RPEA

AUGUST 2026

CALIFORNIA'S MAGAZINE FOR RETIRED PUBLIC EMPLOYEES

2nd Annual

Cutest Pet Photo Contest

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

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Margaret Brown
RPEA State President

PRESIDENT'S MESSAGE

General Assembly 2026: Secure Today—Strong Tomorrow

Excitement is building for RPEA's 2026 General Assembly, taking place September 29 through October 1 at the Hilton San Jose. With 127 attendees registered, most of our chapters will be represented at this important biennial gathering that takes place every other year.

General Assembly Planning Committee Chair Nelly Van Lommel has worked closely with her dedicated committee to organize an exciting, informative, and memorable event. Their hard work is reflected in a program designed to strengthen our organization, provide valuable information, and bring RPEA members together from throughout California and beyond.

This year's theme, "Secure Today—Strong Tomorrow," speaks directly to RPEA's mission of protecting the retirement security of public employees. However, retirement security involves more than protecting our pensions and healthcare benefits. It also means taking care of ourselves so we can remain healthy, active, informed, and independent throughout retirement.

During the General Assembly, attendees will learn about issues affecting their pensions, healthcare, financial security, and quality of life. They will also participate in activities focused on keeping their minds and bodies strong. Whether it is staying physically active, making healthier choices, remaining socially connected, or continuing to learn, the decisions we make today help create a stronger tomorrow.

The General Assembly also provides an opportunity to reconnect with longtime friends, meet members from other chapters, exchange ideas, and learn from one another. These relationships are essential to RPEA's strength. When our chapters share their experiences, successes, and challenges, the entire organization benefits.

Delegates will also conduct the important business of the Association, including electing statewide officers and discussing and voting on proposed changes to RPEA's bylaws. These decisions will help shape RPEA's direction and priorities for the years ahead.

RPEA members who are not serving as delegates or alternates are welcome to be part of the excitement by volunteering at the conference. Volunteers are needed to help welcome attendees and assist with activities throughout the event. If you are interested in volunteering or have questions, please contact Loran Vetter, Volunteer Coordinator, at (530) 908-3996.

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

We are grateful to Nelly, the Planning Committee, our volunteers, staff, presenters, and everyone working behind the scenes to make this event possible. General Assembly 2026 promises to be an inspiring celebration of advocacy, wellness, friendship, and unity.

Margaret Brown
President
Retired Public Employees' Association of California

OPEN ENROLLMENT FOR RETIREES WITH CALPERS HEALTH PLANS

2026 Open Enrollment takes place September 14 through October 9. Changes made during Open Enrollment take effect January 1, 2027.

CalPERS Medicare Plans Available to Eligible Members:

Medicare Advantage

- Anthem Medicare Preferred PPO
- Blue Shield Medicare Advantage PPO (Nationwide)
- Kaiser Permanente Senior Advantage
- Kaiser Permanente Senior Advantage Out-of-State
- Kaiser Permanente Senior Advantage Summit
- Kaiser Permanente Senior Advantage Summit Out-of-State
- Sharp Direct Advantage HMO
- UnitedHealthcare Medicare Advantage PPO (Nationwide)

Medicare Supplement

- PERS Gold Medicare Supplement
- PERS Platinum Medicare Supplement (Nationwide)

Check the website for CalPERS Basic Plans Available to Eligible Members

The NEW Sutter BASIC Health Plan is available only in Placer, Sacramento, San Joaquin, Solano, Stanislaus and Yolo counties.

IMPORTANT: No Longer part of CalPERS BASIC Health Plan Offerings:

~~UnitedHealthcare SignatureValue Alliance~~
~~UnitedHealthcare SignatureValue Harmony~~

Health Plan Changes for 2027

Click on the QR code to find Annual Health Plan Changes and details on health plans, service areas, and benefit design changes for 2027

Dental & Vision

2026 Open Enrollment for State of California and California State University (CSU) sponsored dental and vision plans is September 14 to October 9.

Scan to Learn More About CalPERS Dental & Vision Benefits

HEALTH **DENTAL/VISION**

What's happening with CalPERS investments and the Total Portfolio Approach?

By AL Darby | Vice President

In July, the CalPERS' Board met offsite in Monterey to conduct a brief Board meeting and hear from experts in various fields that impact investment decisions.

AI was the dominant topic due to its wide ranging implications. As of now, it appears that CalPERS has turned in a respectable performance related to return on investment (ROI) in fiscal year (FY) ending June 30, 2026. It gained 14.8% overall, 24.1% on the its public equity/stocks, 17% on private equity (PE), and 11% on private debt (PD).

It is interesting to note, however, that an S&P index did better than CalPERS' active management, or the 12 months ending June 30, 2026, public equities returned 24.1%, while private equity posted a 17.0% return.

CalPERS' total assets have reached $637 billion. The funded status of CalPERS is said to be 85% now. Unfortunately, we do not have similar data from large public pension funds except Texas Teachers which produced a10.8% ROI.

No other ROI results around the country have been reported as of this writing. This is important for determining if other large systems were more successful. CalPERS' new investment plan, Total Portfolio Approach (TPA), is just now being implemented. Its effectiveness will not be known for a couple of years or longer.

Let's hope it will perform better and will return CalPERS' funded status to 100% and greater; a condition that was common in the past but not witnessed since 2007. An almost 20-year dry spell in a period of unprecedented stock market gains suggests a faulty investment program, especially when other large public pension funds have produced much better results.

Private equity (PE) remains a high priority at CalPERS despite frequent negative publicity about its questionable valuation claims, illiquidity, and flagging ROI. One very disturbing aspect of PE is its growing involvement in health care. We are seeing smaller hospitals, rural hospitals and HMOs become victims of reduced service levels, higher cost to patients, longer trips to care facilities, and closure of hospitals, particularly smaller rural hospitals.

Many PE assets (Limited Partner holdings) are being sold at a discount, but CalPERS still claims its PE program is sound and profitable. Most other public pension funds are reducing their PE allocation due to shrinking ROI, having assets worth less than estimated, and unsaleable (Zombie) assets.

A recent financial publication report states that Zombie PE assets now stand at $345 billion - a record high. Future PE acquisitions must be highly selective to be viable investments in the overly competitive PE market that exists today.

