

Calendar of Events 2020

Membership Meetings

11/17/20 Rec Center closed so we may have meeting by Zoom

<u>Luncheons - Legends</u>

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

<u>Board Meetings</u> 1:00 PM Dates may change so call Board member first.

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.

SCARE Newsletter

Sonoma County Association of Retired Employees

Published Quarterly

August 2020 Volume 315 Issue 3

President's Message by Alix Shor

First and foremost, I hope that this newsletter finds you and your loved ones safe and well.

That said, I looked at the last message from me to you in the May newsletter and if I wanted to, I could simply copy and paste what I wrote into this one. What has changed though is that it's become apparent that we are in for the long haul and will be unable to have our luncheons and membership meetings as we have done for many, many years. In fact, the Santa Rosa Rec Center where we have our Membership Meetings has closed until the end of the year. We are now considering a membership meeting using Zoom. Cora Guy, our speaker coordinator, is working to find presenters who are available to us using this format. On the bright side, our members who no longer live in Sonoma County will be able to participate. Please let me know if you would be interested in joining a Zoom Membership Meeting. My contact information is on page 2.

One of the things the Board is interested in is finding out what kinds of additional activities you would like to see us offer. We of course represent retirees at JLMBC meetings where we keep track of county plans for health care coverage for all retirees and advocate for things that benefit retirees. For instance, we were able to get the County to reduce the County Health Plan insurance premiums for 2020 (although they are still very high). And we pay attention to what the Board of Supervisors is doing, as it relates to retirees. And we coordinate with the various bargaining units to make sure they are aware of retiree needs and don't bargain away benefits that help us. And we provide 5 scholarships to children and grandchildren of Sonoma County retirees and employees. But we want to know if there are other things you would like to see us do. We will be mailing you a survey with a return, stamped envelope. Please fill it out and drop it in the mail.

We have previously announced that many retirees are not using the Health Reimbursement Account (HRA) funds that they received as part of the SCARE legal settlement with the County. The last time we reported on this, there were over 600 people who had not used any of their funds. That number is now down to 475, but this group of people has about \$3,500 waiting for them to use for any medical expenses. The people eligible for the HRAs are people who retired prior to 6/30/16 who were getting County health insurance. If you think you fall in this category and want more information, call Phyris Tobler at 707 795-6926. More info on HRAs is on page 4. FYI— 663 have used all their HRA funds.

Please stay safe and follow the medical guidelines in your area.

Board of Directors

<u>Officers</u>

President - Alix Shor 707-495-4992 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 Kathy Young We have 1 vacancy

<u>Retirement Board Retiree Reps</u>

John Pels

Alternate: Neil Baker

<u>Committee Chairs & Tasks</u>

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

Donations to Help People with Food during COVID-19 Crisis

While we are not able to help individual SCARE members, the SCARE Board has approved donations to organizations that provide food to needy people during the COVID-19 crisis. As you might expect, the demand for food has skyrocketed due to so many people losing their jobs or other sources of income. We have donated to the following organization:

<u>Redwood Empire Food Bank</u> serves 82,000 children, families, and seniors. They have two programs for seniors – Senior Basket and Diabetes Wellness and the Kitchen Collective, which serves low income seniors and families. They serve an average of 5,000 low-income seniors each month.

Council on Aging: Their Meals on Wheels program has grown by 30%. Since their dining halls had to close due to COVID, they have a new program – Drive Up to Pick Up – a 5-day meal plan which provides food pickup in many cities throughout the county. Overall, they are serving 12-15,000 meals a week.

F.I.S.H. of Santa Rosa is a 100% volunteer organization. SCARE has been donating to F.I.S.H. for many years as individual members donate money at our quarterly luncheons. Since we have had to cancel our luncheons, and since there is an increased need for food, SCARE made a donation to F.I.S.H. in July. Each month, F.I.S.H. serves approximately 6,000 people, half of which are children.

<u>Ceres Community Project</u>: Provides the Healing Meals for Healthy Communities program. This program serves people with acute or chronic health challenges; those who are medically fragile and sheltering-in-place; and those with, or recovering from, COVID-19. Because of the increased demand from COVID-19, Ceres is only enrolling new clients in this program.

<u>All these organization depend heavily on donations and volunteers to provide</u> <u>the above services.</u>

Senior Scam Re: Home Improvements

Published: July 22, 2020 by the Sonoma County District Attorney's Office

We have received a report that phone solicitors are contacting seniors representing they are part of a new County sponsored program to assist seniors with home repairs. The County does not currently have such a program. If you receive marketing calls representing that a provider is part of a government sponsored program, ask for documentation regarding the program and independently contact the public agency to verify that in fact there is such a program. Do not use the number provided by the marketing person. Ask for identification if a salesperson comes to your home. Do not sign or agree to anything without verifying directly with the government agency the nature of the program and checking the license status of any contractor offering to provide such services with the Contractor's State Licensing Board.

