

Below is a list of bills of interest to RPEA:

### **SPONSOR**

**SB 1168 (Cortese, D-Campbell)** – The Public Employees' Retirement Law (PERL) creates the Public Employees' Retirement System (PERS) to provide defined benefits to members of the system based on final compensation, credited service, and age at retirement, subject to certain variations. PERS is administered by its board of administration. Existing law, upon the death of a member after retirement and while receiving a retirement allowance from PERS, pays \$500 to the person's beneficiary, unless otherwise provided. This bill would require the board to determine the average benefit paid under various PERS provisions upon the death of a member, as provided, and would require the board, beginning on July 1, 2023, to increase the \$500 beneficiary payment described above annually in a specified amount until the beneficiary payment reaches the average benefit paid, as calculated by the board. SB 1168 is awaiting a hearing in the Senate Labor Committee. RPEA is the sponsor.

### **SUPPORT**

**AB 323 (Kalra, D-San Jose)** – The Long-Term Care, Health, Safety, and Security Act of 1973 defines a class "A" violation as a violation that the department determines presents either (1) imminent danger that death or serious harm to the patients or residents of the long-term health care facility would result therefrom, or (2) substantial probability that death or serious physical harm to patients or residents of the long-term health care facility would result therefrom. The act defines a class "AA" violation as a class "A" violation that the department determines to have been a direct proximate cause of death of a patient or resident of the facility. The act defines a class "B" violation as a violation that the department determines has a direct or immediate relationship to the health, safety, or security of long-term health care facility patients or residents, other than class "AA" or "A" violations. Class "B" violations are also, unless otherwise determined by the department to be a class "A" violation, any violation of a patient's rights as set



**Pat Moran**

forth in specified regulations that is determined by the department to cause, or under circumstances likely to cause, significant humiliation, indignity, anxiety, or other emotional trauma to a patient. The act requires the department to prove specific elements to enforce a citation for a class "AA" violation, including the element that death resulted from an occurrence of a nature that the regulation was designed to prevent. This bill would redefine a class "AA" violation as a class "A" violation that the department determines to have been a substantial factor, as described, in the death of a resident of a long-term health care facility. The bill would increase the civil penalties for a class "A," "AA," or "B" violation by a skilled nursing facility or intermediate care facility, as specified. The bill would delete numerous references to the "patients" of a long-term health care facility. AB 323 was chaptered on October 4, 2021. RPEA was in support.

**AB 499 (Rubio, D-Baldwin Park)** – The California Residential Care Facilities for the Elderly Act prohibits a placement agency, as defined, from placing an individual in a licensed residential care facility for the elderly if the individual, because of a health condition, cannot be cared for within the limits of the license or requires inpatient care in a health facility. The act requires an employee of a placement agency who knows, or reasonably suspects, that a facility is improperly operating without a license to report the facility to the department, and requires the department to investigate those reports. The act further requires a placement agency to notify the appropriate licensing agency of any known or suspected incidents that would jeopardize the health or safety of residents in a facility. The act specifically makes a violation of these requirements a crime. This bill would recast the requirements on a placement agency and its employees to instead be requirements on a referral source, defined to mean any specified county department, stated-funded program, agency, or person that is engaged in identifying senior housing options at residential care facilities for the elderly. As of this writing, AB 499 is in the Senate awaiting a hearing. RPEA is in support.

**AB 636 (Maienschein, D-San Diego)** – Current law makes specified reports, including reports of known or suspected financial abuse of an elder or dependent adult, confidential. Current law requires information relevant to the incident of elder or dependent adult abuse to be given to specified

investigators, including investigators from an adult protective services agency, a local law enforcement agency, and the probate court. This bill would also authorize information relevant to the incident of elder or dependent adult abuse to be given to a federal law enforcement agency, under certain circumstances, for the sole purpose of investigating a financial crime committed against the elder or dependent adult and would authorize the information to be given to a local code enforcement agency for the sole purpose of investigating an unlicensed care facility where the health and safety of an elder or dependent adult resident is at risk. AB 636 was chaptered on October 7, 2021. RPEA was in support.

**AB 665 (Garcia, D-Coachella)** – This bill would require residential facilities serving adults, residential care facilities for persons with chronic life-threatening illness, and residential care facilities for the elderly with existing internet service to provide at least one internet access device that can support real-time interactive applications, is equipped with videoconferencing technology, and is dedicated for client or resident use, as specified. Because a violation of the bill would be a misdemeanor, the bill would create a state-mandated local program. AB 665 was chaptered on October 4, 2021. RPEA was in support.

**AB 895 (Holden, D-Pasadena)** – This bill would require a skilled nursing facility or intermediate care facility to provide a prospective resident of a skilled nursing facility or intermediate care facility, or their representative, prior to or at the time of admission, a written notice that includes specified contact information for the local long-term care ombudsman and links to specified websites relating to these facilities. The bill would require the notice to include a statement that it is intended as a resource for purposes of accessing additional information regarding resident care at the facility and reporting resident complaints. AB 895 is currently in the Senate awaiting a hearing. RPEA is in support.

**AB 1684 (Voepel, R-Santee)** – Current law requires the California Department of Aging to make efforts to increase public awareness about areas of importance to California's older individuals, their families, and other caregivers. Current law requires the department to establish an Aging Information and Education Fund, from funds made available pursuant to the annual Budget Act, to implement public awareness of various issues, including at least medication management, elder abuse prevention, and a toll-free line for linkage to local service networks. This bill would require the department to implement a public awareness campaign, as specified, to reduce stigma and raise public awareness of the warning signs of Alzheimer's

disease and dementia in order to promote early detection and accurate diagnosis. AB 1684 is awaiting a hearing in the Assembly Aging & Long-term Care Committee. RPEA is in support.

