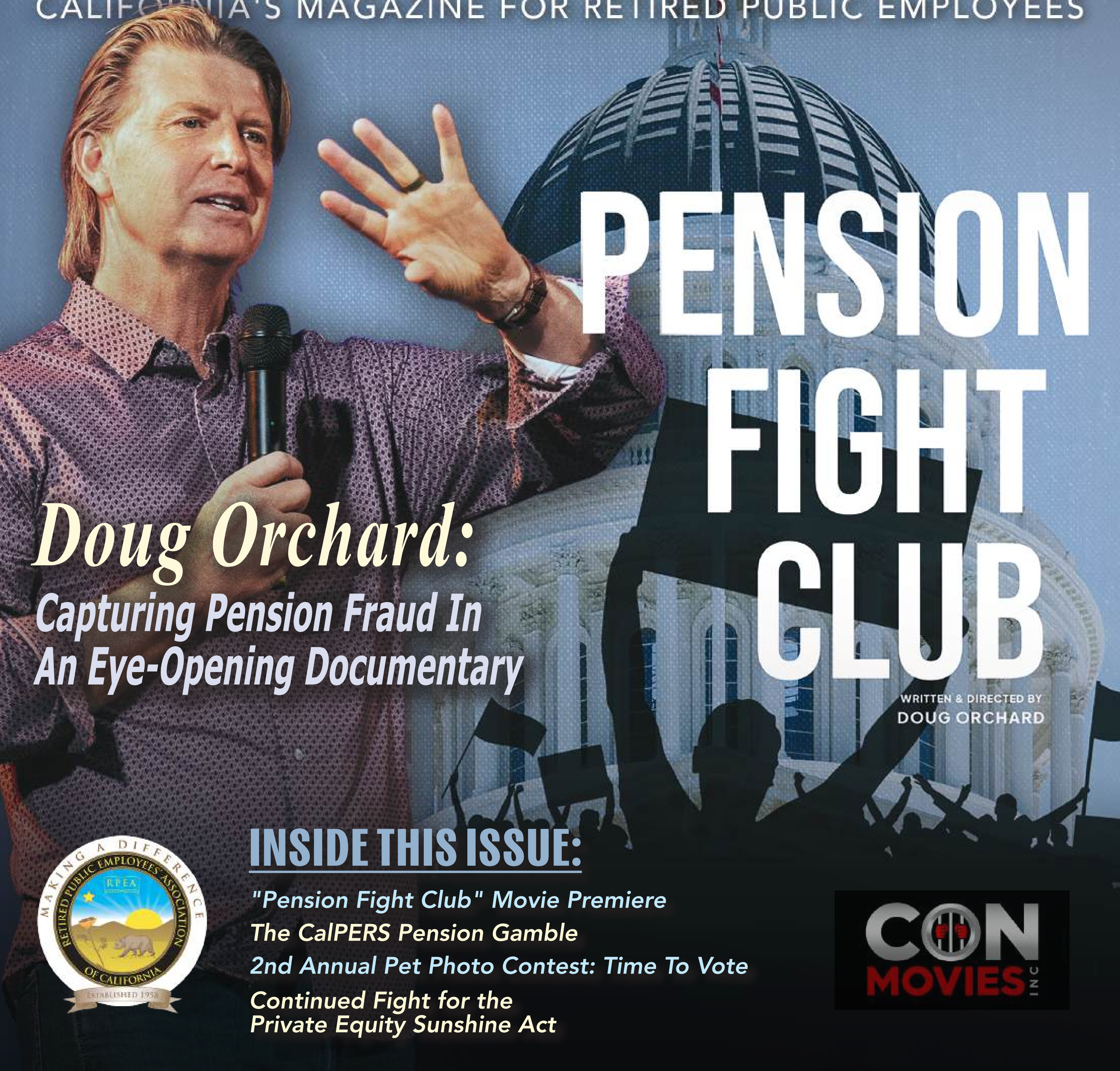
RPEA

JUNE 2026

CALIFORNIA'S MAGAZINE FOR RETIRED PUBLIC EMPLOYEES



Doug Orchard:

Capturing Pension Fraud In An Eye-Opening Documentary

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The CalPERS Pension Gamble

2nd Annual Pet Photo Contest: Time To Vote

Continued Fight for the Private Equity Sunshine Act

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1. When appropriate and available. **2.** If you have a medical emergency, call **911. 3.** One Pass® is a registered trademark of Optum, Inc. in the U.S. and other jurisdictions and is a voluntary program. Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

Please recycle. 1522826323_RPEA October 2024

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June 2026 | Issue 3

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RPEA

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Margaret Brown
RPEA State President

PRESIDENT'S MESSAGE

Get Involved - Support SCC

For years, RPEA has fought to protect pensions, health benefits, and recently commissioned an independent investigation exposing hidden investment costs, chronic underperformance, and a lack of transparency within CalPERS. That investigation was part of our work to protect retirees so they have a voice.

But meaningful change doesn't happen simply because we ask for it. It happens when people get involved. Inaction is a weapon that kills causes.

That is why RPEA established the Small Contributor Committee (SCC). The SCC allows supporters wanting transparency, accountability, and stronger oversight of CalPERS, to fund candidates who believe public pension systems should operate openly on members and taxpayers' behalf.

