



RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

Santa Clara County Chapter 031 Newsletter

Volume 61 #05
September/October 2026

*An Association of CalPERS Annuitants committed to the goal of helping all
public employees maintain their physical and economic health during retirement*

NEXT MEETING -

Wednesday, October 28th, 2026

12:30 PM at China Stix

**2110 El Camino Real, Santa Clara, CA
95050**

**The Door opens at 11:15 am and lunch is
served at 11:30 am. Please check the flyer
enclosed in this newsletter, or check at the
back of the last issue of the newsletter on
the website.**

**OUR GUEST SPEAKER WILL BE
RHONDA SCHMIDT,
EMPLOYEE BENEFITS PROGRAM
MANAGER OF S.C.CO.
SUBJECT – BENEFITS**



I am pleased to announce
that our speaker for our
October meeting is Ms.
Rhonda Schmidt.

Please help us welcome
back Ms. Schmidt, who
will be updating us on our
benefits. This will be the
first year where open enrollment has changed,
and she will enlighten us on how the new
process works.

Ms. Schmidt has been the Employee
Benefits Program Manager since July 2014 and
was named Employee Benefits Director in
February 2019. Prior to coming to work for
Santa Clara County, she spent almost 16 years
at the City of San Jose.

Since this meeting is usually well attended,
please make sure to send in your payment early
and arrive on time. Unfortunately, due to the

venue's payment rules, all attendees must
purchase lunch. The cost of lunch is \$25. Please
check the flyer included with your newsletter
for the menu and payment instructions. We will
not be able to accept payment on the day of the
meeting.

Doors open at 11:15 AM and food will be
served at 11:30 AM. Looking forward to seeing
you in October!

A VERY WARM WELCOME TO OUR NEW MEMBER!

Following are the names of new members
– Anne M. Faulkner, Diane Lash, Diane
McShea, Levi Moore III, Rowena Reyes,
Elsa Venegas.

Welcome Everyone!

IN MEMORIAM: Our deepest sympathy
to the families and loved ones of Josephine
Cirigliano (member since 1995), Rod Diridon
(member since 1995), Kimi Inouye (member since
1994), Jo Paulson (member since 1990), Monique
Pham (member since 2011), Alice Rowe (member
since 1997), James Saia (member since 2013),
Ronald Williams (member since 1995), and
Lorance Wilson (member since 1994)

They will truly be missed.



NEWS FROM AMBA



July speaker was Debbie Dettner, our area AMBA representative.

AMBA stands for Association Member Benefits & Insurance Agency. They partner

with RPEA to provide members with a wide range of discounted benefits. Many of us first joined RPEA because they provide dental benefits, which the County retirement plan doesn't. You can access the handout that describes all of the programs and discounts, and has the steps to download the Passport Mobile app, by going to our Chapter website; it will be posted along with this newsletter.

The main programs are Dental and Vision plans, Medicare Supplement plans, Emergency Air and Ground Transportation through MASA, Long-Term Care, Cancer, Heart, and Stroke Insurance, Whole Life Insurance, and Tax-Deferred Asset Protection. Member discounts are available for hearing services, legal services, identity & fraud protection, and at Wyndham, Apple, Sam's Club, Whirlpool, Kohl's, Hertz, Disney Parks, Skechers, and florists.

AMBA's aim is to help fill in the gaps of health care, and help attract new members into RPEA. Benefits are available to family and friends of retirees, brought in as advocate members. Ms. Dettner informed us that in 1965 when Medicare was established the average lifespan was 66.8. Now, it is 79.4. From 2013 to 2022 \$716 billion has been cut from the Medicare budget. By 2030 almost one-fifth of the U.S. population will be 65 or older, and there will continue to be lower birthrates; this has implications

for extended care. Seventy percent of people reaching age 65 will need long-term care or home care. There are two ways to plan for this: the traditional long-term care insurance, and life insurance with a chronic care rider. And, to shield your nest-egg from market volatility there is tax-deferred asset protection. As two-thirds of bankruptcies are health-related, it is important to think ahead and have some plans in place. Another of these plans is emergency transportation which can be purchased in blocks of years, or for lifetime; these plans pay for ground and air ambulance transport, which Medicare does not cover.

