



RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA



President's
Message

Page 2

Vice President's
Report

Page 3

Health Benefits
Update

Page 4

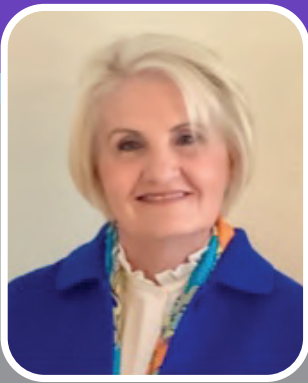
Legislative
Update

Page 6

Legislative Analysis and
AB 386 Update

Pages 7 and 8

President's Message



Rosemary Knox

RPEA PRESIDENT



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RPEA NEWSLETTER

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By RPEA President Rosemary Knox

As the vaccine rollout continues in California, we look forward to new opportunities to gather again and enjoy the camaraderie of our membership.

I am pleased to report that over the last year, membership of RPEA has grown. I take this opportunity to give special thanks to the Board members of RPEA and the leadership teams of RPEA Chapters for their hard work and dedication to carry forward during this pandemic.

Upon the resignation of Marie Reed, the Board has appointed Abe Bailey as the RPEA Secretary/Treasurer. Abe has vast experience with RPEA, and we are thrilled to have him on the team. In our June Board meeting, Abe will be presenting the incoming fiscal year budget for board consideration and approval.

On August 27th, ballots for the **CalPERS 2021 Member-at-Large Election** will be sent to eligible voters. For those RPEA members that are also CalPERS members, please know that your vote matters! The Board of RPEA has endorsed two candidates. The Board has endorsed Margaret Brown for re-election to Position B. Margaret has shown significant effort for members of RPEA and CalPERS. The Board additionally endorses Tiffany Emon-Moran to CalPERS Member-at-Large Position A. Tiffany is Retired from the San Bernardino Police Department. She is also a Certified Fraud Examiner and a member of the National Association of Legal Investigators. The Board's responsibilities include setting employer contribution rates, determining investment asset allocations, providing actuarial valuations, and much more. However, the Board does not have the authority to add, change, or delete benefits without the concurrence of the Legislature. Check out each of the RPEA Board endorsed candidates on their websites.

See www.electmargaretbrown.com and www.Tiffany4CalPERS.com

RPEA continues to work to keep ahead of the legislation CalPERS is trying to pass. AB 386, sponsored by Cooper, has been presented again. If you remember, this bill was introduced last year as AB 2473 Cooper, and RPEA was successful in getting the bill withdrawn. Once again, RPEA has offered amendments to the bill's sponsor (CalPERS), which they have rejected. We are still working to have this new bill withdrawn. On April 27th, David Soares, Chair of the RPEA Ad-Hoc Committee regarding CalPERS Expert Issues, testified at the Assembly Judiciary Committee of the State of California against the passage of AB 386. Our Vice President, Al Darby, provides a detailed report on CalPERS and more information to guide you through matters we are advocating for concerning the pension plan.

I hope you have seen the recent changes to our website. We have been working to provide you with a more user-friendly website structure to ensure the website is a valuable resource to keep up with the association's activities and programs. This team effort is to ensure that the RPEA mission and association news are more prominently featured to help keep you up to date with the association. We are doing the same with the social media campaign. Your feedback and ideas for valuable content are always most welcome.

Also in this issue is an article from Loran Vetter, Chair of Chapter Community Involvement. Volunteerism is an excellent way to give back to our communities. I encourage you to read the very nice summary of volunteer programs and opportunities. You might find a new and exciting endeavor to share your skills and experience.

I hope you find these updates informative. I wish you all good health.



Vice President's Report



By Al Darby, Vice President

In March, the RPEA Board of Directors endorsed Margaret Brown, incumbent Seat B, At-Large CalPERS Board member, for reelection in the September, 2021 CalPERS Board election. We have not endorsed the Seat A candidate pending an interview with any opponent the current holder of that seat, David Miller, might be running against. Margaret has been an astute Board member who has steadfastly worked to protect member interests and often asks probing questions of the staff and finds shortcomings that require staff correction and/or policy revision. A recent example is her observation that certain undisclosed audits would be further insulated from Board scrutiny which would negatively impact the Board's fiduciary responsibilities. She is a very valuable asset for beneficiaries of CalPERS and a very strong advocate for CalPERS members in general. Reelect Margaret Brown.

