RPEA

FEBRUARY 2026

CALIFORNIA'S MAGAZINE FOR RETIRED PUBLIC EMPLOYEES

Volunteering
how it benefits us all

MAKING A DIFFERENCE
RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA
RPEA
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RPEA MAGAZINE

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The views and opinions in the articles published in the RPEA Magazine are those of the individual authors and do not necessarily reflect the official policy or position of the Retired Public Employees' Association of California.

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Margaret Brown
RPEA State President

OUR COMMITMENT TO YOU:

We are dedicated to being lifelong advocates for retirees, providing information that educates, informs, and empowers retirees to improve their lives.

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PRESIDENT'S MESSAGE

Help Protect Your Pension And Benefits

Dear Members,

The retirement security that public employees earned over a lifetime of service is unfortunately never guaranteed, it must be actively protected.

Decisions are being made legislatively and within our pension systems that will directly impact defined benefit pensions, retiree healthcare, and the long-term stability of CalPERS. This is why your support of the **RPEA Small Contributor PAC** is needed now more than ever.

Each legislative session brings new proposals that can either strengthen or weaken retirement security. Without a strong, consistent presence and vigilance, harmful changes can advance before retirees are heard. RPEA employs a **professional lobbyist** to closely monitor these developments, promote legislation that protects retirees, and block or amend proposals that threaten defined benefit pensions or healthcare benefits. This work is constant and it is time-sensitive.

Equally urgent is the need for strong leadership. The **CalPERS Board** makes decisions that affect investment strategy, funding policy, and the long-term health of the pension system. At the same time, **state legislators** determine the laws that govern public pensions and retiree benefits. Who serves in these roles matters. The RPEA Small Contributor PAC allows us to support **CalPERS Board candidates and state legislative candidates** who understand the value of public service and the importance of honoring earned benefits.

Other interests with deep pockets are always present in these conversations. Retirees cannot afford to be absent. The PAC ensures that RPEA remains visible, credible, and effective so lawmakers and CalPERS leaders know retirees are engaged, organized, and paying attention.

The strength of the RPEA Small Contributor PAC comes entirely from members like you. It is funded by voluntary contributions from retired public employees, not corporations nor special interests. When many members make modest contributions, those dollars combine into a powerful voice that can influence outcomes at critical moments. This is not about partisanship. It is about protection and defending pensions.

Every member must decide what level of support to take, but if you are able, please act today by contributing to the **RPEA Small Contributor PAC** by mail or scan QR code below. With your help, we can continue to protect what we earned—now and for the future. Thank you for your commitment to RPEA and for taking action when it matters most.

Margaret Brown
State President

Volunteering

Who Benefits?

Loran Vetter | RPEA Chapter 43

Within the last two years, RPEA members have volunteered in over 400 places statewide. The idea of providing that level of assistance to our friends, neighbors and chapter members is mindboggling. Some of the places that received assistance from our members include: law enforcement, environmental programs, food banks and ministries, homeless shelters, gleaning programs, Master Gardeners Program, environmental programs, new and used clothing distribution, equestrian programs to serve the disabled, tutoring, and the list goes on. When one considers the efforts and hours contributed by RPEA members to keep our communities strong and our chapters strong, it is easy to understand the importance of volunteering.

What does it do for us personally? People who volunteer are engaged in their communities. That social engagement brings with it benefits, both physical and mental. Many people who give of their time are more active which is good for our physical health. Volunteering also increases socialization, which experts link to longevity since it helps vanquish loneliness and isolation.

How does it benefit the chapter? It becomes a problem-solving exercise for them. As members look at and examine available public resources, they gain knowledge of resources that can help other chapter members. One example is the Meal Train Program. This is a free online service that helps you create and share a Meal Train page for someone who needs meals after a birth, surgery, or illness. Volunteering allows chapter members to provide needed assistance to each other in times of need. That assistance may draw members closer and make the chapter stronger. Finally, anytime a chapter chooses to participate in a service project that benefits others, it solidifies working relationships within chapters.

How does it benefit RPEA as a whole? As I have said before, my purpose in setting up a program for Chapter 43 was to re-educate the public. In the 90s, most people respected "public servants." That respect and support led to legislation removing our pension funds from the control of the State Legislature, after the fund was illegally raided by Governor Pete Wilson.

Some conservative politicians and writers saw the pension fund as a "cash cow" that could and should be raided as they desired. They worked to diminish the image of public employees slowly over the years,using articles complaining that money going to the pension fund was at the expense of other needed services. Over the years, the underlying thread of negative attention through articles, speeches, and memes was designed to diminish all of us in the eyes of the public. It was conveniently omitted that our pensions were part of our employment contract with the State, and that pensions are vital to financial sustainability of our communities.