Political campaigns are increasingly dominated by wealthy individual donors, private equity firms, and corporate lobbyists pushing for pension rollbacks. The SCC ensures public retirees have a unified, heavy-hitting voice in Sacramento, one that politicians must take seriously. The fund plays a strategic role in electing qualified, transparent representatives to the CalPERS Board of Administration, ensuring the fund's fiduciary duties are honored.

CalPERS needs greater transparency, stronger oversight, and increased accountability, and candidates backed by RPEA's SCC carry a distinct badge of grassroots credibility respected by the Legislature.

Your contribution—up to $200 per year, or as little as $16.66 per month through a convenient CalPERS pension deduction—helps amplify the voice of retirees, public employees, and taxpayers, who want responsible stewardship of our retirement system.

RPEA has accomplished a great deal and the future of our pensions depends on informed, engaged members willing to stand up and make their voices heard.

The SCC is your voice and your contributions make it heard.

Together we continue the fight for transparency, accountability, and retirement security for generations to come.

Margaret Brown
President
Retired Public Employees' Association of California

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.

1 800.443.7732

In Loving Memory

Josephine "Jo" Paulson

by Rosemary Knox, Past RPEA President

(Jo Paulson, former RPEA president passed away on April 24, 2026, San Jose, California)

Jo was a tireless advocate for transparency and ethical stewardship in the management of California's public employee pension fund. She believed deeply that service carried responsibility to act honorably, honestly, and in the best interest of the members we serve. She never lost sight of that mission.

As RPEA president, Jo implemented the association's mission to the fullest extent. Her leadership was defined and today we honor Jo – a remarkable woman whose leadership, integrity, and friendship left a lasting mark on all of us fortunate enough to know her.

When I first became involved with RPEA, Jo generously took me under her wing and helped me navigate the many complexities of leadership with the organization, she was not only a mentor, but someone who genuinely cared about helping others grow, succeed and serve with purpose.

Over time, that mentorship became a true friendship – built on trust, respect, and shared values. Jo had a rare ability to lead with both strength and kindness. She listened carefully, spoke thoughtfully, and always remained grounded in what was right, not by personal recognition, but by dedication, accountability, and service. She worked to strengthen the organization elevate its voice and protect the interests of retirees and public employees throughout California.

But beyond her accomplishments and leadership titles, Jo will be remembered for who she was as a person, a great woman, a trusted leader, a loyal friend, and an ethical steward whose example inspired others to do better and be better.

Her wisdom, compassion and unwavering principles touched many lives including mine. I will always be grateful for her guidance, friendship, and example she set for all of us.

Jo leaves behind a legacy of integrity, service, and leadership, that I hope will continue to influence RPEA, and the people within it for years to come.

She will be deeply missed, fondly remembered, and forever respected.

The CalPERS gamble

Why the push to invest in private equity alarms public employees

Dev Berger | Managing Editor

Public employees' retirement security depends on the integrity of the California Public Employees' Retirement System (CalPERS). However, its CEO, Marcie Frost, is steering the fund into a high-stakes gamble on private equity and private credit, pushing exposure toward 17%. While Frost frames this as a turnaround, a closer look reveals a pattern of misrepresentation and hidden fees designed to enrich Wall Street at the expense of Californians.

Facing low returns and a multibillion-dollar funding deficit, CalPERS shifted from stable traditional assets to an aggressive alternative model. This overhaul raised its private equity target allocation to 17% and established an 8% eventual target for its newly introduced private credit portfolio.

Unlike public stocks with transparent prices, private equity assets are valued by the managers who run them. Managers use internal formulas to estimate what a company might be worth, rather than what someone is actually willing to pay for it today.

By updating values infrequently, private equity managers "smooth out" market downs. This creates an illusion of stability, allowing Frost to report "strong" returns even when the broader economy struggles.

While high-risk markets can deliver notable gains, they come with substantial drawbacks. Chief among them is an alarming lack of transparency.

Labor coalitions and retirement associations recently pushed for transparency through Senate Bill 1319, The Private Equity Sunshine Act. It would have mandated public benchmarking and asset disclosure.

CalPERS mounted an aggressive misinformation campaign to kill the bill. It claimed increased transparency would trigger billions of dollars in lost returns and necessitate sharp employee contribution hikes. This speculative and questionable narrative helped kill the bill. The result is CalPERS keeps members blind to structural risks until major losses arise.

Furthermore, Frost's claims of outperformance are often built on shifting goalposts. CalPERS often compares private equity performance against specialized private stock indices rather than the S&P 500. Over the last five years, simple, low-cost public index funds have frequently matched or beaten CalPERS' expensive private equity portfolio — without charging multibillion-dollar fees.

Then there's the fact that private equity valuations lag public markets by three to nine months. When the stock market crashes, private equity valuations stay artificially high for months. Frost often uses this window to claim "outperformance," effectively taking credit for a delay in bad news.

> ***CalPERS members should demand full disclosure of all fee agreements***

Frost has publicly stated that CalPERS wants more data from its partners and boasts how transparent CalPERS is. But at the same time, CalPERS continues to shield Limited Partnership Agreements from the public. The truth is, you can't have it both ways. These private agreements often contain hidden fee structures or terms that the public — even the CalPERS Board — never see.

