



SCARE Newsletter

Sonoma County Association of Retired Employees

Published Quarterly **May 2020** Volume 314 Issue 2

Calendar of Events 2020

Membership Meetings

Steele Lane Community Center in Santa Rosa at 1:00 PM—Social at 12:30.

8/25/20;11/17/20

Luncheons - Legends

**Legends at Bennett Valley Golf Course 1:00 pm.
9/9/20; 12/9/20**

Board Meetings

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

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

I must say that we live in interesting times. For many, many years the SCARE schedule has been very predictable with a membership meeting every three months and a luncheon following a couple of weeks later. As I reported in the last newsletter, we had to cancel the CRCEA conference due to the Kincaid fire. Now we are cancelling the membership meeting scheduled for May 26th and the luncheon set for June 10th since our meetings have attendance of more than what the public health officer is likely to recommend as safe, especially for many of us who fall into the high-risk group. We have chosen a more conservative path which will not cost us for cancelling the meeting facilities at the last minute.

Because of the cancellation of so many meetings (JLMBC, the Retirement Board, CRCEA Spring Conference as well as our membership meeting and luncheon), this newsletter is much shorter than usual. Hopefully we will be back to normal for our August newsletter.

Our last membership meeting, where we were able to preview the Pacific Group Agency (PGA) insurance offering, was very well attended with over 100 members enjoying the pizza and other finger foods that we provided as well as the ability to ask a lot of questions of Steve Pettee of PGA. At our next Board meeting, the Board decided to continue to provide food at the membership meetings.

By now you will have received the booklet from Pacific Group Agencies which shows all the different types of insurance available to our members through them. Applying for dental or vision insurance has a deadline of April 30th so it won't be available until their open enrollment next year. All the other offerings such as trip insurance, pet insurance, etc. can be purchased at any time. If you have questions, please contact Pacific Group Agencies at 800 511-9065 or send email to

SCARE@pgagencies.com. Do not call SCARE, SCERA or the County HR Department for this insurance as it is only offered through Pacific Group Agencies solely for SCARE members.

The need for food assistance right now is extremely high due to COVID-19. For the months of April and May the Board has agreed to donate \$2,500 to both Meals on Wheels and the Redwood Empire Food Bank. Regardless of where you are living right now, most likely there are programs near you that could use your help either with a donation or some of your time as a volunteer.

Finally, the entire Board hopes you are taking care of yourself and your families by following the guidelines put forward by your local government. The isolation can be stressful, but the disease can be much worse. Take care and be well.

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

Minutes of the SCARE Membership Meeting of Feb. 25, 2020

(At 12 noon those attending were treated to a pizza party. The Board was very happy to see over 100 members at this special Membership Meeting to hear about the new insurance programs being offered only to SCARE members by Pacific Group Agencies.)

1. Call to Order: President Alix Shor called the meeting to order early and welcomed everyone.

2. Next Luncheon/Drawings: Alix announced the next SCARE Luncheon will be held March 11 at the Legends Restaurant at the Bennett Valley Golf Course. The cost is \$20 for SCARE members and \$30 for guests/non-members.

A drawing was held for two free luncheon tickets. Mike Brown and Michael Waldorf were the winners.

Steve Pettee of Pacific Group donated six boxes of See's candy for the drawing. The winners were Brenda Hawthorne, Madolyn Bemis, Jill Hager, Luann Pritchard, Gail Goring, and Suzanne Black.

3. Open Enrollment/HRAs/Domestic Partners: Vice-President Phyris Tobler made the following announcements:

* Open Enrollment will start March 16. Rates for CHP are going down slightly, whereas rates under 65 for Kaiser are going up 4.7%, Sutter 5%, and WHA 2.3%. Kaiser Medicare rates are going down by 2%.

* Additional money will be deposited into our HRA accounts on March 1. We will get around \$100. This is because the County had withheld money to pay for the ACA Cadillac Tax, but that requirement is no longer required by the federal government. It also includes the reallocation of money that was returned to the HRA pool because retirees died without using their funds. Our current cards are good through June 30 and new ones will be issued.

* All Domestic Partners are now eligible for County insurance plans per State Law.

