



SCARE Newsletter

Sonoma County Association of Retired Employees

Published Quarterly February 2020 Volume 313 Issue 1

Calendar of Events 2020

Membership Meetings

Steele Lane Community Center in Santa Rosa at 1:00 PM—Social at 12:30. 2/25/20; 5/26/20 8/25/20;11/17/20

Luncheons - Legends

Legends at Bennett Valley Golf Course 1:00 pm. 3/11/20; 6/10/20; 9/9/20; 12/9/20

Board Meetings

1:00 PM Dates may change so call Board member first.

3/4/20;5/6/20; 7/1/20;9/2/20; 11/4/20

Get Newsletter by Email: 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

It was SCARE's turn to host the 2019 Fall Conference for the California Retired County Employees Association (CRCEA). We had been preparing for this Conference for many months and had lined up some very interesting speakers and there were over 80 people from around the state scheduled to attend. As it turned out, the night before attendees were to begin to arrive, we had to cancel the conference due to the Kincadee fire. The silver lining, if there is one under these circumstances, was that the DoubleTree Hotel was able to rent the rooms we would have taken to evacuees who needed a place to stay. And the DoubleTree returned the several thousand dollars that we had on deposit for the conference. They treated us very fairly.

As we promised in the last newsletter, we are prepared to launch an array of insurances offered through the Pacific Group Agencies. Sixteen counties that are part of the 1937 Act Retirement System have been participating for many years with positive experiences. We will be the seventeenth. We have asked Steve Pettee of Pacific Group Agencies to join us at our next membership meeting on February 25th to go over the types of coverage being offered. We are hoping that you will be able to join us. See below for more information on this new benefit.

Now that the conference and the holidays are behind us it is also time for us to look ahead for where we want SCARE to go this year. The Board has been working on a questionnaire to get your input for what you would like to see us tackle. It will be coming out soon and I hope you will take time to get back to us.

Phyris and Bill continue to attend the JLMBC (Joint Labor Management Benefits Committee) to represent our interests regarding health insurance coverage. For those who are covered by the lawsuit settlement, there will be an additional deposit in their HRA (Health Reimbursement Account) on March 1st. See the JLMBC report on page 3 for more information on this.

New Insurance Benefit through Pacific Group Agencies

As mentioned above, SCARE will be offering additional insurance products to our members. Pacific Group Agencies has been offering this quality group insurance through 16 of the county retiree associations out of the 20 that are grouped with us under the 1937 Act (having our own retirement systems). The SCARE Board would like to increase the benefits we offer to our members and this is one way of doing it.

Continued on Next Page

New Insurance Benefit through Pacific Group Agencies

Board of Directors

Officers

President — Alix Shor

707-538-0708

alixshor@sonic.net

Vice President — Phyris Tobler

707-795-6926

phyris@sbcglobal.net

Secretary — Patty Hamley

707-579-1726

phamleyis@hotmail.com

Treasurer — Bill Robotka

707-570-5134

brobotka@aol.com

Immediate Past

President — Carol Bauer

707-874-9149

bfuzzy51@aol.com

Directors at Large

Chris Bauer

Ed Clites

Shaun Du Fosee

Cora Guy

Lou Maricle

We have 1 vacancy

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: Carol Bauer

Alternate: Lou Maricle

Newsletter Editor: Lonna Necker

Facebook Coordinator: Bob Bulwa

Programs: Cora Guy

Scholarships: Ed Clites

Nominating: Cora Guy

SCCLO: Bill Robotka

Contact info on website

Continued from prior page:

Pacific Group Agencies offers the following types of insurance: Dental, Vision, Personal Accident, ID Shield, Emergency Assistance Plus, Pet Insurance, Travel Guard, Amplifon Hearing, and more. You will be receiving a Benefits Guide around March 9th that gives you the details on these different insurance plans. It also tells you how to apply for any you are interested in. You choose if you want any of them and if you do, you must pay the cost for them, just as you do now for the County Dental insurance. Payment has to be made through automatic deduction from your bank account.

You currently have access to dental insurance through Sonoma County and access to vision insurance through SCERA. SCARE is coordinating the provision of information on this new benefit with the County Annual Enrollment. You should expect to receive the County Retiree Benefits Guide, the SCERA and VSP Vision Care Open Enrollment information, and the Pacific Group information booklet around the first part of March. This will allow you to compare all the vision and dental insurance plans available to you. If you decide to switch from the County dental insurance, you will want to coordinate those two so there is no gap in between. The Pacific Group Dental is through the Ameritus and Cigna networks whereas the County's is through Delta Dental so you will want to check whether your dentist is in one of those networks.