What Frost doesn't discuss is that CalPERS adopted a "total portfolio" approach which depends heavily on private equity investments, an approach CalPERS is eager to protect.

CalPERS has created a massive wealth transfer from public servants to Wall Street. While Frost claims to have cut management fees, these "savings" are often eaten up by "carry" (or performance) fees and administrative costs that remain shielded.

If these mirage returns fail to materialize, it is the public employees who face potential benefit cuts or increased contribution requirements. Mediocre or huge losses don't bother Frost, who continues to collect huge bonuses and salary increases while CalPERS lags behind other pension systems.

It remains underfunded at 79% and carries $179 billion in unfunded pension liabilities.

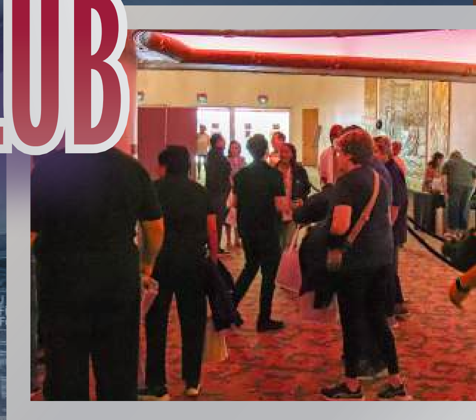
Public employees are being told a story of "specialized approaches," but the reality is it faces high fees and returns that struggle to beat a basic index fund. When the person managing your money refuses to show you the contracts, it isn't "private" investing — it's a lack of accountability.

CalPERS members should demand full disclosure of all fee agreements. Our retirement security is too important to be left in the dark.

(CalMatters printed Dev Berger's "Commentary" article in its May 22, 2026 online issue.)

PENSION FIGHT CLUB

MOVIE PREMIERE



AT CREST THEATRE IN SACRAMENTO

"Pension Fight Club" is an 87-minute investigative documentary by award-winning filmmaker Doug Orchard that exposes systemic financial risks, a lack of transparency, and a lack of accountability within public retirement funds across the United States.

The film highlights the "Pension Fight Club," a non-partisan coalition composed of state treasurers, pension board members, trustees, whistleblowers, and union leaders fighting to reclaim regulatory oversight of public retirement monies. RPEA's president and health benefits director - respectively Margaret Brown and J.J. Jelincic – are in the film. Both are former CalPERS Board members who know all too well the accountability and transparency problems of the fund.

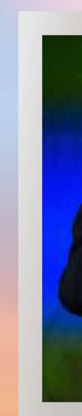
WATCH THE FILM
JOIN THE FIGHT!

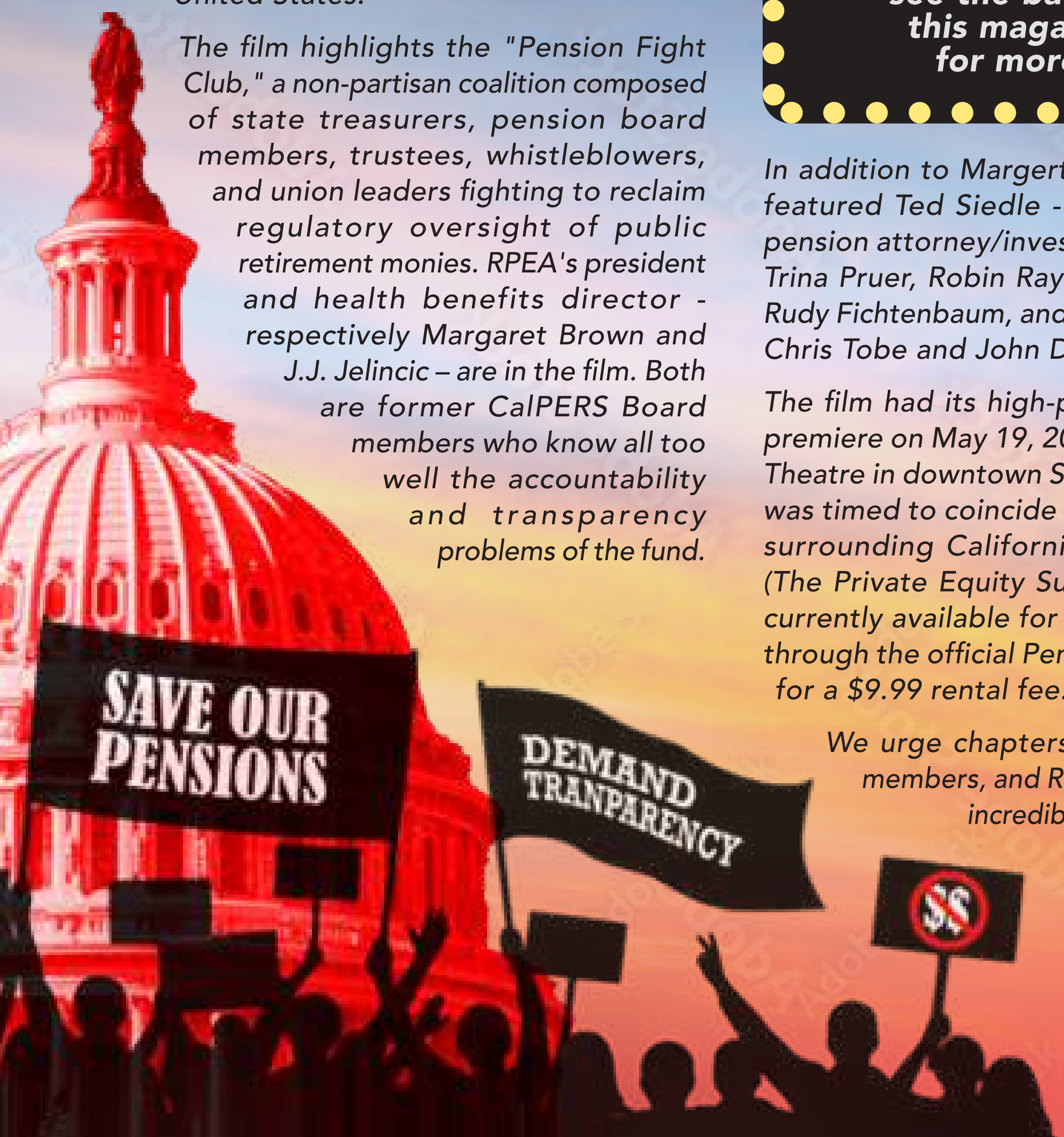
see the back cover of this magazine issue for more details

