



SCARE Newsletter

Sonoma County Association of Retired Employees

Published Quarterly February 2019 Volume 309 Issue 1

Calendar of Events 2019

Membership Meetings

Steele Lane Community Center in Santa Rosa at 1:00 PM—Social at 12:30. Feb. 26, May 28, Aug. 27, Nov. 19

Luncheons

Legends at Bennett Valley Golf Course 1:00 PM. March 13, June 12, Sept. 11, Dec. 11

Board Meetings

1:00 PM Dates may change so call Board member first. March 6, May 1, July 10, Sept. 4, Nov. 6

Many members have agreed to get notices and newsletters via email. This saves money and trees and lets us get info to you more quickly. Plus you get the newsletter in color and can increase the font size for easier reading!! If you are willing to get notices and the newsletter via email, send an email to : communications@sonomacountyretirees.com authorizing SCARE to send them to you. Please add that address to your address book so spam filters let it through.

The SCARE Newsletter is printed quarterly. The information printed in the newsletter is believed to be accurate and from reliable sources. However, no responsibility is assumed by SCARE, the Editor, or the writers for inaccuracies in the articles as published.

President's Message by Alix Shor

There are still over 750 retirees who have not used any of the HRA money in their account, approximately \$2,400. If you retired before June 30, 2016 and you don't know about the HRA account, please contact Sonoma County Human Resources Benefit Unit at 707 565-2900 or contact SCARE member Phyris Tobler at phyris@sbcglobal.net or 707 795-6926 so you can get information on how to access your account.

Once again it is time to remind you that SCARE funds four scholarships, two for \$1,500 each at Santa Rosa Junior College and two for \$2,000 each at Sonoma State University. They are awarded to children or grandchildren of either Sonoma County retirees or current county employees. The student needs to go to the school's financial aid office to apply. The final selection is made by the financial aid office.

For a number of years now our quarterly luncheon has been held at the Quail Inn in Oakmont. Attendance to the luncheons has been steadily declining and we have been notified of a price increase. We think it is at least partially because location is out of the way for many retirees. It seems like a good time to look around for other places so in March we will hold the luncheon at Legends at Bennett Valley Golf Course in Santa Rosa which is more central and has a reputation for providing good food along with good service. This is a buffet rather than plated service at your table but we are hoping that will work for most people. The price is higher than it has been at Oakmont but that price was going up too. We decided to give this a try and see how people like it. See information on page 5 for luncheon details and address. I hope you will give it a try and give us feedback on how you like it.

In the November newsletter I said that salary negotiations for active employees had been completed. Since the contracts negotiated were only good for a year, negotiations have already started up again. Here is why you and I should care. Most of us who retired before June 30, 2016 have a guaranteed specified county contribution towards our health insurance premiums. Those of us who retired after that date have no such guarantee which means that we need to pay close attention to what the bargaining units for active employees are agreeing to for the county's contribution toward retiree health. It is easy for active employees to trade away benefits for retirees in order for more immediate gains. Let your former union or bargaining unit know what a reduction or loss of a health care subsidy would mean to you and to those who plan to retire from county service sometime in the future. Related to that, health insurance premiums will be going up again on June 1, 2019. For more information on estimated new rates, see page 4.

Finally, the federal government; i.e. Congress, will be looking for ways to cut what they call "entitlements." Our partner, CARA (California Alliance for Retired Americans), does a good job of keeping us abreast of legislation that affects retirees so that we can take action when we need to. This means that we may be asking you from time to time to let your individual congressman or senator know what a change in a specific benefit would mean to you. Legislation on the state level may also need our attention as well. Public opinion counts for a lot.