**AB 1720 (Holden)** – The State Department of Social Services regulates the licensure and operation of various types of facilities, including community care facilities, residential care facilities for persons with chronic, life-threatening illness, residential facilities for the elderly, and child daycare centers. Current law requires the department to obtain a criminal history record for all applicants for licenses for these facilities and specified individuals connected with these facilities, including employees, volunteers, and officers. Current law prohibits persons with certain criminal convictions from obtaining a license and further prohibits these specified individuals from being present in these facilities before obtaining either a criminal record clearance or a criminal record exemption from the department. Current law prohibits persons with certain criminal convictions from registering as a home care aide unless the person receives a criminal record clearance or a criminal record exemption. This bill would require the department to establish a process to grant a simplified criminal record exemption to an applicant for a license or special permit to operate or manage these facilities and the specified individuals connected with these facilities, if certain criteria is met. AB 1720 is waiting to be set for committee. RPEA is in support.

**AB 1907 (Bauer-Kahan, D-San Ramon)** – Current law requires the State Department of Public Health to conduct annual inspections, without notice, of long-term health care facilities, except those facilities that have not had serious violations within the previous 12 months, and in any case to inspect every facility at least once every 2 years. Current law further requires the department to vary the cycle for conducting these inspections to reduce their predictability. Current law requires inspections and investigations of long-term health care facilities that are certified by the federal Medicare Program or the Medicaid program to determine compliance with federal standards and California statutes and regulations to the extent that state statutes and regulations provide greater protection to residents, or are more precise than federal standards. Current federal law requires nursing facilities certified to participate in those federal programs to be subject to a standard survey by the state, conducted without prior notice to the facility, at least every 15 months, as prescribed. This bill would extend the maximum period between inspections of a long-term health care facility from 2 years to 30 months, and would make technical,

nonsubstantive changes. AB 1907 is awaiting a hearing in the Assembly Health Committee. RPEA is in support.

**AB 2546 (Nazarian, D-Van Nuys)** – This bill would enact the Resident-Designated Support Persons Act for purposes of residents of long-term care facilities, defined to include skilled nursing facilities and intermediate care facilities, among other specified health facilities, and to include residential care facilities for the elderly. Under the bill, each long-term care resident would have the right to in-person, onsite access to a minimum of 2 designated support persons during any public health emergency, as defined, in which residents' visitation rights are curtailed by a state or local order. The bill would grant the designated support person certain rights to access the facility to visit the resident. Under the bill, a resident's right to visitation by designated support persons would include the right to leave the facility on outings, so long as reasonable infection control precautions are taken, as specified. This bill contains other related provisions and other existing laws. AB 2546 is awaiting a hearing in the Assembly Aging & Long-term Care Committee. RPEA is in support.

**SB 48 (Limon, D-Santa Barbara)** – Current law provides for the Medi-Cal program, which is administered by the State Department of Health Care Services, under which qualified low-income individuals receive health care services pursuant to a schedule of benefits. The Medi-Cal program is, in part, governed and funded by federal Medicaid program provisions. Subject to an appropriation by the Legislature for this purpose, this bill would expand the schedule of benefits to include an annual cognitive health assessment for Medi-Cal beneficiaries who are 65 years of age or older if they are otherwise ineligible for a similar assessment as part of an annual wellness visit under the Medicare Program. SB 48 was chaptered on October 4, 2021. RPEA was in support.

**SB 294 (Leyva, D-Pomona)** – Current law entitles an elected officer of an employee organization that is on a compensated leave of absence, as specified, for purposes of service with an employee organization to retirement service credit in STRS and PERS if specified conditions are met. Current law requires the governing board of a school district, or the governing board of a community college district, to grant any employee, upon request, a leave of absence without loss of compensation for the purpose of enabling the employee to serve in this manner, as specified. Current law excepts certain employees from these provisions if they are subject to a collective bargaining agreement that expressly provides for a leave of absence without loss of compensation for participation in authorized activities as an elected officer or an unelected

member of the public employee organization. Current law limits the maximum amount of the service credit earned during a compensated leave of absence for the purposes described above to 12 years. This bill would remove the 12-year limitation for service credit earned on a compensated leave of absence for purposes of service with an employee organization, as described above. The bill would state that this leave is in addition to any leave to which public employees may be entitled by other laws or by a memorandum of understanding or collective bargaining agreement. SB 294 was chaptered on October 5, 2021. RPEA was in support.

**SB 411 (Cortese)** – The Public Employees' Retirement Law (PERL), creates the Public Employees' Retirement System (PERS), which provides pension and disability benefits to its members and prescribes their rights and duties. Current law, the Public Employees' Pension Reform Act of 2013 (PEPRA), prescribed various limitations on public employees, employers, and retirement systems concerning, among other things, work after retirement. PERL generally prohibits retired PERS members from working for an agency participating in the system without reinstatement in the system, unless that employment is otherwise specifically authorized. This bill would eliminate the above-described requirement that a person employed without reinstatement in a manner other than authorized by PERL be reinstated, instead providing that reinstatement is permissive. The bill would limit the circumstances pursuant to which retired members and employers are obligated to pay employee and employer contributions, which would have otherwise been paid, plus interest, to apply only to specified reinstatements. SB 411 was chaptered on July 23, 2021. RPEA was in support.