CalPERS' transition to TPA has sparked internal conflict. While TPA theoretically requires all investments to compete for capital based on their contribution to the whole, CEO Marcie Frost has noted that the private equity (PE) program will operate somewhat independently and largely be insulated from this process.

Frost's view is that applying standard TPA mechanics rigidly to PE is fundamentally incompatible with the asset class's structural reality. Critics, however, interpret this exception as an intellectual flaw that compromises the entire purpose of the TPA model.

How AB 871 Protects California's Retirees from Financial Predators

by Pat Moran, RPEA Lobbyist
Aaron Reed and Associates

Financial Scams Against Seniors Are Becoming More Organized, More Sophisticated, And More Devastating Every Year

For millions of California retirees, financial security represents decades of hard work, careful planning, and sacrifice. Unfortunately, it has also made older adults a prime target for increasingly sophisticated financial scams. Criminals are stealing retirement savings through online fraud, romance scams, fake investment opportunities, and impersonation schemes at an alarming rate. Once those savings are gone, many retirees never can recover financially.

That is why strengthening California's response to elder financial abuse is so important.

AB 871 authored by Assembly Member Catherine Stefani updates California's Financial Elder Abuse Reporting Act to better reflect how financial crimes occur today. While banks and credit unions are already required to report suspected financial abuse to local authorities, this bill recognizes that many scams now operate across state lines - or even internationally - and are coordinated by organized criminal networks.

By requiring financial institutions to also report suspected financial abuse to the FBI's Internet Crime Complaint Center (IC3), the bill ensures that federal law enforcement receives timely information, that can help identify larger criminal operations and connect similar cases occurring across the country. This gives investigators a far greater opportunity to stop scammers before they target additional victims.

Just as importantly, the bill requires financial institutions to notify the retiree when a report has been filed, and encourages them to submit their own complaint to the FBI. Too often, victims are unaware that a financial institution has identified suspicious activity or that additional information from the victim could strengthen an investigation. Giving retirees this information empowers them to become active participants in protecting themselves, and helping law enforcement hold criminals accountable.

AB 871 also requires annual training for bank employees on recognizing and reporting suspected elder financial abuse. As scams continue to evolve, frontline financial employees need current training to identify warning signs and respond quickly. Better-trained employees mean suspicious transactions are more likely to be detected before significant financial losses occur.

For retirees, these changes are about more than new reporting requirements - they are about protecting a lifetime of savings. Every dollar stolen from a retiree can mean fewer resources for housing, healthcare, medications, or simply maintaining an independent lifestyle. Unlike younger victims, retirees often do not have years of employment ahead of them to rebuild what has been lost.

California has long been a leader in protecting older adults from abuse. This legislation builds on those protections by modernizing the state's reporting requirements, improving coordination between local and federal law enforcement, and ensuring that victims are informed and empowered throughout the process.

Financial scams against seniors are becoming more organized, more sophisticated, and more devastating every year. California's laws must evolve just as quickly. By strengthening reporting, improving communication, and enhancing training, this bill takes meaningful steps toward protecting retirees and preserving the financial security they worked their entire lives to achieve.

JULY-AUGUST 2026 HEALTH BENEFITS DIRECTOR REPORT

J.J. JELINCIC SAYS FAREWELL

J.J. Jelincic | Director of Health Benefits

At the July Board offsite, CalPERS adopted the final healthcare rates for 2027. The weighted average Medicare rate increased by only 0.51%. This was driven by the CalPERS Medicare supplements being flat and reduction in the Kaiser Medicare Advantage plans. CalPERS medical open enrollment will be September 14, 2026, to October 9, 2026. Beginning September 8, 2026, you should be able to use your MyCalPERS account to help compare plans.

The table below shows the full cost of the premiums. These are single-party rates. Two-party is twice as much. While family coverage is three times the stated rate. What the individual pays will depend on the contribution your ex-employer pays. Some employers will pay the whole premium, others will pay only the required minimum of $167.00. Others are in between. You will have to contact your ex-employer to find out. If your ex-employer does not participate in the CalPERS Health Benefit program then the offerings and costs may, and probably will be different.

2027 Statewide Medicare Premiums

Medicare Advantage Plan	2026 Premium	2027 Premium	Percent Change from 2026
Anthem Medicare Preferred PPO	$571.70	$619.25	8.32%
Blue Shield Medicare Advantage PPO	$539.43	$619.36	14.82%
Kaiser Permanente Senior Advantage	$356.83	$333.93	-6.42%
Kaiser Permanente Senior Advantage Out-of-State	$350.16	$324.40	-7.36%
Kaiser Permanente Senior Advantage Summit	$426.31	$391.74	-8.11%
Kaiser Permanente Senior Advantage Summit Out-of-State	$419.67	$382.24	-8.92%
Sharp Direct Advantage HMO	$291.38	$320.22	9.90%
UnitedHealthcare Group Medicare Advantage PPO	$481.29	$534.00	10.95%
Medicare Advantage Weighted Average Change			1.18%
Medicare Supplement Plan			
PERS Gold	$597.57	$597.57	0.00%
PERS Platinum	$665.50	$665.50	0.00%
Medicare Supplement Weighted Average Change			0.00%
Total Medicare Weighted Average Change			0.51%

The States contribution will be:

Tier	100/90 Basic & Medicare Annuitants		80/80 Basic Annuitants		80/80 Medicare Annuitants	
	2026	2027	2026	2027	2026	2027
Single-Party	$1,084	$1,193	$867	$902	$416	$415
Two-Party	$2,057	$2,296	$1,732	$1,801	$845	$842
Family	$2,638	$2,867	$2,246	$2,336	$1,214	$1,197

Retirees hired after either January 1 2016, or January 1, 2017, are in the 80/80 retiree bucket. The reason it is so much lower is that it is based on the Medicare rates only, while the other two are based on the costs of the basic plans.

Some of our members are in the basic plan. Two-party is twice as much while family plan is 2.6 time the stated rate. CalPERS has added the Sutter HMO in Sacramento, San Joaquin, Stanislaus, Solano, Placer, Sonoma, and Yolo Counties. It is hoped that Sutter will add a Medicare option in 2028. UnitedHealthcare Alliance and Harmony plans were dropped. Both were demanding premium increase of over 20%. Here are the single-party rates.