Steve Pettee of Pacific Group Agencies will be attending our February 25th Membership Meeting to provide you with early copies of the insurance booklet and to answer your questions about this benefit. **We want to encourage our members to attend this meeting so we are starting our social at noon and providing sandwiches, pizza or other finger food.** We hope you will attend to learn more about this new benefit.

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 - **Marguerite Estes, Renan Lopez, Cathy Neville, Cecilia Proschold, Charlotte Quick-Paris, Shirley Norman, Sheila Ollis, Lee Williamson, , Terry Schmidt, and James Shine** . 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 them.

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. Contact them at 575 Administration Drive, Suite 116C, SR, 95403, or benefits@sonoma-county.org, or 707-565-2900.

JLMBC Report by Phyris Tobler

New Health Insurance Rates: The Human Resources Department has given us the expected changes to the County insurance rates effective 6/1/2020. Kaiser rates will increase by 4.7% for those under 65 with the cost for 1 person going to \$904, before the \$500 County contribution. For those over 65, cost will decrease by 1.9% with cost for 1 person going to \$331. Kaiser Hawaii increases by 1.4% and Kaiser Northwest increases by 9.8% for under 65 and 3% for Medicare eligible. Sutter rates will increase by 5% going to \$678 for 1 although this may decrease a little. Western Health Advantage will increase by 2.3% with the cost for 1 going to \$800. Neither Sutter nor Western Health Advantage have a Medicare plan. The County Health Plan rates are actually going down a little – a 1.3% decrease for a monthly cost of \$1355 for those under 65 and \$729 for Medicare eligible.

Because the rates for the AARP/United Healthcare insurance are individual and vary by plan chosen, age and area you live in, we are not able to give any rates for that. Cost averages around \$300/month for both medical and prescription coverage. If you are over 65 and not already on the AARP/UHC insurance, you can expect to get packets mailed directly to you that show coverage options for medical insurance and prescription coverage and your cost for these. If you are currently on the County Health Plan, the cost savings is significant, approximately \$3,000/year on premiums and deductible alone, or \$6,000 if you are covering a spouse. Both of you must be Medicare eligible. In Plan F (the best one), there are no deductibles or copays for medical services. One caution: if you are on brand name, high cost prescriptions, the copay can be high so check it out carefully. Note: You can keep your doctor if you are on the County Health Plan and switch to the AARP/UHC plan. The only requirement for AARP/UHC is that the doctor accepts Medicare. If you have questions about the AARP/UHC insurance, you can talk to them directly. You can also get assistance from Care Counsel (888 227-3334)

Annual Enrollment will start 3/16/20 and go for 3 weeks. **If you have moved in the last year, be sure that the Human Resources Department has your current address or you won't get your Annual Enrollment booklet.**

Vision coverage: You have several options related to vision insurance. There is a free vision discount program through VSP and the County. Information on these discounts can be found in the Annual Enrollment booklet – probably around page 60. There is also a vision insurance plan available through SCERA. You should be receiving one of their open enrollment forms and information about the same time as you get the County Annual Enrollment Booklet. And new this year, SCARE members are eligible for a vision plan through Pacific Group Agencies. This is discussed further on page 1 and 2 of this newsletter. There is a cost for both the SCERA and the Pacific Group plans so you might want to compare them.

HRAs - \$250,000 of the amount awarded to SCARE for the HRAs for members in our settlement with the County was withheld as there was the possibility of their having to pay the "Cadillac Tax" on retiree health benefits. Late in 2019, the US Congress repealed that requirement. Therefore, the County will distribute the \$250,000 to current members of the settlement. They expect this money to be placed in members' accounts by March 1st. Usually there would be a deposit on July 1st based on money that was returned to the pot from members who died without using all their HRA funds. This year, the County will add that amount to the amount you will receive on March 1st. The County will send you a letter giving you the exact amount that is being deposited in your account, but it will probably be around \$100. You can use your current P&A card to access this money.

Good news! The P&A charge for our HRA (only if you have a balance) is decreasing from \$2.95 to \$2.30/month as of January 1, 2020. You will be receiving a new P&A Card around July 1st as the current one expires June 30, 2020. There will be no new deposit of funds in your account at that time but there will be a small deposit in your account on July 1, 2021.