**SB 850 (Laird, D-Santa Cruz)** – The Public Employees' Retirement Law, requires the payment of death benefits to beneficiaries of members and, under certain conditions, the payment of special death benefits. These special death benefits are payable to the surviving spouse and children of certain member categories, among them peace officer and safety member categories, whose deaths are determined to be industrial. Current law requires an additional percentage of the special death benefit to be paid to the spouses of members who are killed in the performance of their duties, or who die as a result of an accident or an injury caused by external violence or physical force during the performance of their duties, for each of the members' children, as specified, for the lifetime of the surviving spouse. This bill, for the purpose of the additional percentage of the special death benefit described above, would require that payment be made to the person having custody of the member's child or children, if the member does not have a surviving

spouse but otherwise meets the specified requirements, or if the surviving spouse dies before each child of the member has died, married, or reached 22 years of age. SB 850 is waiting to be heard in the Senate Public Employment and Retirement Committee. RPEA is in support.

## OPPOSE

**AB 386 (Cooper, D-Sacramento)** – This is similar to the bill RPEA killed in the previous session - AB 2473. Under the California Public Employees' Retirement System (CalPERS) would become an unregulated shadow bank. While CalPERS has plenary authority over many things and can do much of this without legislative oversight, the Legislature can determine how big the blanket of secrecy CalPERS should have as it pertains to the CPRA. RPEA believes the beneficiaries, the Legislature, the public and the press should be able to observe the actions of the Board. As of this writing, AB 386 is in the Senate, but has not been set for a hearing. RPEA remains opposed and will continue to combat its efforts.

**AB 2782 (Mayes, I-Rancho Mirage)** – The Public Employees' Medical and Hospital Care Act (PEMHCA), which is administered by the Board of Administration of the Public Employees' Retirement System, governs the funding and provision of postemployment health care benefits for eligible retired public employees and their families. PEMHCA prohibits employees, annuitants, and family members who become eligible to enroll on or after January

1, 1985, in Part A and Part B of Medicare from being enrolled in a basic health benefit plan. Current law provides that if the employee, annuitant, or family member is enrolled in Part A and Part B of Medicare, they may enroll in a Medicare health benefit plan. This bill would prohibit a person who enters into service with the state or any agency, department, authority, or instrumentality of the state or a contracting agency subject to PEMHCA, on or after January 1, 2023, from being reimbursed for, or receiving, any subsidy for health care expenses or coverage after retirement from service, if that the person is eligible to enroll in Part A and Part B of Medicare. AB 2782 is awaiting a hearing in the Assembly Public Employment and Retirement Committee. RPEA is opposed.

**SB 1173 (Gonzalez, D-Long Beach)** – This bill would prohibit the boards of the Public Employees' Retirement System and the State Teachers' Retirement System from making new investments or renewing existing investments of public employee retirement funds in a fossil fuel company, as defined. The bill would require the boards to liquidate investments in a fossil fuel company on or before July 1, 2027. The bill would provide that it does not require a board to take any action unless the board determines in good faith that the action is consistent with the board's fiduciary responsibilities established in the California Constitution. SB 1173 is awaiting a hearing in the Assembly Public Employment and Retirement Committee. RPEA is opposed.



## BENEFITS STILL FIT?

### CONSIDER ADDITIONAL INSURANCE COVERAGE

As your life changes, consider some of these benefits and discounts from **RPEACA & AMBA**:

- Dental & Vision Plans
- Long Term Care & Home Health Care Insurance
- Medical Air Services Association (MASA)
- Cancer, Heart & Stroke, Accident, and Disability Insurances
- Medicare Solutions
- Final Expenses Whole Life & Guaranteed Acceptance Life Insurance
- Annuity
- Start Hearing, Inc.
- Hospital Stay Coverage
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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



# RETIREE EMPLOYMENT OPPORTUNITIES

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NOW HIRING



## Now Hiring - Court Deputy Extra Help Positions

Allowed up to 960 hours worked/year – Pay Rate: \$50.60/hour

Eligible to apply upon retirement.

The County of Santa Clara requires full vaccination against Covid-19 (including boosters) as a condition of employment.

Apply at [www.sccjobs.org](http://www.sccjobs.org) under "Official Job Application"

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NOW HIRING

## CALL FOR VOUNTEERS!

The Retired Public Employees Association of California has a number of "Standing Committees". The Standing Committees are: Budget, Bylaws, Public Relations, Member Services, Health Benefits, Legislation, Membership, Personnel Related Benefits, Asset Management and Strategic Planning.

At this time volunteers are needed to assist on the Bylaws Committee and the Public Relations Committee.

**The Bylaws Committee** reviews and recommends amendments to the Bylaws when necessary; approves Chapter Bylaws and/or amendments; annually review, and recommends updates to to the Administrative Manual; and reviews and make recommendations on any referred items. If you have experience with reviewing organizational bylaws (or even if you do not have experience but have an

interest in learning how to review Bylaws) please contact Roger Kalves at (530) 877-1355. Roger would be glad to discuss with you the activities coming before the committee. A glimpse into the bylaws of RPEA may be just your calling for 2022. It's not difficult work and ... in fact ... it's rather fun!

**The Public Relations Committee** is responsible for making recommendations to the Board relative to communications to the membership, the external media and the general public by the appropriate means. If you have experience in developing communication plans, websites and other external media and are interested in assisting on the Public Relations Committee please contact Scott McGookin at (909) 568-6763. Scott would be glad to discuss with you the activities coming before the committee.

## 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)**



# RPEA COMMITTEES – WORKING FOR YOU!

Did you know that Retired Public Employees Association of California (RPEA) has several committees focusing on various areas of benefit to our members?

The RPEA Bylaws call for the organization to have specific Standing Committees. The Standing Committees are: Budget, Bylaws, Public Relations, Member Services, Health Benefits, Legislation, Membership, Personnel Related Benefits, Asset Management and Strategic Planning. Also, the RPEA Board of Directors has authority to establish other

standing and/or special committees as needed.

