

Calendar of Events 2023

Membership Meetings

2/28/23, 5/23/23, 8/22/23, 11/28/23 Meetings are at 1pm at Finley Center <u>Luncheons</u>

Luncheons have been canceled because of COVID

#### **Board Meetings**

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

11/2/22, 1/4/23, 3/1/23, 5/3/23, 4/12/23, 9/6/23, 11/1/23

#### 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 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@sonomaco untyretirees.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.

# SCARE Newsletter

## Sonoma County Association of Retired Employees

Published Quarterly February 2023 Volume 323 Issue 1

#### Past President's Message (Alix Shor)

It has been my pleasure to serve you as President for the past six years, but it is time for a change. Almost three years ago I moved from Santa Rosa to a tiny little town high up in the Sierras which is way too remote for me to do a decent job representing us in activities that require a physical presence. Thanks to Zoom I plan to stay active on the Board in the position of Immediate Past President and will see you on Zoom at our quarterly Membership meetings. I look forward to being a part of our effort to obtain COLAs for all of us in the future.

#### President's Message (Kathy Young)

Thank you, Alix, for your six years of service as President of SCARE (Sonoma County Association of Retired Employees). We appreciate your leadership.

I want to thank those who stepped up to continue their participation on the Board. Much is happening for SCARE as I start my tenure as President. Primary among them is that we are starting conversations about Cost-of-Living Adjustments (COLA's). At our last membership meeting, Julie Wyne, the CEO of SCERA (Sonoma County Employees Retirement Association), gave us an update on what is happening with our pension fund. She explained why we don't have COLA's and plans for further discussions about COLA's. You may find the recording of this meeting on our SCARE website. We have established an Ad Hoc committee to focus on our involvement in the ongoing COLA discussions. There is more information on page 4. There will be times we send out emails requesting your participation, either in person or virtually. Please participate as you can. It is important to keep educating the decision makers of the needs of our Retirees.

SCERA pension's lack of a COLA is highlighted in UC Berkeley Study . This study supports our need for a COLA. The press release for this study is on page 6.

We have had great representation from SCARE when health benefits are discussed at JLMBC. Please see page 3 for information about health insurance rates for next year as well as other information on health insurance.

We will continue to have hybrid membership meetings. For those who wish to attend in-person, join us at the Finley Center on February 28, at 1:00 PM. For those who wish to attend virtually, Zoom link is shown on page 2 and agenda. Remember that there will be three gift certificates given to those in attendance and three given to those online. **Travel** is the topic for this meeting. Trinette Neuerburg from Oakmont Travel will give us an update on the current travel regulations. See more information on page 2. Our goal is to have more universal topics. Hopefully, those out of the area will Zoom in for the speaker as well as to receive updates on SCARE activities. Please let us know what topics are of interest to you. You may talk with any board member or email us through our website. We love getting your suggestions.

I look forward to working with you as we navigate changes in the next few years.

#### Board of Directors Officers

**President** — Kathy Young 707-539-8027 kyoung2@sonic.net Vice President - Phyris Tobler 707-795-6926 phyris@sbcglobal.net Secretary — Patty Hamley 707-579-1726 phamleyis@hotmail.com **Treasurer** — Chris Bauer 707-874-9149 bfuzzy51@aol.com **Immediate** Past President - Alix Shor 707 495-4992 alixshor@sonic.net Directors at Large Carol Bauer Ed Clites Shaun Du Fosee Cora Guy Lou Maricle John Pels Bill Robotka **Retirement Board Retiree Reps** 

Tim Tuscany Alternate: Neil Baker

#### <u>Committee Chairs & Tasks</u> <u>Health Benefits/JLMBC</u>: Phyris

Tobler **Membership:** Patty Hamley

Financial Oversight: Phyris Tobler

CRCEA Rep: Carol Bauer

Alternate: Lou Maricle

Newsletter Editor: Phyris Tobler

Programs: Cora Guy

Scholarships: Ed Clites

Nominating: Cora Guy

SCCLO, ICPC, NBLC: Bill Robotka

Facebook Coordinator: Bob Bulwa

Contact info on website

## February 28, 2023 SCARE Membership Meeting

We are all hopeful as we entered into 2023 that we can resume activities, restricted or upended during the pandemic, that provide joy, new and meaningful experiences which enhance our quality of life. One such activity is traveling to visit family and friends and voyaging around the USA, the world, to discover new countries, cultures, and nature's beauty. To help us get back into our travel mode, Trinette Neuerburg, owner of Oakmont Travel, will be our guest speaker during our membership meeting on February 28, 2023 at 1:00 pm, at the Finley Center in Santa Rosa, which will also be accessible to members via ZOOM at https://us02web.zoom.us/j/85871775705?