We can and have changed the public's and legislators' perception about pensions. and I believe our chapters' volunteer efforts made strong inroads.

RPEA MEMBERSHIP UPDATE

A NEW MEMBERSHIP SUPPORT APPROACH

Elena Yuasa
RPEA Director of Membership

The new year brings a renewed commitment to supporting our chapters in practical, meaningful ways.

As Director of Membership, I am proud to share that we are expanding our support for chapters, especially during leadership transitions. In coordination with Area Directors, we are introducing consultation services as a new, proactive membership support offering. Every chapter is encouraged to reach out, even if your chapter leadership is unsure what it needs yet.

This approach focuses on:

- One-on-one consultations
- Succession planning support
- Leadership transition assistance
- New outreach strategies
- Joint chapter meetings
- HQ support and coordination

This service is designed to meet chapters where they are, whether they are thriving, rebuilding, or preparing for the future. Please connect with me directly at membership@rpea.com, and I will schedule a phone, Zoom, or in-person meeting that is convenient for your chapter leaders.

Many chapters are doing meaningful work to sustain engagement, recruit new leaders, and revitalize participation. Others are exploring new formats, locations, and outreach strategies to attract members who may not yet see themselves as leaders but absolutely have something valuable to offer.

What is clear from every visit is this: chapters succeed when members feel supported, prepared, and connected. By working together, chapters, Area Directors, and Headquarters, we can ensure continuity, spark innovation, and strengthen our collective voice.

Thank you to every chapter, every leader, and every member who makes RPEA a community worth belonging to. I look forward to visiting more chapters, deepening partnerships, and building a future rooted in collaboration, service, and shared purpose.

Here's to a strong, connected, and inspiring year ahead.

HEALTH BENEFITS DIRECTOR REPORT

CALPERS HAS NEW PPO ADMINISTRATOR AND NEW PHARMACY BENEFITS MANAGER

J.J. Jelincic | Director of Health Benefits

HAPPY NEW YEAR!

We made it through the CalPERS open enrollment despite two, new changes CalPERS made. One is that Anthem Blue Cross is no longer our PPO administrator - Blue Shield is. Second, Optum RX is no longer our Pharmacy Benefits Manager(PBM) for certain CalPERS health plans - CVS Caremark (SilverScript for Medicare) is.

As I write this there are still bugs being worked out for both these changes. Of course, this is not the first transition regarding CalPERS health plans, but that doesn't mean CalPERS learned from the prior one. Actually, they did learn some things - but many of the problems are reoccurring, along with some new ones. Hang in there. If you have problems, push back. Remember, you are dealing with a bureaucracy. As ex-government employees, you should remember how to push back.

> *How often is it that the public is better served by hiding the final action government takes?*

The CalPERS staff is now working on medical rates for 2027. They will continue the Board policy of preferring higher-cost basic plans to lower-cost plans. In March, we should be able to see how effective the Board was in encouraging members to move from low-cost to high-cost plans during the last, open-enrollment period. The publicly stated purpose of the subsidies and surcharges is to protect CalPERS basic Platinum Plan.

How CalPERS decides which plans to subsidize and by how much is a secret. The same is true of which and how much to punish the members who select low-cost plans. It is the official position of CalPERS, that "the public interest served by not disclosing the record clearly outweighs the public interest served by disclosure of the record."

You worked for government agencies. How often is that the public is better served by hiding the final action government takes? Maybe this happens during an active investigation or national security, but keeping who gets taxed and who gets subsidized a secret?

Never.

Favors granted without explanation lead to continued corruption.

SPIKE IN FLU, WHOOPING COUGH AND MEASLES RAISES HEALTH CONCERNS

More and more people are getting their medical advice from politicians and fewer are relying on the medical community about vaccinations. Measles, whooping cough and flu are making a comeback. 2025 saw 2,012 cases of measles compared to 285 in 2024, 121 in 2023, 49 in 2022, and 13 in 2020. There were 26,632 whooping cough cases in 2025, down from 35,493 last year but way up from 7,067 in 2023, This season, the US has had over 11 million cases of the flu with 120,000 hospitalizations and 5,000 deaths.

Increases in cases translates into increased hospitalizations and deaths. Remember, when you make your decisions about vaccinations you are also making a decision for those around you.

Be careful. Stay safe. Be healthy.

Medicaid's Cost Collection Policy Hurts Families & Perpetuates Poverty

Source: Justice In Aging

Federal law requires state Medicaid programs to seize the assets of people who have received certain Medicaid benefits after they pass away, even if the state would prefer not to. In many cases, this means that after an older adult or person with a disability receiving Medicaid long-term care dies, the family is forced to sell an asset, such as the family home that otherwise would have been passed down.