All members of the Board of Directors and the RPEA Committees are volunteers.

Below you will find a chart of the various RPEA Committees and the individual members of each committee. To send a message or make contact with the committee membership contact the RPEA Headquarters at RPEAHQ@RPEA.COM. Should you not have email RPEA Headquarters can be reached at (916) 441-7732 or (800) 443-7732.



## RPEA COMMITTEES CHART

<b><u>Asset Management</u></b> <b>Al Darby, Chair</b> Abe Baily	<b><u>Budget</u></b> <b>Joyce Thomas-Villaronga, Chair</b> Abe Baily Caryl Cole George Otterbeck	<b><u>Bylaws</u></b> <b>Vacant, Chair</b> Roger Klaves
<b><u>General Assembly Planning Committee</u></b> <b>Norma Rose, Chair</b> Nancy Santos	<b><u>Legislative</u></b> <b>Randall Cheek, Chair</b> Jerry Bowles Gary Harm David Soares Eric Thompson C. T. Weber Abe Baily Nancy Carr-Gordon	<b><u>LAO/IEC Trustees</u></b> <b>Randall Cheek, Chair</b> Gary Harm Eric Thompson, Secretary/Treasurer Abe Baily C. T. Weber
<b><u>Health Benefits</u></b> <b>JJ Jelincic, Chair</b> Kathleen Collins Joanne Hollender Al Raitt Marsha Foster-Parker	<b><u>Member Services</u></b> <b>Loran Vetter, Chair</b> Al Darby Kathy Miller Scott McGookin	<b><u>Membership</u></b> <b>Loran Vetter, Chair</b> Ken Brown Al Darby Scott McGookin
<b><u>Personnel Related Benefits</u></b> <b>Ellen Knapp, Chair</b> Susan Tamboury Roxanne Woodward	<b><u>Public Relations</u></b> <b>Scott McGookin, Chair</b> Dennis Cassella Roger Klaves Ellen Knapp Bob Culbertson Norma Rose	<b><u>ad hoc Committee re Expert CalPERS Issues</u></b> <b>David Soares, Chair</b> Randy Cheek Michael Flaherman Al Darby JJ Jelincic Abe Baily
<b><u>ad hoc Committee for Area Regional Meetings</u></b> <b>Scott McGookin, Chair</b>	<b><u>ad hoc Committee for Chapter Community Involvement</u></b> <b>Loran Vetter, Chair</b>	<b><u>ad hoc Committee Vacant Lot Experts</u></b> <b>Al Darby, Chair</b> Abe Baily Ken Brown Margaret Brown

You open your email inbox and see an email from what looks to be a legitimate source. Maybe it's a company you have a subscription with like Netflix or whose services you regularly use like Apple. It could even be your electric company. The email says you've been locked out of your account because your payment is past due. To restore services, you should click through and make a payment now.

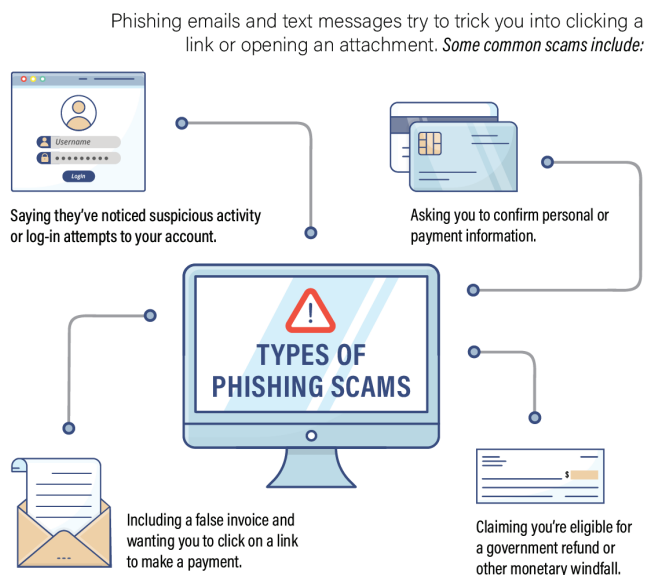
This could be alarming. The sender does say Netflix. The logo is right there in the email. On first glance, everything looks legitimate. But is it?

This could be a phishing attack. Phishing scams frequently occur in email or text messages. The sender claims to be your bank, a credit card company, an online payment website or app, or online store. It is actually a scam trying to steal your data and tricking you to click a link. This can lead to the installation of malware or you sharing sensitive information such as login credentials, Social Security number, or your bank or credit card information.

Falling victim to a phishing scam can be devastating. It can include unauthorized purchases, the stealing of funds, or identity theft. You need to protect yourself.

Your email spam filters keep many phishing emails out of your inbox. But scammers regularly update their tactics, so you need to know what to look out for.

## How to Recognize a Phishing Scam



The first question if you receive one of these messages is to ask yourself if you have an account with the company or if you know the person who has contacted

you. If the answer is "No", it could be a scam. If your answer is "Yes", contact the company using a website or phone number you know is legitimate. Do NOT use the information in the email. Links and attachments can install malicious malware onto your device.

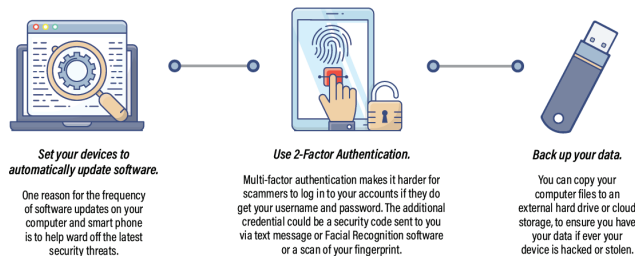
Next, notice if there is anything unusual in the message. It could be spelling errors, odd grammar, or even the greeting. If you have an account with the business, it probably won't use a generic greeting like "Hi Dear".