We are back at it again fighting a CalPERS bill in the legislature. CalPERS has reintroduced its bill as AB 386 to keep its 'private loan' business almost completely secret from you while loaning your trust fund money to businesses and individuals who can't qualify for a bank loan. RPEA is again aggressively opposing this in the legislature. Financial publications are sounding the alarm that these loans are being exploited by less ethical corporate managers, private equity firms, and individuals who have little regard for the financial stability of their enterprises and will gladly acquire debt that burdens their Limited Partner business prospects for success. Personal gain and/or extension of the life of excessively cost-laden businesses is the objective of many of those who seek these 'opportunistic loans.' Experts who contribute articles to financial publications have been warning for years of the dangers of the loans and too often result of these loans to underperform (fail to fully repay resulting in serious losses of principal to the lender). RPEA is only asking for amendments to the bill that make it possible for members and other interested parties to know who borrowed, the terms of the loan, creditworthiness, collateral, and performance of the loan (repayment). These elements must be transparent in order to prevent the many untoward (sweetheart) deals or otherwise unsound loans that might be made if the beneficiaries of CalPERS cannot

learn this information through Public Record Requests (PRA). One other aspect of CalPERS private equity adventures is the excessive use of outside investment managers which adds substantial added cost and has proven to be of little added value compared to in-house CalPERS managers.

In other areas of interest to RPEA members, we have been busy working on social media upgrades, RPEA website enhancements and other methods of communication to our members and the world. I'm happy to say that RPEA regularly shows up on YouTube, Twitter, Instagram, and Facebook in the form of ads that AMBIA sponsors. These ads inform the general public that less expensive group dental and vision insurance is available through RPEA membership. Despite COVID, new member applications are coming in on a regular basis through the internet, so this approach to recruiting appears to be working. RPEA shows up as number one in Google when public employee retiree associations are sought out by persons searching Google. I have to say that we are getting excellent cooperation and results with public relations efforts and the folks at Vilocity who assist us. Our next step here is to expand RPEA exposure and visibility in all forms of public media. RPEA's activism related to untoward CalPERS actions has gotten us some media attention in the recent past.

In order for us to communicate with our membership outside of the bimonthly newsletter, we plan to increase the number of Eblasts we publish. Almost all of the new members that are joining us today are providing their email address. Around sixty percent of our members now have email addresses so we plan to utilize this communication channel to a greater degree in the future. We have found over time that it can serve many different purposes and reach selected groups within RPEA that may have a special need.

Finally, I want to say that as we emerge from COVID restrictions on travel and social gatherings, we can probably begin to meet again face-to-face in mid-summer but careful planning will be required because some folks do not want to be vaccinated. This means that when gathering for a meeting, we must perhaps still use masks and social distancing until herd immunity is established and the CDC says all restrictions can be eliminated. Wait for further instructions on this from RPEA headquarters before resuming regular meeting schedules.

Health Benefits Update



By JJ Jelincic, Director of Health Benefits

The CalPERS Pension and Health Benefits Committee did not meet in April and is meeting in May only in closed

session on rate negotiations. As a result, there is no action to report.

There is little that we know. PERSCare will be renamed PERS Platinum. PERS Choice will transition to PERS Platinum to keep the broader network. PERS Select will be renamed PERS Gold. This change will flow through to the Medicare Supplement plans. There is no information about what this means for rates but the stated purpose is to make the higher priced plan cheaper and the lower cost plan more expensive.

This year CalPERS will risk-adjust the basic HMOs. This will not affect Medicare but will impact those not in Medicare for whatever reason. The goal is to make the price more accurately represent the "value" staff assigns to the plans. Note: all the HMOs offer the same benefit designs; the difference is networks.

I have developed the table on the next page that shows the estimated adjustments. It is based on the 2021 statewide prices since that is what is available. For Administrative Services, I have used \$50 for all plans. The reason is that is the value CalPERS used in the example and I have no basis to make other choices.

Two studies released in *Health Affairs* add to the growing body of evidence that when hospitals acquire physician practices, the cost of care goes up.

The big picture: Providers are increasingly practicing as part of hospital systems rather than independently, a trend that will likely continue to drive up U.S. health spending.

What they found: One study found that the odds of a patient receiving an inappropriate MRI referral increased by 20% after a doctor became employed by a hospital.

- Most patients then received the procedure at the hospital that employed the referring doctor.

The second study found the monthly number of diagnostic imaging tests and lab tests performed in a

hospital setting among Medicare beneficiaries increased after physician practices were acquired by health systems.

- The number of imaging tests and lab tests in non-hospital settings decreased, and Medicare reimbursement rates for each kind of test increased.