Ms. Dettner encouraged members to reach out to her for a benefits review. You can reach her via phone at 916-896-8268 or by email at deborah.dettner@getamba.com. At the State RPEA website you can view all of AMBA's offerings: [Benefits | RPEA of California](#)

Have you used any AMBA benefits? I have the dental plan, and I have used the discounts for car rental, florists, and Kohl's. Just recently, I had experiences where a close relative had to use air transport to a major medical facility twice, and had numerous ground ambulance trips. The costs were staggering. Also, a friend's mother died on a cruise ship and the procedures to bring her home were taxing. Because of these experiences, and because we still travel, I decided to sign up with the emergency air and ground transportation, provided through AMBA by Medical Access & Service Advantage (MASA). Hopefully, I'll never have to file a claim, but that is what insurance is for: financial protection and peace of mind. Take a look at what AMBA provides and see if there is anything helpful for you.

GENERAL ASSEMBLY RESOLUTIONS UP FOR A VOTE!

Your delegates to this year's General Assembly, to be held September 29, 30, and October 1 at the San Jose Hilton, will be voting on six resolutions. Hopefully, we will have time to meet and discuss these resolutions prior to GA. Workshops available to all members will be held on Wednesday; pre-registration is required. Then delegates will discuss, debate, and vote on the six resolutions presented this year. Following are the resolutions. If any Chapter 031 member wishes to learn more about a resolution, or voice an opinion or concern, please contact President Knox who will be attending as Past President, or one of our six delegates: Constance Cravalho, Marianne Damon, Brian Geer, Algis Rudinskas, Joanne Rudinskas, and Rachel Subega.

1. Resolution Distribution and Notice Requirements: "Each delegate shall be ~~mailed~~ provided a copy of the resolution(s) ~~60~~ 30 days prior to the session."
2. Approval of Budget Amendments and Expenditures: That Article XIII, Section 3(B) be amended to read: The total budget may not be exceeded except by authority of ~~General Assembly~~ the Board of Directors to approve budget amendments and expenditures in excess of the adopted budget when necessary;
3. Membership Dues and Chapter Support: Dues have not increased since 2016. This would increase monthly dues from \$5 to \$7 (annual from \$60 to \$84). If passed, 20% of these dues would be allocated directly to each chapter.
4. General Assembly Interval and Term of State Officers: Due to increases in costs,

change GA from every two years to every three years; change officer terms from 2 years to 3 years. Area Workshops would be held in years that GA is not held.

5. State Board Elections and Service Requirements: Active members may run for only one state office and may not serve in two Board positions simultaneously. Active members may serve as a state officer and a chapter officer simultaneously;
6. Establishment of Virtual Networks: Virtual Networks would provide a more practical means of connecting out-of-state and geographically isolated members with RPEA and with other members who share similar geographic circumstances or interests. This resolution would authorize a committee to investigate issues and make recommendations to the Board: "That the committee develop recommendations for transitioning out-of state members from administrative assignments to chapters to an appropriate Virtual Network structure and that each established Virtual Network structure may send one (1) delegate to the General Assembly; That the committee consider the effect of such changes on existing chapters, including chapter membership counts, representation, dues allocations, and other financial or organizational impacts;"



RPEA SANTA CLARA COUNTY CHAPTER 031
P.O. Box 111865
Campbell, CA 95011-1865

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This RPEA Chapter 031 Newsletter is published six times a year. Views expressed are those of the writers and not necessarily those of RPEA or Chapter 031. Send address changes to RPEA, 300 T St., Sacramento, CA. 95814-6912, phone 800-443-7732, fax 916-441-7413.

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RETIREED PUBLIC EMPLOYEES' ASSOCIATION (RPEA)

P. O. Box 111865 — Campbell, CA 95011-1865
Chapter Website: www.rpea-31santaclaraco.org
Headquarters Website: www.rpea.com

R P E A

Rosemary Knox
President
Chapter 031

OCTOBER 28, 2026

The October 28th, 2026 meeting will be held at **China Stix Restaurant**, 2110 El Camino Real, Santa Clara, CA 95050. The Speaker will be a Ms. Rhonda Schmidt - S.C.Co Employee Benefits Office.

Each attendee must pay \$25.00 in advance for lunch. The menu will be Pork Pot Stickers, Chinese Chicken Salad, Honey Pecan Prawns, Garlic Fish, Shanghai Spareribs, Broccoli Beef, Orange Chicken, String Beans Western Style, Combination Chow Mein, B.B.Q. Pork Fried Rice, Tea, and Water (they do not serve coffee). Each dish will be placed on a Lazy Susan at the tables and attendees can serve themselves.

In order to provide a count of attendees to China Stix a \$25 payment for each attendee must be received no later than October 21st, 2026. No late payments will be accepted, no payments will be accepted at the China Stix Restaurant on the day of the meeting and there will be no refunds. NO EXCEPTIONS. We cannot accommodate those who choose to attend the meeting only.