Attackers frequently try to alarm users by creating a sense of urgency. For example, an email could threaten account expiration. Scammers know that this can cause victims to become concerned and be less diligent and more prone to error. Think twice before you click on any link asking you to make a payment or update your payment details.

Scammers will often also employ offers such as claiming you've won a prize or free stuff. If an offer sounds too good to be true, it probably is.

Another way is to check the sender's email address. If it's a bunch of random letters and numbers, it's certainly a scam. But also be on the lookout for subtle spelling errors. For example, if the email address is info@netfilx.com instead of info@netflix.com. Also watch for the use of email addresses completely

## More Ways to Protect Yourself



unrelated to the company purported in the message. If you think a scammer has obtained your Social Security, credit card, or bank account information, visit [www.identitytheft.gov](https://www.identitytheft.gov) and follow the steps to report the situation.

Thousands of phishing attacks are launched every day. It's up to you to remain smart and vigilant when receiving a suspicious message.

### Source:

<https://www.consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams#recognize>

# COST OF LIVING ADJUSTMENT (COLA)

## May 1, 2022

The May retirement warrants will include annual Cost of Living adjustments.

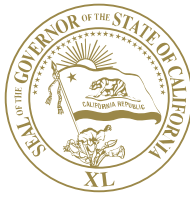
Most state retirees and all school retirees contract for a 2 percent COLA Provision, and public agencies can contract for a 3, 4, or 5 percent COLA Provision. Very-very few employers contract for the 5% COLA.

Most state retirees and all school retirees contract for a 2 percent COLA Provision, and public agencies can contract for a 3, 4, or 5 percent COLA Provision. Your contracted COLA Provision determines your COLA limit. Very, very few employers contract for the 5% COLA. You will need to check with your ex-employer to get information on which formula they contract for.

Under existing retirement law, retirees receive an annual COLA paid in the May 1 warrant each year.

Please refer to the charts below to determine your COLA effective May 1, 2022.

Year of Retirement	2% COLA Increase Effective May 1, 2022	Year of Retirement	3% COLA Increase Effective May 1, 2022	Year of Retirement	4% COLA Increase Effective May 1, 2022	Year of Retirement	5% COLA Increase Effective May 1, 2022
2003 & Earlier	2.00%	1979 & Earlier	3.00%	2019 & Earlier	4.70%	2020 & Earlier	4.70%
2004	2.19%	1980-2019	4.70%	2020	4.00%	2021	Not eligible
2005	3.59%	2020	3.00%	2021	Not eligible		
2006-2014	4.70%	2021	Not eligible				
2015	3.13%						
2016	2.39%						
2017	2.52%						
2018	2.96%						
2019	2.77%						
2020	2.00%						
2021	Not eligible						



## OFFICE OF THE GOVERNOR

February 28, 2022

Theresa Taylor  
Chair, CalPERS  
400 Q St.  
Sacramento, CA 95811

Cecilia Estolano  
Chair, University of California Regents  
1111 Franklin St., 12th Floor  
Oakland, CA 94607

Harry Keiley  
Chair, CalSTRS  
100 Waterfront Pl.  
West Sacramento, CA 95605

Dear Chairs:

Russia's brazen and lawless military assault on Ukraine demands our support for the Ukrainian people and exacting an immediate and severe cost upon the Russian government in response to its continuing aggression. California has a unique and powerful position of influence given the state's substantial global investment portfolio.

Alone, our Public Employees' Retirement System holds roughly \$480 billion in assets. In addition, our Teachers' Retirement System holds \$320 billion in assets, and the University of California's Retirement System another \$170 billion. This combined amount, \$970 billion, is equivalent to 60 percent of Russia's entire gross domestic product last year.

Of these California investments, over \$1.5 billion are held in a variety of financial instruments --including stock of multinational corporations, private equity and real asset investments, and debt -- that have some nexus or relation to Russia's financial markets.

The California Constitution is explicit in the fiduciary duties that are required of us on behalf of the hundreds of thousands of Californians who have invested in these systems. These fiduciary obligations and our moral imperative before these atrocities demand that you act to address Russia's aggressions and immediately restrict Russian access to California's capital and investments. Given heightened financial risks, no fund shall purchase Russian debt and no money shall flow from the state of California to Russia. Furthermore, the funds should immediately assess risk to the retirees of our state and ensure that the actions you take protect the interests of your current and future retirees.

In addition to taking these actions, I would appreciate your recommendations of any additional safeguards that can be put in place to protect California's investments as the U.S. and the world continue to implement financial sanctions on Russia. Please advise me of the steps that you are taking in this effort within 10 days.

I stand ready to work with you to further this important effort.

Sincerely,

A handwritten signature in blue ink, appearing to read "Gavin Newsom".

Gavin Newsom  
Governor of California

# CalPERS Responds to Governor Gavin Newsom

## **CalPERS Board of Administration President Theresa Taylor sent the following letter to Governor Gavin Newsom:**

**March 2, 2022**

The Honorable Gavin Newsom  
Governor of the State of California  
State Capitol  
Sacramento, CA 95814

Dear Governor Newsom:

On behalf of the CalPERS Board of Administration, I'm pleased to respond to your letter dated February 28, 2022 about CalPERS' investments in Russia and provide our response to the evolving crisis and the long-term impacts on our investment portfolio.