SB 642 by Senator Kamlager is a bill that you may want to keep an eye on. The bill has passed both the Senate Judiciary and Health committees. Neither the legislative nor the health benefits committee has reviewed this bill so RPEA has no position yet. According to the legislative council:

"This bill would prohibit a health facility from requiring a physician or surgeon, as a condition of obtaining or maintaining clinical privileges, to agree to comply with criteria, rules, regulations, or other policies or procedures that are not knowingly and explicitly ratified, issued, or promulgated by the medical staff, that directly or indirectly prohibit, limit, or restrict the ability of the physician or surgeon to provide a particular medical treatment or service that falls within the scope of their privileges, or from requiring a physician or surgeon to obtain permission from a nonphysician or nonsurgeon to perform a particular medical treatment or service for which consent has been obtained from the patient or the patient's representative, except as provided. The bill would prohibit a health facility from limiting or otherwise exercising control over the independent professional judgment of a physician or surgeon concerning the practice of medicine or the diagnosis or treatment of disease, if the physician or surgeon, exercising their independent professional judgment, determines that a particular medical service or treatment is medically appropriate, unless specified circumstances apply."

If you are a school member and are interested in the Health Benefits Committee, I encourage you to contact either myself or headquarters.

After the year we had, I hope all the mothers got lots of hugs for Mother's Day.

Health Benefits Update

HMO Plan	Unadjusted 2022 MARAs Risk Scores	Adjusted 2022 MARAs Risk Scores	a plug for now			adjusted MARA			unadjusted MARA		
			2021 premiums	2021 Administrative charges	2021 Medical Costs	Subsidy	Surcharge	modified premium	Subsidy	Surcharge	modified premium
Health Net Salud y Más	0.6953	0.8909	425.02	50.00	375.02		45.93	470.95		164.34	589.36
Sharp Performance Plus	0.8551	0.9448	632.27	50.00	582.27		34.02	666.29		98.67	730.94
Blue Shield Trio	0.9949	0.9988	722.56	50.00	672.56		0.81	723.37		3.45	726.01
UnitedHealthcare Alliance HMO	0.9884	0.9961	755.61	50.00	705.61		2.76	758.37		8.28	763.89
Western Health Advantage	1.116	1.0319	757.02	50.00	707.02	21.86		735.16	73.49		683.53
Kaiser	0.9521	0.9776	761.62	50.00	711.62		16.31	777.93		35.80	797.42
Anthem Blue Cross Select HMO	0.965	0.9842	800.55	50.00	750.55		12.05	812.60		27.22	827.77
Health Net SmartCare	1.1732	1.0663	924.36	50.00	874.36	54.37		869.99	129.08		795.28
Blue Shield Access+	1.3166	1.1496	938.96	50.00	888.96	115.68		823.28	213.77		725.19
Anthem Blue Cross Traditional	1.2524	1.088	1,220.32	50.00	1170.32	94.66		1125.66	235.86		984.46
UnitedHealthcare Harmony HMO	0.8586	0.9284	New in 2022								
HMO Total	1	1									

This is for single party, two party would double, family would multiply by 2.5



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RETIRED PUBLIC EMPLOYEES ASSOCIATION OF CALIFORNIA



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Legislative Update



By Aaron Read and Pat Moran of Aaron Read & Associates

The May Revision brings an unprecedented budget surplus of \$75.7 billion, the largest state budget surplus increase in American history. This stands in stark

contrast to last year's budget deficit of \$54 billion. The boon in the California budget is directly tied to the progressive tax structure that California has which relies on top earners, who did very well in the past year. Combined with over \$25 billion in federal relief, this supports a \$100 billion "California Comeback Plan."

The Governor has proposed a budget that not only speeds the state's recovery from the pandemic but reinvests in programs that have been historically underfunded – including the largest tax rebate in American history, an unprecedented investment in public and higher education, retirement liability funding, and additional investments for undocumented immigrants.

Overall Budget Structure and Some Key Areas of Interest.

- **Reserves** \$15.9 billion in Rainy Day Fund for fiscal emergencies, \$450 million in Safety Net Reserve, \$4.6 billion in the Public School System Stabilization Account, and an estimated \$3.4 billion in the state's operating reserve.
- **Gann Limit** the state estimates that the limit over the 2020-21 and 2021-22 two-year period will be exceeded by \$16.2 billion. To comply, half of the funds will go to K-14 schools in 2022-23, and through tax refunds from the Golden State Stimulus.

Housing and Local Government

- **Housing:** \$9.3 billion in housing resources and production.
- **Project Homekey** Expands program by \$3.5 billion.
 - Fast track housing construction by reducing local barriers.
 - Reducing permit and construction policies that drive up unit costs.
 - Create incentives for local government that meet or exceed affordable housing goals.
 - Accountability and enforcement of housing laws.
 - \$1 billion targeted to families experiencing homelessness or are at risk for being homeless.
- **Affordable Housing:** Proposes \$1.6 billion in rental support and homelessness prevention.