The other major health issue that was discussed is examining the regions for schools and public agencies. Health care varies by region, driven

2027 Statewide Basic Plan Premiums

Basic HMO Plan	2026 Premium	2027 Premium	Percent Change from 2026
Anthem Blue Cross Select	$1,090.98	$1,215.09	11.38%
Anthem Blue Cross Traditional	$1,372.93	$1,475.65	7.48%
Blue Shield Access+ HMO and EPO	$1,088.52	$1,206.29	10.82%
Blue Shield Trio	$936.58	$971.24	3.70%
Health Net Salud y Más	$789.13	$855.93	8.47%
Kaiser Permanente	$1,097.94	$1,125.15	2.48%
Kaiser Permanente Out-of-State	$1,398.96	$1,502.12	7.37%
Kaiser Permanente Nevada	N/A	$1,347.87	N/A
Sharp Performance Plus	$916.20	$975.21	6.44%
Sutter Health	N/A	$1,130.67	N/A
Western Health Advantage	$969.58	$1,030.80	6.31%
Basic HMO Weighted Average Change			4.49%
Basic PPO Plan			
PERS Gold	$1,043.37	$1,119.94	7.34%
PERS Platinum	$1,512.13	$1,623.10	7.34%
Basic PPO Weighted Average Change			7.34%
Total Basic Weighted Average Change			5.78%

Regional rates for schools and public agencies, total cost before employer contributions, are:

2027 Region 1 Premiums Per Subscriber Per Month (PSPM) Public Agency & School Members

Region 1: Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Toulumne, Yolo

BASIC PLANS	2026			2027			
	Single	2- Party	Family	Single	2- Party	Family	% Change
HMO							
Anthem Blue Cross Select HMO	$1,336.29	$2,672.58	$3,474.35	$1,486.44	$2,972.88	$3,864.74	11.24%
Anthem Blue Cross Traditional HMO	$1,612.08	$3,224.16	$4,191.41	$1,732.52	$3,465.04	$4,504.55	7.47%
Blue Shield Access+ HMO	$1,301.95	$2,603.90	$3,385.07	$1,479.12	$2,958.24	$3,845.71	13.61%
Blue Shield EPO	$1,301.95	$2,603.90	$3,385.07	$1,479.12	$2,958.24	$3,845.71	13.61%
Blue Shield Trio HMO	$1,166.58	$2,333.16	$3,033.11	$1,202.57	$2,405.14	$3,126.68	3.09%
Kaiser Permanente	$1,168.86	$2,337.72	$3,039.04	$1,187.63	$2,375.26	$3,087.84	1.61%
Sutter Health	N/A	N/A	N/A	$1,130.67	$2,261.34	$2,939.74	N/A
Wester Health Advantage HMO	$969.58	$1,939.16	$2,520.91	$1,030.80	$2,061.60	$2,680.08	6.31%
PPO							
PERS Gold	$1,120.58	$2,241.16	$2,913.51	$1,215.17	$2,430.34	$3,159.44	8.44%
PERS Platinum	$1,670.14	$3,340.28	$4,342.36	$1,778.62	$3,557.24	$4,624.41	6.50%

2027 Region 2 Premiums Per Subscriber Per Month (PSPM) Public Agency & School Members

Region 2: Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare and Ventura

BASIC PLANS	2026			2027			
	Single	2- Party	Family	Single	2- Party	Family	% Change
HMO							
Anthem Blue Cross Select HMO	$1,016.32	$2,032.64	$2,642.43	$1,140.20	$2,280.40	$2,964.52	12.19%
Anthem Blue Cross Traditional HMO	$1,158.26	$2,316.52	$3,011.48	$1,263.81	$2,527.62	$3,285.91	9.11%
Blue Shield Access+ HMO	$1,052.89	$2,105.78	$2,737.51	$1,177.77	$2,355.54	$3,062.20	11.86%
Blue Shield EPO	$1,052.89	$2,105.78	$2,737.51	$1,177.77	$2,355.54	$3,062.20	11.86%
Blue Shield Trio HMO	$936.58	$1,873.16	$2,435.11	$971.24	$1,942.48	$2,525.22	3.70%
Health Net Salud 7 Más	$879.57	$1,759.14	$2,286.88	$953.15	$1,906.30	$2,478.19	8.37%
Kaiser Permanente	$987.69	$1,975.38	$2,567.99	$1,030.94	$2,061.88	$2,680.44	4.38%
Sharp Performance Plus	$916.20	$1,832.40	$2,382.12	$975.21	$1,950.42	$2,535.55	6.44%
PPO							
PERS Gold	$956.28	$1,912.56	$2,486.33	$1,010.12	$2,020.24	$2,626.31	5.63%
PERS Platinum	$1,426.24	$2,852.48	$3,708.22	$1,538.57	$3,077.14	$4,000.28	7.88%

2027 Region 3 Premiums Per Subscriber Per Month (PSPM) Public Agency & School Members

Region 3: Los Angeles, Riverside, San Bernardino

BASIC PLANS	2026			2027			
	Single	2- Party	Family	Single	2- Party	Family	% Change
HMO							
Anthem Blue Cross Select HMO	$962.68	$1,925.36	$2,502.97	$1,059.06	$2,118.12	$2,753.56	10.01%
Anthem Blue Cross Traditional HMO	$1,128.53	$2,257.06	$2,934.18	$1,239.02	$2,478.04	$3,221.45	9.79%
Blue Shield Access+ HMO	$917.91	$1,835.82	$2,386.57	$975.19	$1,950.38	$2,535.49	6.24%
Blue Shield Trio HMO	$852.56	$1,705.12	$2,2166.	$908.01	$1,816.02	$2,360.83	6.50%
Health Net Salud 7 Más	$740.11	$1,480.22	$1,924.29	$801.75	$1,603.50	$2,084.55	8.33%
Kaiser Permanente	$969.05	$1,938.10	$2,519.53	$1,011.28	$2,022.56	$2,629.33	4.36%
PPO							
PERS Gold	$960.03	$1,920.06	$2,496.08	$1,014.50	$2,029.00	$2,637.70	5.67%
PERS Platinum	$1,431.81	$2,863.62	$3,722.71	$1,549.00	$3,098.00	$4,027.40	8.18%

The other major health issue that was discussed is examining the regions for schools and public agencies. Health care varies by region, driven largely by competition between medical facilities. The goal is to more closely alien premiums with costs. The State will continue to use one statewide rate.