The minimal revenue generated by this process known as "estate recovery" is outweighed by the harms to low-income families. The policy can lead a person to delay enrolling in Medicaid out of fear of losing their home, therefore compromising their health.

It can also deny a family the opportunity to pass on their home to the next generation and help secure their economic future. In this way, the policy perpetuates poverty and disproportionately harms economically oppressed communities and people of color who have faced barriers to building intergenerational wealth.

MEDICAID ESTATE RECOVERY EXPLAINED

Medicaid funds health and long-term care for older adults and people with disabilities who otherwise cannot afford it. In most cases, an older adult becomes eligible only after spending their life savings down to under $2,000. A home generally is exempt and not counted in determining eligibility.

Medicaid is the sole health care program that seeks to claw back expenses after the person who receives benefits dies. Specifically, federal Medicaid law requires the state to collect the costs of nursing facility care, home and community-based services, and related costs from the person's remaining property if the person was at least 55 years old when receiving Medicaid.

States can and do pursue collection for other services and from people under age 55 as well. The person's home is no longer exempt once they pass away and is generally the main source of estate recovery.

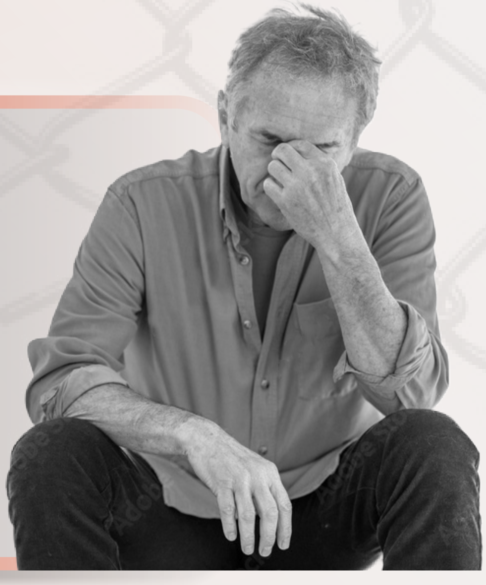
SEIZING PROPERTY KEEPS FAMILIES IN POVERTY

Medicaid is only available to people with limited income and savings who cannot otherwise afford care. Data from the Medicaid and CHIP Payment and Access Commission (MACPAC) shows that 75% of Medicaid enrollees age 65 and older had net wealth of less than $48,500 at the time of their death. Black and Hispanic individuals as well as people with disabilities (who would need long-term care) have lower average net wealth.

Estate Recovery Asks People To Make An Impossible Choice Between Their Health And The Financial Security Of Their Loved Ones

(Continued on next page)

> ***"Medicaid recovery is age discrimination! The system has failed me when I needed help. I also know people who refused Medicaid due to recovery and have no health insurance."***
>
> *Steve, a New Jersey Medicaid Enrollee*



When Medicaid collection is pursued, surviving family members are often forced to sell the home to come up with the funds the state is seeking. This deepens housing and financial instability and prevents the ability to pass down even modest assets, keeping families in poverty and widening racial and economic gaps.

According to the *Missouri Advocate*:"Estate recovery asks people to make an impossible choice between their health and the financial security of their loved ones."

OLDER ADULTS WHO NEED LONG-TERM CARE ARE PENALIZED

Medicaid collection unfairly penalizes older adults and people with disabilities because they need long-term care. The fear of losing their home or burdening their family causes many people to delay or avoid applying for Medicaid altogether. As a result, some families go into debt to pay for care themselves, while others forgo care entirely, leading to preventable health crises and costly hospital stays.

The burden of recovery falls inequitably on families who experience unpredictable medical events, such as a family member who develops Alzheimer's Disease and needs months or years of care. This unpredictability is exacerbated by inequities in our health care system that particularly harm lower-income and older adults of color. All these factors make estate claim collections unfair and societally counterproductive.

AFFORDABLE HOUSING AND THE AMERICAN DREAM ARE UNDERMINED

Long-term care is expensive, which means that the state can easily be pursuing hundreds of thousands of dollars under this policy. The state often seizes the person's house because it is their most valuable asset, and they have already spent any savings they had in order to become eligible for Medicaid.

Older adults who worked and saved for many years to buy a modest home expect that it will be passed on to their loved ones after they die. This Medicaid collection policy takes that option away from many families and undercuts access to homeownership, a core part of the American dream.