pwd=bnhNTkx1UCtqb2Rld0o1Nk9BRWd0UT09. Speaker Neuerburg will cover a variety of topics including:

#### **How Has Travel Changed Since COVID** Current travel trends, best times to travel: Less crowds, cheaper, better weather, etc.

**The Most Popular Places to Travel** Trinette's favorite travel destinations and why.

## The Benefits of Working with a Travel Agent/Company

**Ways To Save Money** Travel subscriptions, loyalty programs, booking flights early, and on lower demand days and much more.

**Travel Insurance** What to cover, trip interruptions, trip cancellations, medical emergencies, etc.

#### **Travel Web Sites**

Government websites in the US, the CDC, or in the country of destination, the country's official tourism web sites, to review safety of travel, health issues, social/political unrest, etc. that can impact travel.

## Passports and Other Travel Access

How to obtain and renew passports, the benefits of TSA Pre, and Global Entry Program.

It is anticipated that the upcoming membership meeting presentation will be very interesting, informative, and helpful to our members. Speaker Neuerburg has been in the travel business for 37 years. She started her career in the late 1980s as a customer service agent with United Airlines, worked as a travel agent for several travel agencies in Sonoma County before transitioning to the Oakmont Travel Agency, and becoming the owner in April 2022.

#### VERY IMPORTANT—Update Mailing Address

#### Annual enrollment will start March 13th.

SCARE will also be sending out the insurance booklets from Pacific Group Insurance. Both of these go out through USPS so it is very important that both Sonoma County Human Resources Benefits Unit (707 565-2900) and SCARE (707 538-7342 or maricles2@gmail.com) have your correct mailing address. Many of you get information from us via email so it is easy to forget to send us a change of address. If you are not sure we have it, just send it to us. Thank you. Annual enrollment is a good time to update your beneficiary if you have life insurance and want to make a change. The change form can be found online at https:// sonomacounty.ca.gov /benefit-forms-andplan-documents

#### JLMBC Report by Phyris Tobler

Sometimes when you have done something for a long time, you forget that everyone else is not as familiar with it as you are. JLMBC stands for the Joint Labor Management Benefit Committee. It is made up of union reps, retiree reps (Bill Robotka and myself) and members of the Human Resources Benefits unit. I've been on this committee since 2009. For retirees, this committee deals with health, dental and life insurance. There is a consultant who negotiates rates with the different insurance companies and brings those back to the committee for discussion. HR also issues Requests for Proposals for health insurance and dental insurance. This is done to see if there are other insurance companies that will give our employees and retirees better coverage and rates. This is usually done every 3-4 years. JLMBC members review the final proposals and make some decisions as to coverage and who to select. Each of our providers meets with the committee once a year to give us a report on what has happened with their members.

All retirees who are getting the County health , dental ,or life insurance get the Retiree Benefits Guide before open enrollment. This booklet has a great deal of information in it and may be intimidating to review. If you are thinking of changing to AARP/UnitedHealthcare insurance, be sure to review that section in the Guide as it gives you detailed instructions on how to do this. Meanwhile, this article will give you a recap of some of the changes.

Preliminary Changes in Health Insurance Rates effective June 1, 2023:

**County Health Plan**— The County is proposing a 7.7% increase but we are still in negotiations with them to reduce that amount. Look for final decision in the Retiree Benefits Guide when you get it in March

Kaiser Calif— under 65: 1.6% increase , Medicare: 4.6% decrease; Kaiser HI—under 65: up .2%; MC down 4% Sutter - Under 65: 5.5% increase; no Medicare

Western Health Advantage—Under 65: 4.3% increase, Medicare: 6.1% increase;

**AARP/UnitedHealthcare**—these are individual and are based on age and location but generally increase by about 5%. While they vary, rates are similar to Kaiser Medicare rates but this insurance is available nationwide. **Reminder:** the percentage increase is on the full premium, not the amount you pay.