In addition to Margert and J.J. - the film also featured Ted Siedle - a high-profile forensic pension attorney/investigator, Ohio educators Trina Pruer, Robin Rayfield, Dean Dennis, and Rudy Fichtenbaum, and financial whistleblowers Chris Tobe and John Damschroeder.

The film had its high-profile red-carpet world premiere on May 19, 2026, at the historic Crest Theatre in downtown Sacramento, California. It was timed to coincide with legislative debates surrounding California's proposed SB 1319 (The Private Equity Sunshine Act). The film is currently available for public online streaming through the official Pension Fight Club website for a $9.99 rental fee.

We urge chapters, area directors, board members, and RPEA members to rent this incredibly important documentary so that people can be educated about the state and national problems threatening public pensions.





J.J. Jelencic, Filmmaker Doug Orchard, Pension Warrior Ted Seidle and Margaret Brown led an informative Q&A session after the screening

RPEA'S SECOND ANNUAL CUTEST PET PHOTO CONTEST!

After pawing through dozens of heart-melting entries, RPEA of California is thrilled to announce the finalists in our 2nd Annual Pet Photo Contest!

HOW TO VOTE: Review the finalists featured on the following pages. Select one favorite in each category. Find the official ballot to vote by scanning the QR code, checking your email for your ballot, or by calling RPEA at 800.443.7732. You can also email rpeahq@rpea.com with your votes. Remember only members can vote and only 1 time. Submit your votes no later than July 15 to make sure they count!

WINNERS TO BE REVEALED IN THE AUGUST RPEA MAGAZINE ISSUE

SCAN ME →

top DOGz


Rusty


Lily


Cooper


Buddy


Luna

cutest CATz


Ragnar


Ozzy


Stormi


Tiger


Priscilla & Polly

adorable OTHERz

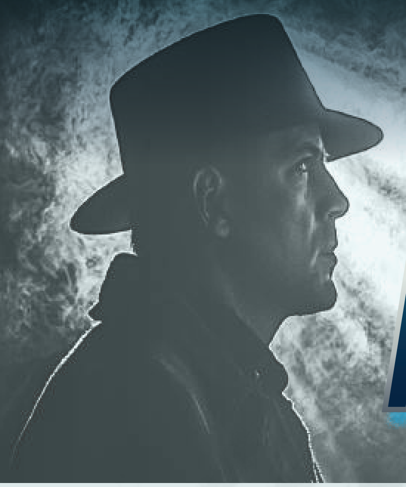

Floppy, Fluffy & Red


Elsie


Stella


Dancer


Oliver



The Case For An.... Inspector General

An unprecedented independent forensic investigation into CalPERS exposed severe structural and governance failures. The comprehensive report, "CalPERS: America's Misled and Misleading Pension Leader," details an urgent need for an Independent Inspector General (IG) with subpoena power to restore accountability and protect the retirement assets of over two-million members.

The critical issues driving the demand for an independent watchdog fall into eight core areas:

Critical Issue	Current CalPERS Practice	Impact on Pension & Members	What an Independent IG Would Do
1. Federal Regulatory Void	Exempt from ERISA laws; no federal or state agency actively polices the plan	Fund is exposed to abusive Wall Street practices and opaque fee arrangements	Acts as a dedicated watchdog to police misconduct, waste, and systemic risks
2. Performative Transparency	Discloses low-risk procedural data but hides partnership agreements and side letters	Restricts true oversight; leadership actively blocks participant-funded investigations	Uses **subpoena power** to force the disclosure of hidden financial contracts
3. Chronic Underperformance	Ranks in the bottom 15% to 20% of national plans over 3, 5, and 10 years	Lost returns relative to public equity are estimated at **$100B to $241B** over time	Forces regular, transparent performance reporting against real, investable index portfolios
4. Benchmark Manipulation	Creates uninvestable "custom benchmarks" that are engineered to be easily beaten	Manufactures "Artificial Alpha" to falsely hide bottom-tier investment returns	Restores financial integrity by eliminating manipulated metrics and standardized scoring