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

In Memoriam

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

Emil Bacilla Daniel Holtman Carlton Davega James Parr Robert Dunn Jacyelyn Ritchie



Ronald Yoder

SCERA Update July 2020 from John Pels

SCERA's operations, like all county government operations, changed dramatically in March when the County Health Officer ordered residents to shelter in place due to the spread of COVID-19. SCERA closed its offices to the public and arranged for the essential work functions, like paying benefits and investing fund assets, to be carried on either via telework or with limited staff reporting to the office and following safety protocols like social distancing, masking and disinfecting surfaces. SCERA continued to provide services to its members using appointments, reduced class sizes and a drop off box for forms, and prohibiting other members and public from entering the lobby. In early June, SCERA staff returned to the office on a full time basis but kept the lobby procedures in place, prohibiting anyone without an appointment from entering, and will continue to use the appointment system until the County Health Officer relaxes the social distancing requirements and staff feels safe.

Board and Committee meetings have been held via WebEx and on May 8th the Board received the actuarial valuation, risk report and projections for the plan year ending December 31, 2019. The plan returned 16.2%, well above the 7% assumed investment return, and the excess return will be smoothed over five years. The plan recognizes investment gains and losses over a five year period in order to smooth out the impact on contribution rates. The plan's funded status improved on both a valuation (smoothed) and market (not smoothed) basis, and the unfunded actuarial accrued liability decreased. The actuarial reports can be found on SCERA's website at scretire.org under the Financial tab.

The impact of COVID-19 on the investment markets is difficult to determine, but SCERA receives regular updates from its investment managers. Every month, a different investment management firm presents to the Investment Committee at the WebEx meetings, in addition to the monthly performance information and updates the investment staff receives. While the plan's portfolio produced negative returns through March, the markets rebounded in April, May and June, lessening the impact of negative returns early in the year. While a single year's investment performance is important, SCERA's funding goal is long term. The plan evaluates the contribution requirements every year through the actuarial valuation and its actuarial assumptions every three years through the experience study to make sure it is fulfilling the policy goal of full funding.

SCERA's October Planning Session has been canceled in light of the uncertainty around large group gatherings and the belief that investment managers and others who regularly attend would be busy with their own operations and unlikely to travel. One of the planned presenters, Brigadier General Robert Spalding, who was scheduled to present on China, will instead present to the Investment Committee via WebEx in October. The meeting date will be posted on the SCERA website on the Board meeting calendar under the Administration tab after the Board discusses scheduling at its July 16th meeting.

SCERA has been hearing from its investment managers that the impacts of COVID are far reaching. In the early stages of the pandemic, markets dropped sharply and the plan return was -15.5% as of the end of March. April and May actually produced positive returns, and brought the plan return to -8.1%. June was also a positive month, but SCERA does not have official numbers yet. Staff's rough estimate is around 2.1% which would bring the plan return to -6.0%. These estimates do not include the real estate portfolio. SCERA's managers really can't predict where the economy is going and the long term impact of the shelter in place policies on economic growth. In order to minimize the impact of investment returns above or below the plan's assumed investment earnings rate, returns are smoothed over five years and fortunately 2019 was a very strong year for the plan with a 16.2% positive return.

Look on page 5 for information about changes to the County health plans related to the COVID-19 outbreak. Co-pays are being waived along with other changes. Please take a look as they affect all of the County insurance plans.

Health Reimbursement Account (HRA) Information

As discussed in the May Newsletter, 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. Since the County made the distribution of the pool money in March, **there was no distribution on July 1, 2020**. The next distribution will be on July 1, 2021.

New P&A debit cards were issued in July. You should have received one whether or not you had a balance in your account. These cards are good for 3 years. DO NOT DESTROY THE NEW CARD. You will need it next year as there will be another deposit of approximately \$25 - \$35 on July 1, 2021.