The County just completed a Request for Proposals for dental insurance. A number of companies responded and some had lower rates than Delta Dental, which we have now. However, depending on the company, half to 3/4 of members would have lost their dentist if they wanted to be in the new networks. It was decided that that would be too much disruption for employees and retirees so the decision was to remain with Delta Dental. Delta did agree to increase the amount they reimburse dentist although no specifics were given. The maximum covered will increase to \$1,500/year. This is a 50% increase at a cost of 17% or about \$6. Many people said that the \$1,000 limit was too low. The group also looked at increasing the number of cleanings to 3/year. Delta will be offering a new program called SmileWay Wellness Benefits . This program provides extra dental benefits (cleanings, peridonal scaling and more) for people who have major illnesses as they have determined that these extra benefits are usually needed by this group. Since this is available at no extra cost, the group decided that we would not pay extra to get 3 cleanings for everyone since most do not need it. Look for more details on this program in the County Open Enrollment Booklet.

Retirees and employees have reported that a number of dentists are dropping out of the Delta network and it does not appear that they are joining any other network. If your dentist leaves the Delta network, they can charge you a higher rate but Delta should pay as much as they paid for the same service as when you were in-network.

**Dental Plans through Pacific Group Agencies**: There is a dental PPO plan available to SCARE members through Pacific Group Agencies. You will receive the insurance booklet from Pacific Group at about the same time as you get the Sonoma County Open Enrollment booklet so you can compare the plans. Continued on next page

#### JLMBC Report continued:

This plan is through the Ameritas network and offers a max benefit of \$2,000/year or \$1,500 if you are not using a network dentist. Downside—there are limited dentists in this area in the Ameritas network. It has a nice feature as it will carry over \$400/year of unused benefits if you use less than \$750 of the annual benefit. Other coverage is similar to Delta although Delta has root canals as a basic service at 80% whereas Ameritas has it as a major service at 50% coverage. PGA also offers a less expensive HMO plan which they have upgraded to include some higher cost dentists. Review the PGA booklet for more information.

Out of curiosity, I checked on dental insurance through AARP. They use Delta Dental and their \$1,500 max plan with similar coverage to what we have would cost \$72/month, so while our cost is high, there is definitely a benefit to being in a group plan and negotiating rates.

**Vision Plans:** There are 3 different vision plans you can choose from. Sonoma County provides a discount program on VSP vision services. There is no cost for this – you just give the VSP provider your Social Security #, birthdate, and identify yourself as a Sonoma County retiree. See Benefit Guide for more information. Then there are two very similar plans with better coverage. The coverage is very good for both plans and covers vision exams as well as frames, lenses and contacts. Vision coverage through SCERA is usually \$10.50/month and can be deducted from your pension. Any Sonoma County retiree is eligible. Vision coverage through Pacific Group Agencies (PGA) is usually \$9.50/month and is available only to SCARE members. The premium can be taken out of your bank account. Both the SCERA and the PGA plans are group plans and provide very similar coverage. You should be receiving information on both the SCERA/VSP plan ( a one page flyer) and the PGA insurance (a booklet) in March and can compare them before making a decision.

**Hearing Aid Options:** Many seniors need hearing aids and they are quite expensive. Batteries are also expensive, although there are now hearing aids with rechargeable batteries. The County Health Plan insurance covers this but none of the others do. Amplifon Hearing through Pacific Group Agencies is **free** and provides average savings of 62% off manufacturers' suggested retail prices along with 2 years of free batteries, a 3-year warranty and a 60-day no-risk trial period. Costco has limited choices but very good prices on hearing aids so you might compare prices offered by Amplifon Hearing, Costco or other online providers. Be sure to compare similar hearing aids as Amplifon has more than 1,700 hearing aid models.

**NEW BENEFIT—DISCOUNTED OR FREE FITNESS CLUBS**: You will be able to get discounted membership in many different fitness clubs and gyms through Kaiser and Western Health Advantage as of June 1, 2023. They offer membership in Active and Direct Health Clubs for \$28/month. There are a number of fitness centers available and you can check availability at <u>https://www.activeandfitdirect.com/</u>. This is for all members, not just Medicare.