Critical Issue	Current CalPERS Practice	Impact on Pension & Members	What an Independent IG Would Do
5. Lavish Executive Pay	Tie staff bonuses to custom benchmarks; CEO pay rose 200% from 2018 to 2024	Four executives earn over **$1 million** while outstripping the wage growth of actual public workers	Evaluates salaries against long-term net performance and recommends bonus claw backs
6. Advisory Conflicts of Interest	Relies on a lay board and consultants (Wilshire/Meketa) with deep private equity ownership links	Board members lack financial expertise to evaluate conflicted Wall Street advice	Provides external oversight to independently test consultant recommendations and relationships
7. "Zombie Funds" Drag	Holds 108 private equity funds over a decade old that refuse to close down	Traps **$55.91 billion** in aging portfolios just to keep feeding Wall Street management fees	Imposes fund-by-fund disclosure of tail-end assets and tests if valuations are inflated
8. Wasted Committed Capital	Pays standard management fees on contractual capital that has not been drawn or invested	Paradoxically spends an estimated **$1.24 billion annually** on managers for doing nothing	Exposes the waste to force negotiation, saving billions by eliminating fees on uninvested money

Healthcare Note:

This summary addresses public retirement pension fund metrics, governance structures and forensic reporting. It contains no healthcare, mental health, or medical guidelines.

RPEA Op-Ed

WHY THE PRIVATE EQUITY SUNSHINE ACT THREATENED CALPERS & WHY THE FIGHT FOR IT MUST CONTINUE

SB 1319

Every month, hundreds of thousands of California firefighters, teachers, and municipal clerks look at their retirement statements with a sense of security. But behind those retirement checks lies a staggering reality. California's 80 public investment funds manage a colossal $1.4 trillion. Yet, increasingly, the trustees overseeing those funds are moving money from transparent public stocks and quietly fueling Wall Street's private sandbox.

At the vanguard of this shift is CalPERS. Facing a structural deficit and sitting on roughly $179 billion in unfunded pension liabilities, CalPERS leadership has chosen to double down on high-stakes private equity and private credit.

To labor watchdogs and retiree advocates like RPEA, it feels less like an investment strategy and more like a desperate gamble. Unlike public corporations listed on open exchanges, private equity valuations are shielded from public view. Their values are derived from internal financial modeling generated by the very fund managers who profit from them.

Sound shady?

The lack of transparency allows a massive, quiet wealth transfer from California's public servants to Wall Street. And it's done through unverified administrative fees and masked "carry" (performance) charges.

SB 1319

Enter Senate Bill 1319—the Private Equity Sunshine Act. The bill was introduced by Senator Dave Cortese (D-San Jose) and joint-authored by Senator María Elena Durazo (D-Los Angeles). SB 1319 aimed to force institutional fund managers into the daylight. The legislative mandate was straightforward: it would force big state funds to compare their private investments to regular stock market index funds, while fully revealing what they know, where the funds are located, and worker demographics.

The bill initially glided through early policy hurdles with bipartisan backing, propelled by an energized labor coalition spearheaded by co-sponsors UNITE HERE Local 11 and the United Food and Commercial Workers (UFCW) Western States Council. They were flanked by the California Federation of Labor Unions, UAW Region 6, and state Treasurer Fiona Ma.

For working people, the bill wasn't just about numbers—it was about accountability. "Private equity firms must not be allowed to hide behind complicated performance metrics and shell companies," Senator Durazo declared during the hearings. Labor unions needed to see where the money was going. Private equity-backed portfolio companies frequently target public-sector operations, leading to union-busting, wage suppression, and the outsourcing of sustainable public jobs.

But in late May, the transparency push hit a brick wall. SB 1319 stalled out in the Senate Appropriations Committee suspense file, effectively killing the measure for the current session.

WHAT KILLED SB 1319

What cut the lights on the Private Equity Sunshine Act? An aggressive, highly effective misinformation campaign orchestrated by CalPERS and local government lobbying groups.

Faced with the prospect of actual disclosure, CalPERS executives went on the defensive. Rather than embracing transparency as a fiduciary duty, the pension fund deployed a financial scare narrative designed to panic state lawmakers and local municipalities.

> *Unlike Public Corporations Listed On Open Exchanges, Private Equity Valuations Are Shielded From Public View*

CalPERS asserted that if it were mandated to pull back the curtain on proprietary and confidential fee agreements, elite Wall Street investment firms would simply refuse to do business with California. According to CalPERS' official opposition arguments, this exodus would severely cripple investment returns, forcing a 50-basis-point downward revision of its long-term discount rate.

The alleged consequence? A sudden 5% drop in the system's total funded status that would compel local governments to instantly cough up an additional $6.1 billion to $6.8 billion annually in mandatory employer and employee contributions. This was speculative baloney. CalPERS touts itself as magnificently transparent yet kills a solid transparency bill. It wants it both ways and it simply isn't possible.