Seizing the family home also works against federal, state, and local efforts to create more affordable housing. Federal programs spend billions annually to address the dearth of affordable housing for low- and moderate-income persons. Taking homes away due to a family member's health care needs adds to the housing affordability crisis and puts families at risk of housing precarity and homelessness as a result.

"The state's aggressive collection on behalf of the federal government jeopardizes homeownership for families and encourages property abandonment, leading to community disinvestment" according to the Missouri Advocate.

FINANCIAL BENEFIT TO STATES IS MINIMAL

The primary rationale for estate recovery is financial – that recovered funds will support state Medicaid programs. This rationale is contradicted by MACPAC data, which shows that states recovered less than 1% of dollars spent on Medicaid long-term care.

In each year between 2015 and 2019, states recovered only 0.53% to 0.62% of the Medicaid fee-for-service spending on long-term care. These data are consistent with other examinations of estate recovery finances.

> *"The State's Aggressive Collection On Behalf Of The Federal Government Jeopardizes Homeownership for Families And Encourages Property Abandonment"*

EXAMPLE: RECOVERY IN KANSAS AIMED AT POOR FAMILIES

The HHS Office of the Inspector General's report on estate recovery in Kansas demonstrates the minimal benefit to states compared to the devastating impact on a person's surviving family. For a sample of 30 Medicaid recipients subject to recovery, the state incurred expenses of $6,055,884 but recovered only 2.7% or $162,298.

Further, Kansas recovered these expenses almost exclusively by forcing the sale of homes of very modest value and against small estates. None of the 30 estates was worth more than $100,000, and 25 were valued at less than $11,000. The median value was only $1,532.

Justice in Aging is a national organization that uses the power of law to fight senior poverty by securing access to affordable health care, economic security, and the courts for older adults with limited resources.

CANDIDATES FOR GOVERNER AND THE LEGISLATURE

Randall Cheek | Legislative Director

The new year will again be a busy year in politics with a primary on June 2, and California's gubernatorial and legislative elections on November 8.

The June 2 ballot will be a doozy because it does not delineate between the major parties and lumps all the candidates on one giant list, which means voters will have fun looking for their candidate for governor amongst the 11 Democratic candidates, 8 Republican candidates, 1 Libertarian candidate and 2 no-party preference candidates. This could be interesting because Californians voted to only send the top two candidates to the general election in November, thus in some cases there could be two Democrats or two Republicans running for the same office, as we saw in 2018, when two Democrats - Diane Feinstein and Kevin De Leon - ran for the U.S. Senate.

Last year's polling for governor found Republican Pro-Trump Riverside County Sheriff Chad Bianco, with a slim lead over former Democratic Orange County Rep. Katie Porter.

Besides Porter, a UC Irvine law professor, other Democrats running include former Health and Human Services Secretary under Biden, Xavier Becerra; Eric Swalwell, a former prosecutor and Bay Area congressman; Former Los Angeles

(Continued on next page)

mayor and former Assembly Speaker Antonio Villaraigosa; former State Controller Betty Yee; State Superintendent of Public Instruction Tony Thurmond; Ian Calderon, a former Democratic Assembly majority leader; Tech founder Ethan Agarwaland; Raji Rab, an aviator, educator, and entrepreneur; Michael Younger Vice President of Workforce, Strategy, and Innovation at Calbright College; last, but certainly not least, there is billionaire investor and climate activist Tom Steyer.

Republicans running for governor include Steve Hilton, a Fox News contributor; Sharifah Hardie - a business consultant and talk show host; Brandon Jones, a businessman and founder of RESTORE California; Kyle Langford, a political organizer; Daniel Mercuri, a small business owner; Jon Slavet, Guru.com co-founder and CEO of Sentral.com; and Leo Zacky of the Zacky Farms poultry family in Central California.

Other candidates include Nicholas Thompson running as a Libertarian- and Non-Party candidates Jesse Alberti and Tony Fitzpatrick.

A November poll by the Public Policy Institute of California, stated a solid 40% of voters are unsatisfied with their current options for governor in 2026; however this was taken before Tom Steyer began running his television commercials on every station in California. Steyer is spending millions early. His "Love Actually" commercial was not only comical but effective.

In other races we have 10 candidates for the office of Lt. Governor - 8 of which are Democrats and 2 are Republicans. Among the Democrats running are Treasurer and CalPERS Board Member Fiona Ma, former State Senator Steven Bradford and former Stockton Mayor Michael Tubbs. State Senator Brian Jones and former State Senate Candidate David Fennell are running on the Republican side.

RPEA's Legislative Committee will meet to support or to oppose this year's legislation. The committee will also discuss legislation calling for an Inspector General and amending CalPERS election policies. We are also preparing to look at all the new bills introduced and follow those that are still active.