A FOND FAREWELL

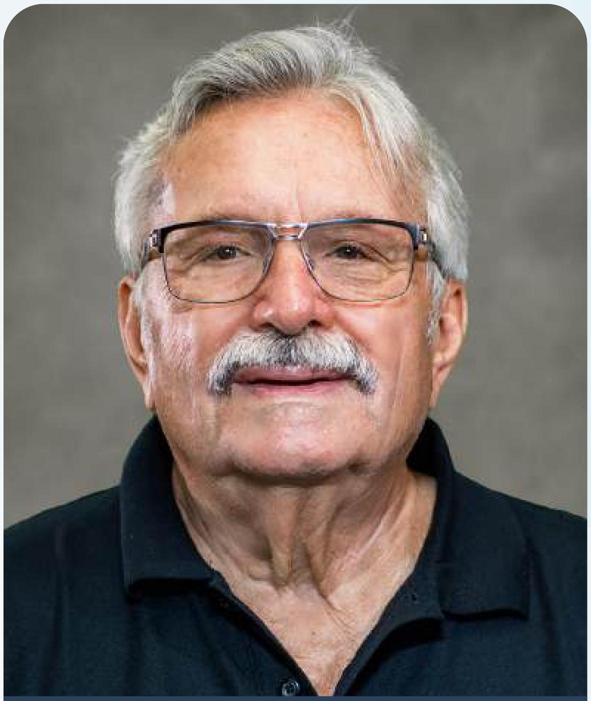
This is my last article being published before the General Assembly. I am not running for re-election as Director of Health Benefits. If you are interested in running, go for it. I will share my thoughts on a good candidate.

Younger is better. Some people are young at 90 and some are old at 50. RPEA needs new blood both in membership and in leadership to keep growing and moving forward. Some health experience is a good thing. It could come from being a practitioner, a health benefits officer or experience helping others work through the mess we call the American healthcare "system" It is important to commit to doing the work; not just holding the title.

Because the job is one of providing education, you must have a willingness to try to keep up with the major issues in healthcare and be willing to share that knowledge. Because RPEA focuses on CalPERS, that's our mission, knowledge and experience with CalPERS is a big plus. I have found my personal contacts at CalPERS to be invaluable. Both in trying to understand what is going on (and why) and in getting help for members by knowing who to contact. I didn't always know the right person but I knew who would know the right person.

I urge you to take care of yourself and your loved ones. Stay healthy. Get your vaccines. They protect not just you but those around you.

Take care.



J.J. JELINCIC

Thank You, J.J.!

After years of dedicated service as RPEA's Director of Health Benefits, J.J. is stepping down from the State Board. We are deeply grateful for his tireless work educating members, advocating for quality healthcare, and sharing his expertise on CalPERS health benefits and CalPERS investments. Fortunately for RPEA, this is not goodbye. J.J. has accepted the role of Chair of the CalPERS Oversight Committee, where he will continue helping protect the retirement security and healthcare interests of our members.

What To Know About The Top Two Candidates for Governor

By Randall Cheek | Legislative Director

As we enjoy the heat of summer, the temperatures for the Fall election will most likely flare up. The November 3, 2026, mid-term elections determine who will control Congress as well as California.

The top two candidates for California Governor will be Democrat Xavier Becerra and Republican Steve Hilton.

There were 24 Democrats on the June ballot seeking the coveted Governor's seat. A number of them dropped out but they did take up space on the ballot. Becerra came in first with Tom Steyer a close second among the five candidates who made it to the debates for Democrats.

As for the Republican candidates, Steve Hilton came In first among the 12 candidates with Riverside Sheriff Chad Bianco a distant second.

There were 62 candidates for the office of California Governor taking up time for voters to look for the candidate of their choice. When I worked this election as a poll worker, I observed how long it took for those who came in person to vote.

So what do we know about the top two candidates for Governor? Let's start with Becerra.

XAVIER BECERRA

Xavier Becerra was born on January 26, 1958, in Sacramento, California, where he graduated from C.K. McClatchy High School in 1976. He earned his undergraduate degree in economics from Stanford in 1980, and later his law degree from Stanford in 1984.

He served as a deputy attorney general in the California Department of Justice under Attorney General John Van de Kamp from 1987 to 1990, and got elected to the California State Assembly in 1990, representing the 59th District in Southern California.


XAVIER BECERRA

In 1992, he got elected to Congress where he served for 24 years and fought for immigrant rights, gay rights and against the privatization of Social Security. His biggest accomplishment in Congress was helping to shape and whip votes for the landmark healthcare legislation known as Obamacare.

California Governor Jerry Brown, appointed Becerra on January 24, 2017, to became the first Latino to serve as California's Attorney General (AG). He was elected to a full four-year term in 2018. As AG he filed 122 lawsuits against the Trump Administration, which included those over construction of the border wall, rollbacks of environmental protections, plans to increase offshore oil drilling and more. He led a 20-state coalition to defend the Affordable Care Act that went all the way to the Supreme Court, where it was upheld.

Becerra was appointed the 25th United States Secretary of Health and Human Services in March 2021, and led one of the largest federal departments for nearly four years. As Secretary, Becerra spearheaded efforts to lower prescription drug costs, including Medicare insulin caps.

If elected Becerra will become the first Latino ever elected as Governor of California.

Now let's look at Steve Hilton.

STEVE HILTON

Republican Steve Hilton was born on August 5, 1969, in London, England. A graduate of Oxford University, Hilton went to work for the Conservative Central Office, where he met the future Prime Minister of England, David Cameron, whom he later worked for from 2010 to 2012.

In 2005, he made a failed run to be the Conservative candidate in Surrey Heath. Hilton moved to California in 2012, and then became a co-founder and former CEO of Crowdpac.com, a Silicon Valley technology start-up company, which raised money for Republican candidates. Hilton resigned from Crowdpac in May 2018.

He then spent a year as a visiting fellow at Stanford University's Hoover Institution, was a scholar at Stanford's Freeman Spogli Institute for International Studies, and taught at Stanford's Hasso Plattner Institute of Design. Hilton became a Fox News commentator in 2016, and endorsed Donald Trump for President.