First and foremost, the board and organization stand in solidarity with the citizens and country of Ukraine. As you said in your letter, we have an obligation to address Russia's aggression, support Ukraine, and protect our members' assets. The actions of Russia have left an indelible mark on the world and have created instability in the global financial markets.

Addressing CalPERS' investments in Russia is a top priority for our investment team. We have no holdings in Russian government debt. The valuations of our Russian investments are changing quickly. As of March 2, we own approximately \$420 million of public stocks and \$345 million in illiquid real estate assets. Our investments in Russia represent about 0.17% of CalPERS total investment portfolio.

We have taken the following actions in response to the crisis and subsequent impacts in the global financial markets:

- CalPERS has ceased all transactions in Russian publicly traded equity and has stopped the flow of any new investments into the country.
- CalPERS is actively assessing its real estate investments and determining a path forward.
- CalPERS is reviewing all its investments in emerging markets, including Russia, due to the impacts the crisis has had on all financial markets.
- CalPERS is following all regulatory requirements promulgated by U.S. Office of Foreign Assets Control and the sanctions that are in place.

It's important to note that current sanctions, market restrictions, and closure of local stock exchanges have placed significant constraints on CalPERS' ability to liquidate its holdings. We're working closely with our custodian, State Street Bank, which is also required to comply with many of the sanction requirements. Finally, we continue to monitor evolving sanctions and federal actions, which can have direct or indirect impacts on our investment activities.

Once again, we welcome the opportunity to respond to your requests. We're doing everything in our power and fiduciary duty to protect our members' assets, support the Ukrainian people, and join California's response to this assault on democracy.

Sincerely,

Theresa Taylor, President  
CalPERS Board of Administration



## WE'RE BACK! YOU CAN NOW KEEP YOUR BLUE SHIELD OF CALIFORNIA PLAN WHEREVER YOU RETIRE. NATIONWIDE.






**Blue Shield Medicare (PPO)** offers nationwide, comprehensive medical and prescription drug coverage. This new plan gives you access to care from in-network and out-of-network providers across the country.



We at Blue Shield understand the importance of high quality care and flexibility. That is why we now have you covered nationwide. You can travel worry-free knowing that Blue Shield has your back no matter where your journey takes you.

We are dedicated to making retirement a simple transition for you. Our goal is to make you feel supported and confident during each step of your health care journey so you can retire stress-free and travel easy too.

Blue Shield Medicare (PPO) offers you:

- ✓ No deductible
-  \$0 copayments for most covered services
-  \$0 copayments for 24/7 virtual care
-  \$10 copayment for routine vision exam
-  \$80 allowance for over-the-counter items, such as allergy medicines, pain relievers, and more
-  Personal Emergency Response System (PERS) from LifeStation®

To learn more about how Blue Shield Medicare (PPO) is the right health plan for you, visit **[www.blueshieldca.com/calpers](http://www.blueshieldca.com/calpers)**.

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。 Blue Shield of California is an independent member of the Blue Shield Association H4937\_22\_112A\_M 03032022

Savvy Senior

## How to Get Help as an Elder Orphan

*Dear Savvy Senior,*

*I need to find someone honest and reliable to look after my estate, health and long-term care when I'm no longer able to do it myself. I'm a 67-year-old recent widow with no children and one sibling I rarely talk to. Any suggestions?*

*Solo Ager*

Dear Solo,

This is big concern for millions of older Americans who don't have a spouse, children or other family they can depend on to watch out for their well-being. While there's no one solution to this issue, here are some tips and resources that can help you plan ahead.

### Essential Documents

If you haven't already done so, your first step, before choosing a reliable decision maker, is to prepare a basic estate plan of at least four essential legal documents. This will protect yourself and make sure you're wishes are carried out if you become seriously ill or when you die.

These essential documents include: a "durable power of attorney" that allows you to designate someone to handle your financial matters if you become incapacitated; an "advanced health care directive" that includes a "living will" that tells your doctor what kind of care you want to receive if you become incapacitated, and a "health care power of attorney," which names a person you authorize to make medical decisions on your behalf if you're unable to; and a "will" that spells out how you'd like your property and assets distributed after you die. It also requires you to designate an "executor" to ensure your wishes are carried out.

To prepare these documents your best option is to hire an attorney, which can cost anywhere between \$500 and \$2,000. Or, if you are interested in a do-it-yourself plan, Quicken WillMaker & Trust 2022 (\$129, Nolo.com) and LegalZoom.com (\$179) are some top options.

### Choosing Decision Makers & Helpers

Most people think first of naming a family member as their power of attorney for finances and health care, or executor of their will. If, however, you don't have someone to fill those roles, you may want to ask a trusted friend or associate but be sure to choose

someone that's organized and younger than you who will likely be around after you're gone.

Also be aware that if your choice of power of attorney or executor lives in another state, you'll need to check your state's law to see if it imposes any special requirements.

If, however, you don't have a friend or relative you feel comfortable with, you'll need to hire someone who has experience with such matters.

To find a qualified power of attorney or executor for your will, contact your bank, a local trust company or an estate planning attorney. If you need help locating a pro, the National Academy

of Elder Law Attorneys ([NAELA.org](http://NAELA.org)) is a great resource that provides online directory to help you find someone in your area.

Another resource that can help you manage and oversee your health and long-term care needs as they arise, and even act as your health care power of attorney, is an aging life care manager. These are trained professionals in the area of geriatric care who often have backgrounds in nursing or social work. To search for an expert near you, visit [AgingLifeCare.org](http://AgingLifeCare.org).

Or, if you need help with bill paying and other financial/insurance/tax chores there are professional daily money managers (see [AADMM.com](http://AADMM.com)) that can help.

Aging life care managers typically charge between \$75 and \$200 per hour, while hourly rates for daily money managers range between \$75 and \$150.