AARP/United HealthCare **covers total cost of membership in the Renew Active system**. There are a lot of local gyms that are covered. You can see what clubs are available by going to https://uhcrenewactive.com/

## **Recap of Julie Wyne's Presentation on COLAs**

Julie Wyne (CEO of SCERA) was the speaker at our November 15th Membership Meeting. She gave us an update on the performance of the pension fund — a negative 12% return through September plus they didn't earn the projected amount of 6.7% so they have approximately 18% negative return. They smooth that over 5 years and they had a 17% gain in 2021 so that helps.

The main topic was COLAs (Cost of Living Adjustments) since that is of utmost interest to retirees. Julie provided us with some history of COLAs in Sonoma County and an update on current discussions: There is no auto COLA like they have in other counties because in the 60's, the County decided not to prefund COLAs but to fund them out of excess earnings. The actual COLA was determined Continues on pg. 5

#### Continued from page 4:

was determined on an annual basis depending on excess earnings available for that year. This worked for a long time and allowed the County to give across-the-board COLAs and later, some 75% Purchasing Power (PP) COLAs. In 2005, a change was made to an 80% PP COLA that could be given without also giving an across-the-board COLA. However, the severe downturn in 2008 ended all COLAs. The losses in 2008 caused a huge negative contingency reserve. In order to give COLAs under the present rules, there needs to be a positive contingency reserve plus they need to have 3% of assets in another reserve fund to protect against future losses. The County could get rid of the negative contingency fund, but it would mean a larger unfunded liability so it has to be approved by the Board of Supervisors (BOS). The amount needed to fund a PP COLA is very high and under current rules, there is no way to give a PP COLA to some retirees and not to others who may not have lost as much.

The SCERA Board of Directors has been discussing the options around giving a COLA to current retirees. A committee has been formed that will meet with the CAO to see if there is any willingness by the BOS to look for a COLA solution. Julie, Chris Coursey (on the BOS), Bob Williamson, Neil Baker, and Travis Balzarini will be on this committee. The good news is that Chris Coursey has expressed willingness to look for a COLA solution. Julie said that since retirees are the ones affected, we should be yelling the loudest.

Dec. 15, 2022 SCERA Board Meeting: Julie presented a very comprehensive recap of Sonoma County's COLA history which can be found at http://www.sonomacountyretirees.com/cola\_history\_12-22.pdf Julie reviewed this history with the Board at this meeting. Then some options were discussed. Right now, it is difficult to give a COLA as there is a negative contingency fund of more than \$500 million that needs to be filled and there is also a 3% of assets reserve fund. The negative contingency fund (NCF) makes it almost impossible to give COLAs. It is possible to drop the NCF but that puts the Board of Supervisors (BOS) on the hook for the full cost of COLAs. If COLAs are given, it will increase the unfunded liability for the County. So the bottom line is that if COLAs are given, they must be funded by the BOS. Chris Coursey, who is on the BOS and the SCERA Board, as well as other members of the Retirement Board have indicated that they would be interested in finding a COLA solution. A subcommittee, led by Julie, has been formed to meet with the County Administrative Officer (CAO) to see if the County is open to discussions around this issue.

Giving COLAs will require the County to put up a great deal of money, so it is important that retirees demonstrate that this is a very important issue to us. Our SCARE Board has formed a subcommittee to look for ways we and members can support SCERA in its search to find a solution for the lack of COLAs.

## Alphabet Soup by Bill Robotka

ICPC - Good news, the ICPC has a new member so is now able (due to meeting quorum requirements) to function, and I was reappointed for another 2 year term. We held our first meeting since December of 2021 on January 19th and established a meeting schedule for this year. We had a lengthy discussion of the SCERA pension and COLA history, and will be looking at the activity around pension COLAs as that develops this year.

NBLC - The Labor Council has actively assisted in developing and is now preparing to release a UC Berkeley Labor Center study on Sonoma County Pensions. This study, most importantly, highlights the importance of a COLA being built into the pension for aiding pensioners in maintaining a reasonable post-work living. More to come on this...

SCCLO - The coalition labor groups have been gearing up for and are now engaging in contract negotiations with the County of Sonoma. Pensions and retiree health benefits are high on their lists of issues and we'll be needed to support their efforts this year. Please be ready to get out an show up at the Board of Supervisors (BOS) when called on. They will need to be reminded that we are here and need to be considered!!