Information on what is "always covered", "covered with a doctor's prescription", and "never covered" by the HRA can be found at <u>http://sonomacounty.ca.gov/HR/Benefits/SCARE-Class-Action-Settlement/</u>

Hartford Life Insurance

Most retirees have the \$10,000 life insurance policy through Hartford life insurance. While this is not shown on the County website, they do have the Beneficiary Designation form available online at <u>http://</u> <u>sonomacounty.ca.gov/HR/Benefits/Benefit-Forms-and-Plan-Documents/</u> You have to scroll down to the bottom of the page to find it. You may want to update your beneficiary information. In the old days, there was just room for one beneficiary. Now there is space to show several beneficiaries along with contingent beneficiaries. If you decide to fill this form out, use policy number GL-673199. Do not be thrown by the fact the form says it is for employees. The same form is used for retirees. Make a copy for yourself and send the completed form to the Sonoma County Human Resources Benefits Unit, 575 Administration Drive, Room 116 B, Santa Rosa, CA 95403.

FYI – You should let your beneficiary know to contact the Human Resources Benefits Unit, not the Hartford Insurance Company, upon your death.

Information on Pensions

Every year we get a report from SCERA that shows the number and percentage of retirees by age and by amount of their pension. This is some of the information as of 12/31/19. There were 4,973 retirees, which includes beneficiaries. 122 are 90 and older and 483 are 80 to 90. The good news is that we are living longer. The bad news is that we don't have COLAs so we lose purchasing power every year. Another interesting result is that 69% of retirees are 65 or older, but that leaves 31% who are under 65. This group has higher health insurance costs and a longer period of time as a retiree.

Now for information on amounts of pensions: 42% of retirees receive under \$2,000/month; about half of retirees get less than \$2,500; 62% receive less than \$3,000/month; and 75% receive less than \$4,000/month. It is true that there are retirees who get those \$100,000 pensions that are always being mentioned in the press or by the taxpayer association, but it is certainly not most of us. It is only around 3.6%. Think about responding with a letter to the Editor to some of those articles in the PD or other papers when they are spouting off about how much County workers get in retirement. Most of us get relatively small pensions, no COLAs, increasing health insurance costs and we are living to very ripe old ages. Not the strongest formula for a healthy financial future.

Changes to County Health Insurance Plans Related to COVID-19

The following information from Human Resources Benefits Unit <u>applies to retirees</u> as well as County employees.

Employee Benefits Update

The Families First Coronavirus Response Act (Families First Act) and the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), and other supplemental Federal guidance has provided the ability to implement enhanced benefits in health plans and other health related benefits. As a result, the following changes and enhancements are available for County employees and their dependents, where eligible.

• Waiving Copays for COVID-19 Testing and Screening

All County-sponsored employee medical plans, including deductible plans, cover test items and services related to testing for COVID-19 without cost sharing. The requirements took effect on March 18, 2020, and apply for the duration of the COVID-19 public health emergency. The Federal public health emergency will expire on July 25, 2020, unless extended.

• Telehealth/Virtual Visits (Non-Coronavirus Related)

All County medical plans, including deductible plans, cover telehealth as noted below:

- Kaiser Permanente covers telehealth 100%
- Sutter Health Plus covers telehealth 100% effective April 1, 2020 to December 31, 2020
- County Health Plan covers telehealth at a regular office copay
- Western Health Advantage covers telehealth at a regular office copay

• Extended Deadlines

County-sponsored health plans will disregard the "Outbreak Period" — the period that began on March 1, 2020, when a National Emergency related to COVID-19 was declared and will end 60 days after the end of the emergency (or on another date issued in the future). The extended deadlines are related to:

- HIPAA special enrollment (e.g. adding a new dependent to your health plan)
- COBRA continuation coverage (election periods and premium payment due dates)
- Claims and appeals extensions

All County-sponsored Employee Medical Plans Waiving Copays for COVID-19 Treatment

Zero member out-of-pocket costs for services related to a positive COVID-19 or suspected COVID-19 diagnosis. Members who are diagnosed with COVID-19 will not have to pay co-pays or other cost-share related to their medical care and treatment of COVID-19. This waiver of member out-of-pocket costs will apply to all places of service including, but not limited to, Hospitalization, Office Visit, Telemedicine, Emergency Room and Urgent Care. This waiver also applies to inpatient medical, inpatient pharmacy, outpatient medical, and transportation costs associated with the treatment of a COVID-19 diagnosis. Effective dates of this waiver vary by medical plan, as follows (unless superseded by government action or extended by medical plan):

- Kaiser Permanente April 1, 2020 to December 31, 2020
- Sutter Health Plus April 1, 2020 to September 30, 2020
- Western Health Advantage February 1, 2020 to September 30, 2020
- County Health Plan PPO and EPO April 1, 2020 to December 31, 2020



Sonoma County Senior Resource Guide - This online guide has links to many organizations in Sonoma County that provide services to seniors. They include general services and support, counseling and crisis prevention, education, training and employment, financial and legal, food, health , housing, information and disaster services, LGBT services, transportation, veterans, and elected officials. As shown above, you can access all this by going to the website listed. If you want a printed guide, you can call or email with your request.