In addition the committee will be deciding whom to endorse for the election. The RPEA Legislative Committee only recommends endorsement of candidates who support defined benefit pensions and retiree healthcare benefits. The committee interviews those candidates who seek our endorsement and makes recommendations to the RPEA full board about candidates, regardless of party. The Legislative Analyst Office/Independent Expenditures Committee (LAO/IEC) distributes our PAC funds to candidates based on our recommendations

2026 looks to be an interesting year and I think we are in for a bumpy ride.

NEW CALIFORNIA LAWS IN 2026

Source: KCRA

Nearly 800 new laws were approved this year in California, and many of them will take effect on Jan. 1, 2026. More laws go into effect starting in July.

According to a spokesperson with the California State Library, a total of 795 bills became law in 2025, which includes 476 Assembly bills, 318 Senate bills, and one constitutional amendment relating to redistricting. Another nearly 200 measures passed by the Legislature were resolutions.

Below is a round-up of some of California's new laws by category. For a comprehensive listing of new laws, check official sources like the California State Portal | CA.gov, the California Office of Administrative Law (OAL) and legislative sites like LegiScan.

NEW 2026 LAWS BY CATEGORY

1. WORKERS/EMPLOYMENT
2. BUSINESS
3. CONSUMERS
4. ARTIFICIAL INTELLIGENCE (AI)
5. EDUCATION
6. ELECTIONS
7. HEALTH
8. ANIMALS / ENVIRONMENT
9. HOUSING / RENTERS
10. CRIME / SAFETY
11. MISCELLANEOUS

1. LAWS IMPACTING WORKERS

Minimum Wage - SB 3

The minimum wage is set to increase to $16.90 per hour to account for inflation. The threshold for exempt workers will rise to $70,304 per year. Some local minimum wagel s, along with wages for fast food and health care industries, are higher.

Tip Theft Enforcement - SB 648

The California Labor Commissioner can investigate, issue citations or file for civil action over tips that an employer takes from a worker.

Expanded Leave Situations - AB 406

Lets workers use paid sick leave and certain unpaid leave if the worker or a family member is a victim of a crime and needs to attend judicial proceedings.

'Stay Or Pay' Contracts Banned - AB 692

Prohibits new contracts that require a worker to pay their employer back for training costs or face a penalty fee if they quit early. There are some exceptions.

Hiring Pay Ranges - SB 642

Requires employers to provide a good faith pay range for a new hire and has other provisions related to pay equity.

Layoff Notices - SB 617

Requires employers, when ordering mass layoffs, to provide written notice if they plan to coordinate services through a local workforce development board and share information about CalFresh assistance.

Bias Training - SB 303

Protects workers who acknowledge in good faith their own personal bias when participating in bias mitigation training. The law says that admission does not constitute unlawful discrimination.

2. LAWS TO BENEFIT BUSINESSES

Restaurant Building Plants - AB 671

Establishes a streamlined approval process for small restaurants to retrofit existing spaces.

Outdoor Dining Options - AB 592

Allows restaurants to continue to offer COVID-19-era outdoor dining options. The bill also allows open windows and folding doors for restaurants with open kitchens.


AB 592
Outdoor Dining Options

3. LAWS TO BENEFIT CONSUMERS

Used Car Protections - SB 766

Allows people who buy or lease a used car to return it within three days. It also requires certain disclosures from the dealer. Note: This law takes effect on Oct. 1.

Food Delivery App Accountability - AB 578

Requires food delivery platforms to provide refunds for any undelivered items. App users can adjust their tips accordingly. The law also requires the companies to clearly disclose the cost of food, fees and tips.

Overdraft Fee Limit For Credit Unions - SB 1075

Was approved in 2024, takes effect on Jan. 1. It prevents credit unions from charging more than $14 for an overdraft fee.

Self-Storage Rental Agreements - SB 709

Requires a self-storage rental agreement to disclose whether the rental fee is discounted or promotional, and the maximum fee the owner could charge for the first year of the agreement.

Data Breach Notification - SB 446

Requires that data breach disclosures must be made within 30 calendar days of discovery or notification, though there could be exceptions for law enforcement purposes.


SB 709
Self-Storage Rental Agreements

4. LAWS THAT IMPACT AI

AI Safety Reports - SB 53

Requires the largest AI companies to make public their safety and security protocols, report critical safety incidents, and strengthen whistleblower protections for those who speak out about safety concerns. The protocols and safety incidents will have to be submitted to the California Office of Emergency Services.

Deepfake Pornography - AB 621

Imposes fines against providers of deepfake pornography.

AI Disclosure By Law Enforcement - SB 524

Requires law enforcement agencies to disclose when AI is used to create police reports.