Doors open at 11:15 a.m. Food will be served at 11:30 noon

Complete the form below and send with payment to Sue Farr, 1967 Bohannon Dr., Santa Clara, CA 95050 **no later than October 21st, 2026. Make payment out to RPEA Chapter 031.**

Sincerely,

Chapter 031 Board Members

Please Print

Name _____ # Attending _____

Name _____ Phone # _____

(Please list all persons included in your payment)

**Make checks payable to RPEA Chapter 031 and mail to
Sue Farr, 1967 Bohannon Dr., Santa Clara, CA 95050
Payment must be received no later than October 21st, 2026.**

No late payments accepted

No payments allowed at China Stix on the day of meeting

Sorry, no refunds

Please do not arrive before 11:15 a.m.

Meeting Date: October 28th, 2026



RETIREE PUBLIC EMPLOYEES' ASSOCIATION (RPEA)

P. O. Box 111865 — Campbell, CA 95011-1865

Chapter Website: www.orgsites.com/ca/rpeachapter31

Headquarters Website: www.rpea.com

RPEA

Rosemary Knox
President

Chapter 031

December 2, 2026 EVENT

The December 2, 2026 meeting will be held at the **Three Flames Restaurant located at 1547 Meridian, San Jose, CA 95125.**

Each attendee must pay \$25.00. We will have fresh or roasted vegetable tray, mixed green salad, lasagna, herb roasted potatoes, oven roasted roast turkey, creamy turkey gravy, grilled fresh salmon with lemon-dill sauce, bread, butter, coffee and water.

In order to provide a count of attendees to the Three Flames, the \$25 payment must be received no later than November 20th, 2026. **No late payments will be accepted, no payments will be accepted at the Three Flames on the day of the meeting and there will be no refunds. NO EXCEPTIONS.**

Doors open at 11:15 am for lunch.

Complete the form below and send with payment to Sue Farr, 1967 Bohannon, Santa Clara, CA 95050. **Make payment out to RPEA Chapter 031.**

Sincerely,

Chapter 031 Board Members

Please **Print** **EVENT DATE: DECEMBER 2, 2026**

Name _____ # Attending _____

Name _____ Phone # _____

(Please list all persons included in your payment)

Make checks payable to RPEA Chapter 031 and mail to
Sue Farr, 1967 Bohannon, Santa Clara, CA 95050
Payment must be received no later than November 20th, 2026
Please do not arrive before 11:15 am

No late payments accepted

No payments allowed at the Three Flames on the day of meeting. Sorry, no refunds.



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Headquarters Website: www.rpea.com

R P E A

Rosemary Knox
President
Chapter 031

January 27th, 2027

The January 27th, 2027 meeting will be held at **China Stix Restaurant**, 2110 El Camino Real, Santa Clara, CA 95050. Speaker – Keri Landrum/M.S. Gerontology Topic – Next Step for Seniors

Each attendee must pay \$25.00 in advance for lunch. The menu will be Pork Pot Stickers, Chinese Chicken Salad, Honey Pecan Prawns, Garlic Fish, Shanghai Spareribs, Broccoli Beef, Orange Chicken, String Beans Western Style, Combination Chow Mein, B.B.Q. Pork Fried Rice, Tea, and Water (they do not serve coffee). Each dish will be placed on a Lazy Susan at the tables and attendees can serve themselves.

In order to provide a count of attendees to China Stix a \$25 payment for each attendee must be received no later than January 20th, 2027. No late payments will be accepted, no payments will be accepted at the China Stix Restaurant on the day of the meeting and there will be no refunds. NO EXCEPTIONS. We cannot accommodate those who choose to attend the meeting only.

Doors open at 11:15 a.m. Food will be served at 11:30 noon

Complete the form below and send with payment to Algis Rudinskas, 3421 Pruneridge Ave., Santa Clara, CA 95051 **no later than January 20th, 2026. Make payment out to RPEA Chapter 031.**

Sincerely,

Chapter 031 Board Members

Please Print

Name _____ # Attending _____

Name _____ Phone # _____

(Please list all persons included in your payment)

**Make checks payable to RPEA Chapter 031 and mail to
Rosemary Knox, 2215 Ladymuir Court, San Jose, CA 95131
Payment must be received no later than January 20th, 2027.**

No late payments accepted

No payments allowed at China Stix on the day of meeting

Sorry, no refunds

Please do not arrive before 11:15 a.m.

Meeting Date: January 27th, 2027