Board of Directors

Officers

President — Alix Shor

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alixshor@sonic.net

Vice President — Phyris Tobler

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phyris@sbcglobal.net

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707-579-1726

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Treasurer — Bill Robotka

707-570-5134

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Immediate Past

President — Carol Bauer

707-874-9149

bfuzzy51@aol.com

Directors at Large

Ed Clites

Wendie Cooper

Shaun Du Fosee

Cora Guy

Lou Maricle

Retirement Board Retiree Reps

John Pels

Alternate: Neil Baker

Committee Chairs & Tasks

Health Benefits/JLMBC: Phyris Tobler

Membership: Patty Hamley

Financial Oversight: Phyris Tobler

CRCEA Rep: Lou Maricle

Alternate: Carol Bauer

Newsletter Editor: Lonna Necker

Facebook Coordinator: Bob Bulwa

Programs: Wendie Cooper

Scholarships: Lou Maricle

Nominating: Cora Guy

SCCLO: Bill Robotka

Contact info on website

Minutes of the SCARE Business Meeting of November 27, 2018

1. **Guest Speaker:** President Alix Shor introduced today's guest speaker, Donata Mikulik, Elder Justice Coordinator for Sonoma County with the local non-profit Senior Advocacy Services. Since January 2017 she has worked with community partners to improve systems responding to Elder Abuse while increasing public awareness and promoting elder justice. She discussed signs to watch out for in our neighbors and loved ones, as well as common frauds and scams that increasingly target older adults. Financial exploitation or falling for scams is often the starting point for other types of abuse, so there was a discussion about what to watch out for.

The Sonoma County District Attorney's Office has an Elder Protection Unit which handles all felony cases that involve the abuse of an elder or dependent adult, as defined by California Penal Code Section 368. If an elder or dependent adult is being abused, dial 911 and report the abuse immediately.

The following agencies may be able to provide helpful resources:

Adult Protective Services: 707-565-6940

Elder Law Hotline: 707-340-5610

Long Term Care Ombudsman: 707-526-4108

Sonoma County Elder Abuse Prevention Council: 707-565-5950

Senior Advocacy Services is always looking for volunteers. Call 707-526-4108 or email volunteer@sasnb.org, if interested.

2. **Call to Order:** Following the Senior Advocacy presentation, the business meeting was called to order by President Alix Shor. There was a quorum today, as more than 25 members were present.
3. **Election of Officers:** The two-year terms of office for SCARE Board Members Ed Clites, Shaun DuFosee, Patty Hamley, and Alix Shor are up, and all have agreed to run again for their offices. It was moved by Bill Robotka, seconded by Chris Bauer, and approved by all present that the current slate is re-elected.

Sadly, Dick Gearhart, who served on our Board for 15 years, passed away in October. His two-year term of office expires at the end of 2019. Wendie Cooper, a retiree from the Sonoma County Sheriff's Office, was elected at the November 7th SCARE Board Meeting to fill Dick's vacancy.

Bill Adams and John Pels, whose terms of office are also up this month, opted not to run again. This leaves two vacancies on our 12-member Board. Anyone interested in filling one of these vacancies should contact a SCARE Board member (see Newsletter for contact information).

4. **JLMBC:** Phyris reported preliminary health insurance rates will be reviewed in December and January. Another \$1,400 is expected to be deposited in our Health Reimbursement Accounts on July 1, 2019. This will be the last installment which was part of our lawsuit settlement agreement.
5. **SCCLO:** Bill Robotka reported the Sonoma County Coalition of Labor Organizations will be meeting soon as all unions will be in negotiations in 2019.
6. **SCARE Scholarships:** Alix reminded members that each year SCARE provides two \$2,000 Sonoma State Scholarships and two \$1,500 SRJC Scholarships to children or grandchildren of Sonoma County employees or retirees. Any interested full-time student should check in with the Financial Aid Office at those facilities. We need to get the word out that these scholarships are available. We recently received thank you notes from the two most-recent recipients.
7. **CRCEA Conference October 2019:** Alix reported SCARE will be hosting the Fall 2019 CRCEA (California Retired County Employees Association) Conference next October. Volunteers will be needed to help make this a great event for visitors from other 1937 Act California Counties.
8. **Drawing:** 27 members signed the roster for today's meeting. Frank Cooper and Phyris Tobler won the drawing for a free SCARE luncheon at Oakmont.