4. Guest Speaker: Alix introduced Steve Pettee of Pacific Group Agencies. Steve's company is offering SCARE members several group insurance policies geared for seniors, including dental and vision, life insurance, home and auto, emergency assistance, legal shield, pet insurance, etc. Booklets will be mailed out to members the middle of March to coincide with the County's open enrollment booklets. There is an open enrollment period, which ends April 30 for dental and vision only. You can enroll at any time in all the other types of insurance. Monthly payments will be deducted from checking accounts rather than through SCERA.

5. 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.

JLMBC Report by Phyris Tobler

There isn't much to report as both the March and April JLMBC meetings were cancelled. Annual enrollment ended April 10th. I hope that everyone who wanted to make changes in their insurance got them in by that time but there is an update on HRAs.

HRAs – All members of the SCARE settlement agreement (those retiring before June 30, 2016 who had county insurance) **had \$104.48 added to their HRA around March 1st**. It was made in 2 smaller payments that totaled the \$104.48. The County was supposed to let members know about this deposit but since they are doing shelter-in-place along with the rest of California and most of the US, they did not get this done. We sent out an email earlier to all our members for whom we have email addresses but wanted to get the word out to everyone. If you had unpaid claims with P&A, you would have received 2 deposits into your bank account. The actual payments on your claims totaled \$102.18 as P&A took out their \$2.30 monthly fee for March.

The reason for this deposit: \$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 distributed the \$250,000 to current members of the settlement. The money went into members' accounts around March 1st. Since the County was required to do this distribution by March 1st, they decided to also make the distribution of the money in the "returned HRA pool" that is usually distributed on July 1st. As a reminder, the "returned HRA pool" is formed when members with no beneficiary die with money still in their HRAs. In that case, whatever money is left in their account goes into the pool and is usually distributed on July 1. Since the County made the distribution of the pool money in March, there will be no distribution on July 1, 2020.

The P&A charge for our HRA (only if you have a balance) decreased from \$2.95 to \$2.30/month as of January 1, 2020. It is still a good idea to use your HRA funds so that fee does not eat away at your balance. You will be receiving a new P&A Card around July 1st as the current one expires on June 30, 2020.

In Memoriam



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

<i>David Andrews</i>	<i>Beverly Bologna</i>
<i>Martin Gerber</i>	<i>Peter Hagen</i>
<i>Christine Kelley</i>	<i>Jeanne Morin</i>
<i>Frederick Lingner</i>	<i>Dorothy Palmieri</i>
<i>Marjorie Poole</i>	<i>Benjamin Pedranzini</i>
<i>Rose Pozzi</i>	<i>Morella S Staggs</i>
<i>Marion R Weldon</i>	<i>Roger Sanborn</i>
<i>Samuel Stillwell</i>	<i>Sarah Wood</i>

Email Addresses

Note: In the report above, I mentioned that we sent out a notice to all our members with email address with the information about the deposit. When we send out this kind of a notice with information we think all of our members should know, we send it to everyone for whom we have an email address, even though they have not agreed to get their SCARE Newsletter and notices by email.

If you would like to get these notices but do not want to get the newsletter by email, just send your email address to Lou Maricle at maricles2@gmail.com and be sure to say you do not want to receive the newsletter by email.

You will not be flooded by emails from us as we do not send these very often.

Phyris

SCARE Membership and Financial Information

SCARE currently has 1539 members and 162 associate members for a total of 1701 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

Consumer Alerts from the Sonoma County District Attorney's Office

There are always many scams that you should be aware of but COVID-19 has added some new ones which are shown below. You can sign up for consumer alerts from the D.A.'s office at <http://da.sonoma-county.org/content.aspx?sid=1023&id=2585> or just check them occasionally.

COVID-19 PRICE GOUGING

Posted April 6, 2020

On April 3, 2020, Governor Newsom issued a new Executive Order relating to price gouging during the ongoing COVID 19 crisis. The order extends the price gouging limitations through September 4, 2020 for certain products:

Food items; Consumer goods; Medical or emergency supplies; and any other materials previously designated by the U.S. Secretary of Health and Human Services as Scarce Materials or Threatened Materials pursuant to section 102 of the Defense Production Act, 50 U.S.C. § 4512.