Bolster California's Emergency Response

- **Water Resiliency & Infrastructure:** \$5.1 billion to address the immediate, emergency water needs up and down the state.
- **Emergency Response:** \$2 billion in emergency response

for additional equipment and staffing, including community hardening for additional hazards.

Relief for Families

• **Golden State Stimulus**

- **Low to middle income:** \$600 one-time payments to taxpayers filing a 2020 tax year return with incomes under \$75,000.
- **Families:** \$500 one-time stimulus payment for taxpayers making under \$75,000 with a dependent on the return.
- **Undocumented Families:** \$500 one-time stimulus payment for ITIN taxpayers making under \$75,000.
- **Child Care:** Increase of \$1 billion to add 100,000 additional slots for childcare.
- **Renters Assistance:**
 - Renters' Relief - \$5.2 billion in relief aid to provide funding for back rent and extending eviction restrictions.
 - Utility payment Relief - \$2 billion to pay down unpaid utility debt for water, electric and gas bills that accumulated during the pandemic.
 - Historic Tenant Legal Aid - \$60 million proposal to provide legal services on eviction and foreclosure counseling, consultation, mediation, training, education, and representation.

- **Unpaid Utilities Relief:** Includes \$1 billion to help Californians pay their overdue water bills, and an additional \$1 billion to help pay overdue electric and gas bills.

Health Care Equity and Affordability:

- **CalAIM:** \$315 million to support and implement the program.
- **Expand Medi-Cal to Undocumented Seniors:** \$1 billion to invest and expand coverage to those 60 years and older, beginning May 2022.
- **IHSS:** Maintains the 65/35 flip, eliminates the 7% reduction in service hours, and invests \$200 million to fund career pathways for IHSS providers.
- **100/90 Formula:** 100/90 Formula for state retirees is protected.

LEGISLATIVE UPDATE

There are many bills of interest moving through the Legislature as of this writing. Please see the next newsletter for a complete update.



RPEA Legislative Analysis



By Randall Cheek, Director of Legislation

Recently a number of RPEA members received an invitation in the mail to join AFSCME (American Federation of State County and Municipal Employees) Retirees. It came in a green envelope and looked somewhat official. AFSCME Retirees maybe new on the scene as I have never seen them at any of the SCORE meetings which is comprised of PERS retiree organizations such as firefighters, classified employees, CHP etc. AFSCME retirees claim to be a watchdog of CalPERS. Research into the group finds that former PERS board member Pryia Mathur is behind the new retirees group. Mathur lost her election to Jason Perez a few years ago because some

believed she was too closely tied to PERS administration.

This brings up a number of questions: 1. How did AFSCME get our addresses? 2. Did PERS help and is it behind the new group? 3. Is this an attempt by PERS to undermine RPEA which has been at the forefront of making PERS more accountable. RPEA has opposed PERS attempts to become less transparent and challenged the board president for his lack of action.

If you receive an invitation to join AFSCME retirees please notify RPEA.

Randall Cheek

Legislative Director RPEA California

AB 386 Update



RPEA OPPOSES CalPERS SECRET LENDING BILL

By David Soares, Chairperson, Ad-Hoc Committee Regarding CalPERS Expert Issues

Imagine if CalPERS were to loan trust assets to a company called “Plumpjack,” but could refuse to disclose under the California Public Records Act that “Plumpjack” was owned by Governor Newsom — as well as the terms and the collateral for that loan.

I don’t think for a minute that our Governor would enter into such a transaction, but this is exactly the sort of thing that a new bill proposed by CalPERS staff would allow. What’s more, unlike currently exempt “alternative investments” which are regulated by the SEC, these loans would not be subject to federal oversight.

The Retired Public Employees' Association (RPEA) is strongly opposed to this legislation, AB 386 (Cooper). There is simply no good reason to exempt a new category “private loan” from the requirement of Article I section 3 of the California State Constitution that, “The people have the right of access to information concerning the conduct of the people’s business, and therefore, the meetings of public bodies and the writings of public officials and agencies shall be open to public scrutiny,” as implemented by the California Public Records Act (CPRA, G.C. 6250 and following).