In 2020, during the COVID-19 pandemic, Hilton recommended that President Donald Trump end the lockdown measures. Hilton criticized "our ruling class and their TV mouthpieces [for] whipping up fear over this virus." Hilton suggested that "the cure could be worse than the disease" - or more specifically, that the long-term public health consequences resulting from the economic damage of a lockdown, would be worse than the short-term public health consequences of the virus itself.

After Trump lost to President Joe Biden in the 2020 Presidential election, Hilton demanded an investigation into claims of election fraud on his Fox News broadcast, clips of which were tweeted by Trump.

In January 2021, Hilton asserted that the Wuhan Institute of Virology was the most likely source of the COVID-19 virus and claimed that Anthony Fauci, director of the National Institute of Allergy and Infectious Diseases, and chief medical advisor to the president, commissioned the work which resulted in the virus's development. PolitiFact described Hilton's claims as "rely[ing] on a series of unsubstantiated allegations to spin a conspiracy theory about the virus being a lab creation."

Hilton became a United States citizen in 2021.

In 2023, Hilton pushed a measure that would prohibit private lawsuits related to the California Environmental Quality Act, and that would cap impact fees paid by homebuilders and developers, which the San Francisco Chronicle called a "developer giveaway."

In 2026, Hilton decided to run for California Governor. Although he was not endorsed for governor by the California Republican Party, he did receive the endorsement of President Trump.

If elected, Hilton has vowed that his first act as California governor will be to investigate current Governor Gavin Newsom and Attorney General Rob Bonta over what he claims is $425 billion in fraud.

There you have it. I am sure we will learn more about both candidates as time moves on.

2nd Annual Cutest Pet Photo Contest

We were delighted by the incredible response and enjoyed seeing so many wonderful photos of your beloved pets. Please know that the voting was extremely close, and every entry helped make this contest a success. It was clear that each pet has a special place in the hearts of their owners, and we loved seeing each one.

We sincerely appreciate you taking the time to share your furry, feathered, and four-legged (**and eight-legged**) family members with the RPEA community. Your participation helped bring smiles to members across the Association.

We hope you'll enter again next year—you never know, your pet could be one of our next champions! Thank you again for helping make this year's contest so much fun.

Congratulations to Lily, the winner in the Top Dog category!

Lily is a beautiful 4-year-old Cavalier King Charles Spaniel with championship ancestry. Most of the time, she's as sweet as can be. But her mom, Melinda Chinn, admits that Lily can also be quite the diva. When Lily wants something, she usually gets it, so don't let that adorable face fool you. As Melinda likes to say, "She can be a wolf in sheep's clothing!"

Lily shares her home with Melinda and Brian Chinn, who are both active leaders in RPEA Chapter 75. Melinda serves as the chapter treasurer, while Brian is the chapter president. Chapter 75 typically meets four times a year at the Livermore Library, along with a special holiday gathering each year.

With her beauty, personality, and undeniable charm, it's easy to see why Lily captured the hearts of RPEA members and earned this year's Top Dog title!

Stormi

Congratulations to Stormi, the winner in the Cutest Cat category!

Stormi is an almost 4-year-old black-and-white Persian owned by Ted Bowers and his wife. When they first brought Stormi home, they weren't sure the name suited such a beautiful cat. It didn't take long to discover it was the perfect fit—this pur-r-r-fect feline storms through the house with endless energy before finally settling down for a well-earned nap.

Stormi is thoroughly spoiled by Mrs. Bowers, who gets up early each morning to make sure breakfast is served before heading off to work as a real estate broker. Once she's gone for the day, however, Stormi happily shifts all of her love and affection to Ted, proving that there's plenty of attention to go around.

Ted is a member of RPEA Chapter 31, which typically meets four times a year at China Stix Restaurant in Santa Clara.

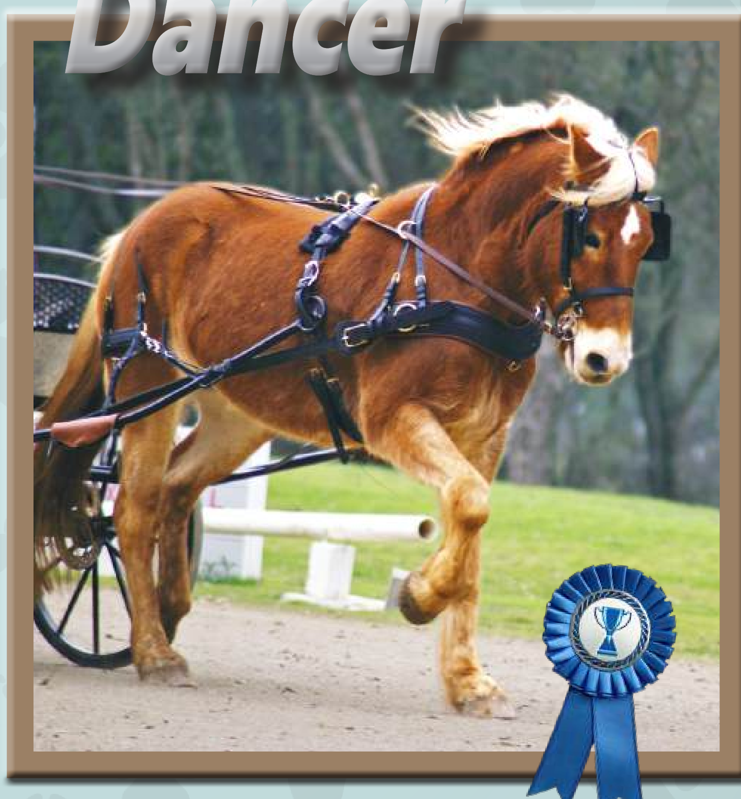
Dancer

Congratulations to Wind Dancer, the winner in the Adorable Other category!

Wind Dancer, affectionately known as Dancer, is a 21-year-old Haflinger pony born on the 8.5-acre Auburn, California, property of Theresa Leal, a member of RPEA Chapter 30. Chapter 30 meets four times a year at Awful Annie's in Auburn, CA.

A talented driving pony, Dancer spent many years pulling a cart. Today, he enjoys a new role partnering with Theresa, a para rider, as they train in Western Dressage. Together, they continue to prove that it's never too late to enjoy new adventures.

Dancer shares his Auburn home with two other Haflingers, ages 24 and 7, along with a variety of other animals, making Theresa's property a true haven for animal lovers.