Domestic Partners – a new California law effective January 1, 2020 states that all couples will be allowed to apply for domestic partnership. Until now, this option was only available to same-sex couples and opposite-sex couples over age 62. If you register your domestic partner with the State of California, you can add that person to your County health insurance, meaning they would be eligible for one of the County health plans and if your health plan costs less than \$500/month, the balance can be used to pay for part of their insurance.

Continued on next page

JLMBC Report continued from prior page

Medicare Part B Cost – For your information, especially for those who are soon turning 65: Social Security charges for Medicare Part B. The minimum cost for this as of 2020 is \$144.60. If your income is more than \$87,000 for one or \$174,000 for a couple, your cost increases. This is based on your income from 2018. Retirees are reimbursed \$96.40 by the County and that is added to your pension check. This amount was frozen in 2009 so the reimbursement stays the same even though the Part B cost goes up. If your income is above the \$87,000 figure, the cost for Part B can go up rather dramatically. If this applies to you, go to <https://www.medicare.gov/your-medicare-costs/part-b-costs> to see what your actual cost would be.

SCARE Scholarships Increased and Applications Due

The SCARE Board voted to increase the scholarships that we make available to children or grand-children of Sonoma County retirees or employees. We now offer three \$1,500 scholarships to SRJC students and two \$3,000 scholarships to SSU students. The SSU application deadline was February 1 but the SRJC deadline is March 2nd so if you know of anyone who might qualify, let them know these scholarships are available. Go to <http://scholarships.santarosa.edu> or send email to scholarships@santarosa.edu or call 707 527-4740 for more info on SRJC scholarships.

A Matter of Balance Classes

We had a speaker on *A Matter of Balance* at our November Membership Meeting. Those who attended thought this could be very beneficial for retirees, especially those who are getting older and less steady. Harmful falls are the #1 reason older adults and seniors end up at the emergency room. Don't restrict your activities because of worries about falling on uneven ground or stairs -- learn how to protect yourself and stay safely on your feet by attending free *A Matter of Balance* classes. These classes decrease concerns about falls, increase balance, flexibility and strength through these free classes for older adults. Classes include:

- Simple chair exercises focusing on areas of the body that help with better balance
- Practical solutions to real-world balance challenges at home and elsewhere
- A medical professional to demonstrate ways to fall and get up more safely and answer your questions

Class schedule for 2020:

- Feb. 19–April 8, Wednesdays, 2:45–4:45 p.m., Rohnert Park Senior Center, 6800 Hunter Drive, Rohnert Park
- March 4–April 22, Wednesdays, 10 a.m.–noon, Vintage House, 264 First Street East, Sonoma
- May 6–June 24, Wednesdays, 2–4 p.m., Windsor Senior Center, 9231 Foxwood Drive, Windsor

To schedule or join *A Matter of Balance* classes Call the Program Coordinator (707) 565-5936 or go to <https://sonomacounty.ca.gov/Human-Services/Adult-and-Aging/Area-Agency-on-Aging/Fall-Prevention-Classes/>

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/socoretirees> 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

Comments on Our Newsletter

We would like to hear your comments on the SCARE Newsletter. What do you like about it? How could it be improved? Is there information you would like to see added? We could possibly add articles from members on their travels—like great trips they have taken—if members would submit them. We won't necessarily be able to implement your suggestions but we will definitely consider them. Send comments to Phyris at phyris@sbcglobal.net

SONOMA COUNTY ASSOCIATION OF RETIRED EMPLOYEES

Buffet Luncheon

When: Wednesday, March 11, 2020

Where: Legends at Bennett Valley Golf Course, 3328 Yulupa Ave., S.R.

Time: 1 p.m. (This is a sit-down buffet luncheon)

Cost: \$20.00 (tax and tip included) for Members & Associate Members

\$30.00 (tax and tip included) for Non-Members and Guests

M E N U

Beef Stroganoff

Classic Spinach Salad

Fresh Roasted Vegetables

Hearts of Romaine Caesar Salad

Carrot Cake

Coffee, Iced Tea, & Water

(Limited Vegetarian Entrée Available - Chef's Choice)

RESERVATIONS AND CHECKS DUE BY WEDNESDAY, **MARCH 4TH**

(We can take late reservations until Thursday, March 5th, 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: _____