Respectfully submitted, Patty Hamley, Secretary

Board Meeting Minutes can be viewed at our website or you can request a copy from Patty Hamley.

JLMBC Report by Phyris Tobler

Annual enrollment will be in March. If you have moved recently, be sure that the County Human Resources Dept. has your current address or you may not get the Annual Enrollment booklet in time to make changes. Contact them at 575 Administration Drive, Suite 116C, Santa Rosa, CA 95403, or 707-565-2900 or benefits@sonoma-county.org

At the JLMBC meeting on Jan. 24, we received the preliminary rates for health insurance for next year. I think Sutter and WHA will stay the same but there is some chance that Kaiser (under 65) and CHP (all) might end up decreasing a little. THESE RATES ARE PRELIMINARY AND MAY CHANGE.

County Health Plan (CHP): As most of you know, CHP premiums are based on usage of those in the plan. The County is saying that there might be a 5.9%% increase. The means the CHP PPO for one person under 65 could go up about \$76 to \$1,372 and retiree would pick up the full cost of the increase since rate is more than the \$500 county contribution. For those on Medicare, it could go up \$41. The same increase would apply to the EPO rates.

Kaiser: For those on Medicare, rate will only go up by .7% or \$2. For those under 65, the Kaiser premiums may increase by 12.2%. That means the single rate for the HMO may go up around \$96 to \$881. The 2 high deductible plans would also go up by 12.2%. However, Kaiser met with us at JLMBC and we all strongly suggested they come back with a lower rate. Last year, Kaiser lost a lot of members because their rate was higher than Sutter or WHA (for under 65 only). Kaiser understands that they are likely to lose even more members if they give an increase of 12.2% so they may come back with a slightly lower rate.

Sutter: Sutter is only available to those under 65. This year there will be an increase of 5.9% to \$646 for one person in the HMO. The same increase will apply to their high deductible plans.

Note: If you are on Sutter Insurance and trying to find a doctor, be sure to ask for a doctor on Sutter Health Plus.

Western Health Advantage: WHA is only available to those under 65. Their rate is going up 5.4%;from \$741 to \$781 for one person in their HMO. Their high deductible plans will also go up 5.4%.

AARP/UnitedHealthcare: Both you and spouse (if covered) must be on Medicare. There may be some increase this year but it should be limited. These rates vary somewhat based on your age, area you live in and which plan you choose. Most people select Plan F as it provides the best coverage. Generally the cost for one person for both medical and prescriptions is \$250 to \$300 per month. In many cases, a couple can get coverage for themselves under the \$500 the County pays or close to it. Kaiser Medicare rates are not much higher than AARP but a couple on CHP can save approximately \$1,000/month plus save on copays and deductibles. There is no deductible and no copays on medical care. There are copays on prescriptions which can be higher than on CHP.

Dental Coverage: There will be no increase in Delta Dental rates.

Note regarding the Shingles Vaccination: The last newsletter gave you information on the new shingles vaccination. It is recommended by the CDC (Center for Disease Control and Prevention) for seniors even if you had the prior shingles vaccination or even shingles itself. This vaccination is covered by Medicare Part D so you should get a prescription from your doctor but go to your pharmacy to get the vaccination. If you have it in your doctor's office, it may not be covered by Medicare. This does not apply to Kaiser.

In Memoriam

Our deepest sympathy is extended to the family and friends of the following retirees:

JEAN BASTOW	ELEANOR BURTON
DONNA DABAETS	CARL DENNIS
NANCY GIANNINI	WAYNE GREENHOUGH
MARGARET KNOTTS	JERRY W SHELLEY
CAROL SMYTH	MURIEL WYRO

Correction —The last newsletter said that you could get a discount on Sees candy if you were a Kaiser member. That was incorrect. Sorry.

Magazine and Book Exchange We are continuing our magazine exchange at our Membership meetings so if you hate having to recycle perfectly good magazines, bring them to the meeting on February 26. You can also bring books, cd's, and calendars.