## SCERA Pension's Lack of a COLA Highlighted in UC Berkeley Study

UC Berkeley Labor Center completed a study on public employee pensions in Sonoma County. The press release is shown below. SCERA stands out in the Bay Area as the only pension system to lack automatic inflation protection (COLA), which presents a serious challenge for the 11,000 members who rely on the system for retirement income. The full report can be found at our website: http://www.sonomacountyretirees.com/index.shtml

**BERKELEY, CA** —A research brief released by the UC Berkeley Labor Center today finds that public employee pensions in Sonoma County help to balance the gap with private sector salaries and are financially sound, though they have a way to go in protecting many retirees from inflation.

Public employees in the county—who are concentrated in K-12 schools, healthcare, government, and public safety—earn 15.6 percent less on average than private sector employees with the same level of education. The majority of public sector workers in Sonoma County have four-year college degrees, compared to 31 percent of private sector workers. "Public employees in Sonoma County are, on average, significantly underpaid in relation to their education—and public pensions help offset this wage penalty," said Nari Rhee, PhD, director of the Retirement Security Program at the UC Berkeley Labor Center and author of the brief. "Pensions and other benefits help close most of this gap and play a big role in retaining essential workers."

Jack Buckhorn, executive director of the North Bay Labor Council, agrees. "This report shows that public sector employees take a steep pay cut in order to have a pension," he said. While statewide pension reform has standardized base pension benefits and improved the health of pension funds, the County of Sonoma and Sonoma Valley Fire District employees are virtually the only local government employees in the nine-county San Francisco Bay Area to lack even modest inflation protection for their pensions. While statewide pensions like CalSTRS, CalPERS, and county pension systems outside of Sonoma provide a 2 percent annual inflation increase, Sonoma County's pension system, SCERA, has no provision for an automatic COLA.

Rhee noted, "Retired Sonoma County government employees in their early 80s have lost at least 42 percent of the original value of their pensions to inflation. About half of future retirees can expect to see an even bigger reduction during their retirement." "Despite being well-funded, Sonoma County's pension system fails to offer realistic protection against inflation," said the Labor Council's Buckhorn. "This needs to change, for current and future retirees, if the County of Sonoma wants to address its recruitment and retention crisis and improve the quality of public services." Luckily, the long-term health of public employee pension systems has improved in the county and statewide. Analysis of the data from these systems shows that they have been strengthened by accounting changes and improved funding policies.

In addition, Rhee said, "Statewide pension benefit reform enacted in 2012 is exerting downward pressure on employer costs. Ongoing benefit accrual for most public employees hired after 2013—who now make up half the workforce—typically costs Sonoma County agencies less than 8 percent of payroll, compared to about 14 percent for employees covered by legacy benefits." "While 2022 was a difficult year for financial markets, it's important to remember that pension funds are long-term investors. Public employee pension systems have diversified portfolios that have outperformed their investment return targets over the long run," said Rhee. "The impact of FY2022 losses on employer contribution rates will be cushioned by deferred surplus returns from FY2021."

The research brief is designed to provide local policymakers and the public a broad overview of pensions for public employees in Sonoma County, including their role in overall employee compensation, the impact of inflation on retirees, and trends related to the cost and financial health of pension systems.

#### SRJC Scholarships Available for the 2023-24 Academic Year

SCARE is once again offering three \$1,500 SRJC scholarships to children, grandchildren, or spouses/domestic partners of current or retired County of Sonoma employees. JC students must have a 2.5 GPA. They can still be in high school as long as they will attend the JC full time in the Fall. Applications for SRJC open on January 23rd and close March 3rd. You can contact the SRJC Scholarship office by calling (707) 527-4740. When contacting the Junior College, ask for information on the SCARE scholarship. Scholarship applications for SSU are now closed.

