



SCARE Newsletter

Sonoma County Association of Retired Employees

Published Quarterly November 2020 Volume 316 Issue 4

Calendar of Events 2020

Membership Meetings

Via Zoom 1:00 PM
11/17/20

Luncheons - Legends

CANCELLED due to
COVID-19

Board Meetings (Zoom)

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

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

The year 2020 continues to be one year most of us would like to either forget, or at the very least, put behind us forever. It has resulted in loss of employment for some, social isolation for many along with many of the personal freedoms we used to take for granted. Fortunately for county retirees, the stock market has rebounded which means our pension investment funds remain stable.

The California Supreme Court continues to uphold the "California Rule" which guarantees that public workers are entitled to the retirement benefits in effect when they start their jobs. Courts have ruled that a public employer who changes the terms of a pension must in turn provide a benefit of equal value.

Once again Sonoma County has been hard hit by wildfires. Whereas earlier this year because of COVID19, your Board agreed to donate money to local foodbanks and other organizations that provide food to seniors and others, this month we voted to support the fire victims fund set up once again through the Redwood Credit Union. You may want to donate to this fund yourself and you can specify that it is for fire victims in Sonoma County. RCU is paying all the administrative costs so your donation goes 100% to help those in need. As a side benefit your donation is tax deductible.

As happens every two years it is time to elect retiree representatives to the SCERA Board. We are fortunate to have two extremely experienced representatives on the SCERA Board and both are running for reelection. With the numerous challenges facing Sonoma County, we think it is vital to maintain continuity on the Board to provide experienced leadership for the Association. John Pels has served as the Retirement Board Trustee for a total of 18 years; 12 years as the representative for safety members and then for the past 6 years as the Trustee representing retirees. Neil Baker has been the Alternate Retiree Trustee for 6 years. Before that, he was associated with SCERA for over 30 years, much of that time serving as principal legal counsel for the Trust Fund. There may be other people running but we are not aware of any. You should be receiving a ballot from SCERA in mid-November.

At our November 17, 2020 Membership Meeting, we will be voting for members of the 2021 SCARE Board of Directors. Current Board members whose terms are expiring are Ed Clites, Shaun Du Fosee, Cora Guy, Patty Hamley and Alix Shor. All are willing to run for another two-year term. We still are short one board member and we would like to fill that position. If you are interested in joining the Board, please contact Cora Guy at (707) 539-2135 for more information and to be put on the November ballot.

Continued on next page

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

Kathy Young

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

President's Message continued from page 1 —

To join the November 17th Zoom meeting, click on the following link:

<https://us02web.zoom.us/j/83432416151?pwd=QnR2THp6U0JwRWl0R0RlOGllRGZwdz09> If asked for a passcode, it is 43659.

If you prefer you may call in at +16699009128. When ask enter Meeting ID: 834 3241 6151 Passcode: 436259

If you have not been on a ZOOM meeting previously, here is a link with instructions. There is a brief video as well as written explanations including how to download Zoom to your computer, laptop, tablet, or phone.

<https://support.zoom.us/hc/en-us/articles/201362193-How-Do-I-Join-A-Meeting>

There is much more detail on page 5 on downloading Zoom prior to meeting and joining a Zoom meeting.

Finally, this summer has been a big change for me. I have lived in Sonoma County for 40 years but have decided to move to be closer to my daughter, son-in-law and my two grandsons. So now I live in Sierra County. I am happy to remain as a member of the board for as long as we cannot meet in person. And of course I will always be a member of SCARE because I value what this organization does to protect me as a retiree as well as to give me the opportunity to keep up with those I worked with for over 17 years.

SSU and SRJC Scholarships available for the 2021-22 Academic Year

SCARE is once again offering two \$3,000 SSU and three \$1,500 SRJC scholarships to children or grandchildren of current or retired County of Sonoma employees. Students in high school or in college may apply. A GPA of 2.5 is required for the SRJC scholarship and GPA of 3.0 is required for SSU scholarships. If you know of anyone who might qualify, you can tell them how to apply.

SSU students should contact the scholarship office at www.sonoma.edu/scholarship. Applications are currently being accepted and will close in the middle of January 2021. You may also leave a message at the scholarship office by calling (707) 664-2261. Staff are working from home so there may be a delay in returning calls.

SRJC students will need to wait until January 2021 to apply. Applications will close around March 1st 2021. Their website may currently show last year's deadlines. You can contact the SRJC Scholarship office by calling (707) 527-4740 or clicking the Financial Aid tab on the SRJC website. Again, staff are working from home so delays may occur.