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Retired Public Employees' Association of California

AMBA

RPEA Statewide Officers are elected by the delegates at each General Assembly. RPEA's Nominating Committee has certified that the following individuals meet the eligibility requirements to serve in the offices for which they have been nominated.

PRESIDENT

MARGARET BROWN

Over the past two years, RPEA has made meaningful progress in advocacy, member engagement, chapter support, and organizational efficiency.

During my first term, RPEA played an active role in advocating for the repeal of the Windfall Elimination Provision and Government Pension Offset, helping secure long-overdue fairness for public retirees. We also commissioned and crowdfunded an independent investigation into CalPERS' governance, transparency, and investment practices, bringing national attention to issues affecting retirement security.

We strengthened member outreach through direct mail, webinars, social media, chapter revitalization, and an improved RPEA Magazine. Technology investments increased efficiency while reducing costs. Headquarters now prints and mails newsletters at no cost to chapters, saving thousands of dollars annually, and produces chapter postcard reminders for only the cost of postage.

We streamlined Board operations by holding meetings at Headquarters while encouraging Zoom participation for Board and committee meetings. We also piloted hybrid chapter meetings, allowing members to participate either in person or via Zoom, making RPEA more accessible and inclusive.

Important work lies ahead. If re-elected, I will continue to protect retirement security, strengthen chapters, and ensure RPEA remains the strongest voice for California's retired public employees. I would be honored to continue serving as your President.

VICE PRESIDENT

AL DARBY

My 22-year long tenure in RPEA provides the association, in some cases, with historical data and informs the RPEA Board when matters before it can be more fully explained by knowledge of earlier issues and their disposition. With nearly 20 years on the RPEA Board as Director of Public Relations, VP and President, I can point to several accomplishments that have greatly benefited the Association such as the magazine-style newsletter, creation of direct-mail recruiting efforts, the partnership with AMBA, adding $1.5 million in reserve funds to the RPEA treasury, creation of the CalPERS experts sub-committee, and frequent public comment at CalPERS Board meetings on its flagging investment performance. I fully supported the recent forensic audit of CalPERS to get authoritative confirmation of CalPERS mismanagement. I remain fully committed to improving the funded status of CalPERS along with better and less costly top managers.

SECRETARY / TREASURER

CATHY JEPPSON

Safeguarding our CalPERS pensions and health benefits is paramount. Over the past 19years, I have diligently attended CalPERS Board meetings, steadfastly advocating for retirees.

I'm currently RPEA's Secretary/Treasurer and an active member of Chapter 64. I'm a retired emeritus faculty member with 37 years of Accounting teaching experience at CSU Northridge., Additionally, I serve as the elected representative for all 23 CSU campuses as the California Faculty Association - Statewide delegate for Retirement and Health Benefits.

I have been honored with three Presidential Awards for Service, received from both Republican and Democratic administrations. As a licensed active

(Continued on next page)

CPA in California, I bring a wealth of expertise to my work. Throughout my career at CSUN, I was awarded the Visionary Service Award by the University and have garnered recognition at the local, state, and federal levels for my outstanding advocacy on behalf of taxpayers.

Your vote is invaluable to me, and I would sincerely appreciate your consideration.

DIR. OF HEALTH BENEFITS

NORMA GONZALES

Norma Gonzales was the Assistant Superintendent of Human Resources at Contra Costa County Office of Education (CCCOE). She previously served as the Associate Superintendent of Human Resources at Washington USD, the Assistant Superintendent of HR at Pittsburg Unified School District, Director of HR for Santa Clara County Office of Education, Monterey Peninsula USO and Riverbank USD. She has worked in public education for over 20 years, working In Human Resources at an executive/leadership level. Norma also worked and supervised employees in business services, payroll, employee benefits, accounting, workers compensation/risk management and student services. Employee benefits is an area of expertise and seeks to serve as an RPEA State Officer in the role of Director of Health Benefits.

Norma retired from the CCCOE in June 2024 and has been a CalPERS member during her whole tenure in public education. She joined RPEA that same year in 2024 and would like to serve as a State Officer as Director of Health Benefits. Additionally, Norma served as the chief negotiator and understands the importance of collaborating with labor associations.

Norma believes that her experience would be beneficial to RPEA, this important organization that advocates for CalPERS Annuitants.

DAVID VAN DER GRIFF

I respectfully submit my candidacy for RPEA's Director of Health Benefits. I recently retired, and prior to my retirement, I served as a Senior Attorney in the CalPERS Legal Office where I advised the Board, management and staff on a variety of complex and sensitive legal issues relating to health benefits and programs offered by CalPERS. Prior to joining the CalPERS Legal Office, I was a legislative advocate with the California Hospital Association (CHA), a health policy advisor in the California State Legislature and in-house counsel for a managed care health plan.

In addition to this experience, I am a member of the State Bars of California and Georgia. I am also a member of the California Society for Healthcare Attorneys and Sacramento Lawyers for the Equality of Gays and Lesbians (SacLEGAL).

Given the breadth and depth of my health law and policy experience, I am uniquely qualified for this position. I would welcome the opportunity to serve RPEA to ensure that its members remain informed about all their health benefit options while recommending desirable changes and advocating against those that are detrimental to these benefits.

ELENA YUASA

– RPEA member since 2013.

– 4 years as your RPEA Director of Membership, revitalizing chapters, strengthening member engagemen t, and improving statewide communication.

– 33 years of leadership with the California Department of Tax and Fee Administration.

– Statewide elected officer for one of California's largest associations representing managers and supervisors.

– 5 years with a Fortune 500 insurance company as a Marketing Analyst, providing expertise in insurance programs and benefits.

– Experienced negotiator, contract specialist, court-trained mediator, and advocate with a proven ability to build consensus and resolve complex issues.

– Collaborative leader who has worked with other large organization leaders and developed statewide training, educational materials, and presentations.

As Director of Health Benefits, I will research health benefit issues, analyze proposed changes, advocate against reductions in retiree benefits, strengthen the Health Benefits Committee, collaborate with

(Continued on Page 18)

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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 _____

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:

Select One Membership Type

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

☐ 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.