Thank you letters from this year's scholarship awardees at SRJC:

Brittany Boitano: Major: Administration of Justice Goal - Police Detective

Biography: I had a fantastic upbringing but struggled with my own issues. I had/have a learning disability and had a speech impediment growing up. I struggled in school because of my disabilities and speech impediment. This educational journey made things difficult for me as a person. These obstacles bled into my daily life. Although I was not the best student growing up, I am a fantastic student now. At a young age I found my passion for sports. Sports seemed to be the only talent I had. Now, I realize that I am not only an athlete, but a scholar. Thank you so much for awarding me this scholarship, I am honored and forever grateful. My future educational goal is to graduate from the SRJC in December 2022 with my AA in Administration of Justice. After receiving my AA, I would like to attain my BA in Criminal Justice. I have not decided where I would like to go but have my eyes on the University of Nevada, Reno. My career goal is to be hired at a police department as a police officer. Over the years, I would like to continue promoting until I reach the rank of homicide detective. Becoming a homicide detective is my ultimate career goal. This scholarship award will help me achieve my Administration of Justice goal at the SRJC. The scholarship will help me pay for fees that are required to finish my AA in Administration of Justice. I am so grateful and thankful to have been awarded this scholarship. I have worked extremely hard during my time here at the SRJC and continue to receive outstanding grades. I am truly honored to have received this scholarship that will absolutely ensure I receive my AA. Thank you so much for awarding this amazing scholarship to me.

**Bailey Glashan:** Major: Biology Goal: Molecular Biologist Biography: While studying at the SRJC I am also a barista at Starbucks, and I have a herd of Dairy Goats. I bring my goats to the fairs, so you might have seen me around! I am enthusiastic about teaching the public about agriculture and bridging the knowledge gap about how your food gets to your plate.

Future Goals: I am planning on transferring in the fall of 2023 to either UC Davis or UC Berkeley. There, I will make my biology degree more specific and study molecular biology in the hopes of being able to do important research developing vaccines for the sake of public health.

Thank you for the support that is offered by this scholarship. By being awarded this scholarship, I know that my hard work is paying off, and it is a humbling acknowledgement of everything that I have done to get to where I am today. I can't say thank you enough.

The two Sonoma State scholarships were awarded to Hale Garcia-Dean and Danielle Gengs.

**Hale Garcia-Dean:** I would like to express my deepest thanks for your generous donation which I have received as a scholarship. I'm a first-generation college student who without scholarships like this might not be able to graduate and get to where I am today. I'm now pursuing my graduate degree and your generous donation will help to cover the cost of my higher education. I cannot begin to express what this means to me, but such an incredible opportunity will allow me to take your investment and invest it in myself, my education and ultimately my betterment. Thank you again.

**Danielle Gengs:** I want to start by simply saying thank you so much for the very generous scholarship. Scholarships mean so much to me and make such a difference in my ability to attend school and achieve all that I want to. At Sonoma State I will be studying Biology, with the hopes of either entering the medical field in some capacity or becoming a science teacher. This scholarship will help me so much, making the cost of my undergraduate education more manageable for myself and my family. This scholarship means so much to me in particular because my father's job working for Sonoma County has shaped me and my work ethic so much. For my whole childhood, my dad worked for the County, and I have so many memories of ""Bring Your Daughter to Work Days"" and coming to visit him during his lunch hour. Thank you so much again for the scholarship. My academic dreams would not be possible without the generosity of people and organizations like you.

## SCERA Update January 2023 By John Pels

**RETIREMENT BOARD: Travis Balzarini, the active** general member of the Board, and Bob Williamson, an appointed member of the Board, both began new terms on January 1, 2023. The Board will choose officers at its first meeting of the year on January 19, 2023 and the Investment Committee will choose officers on January 26, 2023.

STAFF UPDATES: SCERA welcomed a new accountant in the Finance and Retiree Services Division which rounds out the division to three staff and a manager.

**OPERATIONS:** The Board members have returned to in person meetings with the ability to virtually appear under relaxed teleconference rules. The public is still restricted to virtual participation. The Governor is expected to lift the COVID emergency declaration at the end of February which will change the ability of Board members to appear virtually. After the February Board meeting, if the Governor lifts the COVID emergency declaration as anticipated, SCERA will continue in person meetings but with restricted teleconference opportunities for Board members to appear virtually. SCERA will also open the meetings to in person participation of the public. If the Governor extends the emergency declaration the SCERA Board will decide whether to allow the public to appear in person and/or keep using a virtual platform.