Its misinformation campaign worked. Local cities and counties—already financially strained—balked at the threat of multi-billion-dollar penalties. Agencies like the California State Association of Counties and the League of California Cities swiftly joined the opposition bloc.

But here's the thing - independent financial forensic analysts view the pension fund's numbers with deep skepticism, calling the apocalyptic narrative a calculated distortion. According to the investigative report of CalPERS crowdfunded by RPEA, "CalPERS has engaged in a pattern of performative transparency while maintaining deep conflicts of interest."

AN INVESTIGATIVE REPORT EXPOSES LIES

That investigation, titled ***CalPERS: America's Misled and Misleading Pension Leader*** and prepared by Benchmark Financial Services, Inc., exposed how CalPERS frequently relies on specialized, hand-picked private stock indices to grade its own homework. That goes beyond being shady.

In reality, simple, low-cost public index funds—like the S&P 500—frequently match or outperform CalPERS' convoluted private equity bets, and what's more, they are free of the astronomical, hidden management fees lining Wall Street's pockets.

For the members of RPEA and active union workers, the defeat in the Appropriations Committee is a setback, not the end of the war. If these massive private equity bets fail to materialize, it is the public workforce that faces benefit reductions or steep contribution hikes to keep the system solvent. CalPERS failed to mention that.

CalPERS can't be allowed to keep its members blind to structural risks until a major market downturn turns things upside down. When the individuals managing trillions of dollars of public money refuse to show the underlying contracts, it is no longer "private" investing—it is a total breakdown of public accountability.

We have a right to know exactly where our money sleeps at night. The fight to bring sunshine to CalPERS has only just begun.

CALIFORNIA 2026-27 MAY REVISION

by Pat Moran, RPEA Lobbyist
Aaron Reed and Associates

Each year, the Governor releases a proposed state budget in January, followed by a revised proposal in May commonly referred to as the "May Revision" or "May Revise." The May Revision updates the Administration's fiscal estimates based on the latest tax collections, economic forecasts, caseload data, and expenditure projections, and serves as the framework for final budget negotiations with the Legislature prior to the constitutional June 15 budget deadline.

The Governor's 2026–27 May Revision reflects a significantly improved fiscal outlook compared to the January proposal, driven largely by stronger-than-anticipated personal income tax receipts and capital gains revenues associated with the technology and artificial intelligence sectors. While the improved revenue picture reduced the size of the projected budget shortfall, the Administration continues to emphasize caution due to California's heavy reliance on volatile high-income taxpayer revenues and ongoing uncertainty surrounding inflation, federal policy changes, and economic growth.

As a result, the May Revision generally avoids broad programmatic reductions while still incorporating approximately $1.8 billion in General Fund savings and spending controls. The proposal relies primarily on;

- Medi-Cal cost containment measures
- Higher education funding deferrals, and
- Ongoing fiscal restraint rather than widespread elimination of core state programs.

At the same time, the Administration largely preserves funding for K-12 education, major health and human services programs, climate initiatives, and other core state priorities.

BIG PICTURE

- Total budget: about $350 billion
- General Fund: about $247 billion
- Eliminates the projected deficit through 2027–28
- Maintains reserves ($30 billion over four accounts)
- Avoids broad program rollbacks
- Relies heavily on stronger-than-expected tax revenue from tech/AI-related capital gains

The Governor's 2026–27 May Revision reflects a significantly improved fiscal outlook compared to the January proposal

GENERAL FUND REDUCTIONS OVERVIEW

MEDI-CAL COST CONTAINMENT

The largest category of General Fund savings comes from changes to Medi-Cal eligibility, enrollment, and cost-sharing policies.

UNDOCUMENTED ADULT PREMIUM INCREASES

The Administration proposes increasing monthly premiums for undocumented adults receiving full-scope Medi-Cal coverage from approximately $30 to $50 per month.

(Continued on next page)

Cont'd - CA 2026-2027 May Revision

Estimated Fiscal Impact:

Approximately $427 million in savings/revenue impact

MEDI-CAL ASSET TEST RESTORATION

The proposal restores asset limits for seniors and disabled adults seeking Medi-Cal eligibility.

Proposed Limits:

- $2,000 individual
- $3,000 couple

Estimated Fiscal Impact:

Approximately $62.6 million General Fund savings in 2026–27

FEDERAL ELIGIBILITY AND ENROLLMENT ASSUMPTIONS

The budget assumes savings associated with anticipated federal Medicaid policy changes, including work/community engagement requirements and lower enrollment growth.

Estimated Fiscal Impact:

- Approximately $90 million General Fund savings in 2026–27
- Larger out-year savings anticipated

MANAGED CARE TRANSITION CHANGES

The Administration proposes shifting certain immigrant populations from managed care to fee-for-service delivery systems.

Estimated Fiscal Impact:

- Approximately $471.6 million General Fund savings in 2026–27
- More than $1.2 billion ongoing in future years

ADULT DENTAL BENEFIT REDUCTIONS

The May Revision continues prior proposals to eliminate full-scope adult dental benefits for certain Medi-Cal beneficiaries with unsatisfactory immigration status.