Reminder—SCARE has its own Facebook Page

This is a private (closed) group meaning that the public may not view the contents, and membership must be requested and approved. For those of you already on Facebook, it can be found by searching for "Sonoma County Association of Retired Employees (SCARE)" or using the direct link: <https://www.facebook.com/groups/1519844528337032/> . To join the group, go to the page and at the top you will see a box that indicates "Join Group." Once I verify you are indeed a member of SCARE, or are a spouse of a member, you will be added. Bob Bulwa

February Membership Meeting Speaker

The speaker for the February 26 Membership Meeting is SCERA CEO Julie Wyne. Julie joined SCERA as Chief Executive Officer in December 2013. As CEO, she works closely with the Retirement Board on administrative, financial and investment portfolio issues, and is responsible for translating Board policy into action. Prior to coming to SCERA she spent 13 years at the Orange County Employees' Retirement System as legal counsel and, as of 2008, both their General Counsel and Assistant CEO, External and Legal Operations where she oversaw the Legal, Member Services and Communications divisions. Julie is a member of the Legislative Committee of the State Association of County Retirement Systems. She is a Board Member of the California Association of Public Retirement Systems and a member of the National Association of Public Pension Attorneys. She has a Master of Public Administration Degree from the University of Southern California, as well as a Juris Doctorate and Bachelors of Science Degree in Law from Western State University.

Julie will be giving us an update on the status of our pension system.

SCARE Membership and Financial Information

As of 1/31/19 SCARE had 1538 members and 170 associate members for a total of 1708 members.

We no longer include our financial information in the newsletter, but if you are interested contact me and I can provide you with a copy of our year-end (20178 financial statement (contact information on page 2). I can send this information to you either via email or postal service. Bill Robotka, Treasurer

Our Santa Rosa Junior College Scholarship Winners

Dear Sonoma County Association of Retired Employees Scholarship Committee,

Thank you so much for the opportunity you have given me as a result of this scholarship.

I no longer need to worry about covering the cost of my education and am now beginning my work as an intern for a nurse! This scholarship is allowing me to gain experience in the field of nursing before I officially enter a nursing program. I cannot express how valuable this gift is to me. I am beyond grateful!

Thank you again, Keri Mark-Hollandworth

Dear Sonoma County Association of Retired Employees Scholarship Committee,

Thank you for giving me the opportunity to receive an education at Santa Rosa Junior College for free this year. I have been working full time to achieve the goal of graduating college without debt, and now I am one step closer with your help. I plan to attend medical school after I graduate, so I appreciate all the help I can get. This scholarship helps me tremendously as I climb my way to the top. Thank you very much for your help.

Sincerely, Sophie Ammerman



SONOMA COUNTY ASSOCIATION OF RETIRED EMPLOYEES

NOTE -- NEW LOCATION !!!!!

BUFFET LUNCHEON

When: Wednesday, March 13, 2019
Where: Legends at Bennett Valley Golf Course, 3328 Yulupa Ave., S.R. (Phone 423-4040)
Time: 1 p.m. (This is a sit-down buffet luncheon)
Cost: \$24.00 (tax and tip included) for members & associate members
\$30.00 (tax and tip included) for non-members and guests

BUFFET MENU

- Beef Stroganoff
Classic Spinach Salad
Hearts of Romaine Caesar Salad
Fresh Roasted Vegetables
Fresh Rolls & Butter
Carrot Cake
Coffee, Iced Tea, & Water
(Limited Vegetarian Entrée Available - Chef's Choice)

RESERVATIONS AND CHECKS DUE BY WEDNESDAY, MARCH 6th.

(We can take late reservations until Thursday, March 7th, if you call Patty Hamley at 579-1726)

Non-Responsibility Declaration: All luncheons or other activities arranged for by Sonoma County Association of Retired Employees (SCARE) are for the convenience and pleasure of the members and their guests who desire to participate. SCARE does not assume any responsibility for the well being or safety of the members or their guests when attending SCARE activities.