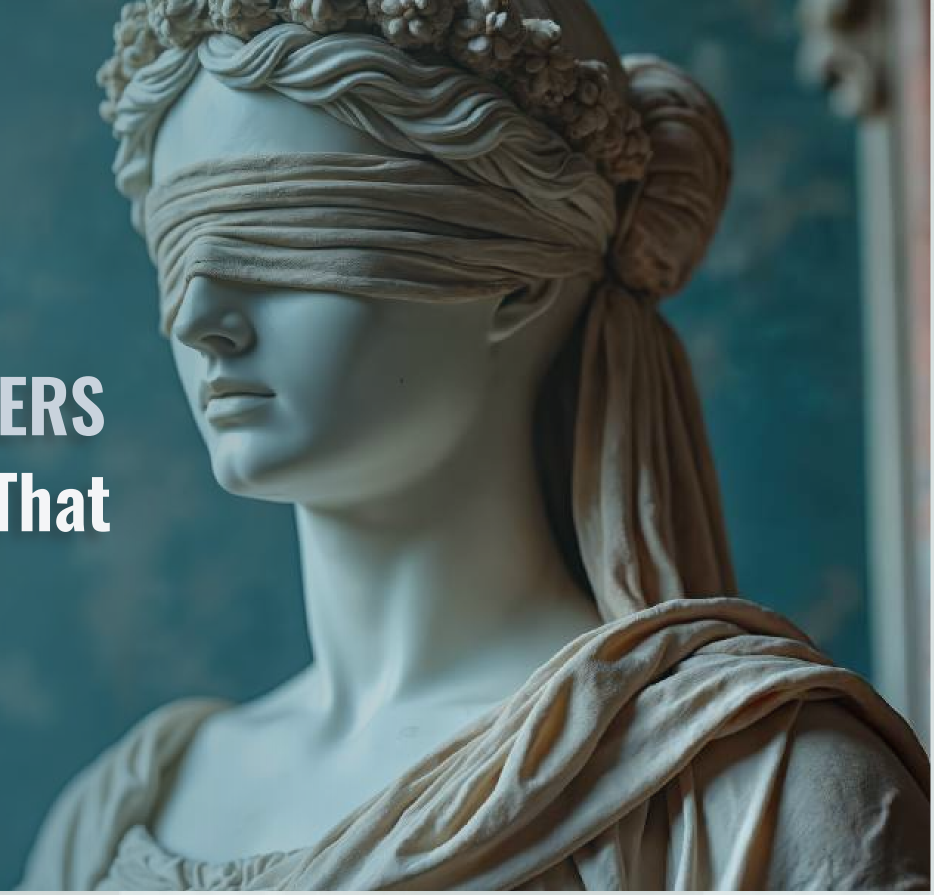
Social Security Number _____ Signature _____ Date _____

☐ 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.)



AB 1821 Blindfolds We The People And Agencies Like CalPERS Are Already Doing That

by Dev Berger | Managing Editor

As we celebrate 250 years as a nation, let's remember that the fundamental premise of our democracy is that government works for the people. That means that we the people have a right to see what the government is doing.

For nearly 60 years, the California Public Records Act (CPRA) has served as the ultimate tool enforcing our right to transparency of government. Right now, in Sacramento, lawmakers are on the verge of handing a giant roll of duct tape to public agencies eager to cover that spotlight.

The immediate threat comes from Assembly Bill 1821 (AB 1821) introduced by Assemblymember Blanca Pacheco. Under the pretext of updating administrative timelines, recent amendments to this bill threaten to gut the state's transparency laws. AB 1821 aims to lengthen initial response times from 10 calendar days to 10 business days, allows agencies to reject requests that aren't submitted through restrictive "designated channels," and introduces penalties. Most egregiously, it gives local governments the power to sue their own constituents over "malicious intent" and charge exorbitant, arbitrary fees ranging from $22 to $66 an hour for "commercial" data searches!

Advocates of the bill like the League of California Cities, claim these guardrails are needed to protect overworked local clerks from automated data-scrapers and bad-faith actors. The truth is AB 1821 is weaponizing the right to know what government is doing.

AB 1821 Is Weaponizing the Right To Know What Government Is Doing

If you want a terrifying preview of what California will look like under AB 1821, look no further than the California Public Employees' Retirement System (CalPERS). It uses the CPRA gauntlet to avoid external oversight all the time.

Independent forensic investigations, public interest watchdogs and the public have repeatedly run into a brick wall of institutional secrecy at CalPERS. When a high-profile independent forensic audit sought documents to verify how the fund values its opaque private equity and private debt holdings, CalPERS executives outright refused to hand over key documents. Their justification? They used CPRA's broad "public interest exemption," declaring that "the public interest in disclosure is clearly outweighed by the public interest in nondisclosure." Really? How? Forget trying to get an answer.

CalPERS continually resists public disclosures regarding its private equity stakes such as its estimated $3 billion on disastrous, failed investments. When journalists and taxpayer groups tried to see the books on why $22 million in fees were paid to outside investment managers, for a fund that lost 71% of its value, CalPERS repeatedly denied the public records requests. Instead it released heavily redacted or partial data to obscure the bleeding.

CalPERS uses litigation to out-muscle transparency groups. The government watchdog Transparent California had to sue CalPERS just to get basic data distinguishing whether pensions were categorized as "service" or "disability" - which is a routine data point provided by dozens of other states to help the public flag systemic disability fraud.

CalPERS represents behavior that AB 1821 will supercharge across every school district, water board, police department, and city council in California. If a massive state agency can already hide multi-billion-dollar losses and deny records with impunity, imagine what local officials will do when they are explicitly authorized by Sacramento to sue a persistent local reporter or a curious resident for having "malicious intent."

Public records are not a luxury. They are not a nuisance to be managed by government public relations teams. They are the property of we the people. If public agencies are overwhelmed by public records requests, how about properly funding administrative staff or here's an idea - publish data online? But suing the public and pricing them out of their constitutional rights is a catastrophic direction to take.

The California Legislature must reject AB 1821. If it does not, it sends a clear message to we the people that the government's comfort matters more than our right to know. We should not be going backwards after 250 years as a nation.

the Legislative Committee, and provide timely information to chapters so members stay informed and protected.

Together, we can safeguard the benefits retirees earned and build a stronger future for every RPEA member.