Private Debt Investor reports that CalPERS is *already* the world’s 16th largest institutional investor in private

debt through their alternative investment partnerships. The *Wall Street Journal* has reported unfavorably on the recent mania for unregulated private lending. [Payment problems rise in Fast-Growing Private-Debt Market, WSJ June 5, 2020.](#) The *Journal* notes that, **“Debt-repayment problems are increasing among borrowers in the rapidly growing market for private credit, where specialist funds make loans directly to smaller companies often without banks involved.”** [In Risky Loans Secure Private-Equity Payouts Despite Downturn, WSJ December 17, 2020,](#) the *Journal* reported that firms are being loaded-up with debt by their constituent owners from the Private Equity industry, but that, **“The maneuvers can leave companies in weaker financial shape, while helping private-equity firms lock in gains, often a few years after their initial investments.”**

A nearly identical bill had to be withdrawn in the last year when CalPERS Chief Investment Officer Ben Meng suddenly resigned after it was revealed in the media that he had serious conflicts of interests involving several Private Equity firms doing billions of dollars of investment business involving CalPERS trust assets. I’d like to focus our members’ understanding on what a gross failure of

AB 386 Update (Cont)

governance and fiduciary duty lay behind Meng's resignation. Private Equity as an asset class makes up a mere 6.7 percent of CalPERS holdings, has a declining return profile, yet is projected to be paid nearly a billion dollars in management and performance fees — an amount far in excess of CalPERS entire internal operating budget.

Ironically, Mr. Meng had *disclosed* all of his conflicts of interest with Private Equity firms in his Form 700's when he was hired in 2019 and *again* in 2020 — but rather than requiring divestment as has been required by FPPC rules for the past 40 years, CalPERS CEO Marcie Frost and Board President Henry Jones covered-up Meng's conflicts of interest from the majority of the Board, the FPPC and the public. Frost and Jones both admitted to *Bloomberg* that they chose only to inform two board committee chairs. Frost and Jones then tried to make it sound as if divestment of conflicted investments was some crazy new concept that had just occurred to them — and *not the official policy under the Political Reform Act since its inception*.

State Controller Betty Yee demanded a full investigation, but Board President Henry Jones took the matter into closed session on August 17, 2020 and has never reported out. This should come as no surprise. In 2018 when then-Treasurer John Chiang called for an investigation of why CalPERS had publicly represented that CEO Marcie Frost was pursuing a Masters Degree, when she is a high school educated former clerk-typist, Henry Jones *simply ignored him*.

These serious governance and fiduciary failures are *not* past history. At their April 2021 board meeting CalPERS announced that an employee spent the last *four years* openly embezzling from beneficiary

accounts — \$685,000 dollars *and counting*. Was this person arrested? No. Has she had to post a bond like any other common thief? No. CalPERS *sued* her.

Exempting from the CPRA the constituent owners of a borrower, private loan agreements, and materials relating to collateral pledged, is **an invitation to commit fraud with monies held in public trust for the members and beneficiaries of CalPERS**. RPEA has offered the author and CalPERS an amendment to AB 386 which would preserve the privacy of a borrower's business records disclosed in the underwriting and due diligence process from disclosure under the CPRA, while preserving the public's right to know who public trust funds are going to, under what terms, and secured by what collateral. Our proposal was rejected without any meaningful discussion or reasons stated.

A public pension trust fund is not in a position to gamble in hopes of "hitting it big" on a long-shot loan with poor odds of repayment. **A secret investment of public trust funds is never in the public's interest**. Because it is necessary for the public to understand whether the terms of the proposed private loans are prudent risks, the loan agreements and documents, the personal or business identifying information disclosing the identities and the constituent owners of the borrower, and materials relating to collateral pledged must not be exempt from the Public Records Act — *once negotiations are concluded and the agreement is executed*. Only then may the public, and the members and beneficiaries, independently determine whether CalPERS staff have negotiated a good deal and whether the CalPERS Board are acting as sound fiduciaries.

CalPERS can only win-back public trust through greater transparency, not less.



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Current Price (as of February 1, 2018): \$18.50 each by mail

CalPERS Health Plan Changes for 2022

Article contributed by CalPERS

CalPERS realizes changes to health plans impact decisions you make during Open Enrollment time. We also understand that changes to health plans during a pandemic can be especially hard and that members may be concerned with how the plan changes may impact their health benefits.

We're providing you with information on the health plan proposals approved in November 2020 by the CalPERS Board of Administration for the 2022 health plan year.

There's no action for you to take now. We're providing this information so you can make an informed decision for you and your family during Open Enrollment, which will be held September 20 - October 15.

The preliminary 2022 health premiums will be presented to the Pension & Health Benefits Committee in June. In July, the board will adopt the final premiums, which will take effect January 1, 2022. The preliminary and final health premiums will be posted to the CalPERS website.