Cut here _____

Make checks payable to "SCARE" and send to: Patty Hamley
2112 Berkeley Drive
Santa Rosa, CA 95401

Member _____ Associate Member _____

Non-Member _____ VEGETARIAN? _____(Yes/No)

Amount Enclosed: \$ _____ Phone # _____

Email: _____

SCERA Update Report for January 2019 by John Pels

SCERA adopted its 2019 Budget at the December meeting. The overall administrative budget is \$3.3 million, and at .11% of the Plan's actuarial accrued liability is well under the statutory limit of .21%. It is roughly \$88 million less than last year's budget, with lower building, office and personnel expenses.

SCERA was asked by one of its members to consider adoption of Government Code Section 31760.2, which provides for an unmodified retirement benefit for a retired member and a continuance of 60% to a spouse that married the member after retirement. The requirements of the section are that the member and spouse must be married at least two years prior to the member's death and the spouse must be at least age 55 at the time of death. This section is called a permissive section which means that it is only operative in Sonoma County if the SCERA Board of Retirement adopts it. While the adopting authority used to be the Board of Supervisors, an amendment to the statute changed it to the Retirement Board. SCERA is obtaining an actuarial study on the liability impact of this section and will discuss the results at an upcoming meeting.

Two of the Retirement Board seats were up for election/appointment at the end of 2018. The 7th Trustee position, which is an elected position of an active Safety member, held by Brian Williams, and the 6th Trustee position, which is an appointed position held by Supervisor Rabbitt. Brian Williams was the only candidate for the 7th member position so he began a new term of office on January 1, 2019. Supervisor Gorin was appointed by the Board of Supervisors on January 8th to fill the 6th trustee position. We will be orienting Supervisor Gorin on SCERA's operations in early January.

At its January Administrative Benefits Committee meeting on January 24th, SCERA will be discussing the results of the actuarial audit of Segal's December 31, 2017 valuation and working through some technical points relating to benefit timing, assumption setting and contributions. We will also be discussing an amendment to our Actuarial Funding Policy to allow for flexibility in the application of additional unfunded actuarial accrued liability payments made by participating employers when they have funds available.

Free Tax Return Preparation Assistance through United Way

Now, more than ever, you deserve to keep your money, especially during tax season. Earn It! Keep It! Save It! provides free, quality tax return preparation to low-to-moderate income individuals, families, and seniors. To qualify for FREE tax help, and receive the maximum refund you deserve, your household income must be less than \$60,000. Being a U.S. citizen is NOT a requirement. Visit www.unitedwaywinecountry.org for more information. Or call to make an appointment today:

Sonoma County: Call 2-1-1 or 800-325-9604

Mendocino County: Call 707-467-3236

Lake County: Call 707-467-3236

California May Owe You Money from Senator Bill Dodd's Website

The State of California is holding over \$8 billion in unclaimed property and money. Do you know how to claim your forgotten property? California's Unclaimed Property Law requires "holders" such as banks, corporations, business associations, and insurance companies to annually report and deliver property to the State Controller's Office after there has been no customer contact for three years. Often the owner forgets that the account exists, moves and does not leave a forwarding address, or the forwarding order expires. In some cases, the owner dies and the heirs have no knowledge of the property. I encourage you to see if you are owed money by [visiting my website](#) or by contacting the State Controller's office at (800) 992-4647.