INVESTMENTS: This has been a difficult investment year for the SCERA fund and the year-to-date return is anticipated to be below the assumed investment earnings rate of 6.75%. SCERA smooths its investment experience over 5 years so only 20% of the loss will be recognized in the December 31, 2022 actuarial valuation. There are approximately \$58 million of deferred investment return gains that SCERA will recognize in the 2022 actuarial valuation so that should dampen the impact of the loss. There are other experience gains and losses that are considered in actuarial valuations so there is no way to predict the funding level or impact on contributions from investment experience alone. SCERA will review and the Board will approve its actuarial valuation at the May 4, 2023 meeting.



## In Memoriam

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

Joan Chilton Suzanne DeKozan John Dooley Louella Flores Anna Green Barbara Kearns Ken Orner John Plunkett Luis Ramirez

Robert Cortelyou **Rosalie Franchini Tomas Henderson Richard Lewis** Roger Phelps Shauna Rainey

## Updating Contact Information

If you move or change your email or phone number, you need to give your updated information 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. We also need changes of phone numbers and email addresses. And if we don't hear from you, this is what happens: Mail and newsletters were returned with no forwarding address for the following members -Vincent Caparo, April Harris, Lori Laughlin, Cecilia Proschold, James Shine and Murielle Stockton. Board member, Kathy Young, attempts to contact these people by phone and/or email but has not been able to reach them so we have no way of contacting them. If anyone knows how to reach them, would you please contact them and ask them to contact Kathy Young at kyoung2@sonic.net or 707 539-8027 or give her their number and she'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.

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



Amantite Renate -Child Support Services Bechtel Susan - Regional Parks **Boerner Simone - Human Services Bucher Mary - Information Systems** Cahoon Renee – County Cousel Castaneda Melissa - Sheriff's Office DeVault Jonathan - Sheriff's Office Essick Mark - Sheriff's Office Espinoza Estrella – Health Services Fowers Heidi - Human Resources Gallant Sandra - General Services Garfia Elizabeth - Human Services Gerstel Thomas - Probation Guillory Ronald - Water Agency Hayre Anjenette - Water Agency Hunter Mark - Sheriff's Office Koch David - Probation Kovanis Albert - Sheriff's Office Kuebelbeck Douglas – Water Agency Lapori Evan – Transportation & Public Works Lomas Monique - Sheriff's Office McGeough Colette - Health Services Marsh Stephen - Retirement McMasters Rod - Sheriff's Office Mendonsa Matthew - General Services Miller James - Transportation/Public Works Mills Patricia - Health Services Moon Roxanne - Health Services **Paulson Brian - Water Agency** Paul Jane - Health Services Philipsen Mark - Transportation & Public Works Ravitch Jill – District Attorney **Richeson Darlene**— Probation Southard Mitchell - Water Agency Schwarten Jane - Human Services

New Retirees Continued: Thompson-Stalder Deena – Human Resources Totz Melissa - Health Services Young Debby – Health Services

Earlier Retirees:

Capell Lydia—DCSS Gelhaus Erick —Sheriff's Office

#### Encourage Fellow Retirees to join SCARE!

While we add 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 and keep up to date on what is happening to retirees. They 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

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

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

#### SCARE Membership and Financial Information

SCARE currently has 1620 members and 151 associate members for a total of 1771 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.

Chris Bauer

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

Address Service Requested

NEW HEALTH BENEFIT

CHANGES IN DENTAL

	General Membership Meeting February 28, 2023
	General Membership Meeting February 20, 2025
-	Join us at 12:30 for an in-person meeting at Finley Center, 2060 W College Ave, SR in the
	Cypress Room. There will be snacks and drinks and the opportunity to visit with friends.
	Must be vaccinated in order to attend in person
٦	Then for those of you who can't attend in person, join us at 1:00 pm for the meeting
	on Zoom: https://us02web.zoom.us/j/85871775705?
	pwd=bnhNTkx1UCtqb2Rld0o1Nk9BRWd0UT09;
	Or call +1 669 900 9128 US; Meeting ID: 8580717705705; Passcode: 639115
	MEMBERSHIP MEETING AGENDA
Ι.	<b>SPEAKER</b> – TRINETTE NEUERBURG, TRAVEL IN THE POST COVID WORLD, see page 2
Ш,	JLMBC REPORT—CHANGES COMING IN HEALTH & DENTAL INSURANCE
,    .	JLMBC REPORT—CHANGES COMING IN HEALTH & DENTAL INSURANCE SCCLO/ICPC REPORT
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