In Memoriam

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

Leon Beck
Athena Bemis
Maurine Caplinger
Edna Castillo
Anneliese Eggert
Louise Evans
Jennie Falletti
Mildred Ferro
James Harrison
Jacqueline Lucille Hogan
Sakae Ishizu
RobRoy MacLeod
Shirley Milligan
Louis Peterka
Mike Reilly
Charles Rowlands
Harry Royer
Paul Stefani
Ruth Ann Triplett
Eleanor Ungewitter
Marie Watson

SCARE Membership and Financial Information

SCARE currently has 1550 members and 164 associate members for a total of 1714 members. We do not include our financial information in the newsletter, but if you are interested, contact me and I can provide you with a copy of our financial statement (contact information on page 2). I can send this information to you either via email or postal service.

Bill Robotka

Minutes of the SCARE Business Meeting of November 19, 2019

1. **Guest Speakers:** President Alix Shor introduced today's guest speakers, Debrah Klein and Dana Jacoby, who spoke about their free class, A Matter of Balance/Managing Concerns About Falls. This is a nationally known, award-winning, fall prevention program for older adults. Each series of eight, two-hour classes is led by two volunteer coaches. These classes are sponsored by the Sonoma County Area Agency on Aging and the Sonoma County Human Services Department. To register for the classes or train to be a Volunteer Coach call Dana (707) 565-5936 or email mob@schsd.org.

Also, Ariel Vipond and Mindy Keegan of United Way Wine Country spoke about two of their RSVP volunteer opportunities:

Earn It! Keep It! Save It! - A 100% FREE tax filing service provided through United Way of the Wine Country. Free training is provided. No tax preparation experience is necessary. Volunteers work two hours a week during the 2020 February thru April tax season. Register at unitedwaywinecountry.org. For more details call (707) 528-GIVE x122.

Schools of Hope Tutoring Program, a volunteer opportunity just 30 minutes a week helping children kindergarten thru 3rd grade learn to read at a school near you. From K-3, children are learning to read. From fourth grade on, they read to learn. Less than half of Sonoma County 3rd graders are reading at grade level. Sign up at unitedwaywinecountry.org or call 707-528-4485.

2. **Call to Order:** Following the volunteer presentations, the Membership 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 Carol Bauer, Lou Maricle, Bill Robotka and Phyris Tobler are up, and all have agreed to run again for their offices. It was moved, seconded, and approved by all present that the current slate is re-elected.

Chris Bauer has been asked and agreed to fill one of two current vacancies on our Board. It was moved, seconded, and approved by all that Chris join the Board. This leaves one more vacancy. Anyone interested, please contact a current Board member (phone numbers listed in newsletter).
4. **SEIU Retirement Group:** The SEIU Retirement Group has invited Julie Wyne to speak to their group on February 13. Chip Atkins said the meeting is open to SCARE members. Madolyn Bemis volunteered to attend.
5. **SCARE Holiday Luncheon:** Alix announced SCARE's Holiday Luncheon will be held at 1 p.m. on December 11th at Legends Restaurant at the Bennett Valley Golf Course. Fliers were in the last Newsletter and available today. Holiday music will be provided by Du Zighi Baci.

6. **CRCEA Conference October 2019:** Unfortunately, due to the recent Kincaid Fire and power outages, the Fall 2019 CRCEA (California Retired County Employees Association) Conference SCARE was hosting at the Doubletree Hotel in Rohnert Park October 28-30 had to be canceled at the last minute. Many hours of planning went into getting ready for this event by the SCARE Board. Sonoma County will have another chance to host this event in eight years.
9. **Drawing:** 26 members signed the roster for today's meeting. Richard Miller and Myrna Kappler won the drawing for a free SCARE luncheon at Legends. We were happy to welcome back Carl Jackson to conduct the drawing.
10. **Adjourn:** There being no further business, the meeting was adjourned.