Here are the Proposed Plan Changes for 2022

Basic Health Maintenance Organization (HMO) and Exclusive Provider Organization (EPO)

(Plan Name & Changes for 2022)

- Blue Shield Access+: Reenter into eight Bay Area counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Sonoma, and Solano
- Blue Shield EPO: Expand into Lassen and Shasta counties
- Blue Shield Trio: Expand into Santa Cruz, Stanislaus, and Orange counties
- UnitedHealthcare SignatureValue Harmony: New plan to be available in Los Angeles, Orange, Riverside, San Bernardino, and San Diego counties
- Western Health Advantage: Expand into Humboldt County*

**Contingent upon approval by the Department of Managed Health Care.*

Basic Preferred Provider Organization (PPO)

CalPERS three PPO plans, PERSCare, PERS Choice, and PERS Select, will transition to two plans, PERS Platinum and PERS Gold. The change is the result of a year-long analysis to stabilize the Basic plan portfolio, including engagement with members, employers, and stakeholders. The two PPO plans will offer more distinction in benefit design, networks, and premium pricing.

- PERSCare: Transition to PERS Platinum. Retains the same 90/10 benefit design, and network as PERSCare/PERS Choice

- PERS Choice: Transition to PERS Platinum. Offers a 90/10 benefit design, and retains the network of PERSCare/PERS Choice

- PERS Select: Transition to PERS Gold. Retains the same 80/20 benefit design and network as PERS Select

Medicare Plans

- **Anthem Blue Cross Medicare Advantage:** Expand into 21 additional counties for coverage in all 58 counties

- New supplemental benefits:

- 12 telephone nutritional counseling sessions
- 1 monthly shipment of recommended health non-perishable staples
- 12 Non-emergency medical transportation one-way trips

- **Blue Shield Medicare Advantage:** New plan to be available in all 58 counties

- Additional supplemental benefits:

- Quarterly \$80 over-the-counter drug benefit
- Personal emergency response **system**
- Post-discharge meals
- 24 non-emergency medical transportation one-way trips

- **PERSCare Supplement to Medicare Plan:** Transition to PERS Platinum Supplement to Medicare Plan. No changes to benefit design or network.

- **PERS Choice Supplement to Medicare Plan:** Transition to PERS Platinum Supplement to Medicare Plan. No changes to benefit design or network.

- **PERS Select Supplement to Medicare Plan:** Transition to PERS Gold Supplement to Medicare Plan. No change to benefit design or network.

- **United Healthcare Medicare Advantage Edge:** New nationwide plan.

- **Western Health Advantage (WHA) MyCare Select Medicare Advantage:** New plan to be available 9 counties (Sacramento, Yolo, Solano, El Dorado, Placer, Colusa, Marin, Napa, Sonoma)

Stay Up to Date: Visit our website at www.calpers.ca.gov for the latest information on our Health Plans and to view the June and July board meetings. You can also subscribe for newsletters and alerts using your email address.

Virtual Volunteerism



By Loran Vetter, Chair of Chapter Community Involvement

Volunteer Resources

Every so often I hear a complaint from members about locating places to volunteer, especially during the pandemic. The needs to exercise personal care, protect your family, and follow CDC guidelines are topics we have become increasingly familiar with. We discuss things like mask types, appropriate distancing, elbow bumps, and vaccine types and whether to take them. Just a little over a year ago, we did not even know these issues existed and now we discuss them every day. However, the point of this article is to discuss options for locating places to volunteer.

The first program I would like to review is Second Harvest of Silicon Valley. This program has been serving on an average of 500,000 people a month since the pandemic started. Unfortunately, many of their volunteers (up to 40%) were in the vulnerable range and could no longer physically volunteer or were part of corporate groups, who were closed during the Shelter in Place Order and unable to participate. Second Harvest of Silicon Valley took immediate action and began to reach out to the public for volunteers. They used media and contacts within their more than 300 partners to secure additional help. The information provided descriptions of volunteer positions, locations, physical requirements, and information concerning the ongoing procedures to keep everyone who volunteered safe and healthy. They also indicated that there were 130 Food Distribution sites in Santa Clara and San Mateo Counties alone which makes them a physically close resource for many of our members. I have also been in communication with Second Harvest Food Bank since vaccinations have begun. While the pandemic has not ended, there is some additional flexibility around the recruitment of their volunteers. They plan to rewrite some of their volunteer positions to reach out to this population that will be available. Second Harvest Food Bank is not the only agency who has responded to this crisis in a positive manner that leaves no doubt of the importance of volunteers to the survival of this much needed program. You might want to check this one out <https://www.shfb.org/give-help/> or <https://www.shfb.org/give-help/volunteer/individual-volunteering/to> get descriptions and locations for volunteer opportunities.