DIRECTOR OF LEGISLATION

RANDALL CHEEK

I am honored to have served these past several years as the Legislative Director for the Retired Public Employees Association of California (RPEA), representing CalPERS retired public employees. As RPEA's Legislative Director, I have championed transparency within CalPERS and defended against legislative threats to our members' benefits. I have and will continue to pursue legislation for an Inspector General at CalPERS and to end the illegal and unsafe practice of internet voting for CalPERS elections.

My career spans over two decades in public service, including roles with the California Legislature and as Legislative Liaison for the California Lottery under Governor Gray Davis. As a Legislative Advocate with SEIU Local 1000, I successfully lobbied for improved benefits and working conditions for public employees.

Raised as a military dependent, I value the opportunities afforded to Americans. I hold a Certificate in Radio/TV from Michigan State University, an Associate of Arts from Merced Community College, and a Bachelor of Arts from Sacramento State University. I also pursued graduate studies in Education at Chapman University.

During the Vietnam Era, I proudly served in the United States Army as an Information Specialist. Currently, I serve as Vice-President and Legislative Representative for RPEA Chapter 4.

I am committed to safeguarding CalPERS pensions, enhancing Social Security benefits, and ensuring retirees can live with financial security. Your vote for Legislative Director would be greatly appreciated.

(Continued on Next Page)

DIRECTOR OF MEMBERSHIP

KATHY FRANK

Currently, I am the Vice-President of Chapter 34, Redding and the Assistant Area 2 Director. I have been involved in recruiting new members and retaining members for all Chapters in Area 2. My recruitment plan included advertising in the Enjoy Magazine and After 5 newspaper. Our chapters have seen an increase in membership and attendance at our monthly meeting with the outreach of these, local resources. I represented RPEA at the Glenn County Health Fair and the CalPERS Educational Seminar in Redding, handing out information and answering questions about our Association and our mission.

If I am honored to be elected as Director of Membership my plan would be to establish a committee of local members in Northern and Southern California. to assist me in recruiting and retaining new and current members I will use all available resources to help in this process, such as AMBA and the current membership lists provided by RPEA.

My goal is simple! Keep people informed and they will stay involved

-

ELENA YUASA

– RPEA Member since 2013

– 33 years as an Administrator with the California Department of Tax and Fee Administration

– 12 years serving as a Statewide Board Member for a California State Supervisor Association

– 4 years serving as your RPEA Director of Membership

Delivering Results for Our Members

– Rev italized 15 chapters by recruiting and mentoring new chapter leaders.

– Developed practical membership recruitment tools and leadership training materials.

– Represented RPEA at CalPERS events, employer benefit fairs, and senior expos, expanding our visibility and attracting prospective members.

– Strengthened communication through newsletter articles, webinars, and outreach to cities and counties, sharing how RPEA protects our pensions and advocates for retirees.

– Attended chapter meetings throughout California, providing in-person support, training, and resources whenever requested.

Over the past four years, I have worked closely with chapter leaders, the Area Directors, the Board of Directors, and members across CA. Through listening, collaboration, and practical support, I have helped strengthen chapters, develop new leaders, and build a more connected organization.

I respectfully ask for your vote to continue serving RPEA members with experience, dedication, and proven results.

DIRECTOR OF PUBLIC RELATIONS

DEV BERGER

The first part of my career was spent as a freelance writer where I was published in magazines (e.g.-Good Housekeeping, Family Circle; newspapers (e.g.-Pittsburgh Press, Los Angeles Times) wrote commentaries and PSAs for radio in Los Angeles; worked as a writer/editor and did PR for the California Governor's Office of Criminal Justice Planning (OCJP), STRS, the Federated Firefighters (now called California Professional Firefighters), and had a freelance writing business with my husband, a former reporter and press secretary.

While at OCJP, I worked with Liz Claiborne executives on a domestic violence campaign, created press and PR for the Sacramento Jewish Food Faire, did PR for a firefighters marathon race in Pittsburgh, and developed a press campaign addressing the need for respite care and funding for family caregiving for the Parkinson's Institute in Sunnyvale, CA.

I currently volunteer as the Managing Editor for RPEA and I am involved with major press/PR activities related to a crowdfunded investigative report on CalPERS, and advertising and doing press related to the premiere of "Pension Fight Club."

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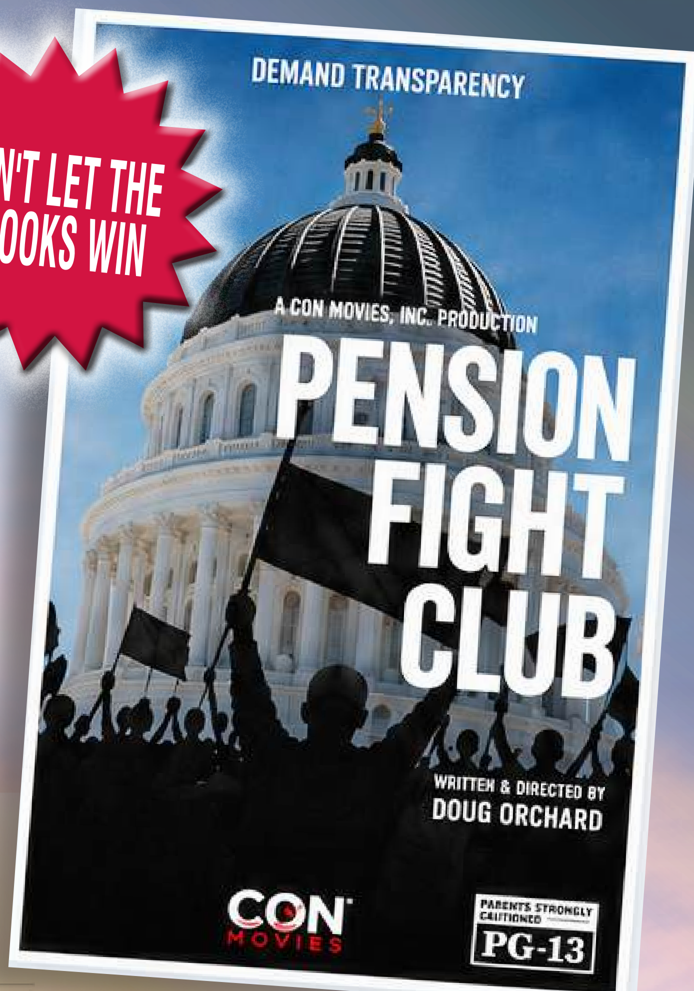

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