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, 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	SCARE Membership and Financial Information
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: <u>https://www.facebook.com/groups/socoretirees</u> 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 currently has 1535 members and 163 associate members for a total of 1698 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

How to Join a Zoom Meeting

by Kathy Young

Technology can be intimidating. As many people are being cautious about social outings because of COVID 19, it is a good time to learn how to use Zoom to stay in touch with your social groups, organizations, or even one-on-one conversations. It certainly does not replace meeting in person, but it does give the opportunity to stay in contact with others. Many organizations are using Zoom instead of meeting in person.

Zoom is a web-based video conferencing tool. There are many options and ways to use this tool. However, this article will only focus on one, joining a meeting when invited through email.

To join a Zoom meeting that someone else has set up, it is easiest to already have the Zoom App on your device (computer, laptop, iPad, or smart phone). This gives you the opportunity to create an account and you are not downloading the software for each meeting. However, you do not have to have a Zoom account to attend a Zoom meeting. You will be prompted to download the software, once you have clicked on the link that you have been provided. All the controls you use for Zoom are in the Zoom application.

To download Zoom: <u>https://zoom.us/</u>

<u>YouTube instruction video for downloading Zoom</u> — <u>https://www.youtube.com/watch?v=UAa3MADuvsg</u> You may Google Zoom and download to your device. The Zoom app will give you prompts for getting the program on your device.

There are 4 ways to join a Zoom meeting with the Zoom app: 1) on your desktop, 2) through a link via your email invitation, 3) from the Zoom website, or 4) via telephone dial-in.

YouTube instruction for joining a meeting - https://www.youtube.com/watch?v=wo1l6ljz_wg

How to join a meeting from an email link:

- 1. You will receive an email invitation from the meeting host
- 2. Click on the link in the email (join via PC, Mac, iPad, iPhone, or Android)

You will be taken to the meeting. If a passcode is needed it will be in the email.

Upon entering the meeting, you will choose if you want to turn on the audio and video. In smaller meetings turning these on is appropriate. It is a choice in a larger meeting. The host of the meeting has the option to mute all. You can control if your video is on or off and if the sound is on or muted throughout the meeting unless the host has muted everyone.

There will be well-intentioned individuals offering advice. Please note that the Zoom controls are in different screen areas depending on what device you are using. For example, on the computer the control icons are on the bottom of the screen; with an iPad the control icons are on the top of the screen.

<u>YouTube instruction for joining a Zoom meeting using an email link</u> – <u>https://www.youtube.com/watch?v=hlkCmbvAHQQ</u>

There are many different options for using Zoom, the above is simplified for joining a meeting. For more details and information you may go to the <u>Zoom website</u> – <u>https://support.zoom.us/hc/en-us/articles/203024649-Video-Or-Microphone-Off-By-Attendee</u>

If you have questions on the above, you can email Kathy at kyoung2@sonic.net.

It's Time to Visit A Park

With COVID-19 limiting many of the places that retirees like to visit, more people are thinking about going to parks—either local ones or state or national parks. You can drive to many rather than getting on an airplane. Most are now open although Visitor Centers may still be closed. It is a good idea to check on the status of a park before you head for it to see what the restrictions are, if any. You can usually find this information if you go online.

Sonoma County Regional Parks

Sonoma County Regional Parks includes more than 50 parks and beaches from Petaluma to Gualala and Sonoma to Bodega Bay. Many offer wild landscapes and miles of trails. Others feature sports fields, playgrounds, and campgrounds. Regional Parks also manages the county's largest ocean marina and largest extracurricular environmental education center. If you live in Sonoma County, there is a good chance that there is a park near you.

If you go to <u>https://parks.sonomacounty.ca.gov/Visit/Find-a-Park/</u>, you will find a list of all the parks/trails and where they are located. If you click on a park name, it will give you more information on what is available there including trails, camping (if any), and a map. The cost for most of the parks is \$7 for parking for the day. However, you can purchase an annual membership. That costs \$69 if you are under 62 or \$49 if you are 62 and older. If you go online, there is information on where you can purchase an annual membership. They are available online, at some of the parks and at some stores.

The National Parks and Federal Recreational Lands Senior Pass

This is a repeat article as there are new members and new retirees turning 62.