These limitations provide that a seller may not charge more than ten percent (10%) for such products over the price that was being charged for the same products on February 4, 2020 unless the seller has incurred additional costs from the supplier of the goods. The order also applies a price gouging prohibition on individuals or entities that were not in the business of selling goods who attempt to sell the above products at an "unconsciously excessive" price which is defined in the order as more than 50% of the cost the person paid for the goods or the cost of producing and selling the good. To report cases of price gouging to the District Attorney's Office, please call (707) 565-5317. It is helpful if you can provide receipts, copies of advertisements or other documentation of the price charged or paid. For a complete copy of the order see : <https://www.gov.ca.gov/wp-content/uploads/2020/04/4.3.20-EO-N-44-20-text.pdf>

COVID-19 SCAMS

Posted April 6, 2020

Unfortunately scammers look for opportunities during a crisis to create new scams or revamp existing scams. The Federal Trade Commission is issuing warnings regarding the following scams:

Updated Grandma Scam:

In this type of scam, the caller indicates that a grandchild has been arrested or in an accident. Now scammers may call and indicate that a grandchild or other loved one has been hospitalized or requires medical treatment due to the COVID 19 virus. Do not provide financial information or send cashier's checks, gift cards or other means of payment if you receive such a call.

Financial Aid Scams:

Congress has passed financial relief aid during the crisis. Scammers may send emails with links purporting to be from official looking emails offering access to financial aid. DO NOT CLICK ON LINKS. To obtain information on these programs go to the official Small Business Administration website at <https://sba.gov> for information. Do not provide any financial information via email or on the phone. Scammers may call and say that to expedite receipt of aid they need your bank routing information or other financial information. You do not need to do anything to obtain the individual financial assistance if you filed a tax return. DO NOT PROVIDE INFORMATION. Hang up and call the number on the official website not the number contained in any email.

For more information see:

https://www.consumer.ftc.gov/blog/2020/04/small-businesses-where-go-financial-relief-information?utm_source=govdeliveryhttps://www.consumer.ftc.gov/blog/2020/04/want-get-your-coronavirus-relief-check-scammers-do-too?utm_source=govdelivery

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Claims for COVID 19 “Cures” or Testing

At the present time there is no cure or vaccine that will prevent the COVID-19 virus. The Federal Drug Administration has sent letters to numerous companies selling products that purport to prevent, treat or cure COVID-19 or test kits for testing for the virus. Testing and any medication should only be obtained through your health care provider. Be wary of any claims by supplements or other medication that it will prevent or aid with COVID-19.

For more information see:

<https://www.fda.gov/news-events/press-announcements/coronavirus-update-fda-and-ftc-warn-seven-companies-selling-fraudulent-products-claim-treat-or><https://www.fda.gov/news-events/press-announcements/coronavirus-covid-19-update-fda-alerts-consumers-about-unauthorized-fraudulent->

The DA’s office also reported on this scam last year but it is something to continue to be aware of.

Tech Scams — Seniors Beware

Posted March 8, 2019

The Federal Trade Commission reports that it received nearly 143,000 reports about Tech Scams last year. The statistics show that people over 60 are more than five times likely than younger people to lose money on this type of scam even though they are less likely to lose money on other types of scams.

Don’t find a tech support company by searching online. Use a reputable and trusted company or one recommended by a friend. In a recent lawsuit by the FTC, the company that scammed many consumers had bought key words on Google that let them target people searching for how to recover lost passwords. The scam got people to pay hundreds of dollars for unnecessary repairs and maintenance programs.

The Federal Trade Commission makes the following recommendations of steps you can take when dealing with computer issues: Use a trusted company. If you search online for help, search on the company name plus “scam”, “review” or “complaint”.

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, Cecilia Proschold, Shirley Norman, Sheila Ollis, James Shine, and Lee Williamson**. 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.

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

Gold Resolution for Elaine Bacigalupi

One of our long time members, Elaine Bacigalupi, is going to be recognized by the Board of Supervisors for her many years of service as a County employee, and for being a founding member of the Redwood Credit Union. The Gold Resolution is expected to be on the BOS agenda on May 19th but it is likely that it will be a virtual meeting, unless groups are allowed by then. We will try to have it postponed until people can once again be in the audience.

Resolution Of The Board of Supervisors Of The County Of Sonoma, State of California, Honoring Elaine Bacigalupi for 47 Years of Service and for Her Contributions in Establishing the Redwood Credit Union.