Respectfully submitted, Patty Hamley, Secretary

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

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

Maryann Alexander - Sheriff
Joanne Atkerson - General Services
Ellen Bauer - Health Services
Scot Carpenter - Water Agency
Lauralyn Castle - Human Services
Shawn Chase - Water Agency
Elizabeth Claret - Human Services
Ronald Claret - Human Services
Danielle Clark - Clerk/Recorder/Assessor
Sally Cole - Clerk/Recorder/Assessor
Pamela Cullen - Clerk/Recorder/Assessor
Janeann Dawson - District Attorney
Susan Falcone - Human Services
Kelly Elder - Health Services
Anne Gault - Human Services
Marilynn Hermanson - Courts
Theresa Indrebo - Human Services
Anne Johnson - Health Services
Matthew Jordan - Regional Parks
Laurie Lapidus - Child Support Services
Shoshana Leibowitz - Clerk/Recorder/Assessor
Terrie Lewis - Sheriff
Michael Lucid - Health Services
Arthur Luna - Regional Parks
Michelle McIntyre - Probation
Tammy Mikan - Health Services
William Mikan - Sheriff
Margaret Miller - Human Resources
Sean Nurmi—Assessor
John Peterson - Sheriff
Mark Provost - Sheriff
Mario Robledo - Sheriff
Rory Gibbens-Flores - Regional Parks
Linda Rodecap - General Services
Melinda Slyh - Human Services
Jeffrey Sheets—Sheriff's
Lori Soto - Water Agency
Diane Stiles - Clerk/Recorder/Assessor
Eryn Strickland - Human Resources
Gerald Turney - Sheriff
Gloria Vigil - Human Services
Larry Vittori - Regional Parks
Timothy Wright - Sheriff
Lori Wyatt - Water Agency
Dorothy Zieber (Associate)

SCERA Update Report by John Pels

In October, at SCERA's Planning Session, the Board heard from Segal, the Plan's actuary, about a new risk report required by the Actuarial Standards of Practice. The purpose of this report is to help the Board, participating employers, members and stakeholders understand the risks that plan experience may be different from the actuarial assumptions in place, which may have a significant impact on the plan's future financial condition. Examples of this type of risk include investment risk, where earnings on plan assets differ materially from the investment earnings assumptions, longevity risk where retirees and beneficiaries are living longer than expected, or benefit payments beginning sooner than expected, which can lead to asset/liability mismatch risk where asset values and liabilities deviate from assumptions.

The report noted that SCERA has taken significant strides in risk management and long-term plan sustainability. This includes strengthening of assumptions, particularly the expected investment return, and adopting a funding policy that eliminates negative amortization and promotes intergenerational equity. These changes may result in higher contributions in the short term, but in the medium to longer term will avoid both deferring contributions and allowing unmanaged growth in the UAAL, which is essential for SCERA's fiscal health going forward.

In January, SCERA welcomed Travis Balzarini to the Board. Travis was successful in the general member Trustee election held in December of 2019, unseating Michael Gossman. Travis is a Senior Programmer Analyst with the County's Information Systems Department. Bob Williamson was reappointed to our Board as well. Both Trustee terms of office begin in January 2020. SCERA hired Sal Fuentes, a new Senior Office Assistant, to fill the position vacated by the retirement of Alden Adkins. If you stop by SCERA's office, he will be the first face you see, as he is assigned the front desk duties.

On the investment side of things, SCERA has embarked on its asset/liability modeling (ALM) study which is conducted by the plan's investment consultant, Aon, in conjunction with staff and the plan's actuary, Segal. The Board should hear the results of that study later this year, and will make decisions on the plan's asset allocation, which will then be used by Segal in their experience study for the plan years January 1, 2018 through December 31, 2020. The ALM, which is conducted triennially in the year preceding the experience study, is an important step to take in order to ensure the plan's asset allocation satisfies the expectations and investment philosophy of the Board, and provides an opportunity to make changes if warranted. The results of the study and any potential changes will all be discussed at public Investment Committee meetings this year.

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

Address Service Requested

New Benefit Information

Health Insurance Update

General Membership Meeting— February 25, 2020

Steele Lane Community Center DeMeo Room

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

NEW TIME

12:00-1:00—Meet and Greet and Lunch

1:00-3:00—General Meeting

REMEMBER TO COME AT **12:00** FOR PRE-MEETING VISITING WITH FRIENDS AND
COLLEAGUES—SANDWICHES OR OTHER FINGER FOOD PROVIDED

Please join us

MEMBERSHIP MEETING AGENDA

- I. SPEAKER— STEVE PETTEE OF PACIFIC GROUP AGENCIES WILL BE PROVIDING INFORMATION ON NEW INSURANCE PLANS AVAILABLE TO MEMBERS
- II JLMBC REPORT
- III. SCCLO REPORT
- IV. LUNCHEON DRAWING— LUNCHEON IS ON MARCH 11th AT LEGENDS BENNETT VALLEY