The Senior Pass: There are some advantages to getting older and one of the best is the Federal Senior Pass that gets you into all National Parks and Federal Recreational Lands free as well as into some local areas. For instance, you can use it in place of the Northwest Forest Pass that is required at most hiking trailheads on National Forest Lands in Oregon & Washington, or in place of the Red Rock Pass in Sedona, AZ. There are undoubtedly many more places that I haven't discovered. This pass is available once you are 62 years old. It costs \$80 for a lifetime pass. That may sound like a lot but it's good for the rest of your life, and it covers anyone in your car. Entrance fee to National Parks is often \$30 and will undoubtedly continue to increase. There is an Annual Senior Pass available for \$20 if you don't want to put out \$80.

The Access Pass: A free, lifetime pass available to people who have been medically determined to have a **permanent disability** (does not have to be a 100% disability). It also covers anyone in your car.

Both passes: In addition to entrance fees, you also get camping in most National Parks and Federal Recreational Lands/Forests for half price. What a deal if you like to travel!

You can buy passes at the entrance station to any National Park or online. Go to <u>https://store.usgs.gov/faq</u> for more information on all America the Beautiful passes. They have annual passes as well and you don't have to be 62 or disabled.

California State Parks also has a discount pass for the permanently disabled that gives you 50% off on entrance fees and camping. Go to <u>http://www.parks.ca.gov/?page_id=1049</u> for more information (page down as it is toward bottom of page). There are other passes available as well.

Phyris Tobler

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



Mazen Awad - Sheriff Dawn Bailey - Child Support Services Kevin Berger - Permit & Resource Mgmt Marcia Chadbourne - Dept of Emergency Mgmt Kathleen Charleville - Human Resources Francine Conner - Human Services Carole Cooper - County Administrator Michael Crean - Sheriff Courtney Dabney - Clerk/Recorder Assessor Georgette Darcy - Valley of the Moon Elizabeth Demers - Clerk/Recorder/Assessor Richard Doss - Sheriff Jane Engdahl - Fairgrounds Laurie Findley - Water Agency Maureen Flynn Garcia - Health Services John Fossum - Human Services Shannen Fraley - Human Services Denise Fredrick - Human Resources Irene Hays - Board Of Supervisors Steven Held - Health Services Tracey Howell - Sheriff Thomas Johnson - Transportation & PW Louie Lopez—Water Agency John Marracg - Information Systems Marc McDonald - General Services **Oona Montgomery - Regional Parks** Jonathan Morgan - Valley of the Moon John Naiman, Jr. - Sheriff Kasey O'Keefe - ACTTC Mario Ortega - Sheriff Bruce Oveson - General Services James Parr - Human Services Julia Poncia - Clerk/Recorder Assessor Cynthia Pool - Sheriff Scott Reitenbach - Sheriff Michael Stovall - Valley of the Moon Rodney Stroud - Health Services Frances Summers - Health Services

William Trunick - Regional Parks Susan Upchurch - Board Of Supervisors Alan Vernon - Sheriff Greg Walsh - Clerk/Recorder Assessor Margaret Zaharoff - A/C/T

Website Updates by Phyris

There is now a "Sonoma Co Activities" webpage on the SCARE website. This was created for visitors coming to our CRCEA Conference last year-the one that was cancelled by the fire. I explored tourist activities as we wanted to encourage people who were coming to our conference to stay a few extra days and enjoy the bounty and beauty of Sonoma County. While I have lived in Sonoma County for 50 years, I found some new things. One of the best, if you like wine, is a website that allows you to sort over 250 wineries by whether they charge for wine tasting, need a reservation, have a garden or even a bocce ball court, and the types of wine they produce. Did you know that Sonoma County is now one of the top producers of artisan brews in the United States? And we also have many distilleries for gin, whisky and vodka as well as cider houses. The link on our web page shows 29 breweries, 8 cider houses and 15 distilleries. Did you know that Sonoma County now has more than 50 Regional Parks and Trail systems? Most of these are now open. Plus we have many State Parks. All of these and much more can be found on our website at http:// sonomacountyretirees.com/activities.shtml

The "Insurance" webpage has links to the Sonoma County Human Resources page that shows the health insurance coverage available to retirees. This includes the Annual Enrollment Booklet; just in case you tossed yours and now would like to check something. Perhaps you or a spouse are turning 65 and now want to see what the Medicare options are. Also shown is information on Care Counsel and on our new insurance offerings through Pacific Group Agencies. Sonoma County Association of Retired Employees P.O. Box 5513 Santa Rosa, CA 95402

Address Service Requested

SCARE August Membership Meeting and SCARE September Luncheon

Both have been cancelled due to concerns over the spread of COVID-19. Given that seniors are in the group most at risk, and we cannot safely distance at either event, the Board does not think it safe to meet.