Scholarship recipients for the 2020-2021 academic year were:

SSU—Sophia Ammerman and Camilia Carmona

SRJC—Hayley Domer, Jaclyn Hernandez, Jacob Lepori, and Lindsey Lopeman
Ed Clites, Scholarship Chair

SCERA Update for October 2020 from John Pels

SCERA continues to offer services to its members and beneficiaries remotely, requiring appointments for in person meetings and limited seating for its retirement classes. The drop box for documents has been helpful, as it allows SCERA to receive signed documents necessary for processing benefits without having anyone enter the lobby area. The Board and Committee meetings are progressing well in a virtual format.

This was the first time SCERA's annual Planning Session has ever been canceled and the Board and staff were disappointed to do so. On October 22, at the Combined Retirement Board/Investment Committee meeting, SCERA will hear from Dr. Robert Spalding, Retired Brigadier General, who will discuss the Chinese Communist Party and the risk of investing in China. SCERA will also adopt its 2021 Business Plan which is usually presented at the Planning Session.

SCERA is keeping a close eye on investment performance, but it is too early to know the long-term economic and financial market effects. Although normal processes cannot be followed, the SCERA investment team can still remotely evaluate our investment managers' operations, which is particularly important under these unusual circumstances. The reviews done this way have not discovered any cause for concern. Still, the investment team plans to meet with the managers in their offices for supplemental reviews when travel and working practices return to normal.

Recently the Supreme Court decided an important pension case dealing with the calculation of a retiring member's compensation earnable, which is used to calculate the member's benefit amount. The case is *Alameda County Deputy Sheriff's Association v. Alameda County Employees' Retirement Assn.*, and a detailed newsletter article will be published by SCERA later this month. In brief, the Court held that amendments made to the compensation earnable statute that excluded certain elements of pay (like standby or on-call pay) from being counted in a member's compensation earnable were constitutional and that pension systems were correct when they followed the statute and removed those items after January 1, 2013.

SCERA is very fortunate to have had excellent counsel and leadership when the amendments at issue were made to the CERL and, thanks to the Retirement Board, counsel and staff, implemented those amendments in line with the California Supreme Court ruling in the *Alameda* case. SCERA has been excluding standby or on-call pay from compensation earnable calculations since January 2013, and has limited allowable cash outs to what is both earned and payable in the 12 month final average salary measuring period. Other CERL systems that took a different approach back in 2013 must now determine how to reconcile their approach with the Supreme Court decision.

Speaker for the November Membership Meeting (by Zoom)

At the upcoming SCARE Membership Meeting on November 17, 2020, The Redwood Empire Food Bank's (REFB) Director of Development, Lisa Cannon, will deliver a presentation on the history of the REFB, its current community partners, programs and services. She will be highlighting the ongoing importance of providing food to vulnerable populations, especially since the onset of the COVID-19 pandemic, and will discuss ways SCARE members can volunteer and contribute to the goals of the REFB.

In 1987, the Redwood Empire Food Bank was founded to provide food services to at-risk populations. Currently the REFB partners with 170+ organizations (food pantries, community dining rooms, shelters, group homes and child/youth organizations/facilities) in every city and unincorporated area in Sonoma County, as well as locations in Lake, Mendocino, Humboldt, and Del Norte counties. Prior to the COVID-19 pandemic, the REFB and partner organizations distributed \$40 million worth of food annually, the equivalent of 15 million meals annually. Since the onset of the COVID-19 pandemic, demand has soared. The REFB provides fresh food, groceries, and meals through three programs: Every Child, Every Day, Senior Security, and The Neighborhood Hunger Network. Partner organizations include businesses, foundations, local governments, and the California Department of Food and Agriculture, non-profit groups, and citizen volunteers. Community members can donate funds to support REFB programs and volunteer at the Santa Rosa REFB warehouse preparing food boxes for distribution and at food bank distribution centers throughout the county.

JLMBC Report by Phyris Tobler

Not much has been happening at JLMBC in the last few months. As you might expect, we have been meeting virtually. There are two Requests for Proposals (RFPs) being evaluated for Vision care and Life Insurance. The vision care just affects employees. The life insurance RFP could have some effect on retiree premiums for those retirees who have opted for life insurance, but Human Resources is not expecting much of a change. Western Health Advantage is exploring the option of providing a Medicare Advantage plan. If they do, it may be available at the next County open enrollment in the Spring.

A note regarding Medicare open enrollment. Those of you who are Medicare eligible have been getting a lot of ads regarding signing up for different Medicare insurance plans. The individual Medicare open enrollment period is October 15th - December 7th. However, **this does NOT apply to those on County insurance**. The County has group plans and its open enrollment occurs in March. If you enroll in any Medicare plans at this time, you will lose your County insurance and the \$500 they pay toward it. If you have questions, you can contact the Sonoma County Human Resources Department.