AI Use For Medical Advice - AB 489

Prohibits generative AI products from implying or indicating that advice and care reports are being provided by a person with a health care license or certificate.

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5. LAWS THAT IMPACT EDUCATION

Antisemitism Coordinator For Schools - AB 715

Establishes an Office of Civil Rights to prevent and address discrimination and includes an antisemitism coordinator appointed by the governor.

Guaranteed Cal State Admission - SB 640

Expands a direct admission program for qualified high school students. The students are guaranteed admission to CSU campuses.

6. LAWS THAT IMPACT ELECTIONS

Speedier Election Count - AB 5

Requires election officials to finish counting most ballots and release the count by the 13th day after an election. Counties can file a notice for an extension. Until now, counties had until 31 days after the election to send the Secretary of State a copy of all election results.

Earlier Processing For Vote-By-Mail Ballots - AB 16

Allows officials to begin processing mail-in ballots at any point after they are mailed. Until now, elections officials couldn't begin processing ballots until 29 days before an election even though some counties sent them earlier.

Shorter Deadlines For Dealing With Signature Issues - AB 827

Reduces the amount of time that counties have for letting people know about issues with their signature verification, and the deadline for the voter to fix the issue. In statewide elections, officials will have 14 days after an election (down from22 previously) to provide notice to the voter about the issue. The voter would have 22 calendar days after the election (down from 28 previously) to verify their signature.

Digital Precinct Maps - AB 17

Requires the registrar of voters in each county to make available a free digital map that shows the boundaries of each precinct.

7. LAWS THAT IMPACT HEALTH

Low-Cost Insulin - SB 40

California will require large group health plans to limit co-pays for insulin to $35 for a 30-day supply. Also, starting on Jan. 1, the state will begin selling insulin under its own label, CalRx. Insulin pens will be available at pharmacies for a recommended price of $11 per pen, or a maximum of $55 for a five-pack.

Privacy Protections - AB 82

Expands privacy protections for gender-affirming care.

Hemp Regulation - AB 8

Bans industrial hemp extract from being put into food, food additives, beverages, or dietary supplements unless it has a purity level greater than 99% and does not contain any tetrahydrocannabinols or synthetic cannabinoids. The law is aimed at cracking down on intoxicating hemp products.

Fortified Store-Bought Tortillas - AB 1830

Most store-bought corn tortillas and other corn masa products must be fortified with folic acid. The law was passed in 2024 to help prevent neural tube defects like spina bifida. Small businesses that make the products are exempt.

8. LAWS RELATED TO ANIMALS AND THE ENVIRONMENT

Protections For Blue Whales - AB 14

Aims to help protect blue whales by incentivizing voluntary shipping companies to slow their speeds along the California coast.

Cat Declawing Ban - AB 867

Bans cat owners from having their cats declawed.

Plastic Grocery Bag Ban - SB 1053

Bans grocery stores from providing customers with plastic shopping bags. This new law bans an exception in a previous law that allowed thicker plastic bags that can be reused.

A State Snake - SB 765

Establishes the giant garter snake (Thamnophis gigas) as the official state snake.

A State Shrub - AB 581

Establishes the Bigberry Manzanita (Arctostaphylos glauca) as the official state shrub.

9. LAWS THAT IMPACT HOUSING

Stoves And Refrigerators For Renters - AB 628

Requires landlords to provide working stoves and refrigerators for tenants as part of lease agreements starting on Jan. 1. Landlords would also have to repair or replace the appliances if they are subject to a recall. Tenants and landlords could mutually agree for a tenant to choose to provide and maintain their own refrigerator.

10. LAWS THAT IMPACT CRIME AND PUBLIC SAFETY

Penalties For Criminals Who Buy Teens For Sex - AB 379

Makes it a felony for older adults to buy 16 and 17-year-olds for sex. It also makes it a misdemeanor crime again in California to loiter with the intent to purchase anyone for sex.

Sexual Assault Lawsuits - AB 250

Gives adult victims of sexual assault more time to file lawsuits. From Jan. 1, 2026, until Dec. 31, 2027, the law waives statutes of limitations for the lawsuits if the survivors allege a cover-up. Public entities are exempt.

Identification For Law Enforcement - SB 805

Requires law enforcement officers operating in California to display their agency and a name or badge number to the public, with some exceptions.

11. OTHER LAWS TAKING EFFECT IN JANUARY

Diwali Recognized As A Holiday - AB 268

Recognizes Diwali as an official state holiday. The law authorizes public schools and community colleges to close, while state employees could also take the day off. Diwali falls on Sunday, Nov. 8 in 2026, meaning the holiday would be observed on the following Monday.