The second volunteer initiative that I would like to review with you JustServe, which you can access either on the web, or using the free app. JustServe

offers public agencies, private non-profits, community programs, and local programs a free site to post their volunteer and in-kind donation needs. Potential volunteers can browse the variety of projects to find opportunities that fit their time and interests, or search by organization, skill, interest, type of project, geography, date, etc. This user-friendly program for volunteering was piloted in 2013 by The Church of Jesus Christ of Latter-day Saints. It is a gift to the community, with no fees or membership requirements. JustServe is growing nationwide and spreading throughout Canada, Australia, the United Kingdom, and beyond. JustServe encourages people to volunteer within their own communities, thereby strengthening the fabric of the community. With that in mind, the various projects are largely granular in nature. JustServe lists opportunities in your local community, although you can search in any location you like. Posting organizations can manage their own listings, and, at their discretion, detail volunteer duties, training needs, background clearances, physical requirements, etc. An organization page provides space to give an overview of the agency, as well as the projects they've posted. Additional organizations and postings are always welcome. The website address is www.justserve.org, or you can download the free app.

These are just two of the ways to secure volunteer positions and there are a myriad of others, such as the California Connection, which is also a statewide match. Next time you are bored or feeling out of sorts, think about checking out some of these sites and perhaps volunteering-it will make you feel better.

As always I will close with the wonderful quote from Erma Bombeck: *"Volunteers are the only human beings on the face of the earth who reflect this nation's compassion, unselfish caring, patience, and just plain loving one another."*





**JUNE 14th
FLAG DAY**



MEMORIAL DAY

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In Memory of All The
Men and Women
Who Gave Their Lives
In The Protection and
Support of the United
States of America!



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WE NEED TO STAY CONNECTED NOW MORE THAN EVER!
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TO UPDATE YOUR CONTACT INFORMATION, PLEASE
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Savvy Senior

By Jim Miller of the Savvy Senior

How Seniors Can Learn New Technology Skills Online

Dear Savvy Senior,

Can you recommend some good technology classes or online learning resources for inexperienced seniors? I have a computer and a smartphone, but my knowledge and skills are pretty limited.

Tech Challenged Senior

Dear Senior,

There are many different technology teaching tools available to older adults that can help you learn new tech skills so you can better utilize your devices. Here are some good options to consider.

Local classes or workshops: Depending on where you live, there may be community resources that offer beginning computer and personal technology classes, be it online or in-person, for older adults that are new to technology. To find out what's available in your area, contact your local public library, senior center, college or university, or local stores that sell computers. Your Area Agency on Aging may also be able to help you. Visit the Eldercare Locator at Eldercare.acl.gov or call 800-677-1116 to get your local number.

GetSetUp.io: This is one of the best online learning websites that partners with guides to provide training on tech tools for adults 50 and older. They provide more than 350 online classes taught in real-time by retired educators and tech industry experts in a way that lets older adults learn-by-doing, versus just watching a video.

Their technology classes – all taught via Zoom – cover things like learning how to use smartphones and tablets, how to set-up and use Zoom, how to utilize Gmail features, how to recognize online scams, how to sell your stuff online and so much more. Most of their classes are free, however some charge a small fee.

SeniorPlanet.org: Created and sponsored by national nonprofit OATS (Older Adults Technology Services) and recently joining forces with AARP, Senior Planet offers 60-and-older adults a wide variety of free online courses, programs, and activities that are taught in real-time to help seniors learn new technology skills, as well as save money, get in shape

and make new friends.

Some of their more popular tech classes include “All Things Zoom,” “Everything Smartphones,” and an “Introduction to Social Media.” They even offer a “lunch & learn – tech discussion group” offered at various times throughout the year where you can ask questions as well as share your struggles and experiences.

And, if you ever have a technology question that pops up during the week, you can call their National Senior Planet Hotline for tech help at 920-666-1959 anytime Monday through Friday during working hours.

OasisEverywhere.org: This nonprofit educational organization for older adults provides more than 10 low-cost/free online computer, internet and mobile technology courses for beginners. And when the pandemic dies down, they will resume offering beginner tech classes in their 27 locations (located in nine states) throughout the country.

CandooTech.com: This company provides fee-based online tech support and training to help older adults feel more comfortable with phones, computers, tablets, home safety devices and more.

Their specially trained tech concierges will teach you how to use your technology, fix what's not working and install software, as well as learn how set-up and use email, video chat, social media, online shopping and entertainment, ride sharing services and more.

They offer one-hour, one-on-one or small group sessions for \$50, or you can become a member and get two 90-minute training sessions plus unlimited quick support (30 minutes or less) for \$180 per year. They also provide device installation and set-up done remotely for \$180.

TechBoomers.com: This is a free educational website that provides video and article tutorials that teach older adults and other inexperienced technology users how to use the most popular and trusted websites, apps and devices.

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

Medicare Coverage Options for Retirees Eager to Travel

Dear Savvy Senior,

What are the best Medicare coverage options for COVID-vaccinated retirees who are eager to travel? My wife and I will both turn 65 over the next few months and would like to know which Medicare plans are best for extensive travelers.