I heard from a couple members in response to the article on life insurance in the last newsletter. They wanted to know how they could tell if they had the retiree life insurance. For any of you who are wondering that – the County sends out a notice around June 1 each year. This notice shows which health plan you are enrolled in and if you have a share of the cost. It also shows if you have dental insurance and life insurance and the amount you have to pay for each, as well as the total County Benefits Deduction. This total amount is what is shown as "County Benefits" under Deductions on your Advice of Deposit for your pension check. It is a good idea to hold onto that letter as if you are paying for medical or dental insurance and you still have money in your HRA, this letter can be used to claim your money from P&A. Or you can contact HR Benefits unit if you don't have the letter.

HRA Update

This is to correct information previously in the newsletter. I thought that all SCARE HRA cards expired on June 30, 2020 with new ones that were issued expiring on June 30, 2023. It turns out it is not that simple. It is true for most people with a SCARE HRA but there are exceptions. Expiration dates can be different because sometimes a person misplaced the original card and had to have a new one issued. The reissued card would expire three years after it was issued. The spouse's card is not automatically generated. The account holder has to order it so the expiration date will be different. *The Benefits Card is always valid for three years from the date of issue.* Note: none of this affects the amount you have in your HRA account.

What is IRMAA?

IRMAA stands for Income Related Monthly Adjustment Amounts. It is based on a person's adjusted gross income and it can affect your Part B and/or Part D Medicare premium.

Part B premiums: Part B covers outpatient medical services. If your income is under \$87,000/year or \$174,000 if you file jointly, the Part B premium for 2020 is \$144.60. Up to \$109,000 single (\$218,000 joint), the premium goes up to \$202.40. Rates continue to increase as income goes up. You can get all the rates at <https://www.medicare.gov/your-medicare-costs/part-b-costs>. Part B premiums usually increase each year. As you probably know, Sonoma County reimburses retirees who have one of the County health plans \$96.40/month. This is added to your pension check. This amount is frozen at the 2009 rate. It's not good news that the Part B premium has increased by 50% in 11 years.

Part D premiums: Part D covers prescriptions. It works a little differently from Part B. You don't have to pay a premium until your annual gross income exceeds \$87,000 for an individual or \$174,000 for a couple, and then you only pay \$12.20 per person receiving Medicare. That premium continues to increase as your gross income increases. All rates are shown at <https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans> (you have to scroll down a ways to find rates). You do not pay a Part D premium if you are on the County Health Plan. That is because it is a self-insured plan so it is exempt from this charge. While you have to pay this premium if you are on Kaiser or AARP/UnitedHealthcare, those plans are much less expensive than the County Health Plan that you are better off with those plans (from a fiscal standpoint at least) even with this additional charge.

Medicare uses the modified adjusted gross income reported on your IRS tax return from 2 years ago to determine your Part B and Part D premiums. You pay these premiums directly to Medicare. They are deducted from your Social Security, or if you do not yet have Social Security, you pay premiums to Medicare after receiving a bill.

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: <https://zoom.us/>

[YouTube instruction video for downloading Zoom](https://www.youtube.com/watch?v=UAa3MADuvsg) — <https://www.youtube.com/watch?v=UAa3MADuvsg>

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) — 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.

[YouTube instruction for joining a Zoom meeting using an email link](https://www.youtube.com/watch?v=hIkCmbvAHQQ) — <https://www.youtube.com/watch?v=hIkCmbvAHQQ>

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 [Zoom website](https://support.zoom.us/hc/en-us/articles/203024649-Video-Or-Microphone-Off-By-Attendee) — <https://support.zoom.us/hc/en-us/articles/203024649-Video-Or-Microphone-Off-By-Attendee>

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

In Memoriam



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

Wilma Von Bargaen
Mary Ellen Burns
Elizabeth Herrin
Lynn Johnson
Charlotte Quick-Paris

Checking for Spam

Recently, a hacker accessed Alix Shor's email and contacts. Several of us have gotten emails from her asking for unusual things like picking up a gift card for her and other unlikely things.

If you are suspicious of an email, a good way to find out if it is valid is to put your cursor over the sender's name. That will show you the actual email address which usually tells you if it is fake. I recommend doing this anytime you see a suspicious email from banks, credit card companies, phone companies, etc. Also, most legitimate companies will not send you emails asking for personal information.

SCARE Membership and Financial Information

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

Bill Robotka

You Are Never Too Old!