It's also important to note that if you don't complete the aforementioned legal documents and you become incapacitated, a court judge may appoint a guardian to make decisions on your behalf. That means the care you receive may be totally different from what you would have chosen for yourself.

**Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](http://SavvySenior.org). Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.**

Savvy Senior

## How to Choose a Medicare Advantage Plan

*Dear Savvy Senior,*

*I will be 65 and eligible for Medicare in a few months and am interested in getting a Medicare Advantage plan to cover my health care and medications. What tips can you provide to help me pick a plan?*

*Ready to Retire*

Dear Ready,

Medicare Advantage plans have become very popular among retirees over the past 15 years, as nearly half of all new Medicare enrollees are signing up for Advantage plans, which accounts for about 42 percent of the entire Medicare market. Here are some tips and tools to help you pick a plan that fits your needs.

First, let's start with a quick review. Medicare Advantage plans (also known as Medicare Part C) are government approved health plans sold by private insurance companies that you can choose in place of original Medicare. The vast majority of Advantage plans are managed-care policies such as HMOs or PPOs that require you to get your care within a network of doctors.

If you join an Advantage plan, the plan will provide all of your Part A (hospital insurance) and Part B (medical insurance) coverage like original Medicare does. But many plans also offer extra benefits like dental, hearing and vision coverage along with gym/fitness memberships, and most plans include prescription drug coverage too.

Medicare Advantage plans are also cheaper than if you got original Medicare, plus a separate Part D drug plan and a Medigap policy. Many Advantage plans have \$0 or low monthly premiums and don't always have a deductible, but they also typically have a high out-of-pocket maximum. In 2021, Advantage plan participants on average were responsible for a maximum of around \$5,100 for in-network care, and about \$9,200 when out-of-network care is included.

### How to Choose

To help you pick a plan, a good first step is to call the office managers of the doctors you use and find out which Advantage plans they accept, and which ones they recommend. Then go to the Medicare Plan Finder tool at [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) to compare

Advantage plans in your area. This tool provides a five-star rating system that evaluates each plan based on past customer satisfaction and quality of care the plan delivers. When comparing, here are some key points to consider:

**Total costs:** Look at the plan's entire pricing package, not just the premiums and deductibles. Compare the maximum out-of-pocket costs plus the copays and coinsurance charged for doctor office visits, hospital stays, visits to specialists, prescription drugs and other medical services. This is important because if you choose an Advantage plan, you're not allowed to purchase a Medigap policy, which means you'll be responsible for paying these expenses out of your own pocket.

**Drug coverage:** Check the plan's formulary – the list of prescription drugs covered – to be sure all the medications you take are covered without excessive co-pays or requirements that you try less expensive drugs first.

**Dental, vision and hearing:** Many Advantage plans come with dental, vision and hearing benefits, but are usually limited. Get the details on what exactly is covered.

**Coverage away from home:** Most Advantage plans limit you to using in-network doctors only within a service area or geographic region, so find out what's covered if you need medical care when you're away from home.

**Out-of-network coverage:** Check to see what's covered if you want to see a specialist in a hospital that is not in a plan's network. You can get a list of doctors and hospitals that take part in a plan on the plan's website.

### Need Help?

If you need help choosing a plan, contact your State Health Insurance Assistance Program at [ShipHelp.org](https://www.shiphelp.org) or call 877-839-2675. Also see the HealthMetrix Research 2022 Cost Comparisons Report at [MedicareNewsWatch.com](https://www.medicarenewsWatch.com) that lists the best Advantage plans based on health status.

**Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](https://www.SavvySenior.org). Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.**

Savvy Senior

## How to Choose a Medical Alert System

*Dear Savvy Senior,*

*I am interested in getting my mom, who lives alone, a medical alert system with a wearable pendant button that will let her call for help if she falls or has a medical emergency. What can you tell me to help me choose one?*

*Too Many Choices*

Dear Too Many,

A good medical alert system is an effective and affordable tool that can help keep your mom safe and living in her own home longer. But with all the different products and features available today, choosing one can be challenging. Here are some tips that can help.

### Three Key Questions

Medical alert systems, which have been around since the 1980s, provide a wearable help button – usually in the form of a neck pendant or wristband – that would put your mom in touch with a dispatcher who could summon emergency help or contact a friend or family member as needed.

To help you narrow down your options and choose a system that best fits your mom's needs, here are three key questions you'll need to ask, along with some top-rated companies that offer these products.

#### 1. Does your mom want a home-based or mobile system?

Medical alert systems were originally designed to work inside the home with a landline telephone, which is still an option. But since fewer and fewer households have landlines these days, most companies today also offer home-based systems that work over a cellular network. With these systems, pressing the wearable help button allows you to speak to a dispatcher through a base unit located in your home.

In addition, many companies offer mobile medical alert options, too. You can use these systems at home, but they'll also allow you to call for help while you're out and about.

Mobile alerts operate over cellular networks and incorporate GPS technology. They allow you to talk and listen to the operator directly through the pendant button, and because of the GPS, your location would be known in order for help to be sent.

If your mom doesn't leave the house very often, she

may not need a mobile system, but if she is still active, she may want added protection outside the home.

#### 2. Should her system be monitored or not?

The best medical alert systems are monitored, meaning that the help button connects you with a trained operator at a 24/7 dispatching center.

But you also have the option to choose a system that isn't monitored. With these, when you press the help button, the device automatically dials a friend or family member on your programmed emergency call list.

These products can often be set up to call multiple people and to contact emergency services if you don't get an answer from someone on your list.

