



NEWS BRIEFS

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SACRAMENTO COUNTY RETIRED EMPLOYEES ASSOCIATION
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December 2012 Number 4

Susan Cucchi, Editor



PRESIDENT'S CORNER

By Kiyoshi Adachi



The October SCREA Director's meeting was held in the conference room of the Rancho Cordova Police Department located at 2897 Kilgore Road. Our thanks to SCREA Vice President Barbara Smith, retired safety officer, who made the arrangements to meet there. Board members were very pleased with the easy access, the handy parking and the spacious meeting room.

My experience with the SCREA Board dates back to the 1990's. Since then the Board has continuously met at the Sacramento Credit Union conference room at 8th and H Street in downtown Sacramento. The County Administration building (where SCREA Board members regularly meet with the County Employee's Benefits Office), the County Executive's Office and the Board of Supervisors Chambers are all across the street.

Many of us started accounts with the Credit Union while employed and carried on after retirement, buying cars, getting loans, etc.. SCREA does their banking here. The Credit Union provides the meeting room free of charge with coffee to boot! They also generously support SCREA activities such as our annual picnic and holiday luncheon.

For a bit of history, when I started work for the county in 1958, I was not aware of the existence of the Credit Union. My I.D. card says the Credit Union was located at 800 H Street which indicates that it was located where it is today. I remember better the location adjacent to the Sheriff's Office at 711 G Street. It was a tiny one story building which is now part of the Sheriff's Office. A Public Works colleague, Cliff Wooten, was, at one time, a manager there. Elaine Seibel, a former SCREA Director, was an early Credit Union Board member who was involved in it's expansion which includes the downtown main office, Bradshaw Road and other locations.

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NEW MEMBERS

Angela Avakian
 Annie Banks
 Paul Burke
 Kevin and Karen Groom
 Therese Holland
 Kaz Ishihara
 Rita Lewis
 George Madera
 Barry Marcus
 Steve Masudo
 Roxie Mullenau
 Michelle Preslar

Rhonda Reece
 Mae Fe S. Reyes
 Valerie Saunders
 John Schmitz
 Sara Stanley
 Carol Stone
 Patrick Sullivan
 Gail and Thomas Tauchus
 Jeannette K. Shick Tucker
 Brenda Ward
 Michael Ziegler

Home Loans

Auto Loans

Low Rate Credit Cards

Free Rewards Checking

Sacramento Credit Union can help you make the most of your retirement income! Save money each month with our home and auto refinance options. You can also save with our FREE checking accounts-no gimmicks, just truly free checking. Come and see the Sacramento Credit Union difference. Benefit from surcharge free access to a network of over 28,000 ATMs nationwide, six convenient branch locations and unmatched service!

Visit www.sactocu.org or call **916-444-6070** for more information.



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CREDIT UNION

Sacramento County Employee's Credit Union



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2012 HOLIDAY LUNCHEON

by Sandy Carli

Where did 2011 go? If it was anything like my year, it has been filled with lots of joyous occasions as well as those times that make our hearts ache. So as this holiday season is upon us, I wish everyone the very best of times as we look forward to 2013.

SCREA'S Holiday Luncheon continues to be a favorite event for all of those who attend. If you haven't been for awhile or you make this an annual event, it is time to reserve your spot for a very festive time. So fill out the reservation form on the back of this newsletter and bring a friend or two to share in the good times.



We will continue to be in the large ballroom at the Hilton Hotel at 2200 Harvard Street, just off Arden Way West. The lunch starts at **noon**, however the doors will open at 11:00. Although there is plenty of parking, I do recommend coming early to secure a parking place as there may be other parties going on as well. I am sorry to report that the cost of food and gas this year has caused an increase in the cost of the luncheon. Usually the Hilton holds us at the same price for two years, but they were not been able to do so this year. One way to save some money is to make sure you have signed up your spouse or significant other to be an affiliate member- they get the same discount as members.

Lots of Door Prizes! Again, somebody from every table will win a door prize. The door prizes come from SCREA, the Sacramento County Credit Union, and from the John Descamp's Annual Christmas Gift Fund. As I have reported in the past, John Descamp, the former CEO of the Sacramento County Employees Retirement System donated a total of \$8,000 to SCREA. Each year \$400 is to be spent just on the Holiday Luncheon Door Prizes. The money cannot be used for any other purpose. The current balance in this fund is \$6,393.24. So be sure and hang onto the raffle ticket that you will find in your reservation envelope and give a holler when your number is called to claim your prize.

We can't say THANK YOU enough to the Sacramento County Credit Union and John Descamp for their generous donations.

What's for lunch? See page 9 for the Holiday Luncheon Menu.

Everyone must send in their reservation form and a check for the event by December 11th, 2012.