Parking Ticket Hardship - AB 1299

Allows agencies to reduce or waive parking penalties if the person can show evidence of an inability to pay it in full because of financial hardship or homelessness. The person could file a request for a payment plan.

More laws will take effect in July 2026. Here are some of them:

Food Allergen Notification At Restaurants - SB 68

California becomes the first state in the nation to require restaurants to list major food allergens on their menus.

Face-Covering Ban - SB 627

Most law enforcement agencies are prohibited from covering their faces under SB 627. The issue is facing litigation in court.

Chatbot Safety - SB 243

Requires companies that make AI-powered chatbots to report safety concerns, such as if a user expresses thoughts of self-harm. They also must clearly notify users that they are talking to a computer, not a person.

Housing Near Transportation Stops - SB 79

Allows homes to be built near major transportation stops.

Limits For Ads On Streaming Platforms - SB 576

Video streaming services won't be able to make the volume of ads louder than the video that consumers are watching.

Smart Appliances Helping Us Age-in-Place

(Sources: Wirecutter and MSN)

Today's market with smart home technology is making it easier to age-in-place in our homes. Every year more devices focus on safety, simplicity and independence are available, making it easier to clean, stay connected, reduce physical strain, and make everyday tasks easier.

Here are a sample of 6 smart appliances that can go a long way in making anyone's life easier, and are especially great for aging-in-place.

SMART REFRIGERATORS WITH VOICE ASSISTANCE

Smart refrigerators from brands like LG and Samsung come equipped with voice control, large touchscreen displays, and internal cameras that allow you to check the contents without opening the door. For those with limited mobility or memory issues, this allows you to create a grocery list with voice commands or receive expiration date reminders.

HAMILTON BEACH SMART COFFEEMAKER

For those of you who have Alexa, Amazon's cloud-based virtual assistant, this Hamilton Beach Coffeemaker may interest you. It works with Alexa so users can brew coffee with voice commands or through an app. With its easy-to-read digital display, simple settings, and compatibility with Alexa, making coffee is easier than ever.

SMART EMERGENCY CONTACT SYSTEM

Apple Watch SE (2nd generation) is a stylish watch detecting falls, car crashes and certain types of cardiac events, as well as sending help automatically. You must wear it around your wrist, and when you wear it full-time you get 24/7 monitoring, which can help identify against the biggest and most common concern, which are falls. One important note: To contact emergency services, the base-model Apple Watch must be paired with an iPhone that's within Bluetooth range or connected to a known Wi-Fi network (with Wi-Fi calling enabled). If that's a concern inside or outside the home, opt for a pricier model with a cellular plan (which does cost extra).

SMART PILL DISPENSER

The Hero Health app-dependent dispenser reminds you when it is time to take your meds, dispenses them on a schedule, and keeps caregivers in the loop. It comes with a monthly cost.

DOOR/WINDOW CONTACT SENSOR

The Agara Door and Window Senor is easy to install and reliable in providing alerts. It requires an Agara Hub, which can support up to 128 sensors around the house. It uses Zigbee wireless technology instead of Wi-Fi, so it works well in parts of a house where Wi-Fi is weak. It requires the use of a plug-in device called an Agara Hub.

FINAL NOTE

Many of these products are available on Amazon so you can explore more cost and product information there. Or you can always Google these products to learn more about them.

AN EMERGENCY CONTACT SYSTEM OPTION YOU DON'T HAVE TO WEAR

What if you don't want to wear a watch all the time, but still want easy access to assistance? The Alexa Emergency Assist is a voice-activated option and it is a paid service ($6 monthly or $59 annually) that connects you to live responders who can request emergency services and relay critical medical information. It works with all Amazon Echo smart speakers and screens. There is also the Amazon Echo Dot which is the smallest, least expensive Echo smart speaker, and it does respond well to voice commands to deliver entertainment and news, and also puts you in near-instant contact with emergency contacts including family, friends and caregivers through Alexa Calling.

Pickleball Injuries Are On The Increase

What To Do To Prevent Them

By Dev Berger | Managing Editor

What is America’s fastest-growing sport? Here's a hint: it has a silly name.

If you answered pickleball — you're right and this sport is luring new players onto courts in droves.

“It’s a fun and addictive sport that you can pick up easily and immediately start playing,” said Aaron Cortez, a physical therapist at U.C. San Diego Health, who has seen an uptick in pickleball injuries among his patients, as reported by the University of California in February 2024. “Yet it’s a fast-moving game with sudden starts and stops — so it’s easy to get injured if you haven’t run or moved that quickly in years, or maybe even decades,” warned Cortez.