#### 3. Should you add a fall-detection feature?

Most medical alert companies today now offer the option of an automatic fall detection pendant for an additional fee of \$10 to \$15 per month. These pendants sense falls when they occur and automatically contact the dispatch center, just as they would if you had pressed the call button.

But be aware that this technology isn't full proof. In some cases, this feature may register something as a fall that isn't. The alarm might go off if you drop it or momentarily lose your balance but don't actually land on the ground.

### Top Rated Systems

Here are four top companies, rated by Consumer Reports, that offer home and mobile monitored medical alert systems:

- Bay Alarm Medical: Fees range between \$20 and \$40 per month; BayAlarmMedical.com; 877-522-9633.
- GreatCall's Lively Mobile Plus: The device costs \$50 plus a \$25 to \$40 monthly service fee; GreatCall.com; 800-650-5921.
- MobileHelp: Monthly fees run \$20 to \$45; MobileHelp.com; 800-809-9664.
- Phillips Lifeline: \$30 to \$50/month, plus a onetime device/activation fee of \$50 to \$100; Lifeline.Phillips.com; 855-681-5351.

**Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.**

Savvy Senior

## Super Cheap Smartphone Plans for Scrimping Seniors

*Dear Savvy Senior,*

*Can you direct me to some really cheap wireless smartphone plans for seniors who don't use much data? I use my smartphone primarily for texting and talking but need some data for checking my email and a few other things when I'm away from Wi-Fi. Right now, I pay \$30 per month but am looking for a better deal.*

*Senior Scrimper*

Dear Scrimper,

There are several super cheap wireless providers I can recommend for older smartphone users who are looking to save money by paring down their cellphone plan. Here are three of the cheapest options available that you can switch to without sacrificing the quality of your service.

### Cheapest Wireless Plans

For extremely light smartphone data users, the very cheapest wireless plan available today is through Tello ([Tello.com](https://tello.com)), which lets you build your own plan based on your needs or budget. For as little as \$6 per month you can get unlimited texting, 100 minutes of talk time and 500 megabytes (MB) of high-speed data. Increases in talk time or data can be added in \$1 increments.

Tello uses the T-Mobile network and gives you the option to bring your existing phone or purchase a new device, while keeping your same phone number if you wish. If you want to keep your phone, it must be unlocked. Just enter your phone's ID (press \*#06# on your keypad to get it) on Tello's website to make sure that it's compatible with the network.

Another super cheap plan to consider is the annual prepaid plan offered through Boost Mobile ([BoostMobile.com](https://boostmobile.com)). For only \$100 per year (or \$8.33 per month) this plan provides unlimited talk, text and 1 gigabyte (GB) of 5G or 4G data each month. If you

need more data, their \$150 annual plan (or \$12.50/month) gets you 5 GB.

Boost Mobile uses the T-Mobile and AT&T networks and lets you use your existing phone (if compatible) or buy a new one.

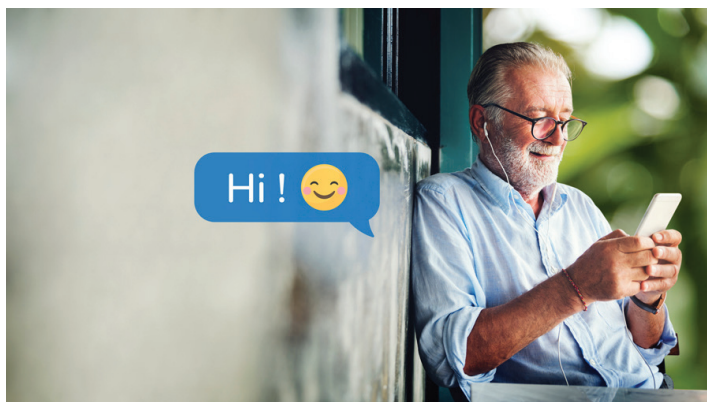
And a third option to look into is Mint Mobile ([MintMobile.com](https://mintmobile.com)), which is recommended by Consumer Reports and has one of the best values for a cheap plan. Mint offers a \$15 per month plan (plus taxes & fees) that provides unlimited talk and text, and 4 GB of 5G/4G data each month. They too use the T-Mobile network and will let you use your existing phone (if compatible) or buy a new one.

### Lifeline Program

If your income is low enough, another option you should check into is the Lifeline Assistance Program. This is a federal program that provides a \$9.25 monthly subsidy that could go towards your phone or internet service.

To qualify, you'll need to show that you're receiving certain types of government benefits such as Medicaid, SNAP (food stamps), SSI, public housing assistance, veterans' pension and survivors' benefit, or live on federally recognized Tribal lands. Or, if your annual household income is at or below 135 percent of the Federal Poverty Guidelines – \$17,388 for one person, or \$23,517 for two – you're also eligible.

To check your eligibility or apply, visit [LifelineSupport.org](https://LifelineSupport.org). If you do qualify, contact a wireless provider in your area that participates in the Lifeline program and sign up for service with them. You can also ask your current company to apply your Lifeline benefit to a service you are already getting, if it offers the benefit.



# 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)

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## 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: [ ][ ][ ][ ] - [ ][ ][ ][ ] - [ ][ ][ ][ ] - [ ][ ][ ][ ] (MasterCard or Visa only)  
Expiration Date: [ ][ ] / [ ][ ] CVV/CVC: (3 Digit code on the back of card) [ ][ ][ ]  
\_\_\_\_\_  
Signature

RPEA/October/2017

## THANK YOU for Joining RPEA!

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

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



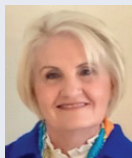


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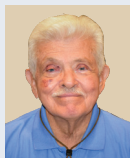
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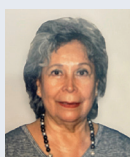
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