***Congratulations New Retirees and
New SCARE Members (in italics and bold)***

Kristin Allen - District Attorney
Sophie Aneson MacLean - Health Services
Samuel Aston - Emergency Services
Argentina Barker - Clerk/Recorder Assessor
Mary Barsony (Associate)
Deborah Deeds - Child Support Services
Carol Dixon - Human Services
David Dyslin - General Services
Christine Gentry - Courts
Dani Gardiner - Human Services
Carolyn Gibbs Rankin - Health Services
Robert Giordano - Sheriff
Kristin Gummer - Probation
Norine Hamilton - Information Systems
Rex Hammond - Transportation & Public Works
Billy Harville - Human Services
Maria Hernandez - Human Services
Donna Ingram - Human Services
Julianne Jackson - Health Services
Susan Jackson - Open Space District
Kennard Jefferson - Sheriff
Michael Kozart - Health Services
Janis Logan - Sheriff
Janet Lopez - ACTTC
Stuart Martin - Ag and Open Space
Oscar Martin - Water Agency
George McCrea - Water Agency
Lisa McNaughton - Courts
Eric Miller - Sheriff
James Nantell - Regional Parks
Karen Nelson - Sheriff
Jeanne Oliver - Human Services
Stephen Parsons - Health Services
Susan Phillips - Human Services
Carolyn Rankin - Environmental Services
Angela Rizzo - Sheriff
William Rousseau - Clerk/Recorder Assessor
Eric Saya - Sheriff
Russell Scherf - General Services
Kimberly Seamans - Human Services
Michael Singleton - Sheriff
James Stettler - Emergency Services
Monica Teixido - Health Services
Leslie Thomsen - County Counsel
James Weldon - Sheriff

In November 2017 SCARE mailed a letter and application to all retirees who were not SCARE members. The response was overwhelming (over 100), and we are still receiving applications. We welcome the following new member:

Arthur Ewart (Health Services 2009)

Encourage Fellow Retirees to join SCARE!

While we have added many new members, we are stronger with even more. If you see people you know on the above list who have not joined SCARE, please encourage them to do so. That way they can continue to have a say in the future of their benefits. You can call Patty Hamley at (707) 579-1726 to get a copy of our application form or go to our website — <http://sonomacountyretirees.com/application.pdf>.

Updating Contact Information by Lou Maricle

If you move, you need to give your **change of address** to the following organizations. They do not share information.

SCARE - send changes to Lou Maricle via email at maricles2@gmail.com, or address to 4720 Santa Rosita Ct, Santa Rosa, CA 95405, or call 707 538-7342. I also need changes of phone numbers and email addresses.

And if I don't hear from you, this is what happens: Mail and newsletters were returned with no forwarding address for the following members - **Elliot Daum, John Destefano, Patsy Horst, and Alan Schraffel**. Attempts to contact these people by phone and/or email have failed and we have no way of contacting them. If anyone knows how to reach them, would you please contact them and ask them to call me (# shown above) or give me their number and I'll call the person.

SCERA - You get your pension check from them. Contact them to report changes at 433 Aviation Blvd., Suite 100, Santa Rosa, CA 95403, or call them at 707 565-8100.

Sonoma County Human Resources Benefits Unit - They handle health, dental, and life insurance and send out Open Enrollment Booklets. **If they don't have your current address, you may not received your Annual Enrollment Booklet in time to make changes before the deadline.** Contact them at 575 Administration Drive, Suite 116C, Santa Rosa, CA 95403, or benefits@sonoma-county.org, or 707-565-2900.

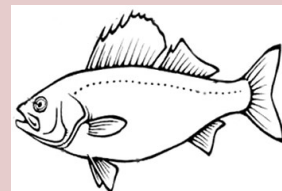
THANK YOU FROM F.I.S.H.

Friends In Service Here - A Food Pantry for All

2900 McBride Lane, Santa Rosa, CA 95403

Contributions from the December luncheon were: \$160

THANK YOU ONE AND ALL!



Sonoma County Association of
Retired Employees
P.O. Box 5513
Santa Rosa, CA 95402

Address Service Requested

General Membership Meeting— February 26,2019

Steele Lane Community Center DeMeo Room

415 Steele Lane (between Mendocino & Hwy 101 - best approached from Mendocino)

12:30-1:00-Meet and Greet

1:00-3:00—General Meeting

REMEMBER TO COME AT 12:30 FOR PRE-MEETING NETWORKING WITH FRIENDS AND
COLLEAGUES

SNACKS PROVIDED

AGENDA

MEMBERSHIP MEETING

- I. WELCOME
- II. SPEAKER FROM SCERA—CEO JULIE WYNE WILL UPDATE US ON OUR PENSION SYSTEM
- III. JLMBC REPORT
- IV. SCCLO REPORT
- V. MISCELLANEOUS
- VI. DRAWING