The sport's popularity as a fun, social, low-impact sport has proven to be a winner among older adults, who are happily smashing balls across the net with pickleball paddles on tennis courts. While pickleball is less strenuous than tennis and can be picked up far easier, the growing number of injuries are increasing. They are attributed to the game's fast-paced nature, frequent twisting motions, plus stress on the body, particularly if players aren't used to these movements and haven't warmed up properly before starting to play.

So how does one stay safe on the court to avoid knee sprains, strains, falls, and fractures? Here are some simple steps to follow to prevent injuries:

- Warm-up properly: Spend at least 5-10 minutes on light jogging and stretching, and focus on major muscle groups in your legs, shoulders and wrists.
- Use proper equipment: Wear shoes designed for lateral movement and not running shoes. Also make sure that your pickleball paddle handle suits your grip. Most importantly, make certain that the court surface is in good condition.
- Improve your technique: Learn to use your legs and core for movement and power and not just your arms. The benefit of this is far less strain on your elbows and shoulders.
- Build strength and conditioning: You'll want to strengthen your legs, hips and shoulders so you can address physical demands of the game.
- Listen to your body: If you feel tired or any pain, stop playing and take a break. Playing through one's pain can cause a serious injury.
- Rest and recover: Avoid back-to-back game sessions so you can have proper rest. Remember, it's about having fun.

If you do sustain an injury, it's important to take immediate action and use the RICE method: Rest, Ice, Compression and Elevation. With awareness and proper prevention, you can avoid injury and keep on enjoying a fun way to stay healthy.

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RMD RULE

Retirees Can Be Slapped With Hefty Fines If They Fail To Comply With The RMD Rule

By Dev Berger | Managing Editor

Depending on market circumstances, 401(k)s and IRAs can help make life easier after retirement. Retirees, however, need to be aware of a responsibility that comes with these accounts, because ignoring it could result in large fines. The responsibility in question is called Required Minimum Distributions (RMD), and ignoring it comes with a price.

If you have a traditional IRA and/or 401(k) accounts, and you are at least 73 years old, under the RMD rule, you are required to withdraw a minimum amount that has to be taxed every year. Why is this the case? Because the money inside either of those accounts grows tax-free until the time of withdrawal. Unfortunately, many impacted retirees either don't withdraw any part of that money in a year, or else they withdraw an amount lower than what is required. The result, unfortunately, is a hefty fine.

USA Today ran a report on December 31, 2025, where nearly 7% of Vanguard clients with traditional IRA accounts for which RMDs were required, failed to make any withdrawal from their Vanguard account in 2024. This incurred a potential tax penalty ranging from $1,160 to $2,900.

According to the report, those who withdrew the minimum RMD amount in a year, usually did so the succeeding year as well. However, of those who miss an RMD, 55% of them didn't take money for tax purposes the following year.

If you have questions about the RMD, your financial advisor, a tax professional, or your retirement plan provider, can help, or you can check the IRS website for its publications and FAQs. The experts you talk with can help you calculate the correct amount, understand tax implications, set up automatic withdrawals, and plan how to use the funds.

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To learn more about Blue Shield Medicare (PPO), visit **blueshieldca.com/calpers-retirees** or call **(888) 802-4599 (TTY: 711)**, 7 a.m. to 8 p.m., seven days a week.

Blue Shield of California is a PPO plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal.
Blue Shield of California offers individual and employer group retiree plans to Medicare beneficiaries who have Part A and Part B. Individual plans are open to all Medicare beneficiaries who reside within a plan's specific service area. Employer group retiree plans are open only to Medicare beneficiaries who are eligible group retirees and who reside within a plan's specific service area. Individual and employer group retiree plans have different service areas, benefits and provider networks.
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RPEA GENERAL ASSEMBLY 2026

Tuesday, September 29, 2026 thru Thursday, October 1, 2026

Hilton San Jose
300 S. Almaden Boulevard
San Jose, CA 95110

Get ready for the RPEA General Assembly 2026, a lively, three-day gathering that brings together members and chapter leaders from across California, Oregon, Nevada, Arizona, and New Mexico. The General Assembly is where RPEA does its most important work, including electing state officers (excluding the Immediate Past President) to serve two-year terms or until their successors are elected. It is also the place where proposed amendments to the RPEA Bylaws, as well as new bylaws, are introduced, discussed, and voted on by General Assembly delegates. Each chapter is represented by one or more delegates based on chapter membership, ensuring fair and meaningful representation. Beyond the business, the General Assembly offers engaging training, the sharing of ideas and best practices, and plenty of opportunities to build camaraderie, along with time to relax, connect, and have fun.

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