See you on DECEMBER 14th at the Hilton Hotel.

New Information!!
The March 2013 luncheon will be held at the Lion's Gate Hotel on March 11th.
Mark you calendars!!



BENEFITS COMMITTEE REPORT

By Kiyoshi Adachi



As a courtesy to SCREA, Ann Marie Meyer, manager of the County's Employees Benefits Office (EBO), provided three articles related to Medicare in the September 2012 News Briefs. The articles were to inform Medicare eligible retirees of alternative choices to the current County group plans. These plans are available in the Medicare individual plan market for retirees shopping for value. Her article stated there are more than 4,000 plans available to retirees in the individual market.

Her article titled "Advantages of Individual and Group Retiree Medicare Coverage" also stated "Since the County does not have staff with the expertise in individual market plans or is in a position to give retirees advice, you are encouraged to look into your own alternatives."

EBO has said there are no plans to discontinue offering the current group plans to retirees. The County group plans are costly and, as the chart in her article shows, premiums continue upward. For 2013, however, there is a welcome drop in the Kaiser Senior Advantage premium of about 2.59 to 3%.

There is a separate article "Medicare and You" (see below) which reports on the County sponsored seminar held September 18, 2012 on this subject.

MEDICARE & YOU

By Kiyoshi Adachi

Medicare & You was the title of one of the articles in the September 2012 News Briefs by Ann Marie Meyer, Manager of the County Employees Benefits Office. As her article stated, on Tuesday, September 18, 2012, the County hosted a seminar to discuss the various options available to retirees through Medicare.

Ann Marie told me that she arranged this seminar as a favor to SCREA. SCREA acknowledges and thanks her for her efforts. She provided information to SCREA members to help decide important health coverage cost issues. The EBO and SCREA Benefits Committee have met regularly to discuss benefit issues. SCREA appreciates these opportunities to meet.

The 10:00 AM session was well attended. Barbara Smith and I were there. Ann Marie told attendees the County had no plans to discontinue the current group plan programs for Medicare eligible retirees. The seminar's purpose was to provide information on individual plans available to Medicare eligible persons. The county's consultant, Keenan and Associates, made the presentation. A handout, "Medicare and You" was passed out. The following are some of the charts in the handout (see page 5, 7 and 8).

Funny Bone

Grandpa and his grandchildren were taking a ride. A fire truck zoomed by with a Dalmatian dog in the front seat. The children started discussing the dog's duties. "They use him to keep crowds back" said one child. "No, he's for good luck" said another. The third child brought the argument to a close. "They use the dogs to find the fire hydrants" she said firmly.

MEDICARE & YOU

By Kiyoshi Adachi

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What are Part C

Medicare Advantage Plans?

1. "Coordinated Care Plans" (Medicare's name for managed care/HMO plans)
After 1/01/2006 had to conform any Rx benefits to Medicare Part D
2. Regional PPO Plans contracting with CMS (Centers for Medicare and Medicaid Services) to serve all of a CMS-designation region

Part C Medicare Advantage Plans

- ◆ Retiree must assign Medicare A&B and is limited to HMO network and facilities
- ◆ HMO provides Medicare A&B benefits plus additional coverage (such as coverage of A&B deductibles and out-of-pocket expenses, etc.)
- ◆ HMO contracts with Medicare and must conform any Rx benefits to Medicare Part D:
 - Provide part D Rx benefits only (as a separate PDP) OR
 - Provide additional non-standard Rx benefits within HMO as chosen by retiree for additional premium

Medigap or Medicare Supplemental Plans

- ◆ If you join a Medicare Advantage Plan you cannot be sold a Medigap Plan
- ◆ Medigap Plans are sold by private insurance companies to fill the gaps of Original Medicare
 - Retiree must be enrolled in Medicare Parts A&B
- ◆ Medicare pays claims first, then your Medigap Plan pays second
- ◆ All plans (A-N) offer "standardized" benefits, but some plans may offer additional benefits.
 - Plan F is the Cadillac Plan and is consistent across all carriers
- ◆ Do not include a Medicare Part D prescription drug plan

What is Creditable Coverage?

Must satisfy four criteria:

- ◆ Plan provides coverage for brand and generic prescriptions;
- ◆ Plan provides reasonable access to retail providers and optionally, for mail order coverage
- ◆ Plan is designed to pay an average of at least 60% of the participants' prescription drug expenses AND...

...ALSO satisfies at least one of the following:

- ◆ No annual benefit maximum lower than \$25,000;
- ◆ An actuarial expectation that the amount payable by the plan will be at least \$2,000 per Medicare individual; or
- ◆ If an integrated health plan has no more than a \$250 deductible per year, has no annual benefit maximum lower than \$25,000 and has no less than a \$1,000,000 lifetime combined benefit maximum.