GENERAL ASSEMBLY CALL FOR NOMINATIONS

The following offices will be elected at General Assembly:

- President
- Vice President
- Secretary/Treasurer
- Director of Public Relations
- Director of Health Benefits
- Director of Legislation
- Director of Membership

Your nomination and consent form, along with a statement of candidacy (not to exceed 200 words), must be submitted to the Headquarters Office respectfully requested by Wednesday, July 1, 2026.

Go to www.rpea.com to get the forms or call HQ at (800) 443-7732.

Safeguard Your Pension

JOIN RPEA TODAY

Major decisions affecting pensions, healthcare, Social Security, and Medicare are being made every day.

The question is: Who is looking out for you?

RPEA works year-round to protect the retirement security of California's public employees and retirees through advocacy, education, transparency, and independent oversight. Membership gives you access to valuable benefits, expert resources, and the power of a united voice.

Membership is only $5.00 per month - that's $60 a year!

Sign Up Today to Enjoy RPEA Benefits

Scan the ***QR code*** or go to ***www.rpea.com*** to Join Online

Call RPEA Headquarters at **(800) 443-7732** to Join by Phone

or **Mail this application to: RPEA Membership | 300 T Street | Sacramento, CA 95811**

First Name Middle Initial Last Name ____ Date of Birth __/__/__

Street Address City State Zip Code

Phone ____ Email ____

Agency You Retired From (or your Benefactor's agency) ____ Year Retired ____

Select One Membership Type

- ☐ Retiree (CalPERS Annuitant)
- ☐ Beneficiary of a CalPERS Retiree
- ☐ Affiliate (working for a Public Agency)
- ☐ Associate (Supports RPEA)

I apply for membership in the Retired Public Employees' Association of California (RPEA) and authorize the payment of dues by selecting one option of the following options below:

☐ I authorize RPEA to withhold dues in the amount of $5 per month from my monthly CalPERS retirement allowance. I understand that dues will be withheld from my retirement allowance until revoked by me in writing.

Social Security Number ____ Signature ____ Date ____

☐ CREDIT CARD AUTHORIZATION: As payment for the first year's dues, I authorize a $60.00 charge on my credit card for Retiree, Beneficiary, or RPEA Supporter membership. I authorize a $30.00 charge for Affiliate membership. I agree to be billed annually for subsequent renewals.

Credit Card Number ____ Exp. Date ____ CVV/CVC ____

Signature ____ Date ____ ☐ Do Not Auto Renew

☐ Enclosed is my check in the amount of $60 for membership in RPEA. (Membership is $30 for Affiliate members.)

Volunteering Like Your Life Depends On It

Community Emergency Response Team

Anthony Delgado | President RPEA Stockton Chapter 003

I served as a police officer for 27 years. When I retired, I discovered I was like many first responders: I might be out of uniform but I was definitely not out to pasture. I still wanted to serve my community with the decades of training and experience I had acquired.

Then a friend told me about an information meeting for an organization called the Community Emergency Response Team, or CERT. At this meeting hosted by the Modesto Fire Department, I learned CERT is a volunteer-based organization that acts as a 'force multiplier' in support of first responders during critical events. That means CERT teams operating under the direction of the County Office of Emergency Services and/or other sponsoring government agencies, help fill support positions when or where first responder resources may not be sufficient.

One of the most consistent factors in any critical incident or disaster is the natural human response to want to help others. Unfortunately, most people who initiate independent rescue or assistance efforts become victims or even casualties themselves. I had seen this myself many times during my law enforcement career. This is the primary reason CERT exists, to channel that drive to help into an effective, efficient force.

I didn't need much convincing. I applied and was accepted to my county's CERT team and began my training. In the last year I've completed many hours of training, on line and in the field.

CERT volunteers range in age from 18 on up. Not every volunteer may have the ability or desire to perform the more strenuous duties such as Search and Rescue, Building Damage Assessment or Medical Treatment and Evacuation. Volunteers who may be limited by health and or mobility issues can fill equally vital roles in areas such as emergency planning, preparation, reporting, records management, information gathering and monitoring, and logistical support.

Regardless of their individual role, all CERT team members train in safety, structure, teamwork, and accountability so CERT can achieve its goal to, 'provide the greatest amount of good for the greatest number of people.'

In some ways, being a CERT volunteer means training long and hard for a job you hope you never have to go to. But I know, and my CERT colleagues know, that when—not if—our neighbors and our community need us, we'll

Author Anthony Delgado as career law enforcement officer and now as Certified Emergency Response Team volunteer

be ready. And that makes this volunteer service uniquely fulfilling. I am very proud to be a member of my local CERT team.

THE IMPORTANCE OF VOLUNTEERS

The CERT program relies heavily on volunteers, but you do not need to perform demanding physical rescues to make a meaningful impact. Older adults can play a vital role by spearheading public relations and community outreach. You can boost program enrollment by distributing CERT brochures at local libraries, senior centers, and community events, or by coordinating guest speakers for neighborhood associations and clubs. If you are tech-savvy, managing local social media pages or writing short promotional pieces for church and community newsletters can successfully spread the word to potential new recruits.