As we age, we may limit ourselves – saying we are too old for something we used to do. And maybe we don't even try. We may hesitate to try new things. Looking at what some of the people below have done in their golden years, perhaps you shouldn't give up too easily. Taking up new activities also strengthens your brain, so you are never too old to try something new.

Did you know?

- Olga Kotelko took up track and field at 77 and continued until 95. She won 750 gold medals in international masters' competition.
- Astronaut John Glenn returned to space at age 77.
- Julia Child had her TV debut at age 51 and wrote a cookbook at 87.
- Frank Lloyd Wright was still working at age 91.
- Ronald Reagan was elected to his second term at age 73.
- Mary Fasano graduated from Harvard University at age 89.
- Dr. William Worrall Mayo founded Mayo Clinic at age 70.

A little humor to brighten your day

Harold watched, fascinated, as his mother smoothed cold cream on her face. "Why do you do that, mommy?" he asked. "To make myself beautiful," said his mother, who then began removing the cream with a tissue. "What's the matter", asked Harold. "Giving up?"

A math teacher saw that Harold wasn't paying attention in class. She called on him and said, "Harold! What are 2 and 4 and 28 and 44?" Harold quickly replied, "NBC, FOX, ESPN and the Cartoon Network!"

Harold's kindergarten class was on a field trip to their local police station where they saw pictures tacked to a bulletin board of the 10 most wanted criminals. One of the youngsters pointed to a picture and asked if it really was the photo of a wanted person. "Yes" said the policemen. "The detectives want very badly to capture him." Harold asked, "Why didn't you keep him when you took his picture?"

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

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

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



Spencer Bader - Water Agency
Kevin Berger - PRMD
Michele Berrong - Human Services
Michelle Carstensen - District Attorney
Vincent Carvalho - Transportation & Public Works
Brian Costa - Sheriff
Jason Craver - Sheriff
Rhonda Darrow - Health Services
Sharon Davis - Human Services
Diane Dillon - PRMD
James Dillon (Associate)
Colleen Doherty - Sheriff
Barbara Edmunson - Human Services
Karen Fies - Human Services
Caroline Fowler - District Attorney
Patricia Gilligan - Clerk/Recorder/Assessor
Ana Gray - Health Services
William Green, Jr - Sheriff
Bruce Goldstein - County Counsel
LuAnn Grigg - Child Support Services
Diane Hawn - Human Resources
Bradley Hoffman - Human Services
Janet Jensen - Auditor/Controller/Treasurer
Jose Jimenez-Rosas - Human Services
Lyle Keller - Health Services
Catherine Kennedy - Human Services
Carolina Kreysa - Human Services
Louie Lopez - Water Agency
Karen McClure - Human Services
Cynthia McElrath - Courts
Mark Pedersen - Sheriff
Sandra J. Salas - Health Services
Lawrence Solomon - Probation
Linda Stanley - Human Services
Ann Stogner - Courts
Maria Vega Jimenez - Health Services
Karen Wallenbert-McEwen - Health Services
Robert Walters - Information Systems
Christopher Weaver - Probation
Brett Williams - Child Support Services

Transparent California

We want to let you know about information on you and your pension that is available on the internet. Transparent California is a web site that shows all public employees and retirees and the amount they earn or the amount of their pension. It can be sorted by county, city, university, etc. For retirees, it shows name, job title at retirement, pension amount, years of service and year of retirement. It shows pensions back to 2012. Since we have not gotten a COLA since 2008, the pension amount is the same for years 2012 – 2019. The web site does not give any other personal information. If you want to check it out, go to <https://transparentcalifornia.com/pensions/>. SCERA was opposed to releasing this information but the court required them to do so.

Updating Contact Information by Lou Maricle

If you move, you need to give your ***change of address and other contact 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. 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, Shirley Norman, Cecilia Proschold, 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.

Comments on Our Newsletter

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

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

Address Service Requested

General Membership Meeting by Zoom on November 17, 2020

1:00-3:00 pm — General Meeting

To join Zoom, click on the following link or copy it into your browser any time after 12:30 pm
<https://us02web.zoom.us/j/83432416151?pwd=QnR2THp6U0JwRWl0R0R1OGllRGZWdz09>
If asked for a passcode, it is 43659.

If you prefer you may call in at +16699009128. When asked, enter Meeting ID: 834 3241 6151
Passcode: 436259

MEMBERSHIP MEETING AGENDA

- I. SPEAKER— Lisa Cannon from the Redwood Empire Food Bank
- II. SCARE BOARD ELECTIONS
- III. JLMBC REPORT
- IV. SCCLO REPORT
- V. MISCELLANEOUS OR QUESTIONS