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PRESIDENT'S CORNER

By Kiyoshi Adachi

Continued from page 1

The Credit Union's long relationship with SCREA is very much appreciated. Current SCREA Directors want to explore an alternative meeting place with easier access and parking. 2897 Kilgore surely meets that criteria. We don't know if the Kilgore Road location will be available on a regular basis, so we will still meet occasionally at the Credit Union.

Ron Hines and Mike DeBord, SCREA delegates to CRCEA, our State Association of 20 1937 Act counties, reports that the CRCEA sponsored legislation to allow private sector workers to voluntarily participate in a defined benefit retirement savings program has been approved by the Governor. If this program can be implemented, private sector workers can look forward to joining a program that will provide a guaranteed amount at retirement much like our own retirement system. Private sector workers need this.

SCREA hosted its annual health insurance enrollment on October 22, 2012 at the Foothill Community Center, 5510 Diablo Drive. SCREA has done this since the 1990s. At that time former SCREA Director Betty O'Leary was in charge. She was helped by former Directors Rose Fursteneau and Jo Brooks. I was recruited by Betty to be a "swamper"—to carry stuff from her car, make coffee, put out the other refreshments and clean up.

I thought this years enrollment would be an indicator of how many Medicare age retirees would move from the County group plan to individual plans. The reason would be to select an individual plan which would be tailored to their needs and also save considerable money. As Ann Marie Meyer, the County's EBO Manager, stated in her September 2012 News Briefs article, there are more than 4,000 plans available on the individual market with a variety of benefits and costs. Her article points out that the County group plan may have more insurance than a retiree would have purchased had the choice been their own.

My wife again helped with planning the refreshments. She also made the bundt cakes. Barbara Smith and I were the Directors attending. It looked like about 50 retirees attended. Last year people were standing outside before the 9:00 AM start time. Maybe the rain was a factor in the turnout. SCREA will meet with the EBO on Thursday November 8th to discuss what happened during the annual enrollment.



For your information here are some important phone numbers:
SCERS 916-874-9119 Employee Benefits Office 916-874-2020

Notice: The information presented in "News Briefs" is believed to be from reliable sources. However, no responsibility is assumed by SCREA, the Editor or the writers for inaccuracies in the articles published.

IN MEMORIAM

Albert A. Angert Adele Avilla Betty Bauer Marvel Beamer Willis Bonner Zona Braun William Brown Shirley Brown Miguel Buelna William Burrell Bill Carlson George Castagna Robert Clapp Ollie Dunkeson Dolly Dupee' Mary Eldredge	Joann Evans Lorraine Foster William A. Franklin Rose Furstenau Carol Geren Alix Gillam Ralph Graves Florence Greenlaw Winona Gums Joann Haverstock Mildred Herndon William Hicks Paul Holme Loretta Hulin William James Douglas E. Johnson	Barbara Jossi Helen McVay Elizabeth Merrill Thomas Neff Alice Nicholson Julie Nord Bernard Norton Jane Oda Glen E. Orick Rose Marie Pane Robert Radford Judith Rath Eric Roberts Barbara Rooney John Ruffennach Richard Sacht	Della Sanchez William C. Smirl Marieva Smith Phyllis Smith David Sosa Linda Steffen Paula Surry Tarlok Takhar Eva Terrell Earl Togneri Donald VanSike Peggy J. Vasion Bunny Whitney Sharon Woods Franklin D. Yeater
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MEDICARE & YOU

By Kiyoshi Adachi

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Opportunities in Sacramento County

Market	Medigap Plans	Part D (Rx)	Medicare Advantage Plans
Sacramento, CA	26 Plan Options	22 Plan Options	3 Plan Options
	7 Carriers	10 Carriers	2 Carriers
	\$52—\$201	\$15—\$115	\$0—\$131
	Plan F: \$153.00		

Plan Designs for Sacramento County

Benefits	BCBS of CA Medigap Plan F Plus Rx (Carrier)	AARP Medicare Complete HMO Medicare Advantage Plan
Monthly Premium	\$153.00 Medical \$43.20 Rx \$196.20 Total	\$0.00
Deductible and General	Plan pays Medicare Part A and Part B deductibles No lifetime limit No network restrictions	\$0.00 deductible No lifetime limit \$4,900.00 out of pocket max.
Physician	\$0.00 co-pay; plan covers Part B coinsurance and Part B excess	PCP \$10.00 co-pay Specialist \$25.00 copay
Emergency/ Urgent Care	\$0.00 co-pay; plan covers Part B coinsurance and Part B excess	\$65.00 co-pay ER \$40.00 co-pay Urgent Care
Hospital	\$0.00 co-pay, covers Part A coinsurance and an additional 365 days at 100%	\$220.00 co-pay per day, days 1-8. 100% after.
Pharmacy	\$0.00 deductible \$7/\$38/\$74/33% No coverage in the gap	\$0.00 deductible \$7/\$38/\$74/33% No coverage in the gap