Behind every successful disaster response team is a mountain of administrative and logistical support. Volunteers are always needed to manage member databases, track training hours, and handle student registration desks for new training cohorts. You can also assist with hands-on logistics by assembling disaster go-bags and organizing training supplies. Furthermore, older adults are highly valued during disaster simulation exercises; by volunteering to play the role of an injured survivor or assisting instructors as a skills evaluator, you can help trainees practice their real-world response skills in a controlled environment.

Finally, you can champion neighborhood preparedness advocacy right from your own home. True community resilience starts on your own block, and you can lead the charge by organizing phone trees to check on vulnerable neighbors during heatwaves or power outages. Helping to map your immediate neighborhood to document who might need extra assistance during a real evacuation ensures that your local CERT team can act efficiently when a crisis strikes. Your voice, organizational skills, and community connections are just as valuable to disaster resilience as any physical response duty.

If you would like more specific information, or assistance with locating a CERT unit near you, visit: www.ready.gov/cert

HEALTH BENEFITS DIRECTOR REPORT
MAY - JUNE 2026

J.J. Jelincic | Director of Health Benefits

As this is being written in May, it is the quiet season for healthcare at CalPERS, at least for employees, employers and retirees. Staff is negotiating new rates for 2027. In May, the Pension and Health Benefits Committee meets in closed session to get an update on rate negotiations.

In June, we will see the preliminary rates. While still subject to change, historically little changes. In July, at the Board offsite in Monterey, CA, the final rates will be adopted.

We do know a few changes are coming. BlueShield will divide its pharmacy formulary into two parts - one for Medicare and one for the basic plans. At this point we do not know how that will affect your access to your current medications.

The BlueShield Exclusive Provider Organization (EPO) will expand in Alpine, Amador, El Dorado, Nevada, Placer, San Bernadino, Sutter and Yuba Counties. An EPO looks like an HMO from the user's viewpoint and a PPO (fee for service) from the provider's view. This is likely to increase rates for the plan but also increase the subsidy paid by others. It remains to be seen what the net impact is.

Kaiser is expanding into northwest Nevada. The exact service area has not been made know but should impact Carson City, Douglas, Lyon, Storey and Washoe Counties.

SB 729 requires that the basic HMOs cover the diagnosis and treatment of infertility as of July 1, 2027. At this point staff has not released its cost estimates. CalPERS staff is also reviewing whether to offer the benefit within the PPO plans.

We do know that the rates will go up. The question is how much.

Vaccines have become a political issue. I urge you to not let politics get in the way of science. Please discuss vaccinations with your doctor. Their interest is in keeping you healthy.

Stay safe. Stay healthy, Enjoy life.

Stay active, live healthy

As you get older, exercise becomes more important.

Exercising regularly improves heart health, flexibility, and prevents disease.

See all of the ways Blue Shield Medicare (PPO) can help you on your fitness journey:

- SilverSneakers program allows access to fitness locations nationwide
- 24/7 access to phone or video consultations with physicians
- $0 deductible
- See any doctor that accepts Medicare
- Nationwide coverage
- Worldwide coverage for emergency services and urgent care

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.

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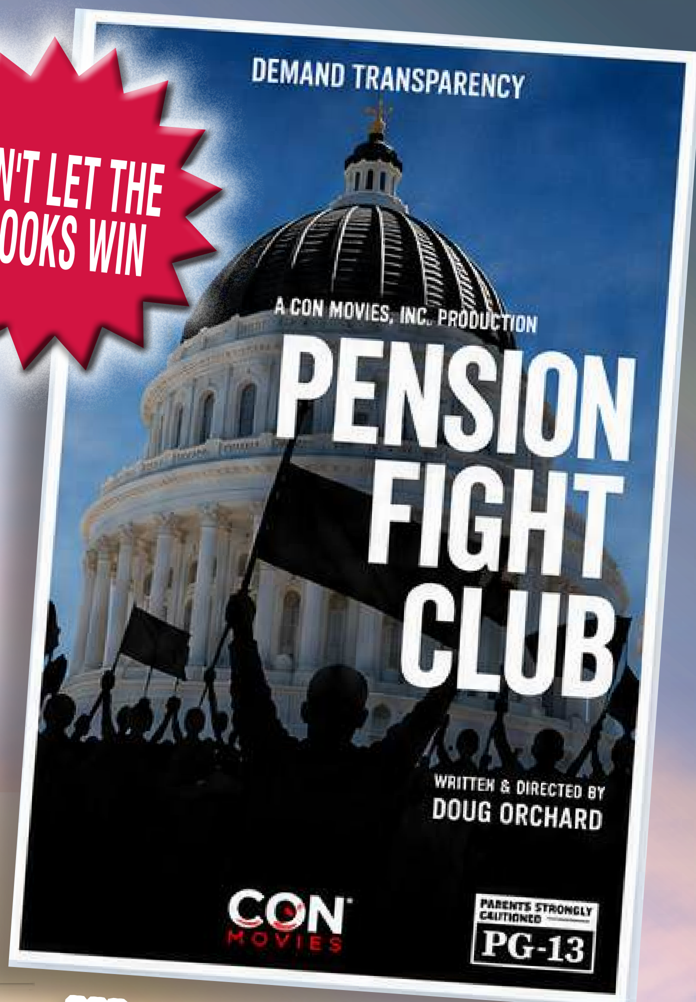
DON'T LET THE CROOKS WIN



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