Whereas, Elaine Bacigalupi was born in Sonoma County on September 28th, 1923; and

Whereas, Elaine started working for Sonoma County as a part-time worker while completing her studies at the Santa Rosa Junior College, working at Community Hospital. She later became a permanent employee of Sonoma County, working for the Superintendent of Education; and

Whereas, Elaine continued to work for Sonoma County for a total of 47 years, moving to the District Attorney's office after the Department of Education, and finishing her service as Secretary to Judge Lawrence G. Antonlini of the Superior Court; and

Whereas, in 1950, Elaine, along with 6 other Sonoma County employees, formed the Sonoma County Employees Credit Union; and

Whereas, the Sonoma County Employees Credit Union, having become the Redwood Credit Union in 1982, just celebrated its seventieth anniversary and from that small start, now has assets approaching \$5 billion with over 300,000 members.

Now, Therefore, Be It Resolved that the Board of Supervisors of the County of Sonoma hereby recognizes the outstanding career of Elaine Bacigalupi for her 47 years of service to the county and for her contributions in establishing the Redwood Credit Union.

Supervisors:				
Gorin:	Zane:	Gore:	Hopkins:	Rabbitt:
Ayes:	Noes:	Absent:	Abstain:	
			So Ordered.	

Do You Need A REAL ID Card?

You may have heard that you will need a REAL ID card instead of just a drivers license in order to board domestic airplane flights or enter secure federal facilities as of October 1, 2020, unless you want to use a passport. **The deadline for this requirement has been extended to October 1, 2021.** Even though the deadline has been extended, if you have to renew your current drivers license before that date, the DMV recommends that you do it at the same time.

The REAL ID requires more paperwork and documentation of your identity and your residence than a regular driver's license. You have to provide proof of citizenship or other legal status, proof of your Social Security number and proof of residence. If you live in California, you can go to <https://realid.dmv.ca.gov/> to make an electronic application. It will lead you through the application process including lists of documents that can be used in this process. You will still need to go to the DMV and provide the necessary documents to actually get the REAL ID card. This card uses new technology which makes it much more difficult to forge. It looks like a regular California drivers license except that it has a picture of a golden bear and a star in the top right corner.

Each state has its own program so please review your state's DMV site for state protocols.

If you do not plan to fly anywhere or if you have a passport that you carry whenever you fly, you do not have to get a REAL ID card.

How to Fight Germs and Other Health Hazards on a Plane

From a study by the folks at Travelmath, the hot spots for bacteria on a plane are the tray table (the worst offender), the seat pocket, overhead vent, bathroom flush buttons and locks, and the seatbelt buckle. If you are flying, you may want to take precautions when touching these things. While the airlines are trying to clean planes, many of these surfaces are touched by other people during the flight.

These are suggestions from AARP on ways to stay healthy when you fly:

Clean and sanitize surface areas

Choose a window seat Consider a mask

Control the airflow Stay hydrated

Use a nasal spray Stretch your legs

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

Valerie Belland - Courts

Mary Butler - Social Services

Ellen Bauer - Health Services

Charles Blount - Sheriff

Danielle Clark - Clerk/Recorder/Assessor

Sally Cole - Clerk/Recorder/Assessor

Shawn Chase - Water Agency

Janeann Dawson - District Attorney

Kelly Elder - Health Services

Kathleen Hamm - County Administrator

Matthew Jordan - Regional Parks

Kari Korreng - Superior Court

Anthony Linegar - Ag Commissioner/Sealer

Joyce MacLaury - Courts

Cynthia MacDonell - DHS/BH/AODS/DUI

Timothy Mello - Transportation & Public Works

Margaret Miller - Human Resources

Linda Rodecap — General Services

Susan Rowlands (Associate)

Michelle Schiavone - Sheriff

Susan Spier - Human Services

Ellen Swedberg - Health Services

Lori Wyatt - Water Agency

Becky Weislow - Human Services

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>

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

Address Service Requested

**SCARE Membership Meeting and
SCARE Luncheon**

**Both our May 26th Membership Meeting and our June 10th Luncheon
have been cancelled due to concerns over spread of the COVID-19. We
expect to have our August 25th Membership Meeting and our
September 9th Luncheon as usual.**