Almost 65

Dear Almost,

The best Medicare plans for retirees who plan to travel will vary depending on your destinations. But, before you book a trip make sure you know the current *CDC COVID-19 travel recommendations* (see [CDC.gov/coronavirus/2019-ncov/travelers](https://www.cdc.gov/coronavirus/2019-ncov/travelers)), and research your destinations too so you can know if restrictions apply wherever you're going.

Medicare Review

Before we dissect how Medicare works for travelers, let's start with a quick review of your different Medicare options.

One option is original Medicare, which covers (Part A) hospital services and (Part B) doctor's visits and other medical services.

If you choose original Medicare, you may also want to get a Medicare (Part D) prescription drug plan (if you don't already have coverage) to cover your medications, and a Medicare supplemental (Medigap) policy to help pay for things that aren't covered by Medicare like copayments, coinsurance and deductibles.

Or, you could get a Medicare Advantage (Part C) plan instead, which is sold through private insurance companies, and covers everything original Medicare covers, plus many plans also offer prescription drug coverage and extra services like vision, hearing and dental care all in one plan.

To help you evaluate your options contact your State Health Insurance Assistance Program (see [ShiptaCenter.org](https://www.shiptacenter.org)), which provides free Medicare counseling.

You can also shop and compare Medicare health and drug plans and Medigap policies at [Medicare.gov/find-a-plan](https://www.Medicare.gov/find-a-plan).

Also note that whatever Medicare plans you choose to enroll in, if you find that they are not meeting your needs or your needs change, you can always switch to a different plan during the open enrollment period,

which is between Oct. 15 and Dec. 7.

U.S. Travel

If you and your husband are planning to travel domestically, original Medicare may be the better option because it provides coverage everywhere in the U.S. and its territories as long as the doctor or hospital accepts Medicare.

Medicare Advantage plans, on the other hand, which have become very popular among new enrollees may restrict your coverage when traveling throughout the U.S. This is because most Medicare Advantage plans are HMOs or PPOs and require you to use doctors, hospitals and pharmacies that are in the plan's network within a service area or geographic region. So, if you're traveling outside that area you may need to pay a higher fee, or your services may not be covered at all.

If you do decide to enroll in a Medicare Advantage plan, be sure you check the benefit details carefully to see what costs and rules apply when traveling outside your service area.

Traveling Abroad

If you're planning to travel abroad much, a Medicare Advantage plan may be a better option because many Advantage plans today offer emergency care coverage outside the U.S. But be sure you check before you choose a plan because not all plans offer it.

Original Medicare, on the other hand does not provide coverage outside the U.S. and its territories except in rare circumstances (see [Medicare.gov/coverage/travel](https://www.Medicare.gov/coverage/travel)), and Medicare drug plans will not cover prescription drugs purchased outside the U.S. either.

But if you do choose original Medicare, you can still get some coverage abroad through a Medigap policy. Plans D, G, M and N plans will pay for 80 percent of medically necessary emergency care outside the U.S. to new enrollees, but only for the first 60 days of the trip, and you have to meet an annual \$250 deductible first. There's also a lifetime limit of \$50,000, so you'd need to cover any costs above that amount.

Some beneficiaries, regardless of their Medicare coverage, purchase travel medical insurance for trips abroad, which you can shop for at [InsureMyTrip.com](https://www.InsureMyTrip.com) or [SquareMouth.com](https://www.SquareMouth.com).

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.

You deserve better, choose high quality



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- Care from the comfort of home when you schedule a phone appointment with a Kaiser Permanente doctor.¹
- 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.
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To learn more and find out how to enroll, call us toll-free:
1-877-619-7752 (TTY 711), 7 days a week, 8 a.m. to 8 p.m.
Or go to **kp.org/calpers**.

2021 benefit highlights



Rides to and from your doctor visits at no cost³



Meals delivered to your home after a hospital stay at no cost⁴

1. When appropriate and available. **2.** Every year, Medicare evaluates plans based on a 5-star rating system. **3.** If you have a medical emergency, call **911**. **4.** 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.



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Application

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 City/State/Zip: _____
 Phone: (____) ____ - ____ Email: _____
 Retired From: _____ Retirement Date: _____
 RPEA Chapter Number or Name if Known: _____
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☐ 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

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!

RPEA
Headquarters Office:
(800-443-7732)

THANK YOU for Joining RPEA!

Return your completed application to:
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Retired Public Employees' Association of California (RPEA)
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Toll Free: (800) 443-7732 Phone: (916) 441-7732 Fax: (916) 441-7413
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