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MEDICARE & YOU

By Kiyoshi Adachi

Continued from page 7

IMPORTANT REMINDER! To those who have Medicare, are currently enrolled in the County group plans and who decide to enroll in a private individual plan, please contact the County EBO to make sure you can re-enroll back to the County group plan if you decide you want to do so. Their number is 916-874-2020. SCREA Directors are not qualified to advise you on which individual plans are "creditable" or not.

An announcement was made by EBO that retirees receiving a retirement check will have a dental premium holiday on your October 31, 2012 and November 30, 2012 check. Your check will be \$30.03 more. The December 31st check will reflect the premium increase or decrease for 2013.

Thanksgiving Facts

- ◆ The Pilgrim leader, Governor William Bradford, had organized the first Thanksgiving feast in 1621 and invited the neighboring Wampanoag Indians. Around ninety Wampanoag Indians and their chief, Massasoit, were invited.
- ◆ The first Thanksgiving celebration lasted three days.
- ◆ By the fall of 1621 only half of the pilgrims who sailed on the Mayflower survived. The survivors, thankful to be alive, decided to have a feast in thanksgiving.
- ◆ Abraham Lincoln issued a "Thanksgiving Proclamation" on October 3, 1863 and officially set aside the last Thursday of November as the national day for Thanksgiving. Prior to that presidents used to make an annual proclamation to specify the day when it would be held.
- ◆ Benjamin Franklin wanted the turkey to be the national bird. Thomas Jefferson opposed him. It is believed that Franklin then named the male turkey as "tom" to spite Jefferson.

MOVING?

Please complete and mail this form.

Please fill out and mail this notice to:
SCREA, P.O. Box 161414
Sacramento, CA 95816

Name: _____

New Address: _____

City: _____ State: _____

Zip: _____ Telephone: _____

Email: _____

Date of Move: _____

Old Address: _____

The surviving spouse of a member is eligible to SCREA membership.
For enrollment assistance please contact our Membership Chair, Sue Murray,
at 916-359-6394.

ANNUAL HOLIDAY LUNCHEON



Please join us for our annual
 Holiday Luncheon
 At the HILTON HOTEL
 Located in the BALLROOM
 2200 Harvard St., Sacramento



11:00 a.m. No-Host Bar 12:00 p.m. Lunch
 Door Prizes after Lunch

Menu includes a choice between:

Roast Turkey Breast with mash potatoes and gravy, Chef's Fresh Vegetable du Jour,
 and cranberry sauce served in a bowl on the table.

Or

Vegetarian Manicotti Pasta with the Chef's Fresh Vegetable Du Jour.

Each dish comes with a Toss Garden Salad, wheat and sour dough rolls, coffee and tea,
 and for dessert: pumpkin or apple pie—choice made at the table.

COST: Members \$20.00 and Non-Members \$27.00
 (This represents a \$7.00 savings to Members)

Please send in your reservation by December 11, 2012.

Please call 916-457-0304 or email scarli@surewest.net if your check is sent near or on
 Dec. 11th or later. Payment at the door must be authorized prior to the event.

No reservations are taken at the door.

No refunds after December 11, 2012.

Send Reservations to:
 SCREA Reservations
 PO Box 161414
 Sacramento, CA 95816

Directions:

Hwy. 80, Exit at Arden Way West, right on Harvard Street.
Parking in the front and on the right side of the hotel.



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SCREA HOLIDAY LUNCHEON RESERVATION

FRIDAY, DECEMBER 14, 2012

Lunch served at Noon

Member(s) Name: _____ Phone: _____

Member(s) Name: _____ Phone: _____

"New" email address: _____

Non-members Name: _____ Phone: _____

Non-members Name: _____ Phone: _____

_____ Members: Roast Turkey Breast \$20.00= _____

_____ Members: Vegetarian Manicotti Pasta \$20.00= _____

_____ Non-Members: Roast Turkey Breast \$27.00= _____

_____ Non-Members: Vegetarian Manicotti Pasta \$27.00= _____

Total Check Amount enclosed \$ _____

RESERVATION DEADLINE NO LATER THAN DECEMBER 11, 2012.

DO NOT SEND CASH. SEND A CHECK MADE PAYABLE TO:

SCREA, P.O. BOX 161414, SACRAMENTO, CA 95816

Directions to the Hilton Hotel are in the Holiday Menu Article on page 9.