



NEWS BRIEFS

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Susan Cucchi, Editor



PRESIDENT'S CORNER

By Kiyoshi Adachi



The SCERS (Sacramento County Employees Retirement System) "Comprehensive Annual Financial Report for Fiscal Year Ending June 30, 2011 and 2010" contains the following information:

- ◆ The net asset value of our System increased from slightly under \$5 billion in June 2010 to slightly greater than \$6 billion on June 30, 2011. The funded ratio was 87 percent on June 30, 2011.
- ◆ The number of retired members increased from 8,346 retirees (1,689 Safety and 7,084 Miscellaneous retirees) to 8,821 retirees (1,737 Safety and 7,084 Miscellaneous retirees) from the previous period.
- ◆ The "Comparison of Distribution of Retired Members and Beneficiaries by Monthly Amount" is shown below:

Amount of Monthly Benefit	June 30, 2010 Number of Retired Members	June 30, 2011 Number of Retired Members
\$0-\$499	854	836
\$500-\$999	1,242	1,302
\$1,000-\$1,499	1,215	1,232
\$1,500-\$1,999	971	1,018
\$2,000-\$2,499	800	851
\$2,500-\$2,999	651	676
\$3,000-\$3,499	514	567
\$3,500-\$3,999	401	452
\$4,000-\$4,499	341	374
\$4,500-\$4,999	260	281
\$5,000-over	1,097	1,242
Totals	8,346	8,821

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PRESIDENT'S CORNER

By Kiyoshi Adachi

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The schedule on page 1 shows that on June 30, 2011 about 50% (4,288 of 8,821 or 49.74%) of retirees received a monthly benefit of \$1,999 or less. On June 30, 2010 the \$0 to \$1,999 group numbered 4,282 or 51.3% of the total. On June 30, 2011 the \$5,000 and over group of 1,242 of 8,821 was 14.1% of the total compared to 1,097 of 8,346 or 13.1% on June 30, 2010. The data continues to show the percentage of retirees receiving meager pensions remains constant.

There has been no news from the Federal Courts on our November 29, 2011 hearing on Sacramento County's motion to dismiss our law suit first reported to you in the June 2011 News Briefs. SCREA is hopeful the Federal Court will not dismiss our pending suit. SCREA Board feels it is appropriate for a third party, the Federal Court, to adjudicate and settle this dispute between Sacramento County retirees and Sacramento County. Retirees have maintained that the County's long-time past practice of paying subsidies (since about 1980) created an implied contract and therefore entitles us to continue receiving the subsidies. The County has said No! No! No! There is nothing written which guarantees payment of subsidies. Also, the County has included disclaimers that the subsidy is not a vested right for the past 10 years or so. The Court will hopefully settle this issue.

These are some questions retirees ask: Should retirees have a reasonable expectation for continuing to receive an insurance subsidy based

on the County's long standing conduct of having provided this subsidy? Has the County administered paying the subsidy equally to all eligible participants in the County sponsored health programs? All retirees look forward to these questions being answered by the Court.

SCREA Board members, Mike DeBord, Warren Harada and I had a cordial visit with new County Executive, Brad Hudson. We introduced ourselves and requested the periodic meetings between retiree representatives and the County Executive's office be continued, legal issues pending between us notwithstanding. He was interested in retiree issues and was agreeable to continue discussing them. A very good start. SCREA Board is looking forward to up-coming meetings.

I have spoken to some retirees who were surprised to learn retirees are entitled to a \$4,000 burial benefit upon their passing. All retirees should remind their beneficiaries of this benefit even though the Retirement System will provide this information when notified of the retirees death. The telephone numbers for SCERS are (916) 874-9119 or 1-800-336-1711.

IMPORTANT

Are some of you doing without health insurance coverage because you can not pay the premium? We want to know. Call one of the Directors listed on the last page of News Briefs.

INTRODUCING SCREA'S WEB SITE

Effective with this newsletter your SCREA Web site is up and running!!

Check it out—www.saccountyretirees.com

Check out all the great information you can find there: SCREA's calendar of events, those issues of News Briefs you can't find but want to reference again, the latest update on the lawsuit and what's going on with all the initiatives around pension reform at the local, state and national level, plus lots more. Refer friends or former colleagues who are interested in joining SCREA to the Web site. They will find an easy to download application there.

We've tried to make the Web site as user friendly as possible. We welcome your feedback. Just contact any of the Board members with your comments and/or suggestions.

NEW MEMBERS

Gloria Adams
 Burke W. and Pam Adrian
 Paul Alvies
 Nancy S. Arkelian
 Charles and Wanda Beach
 Faye C. Bess
 Ana Bravo and Alvaro Olmo
 Thomas Coulombe
 Doris Dandridge
 Sharon and Leroy Dwight
 Henri and Sharon Elmensdorp
 James and Peggy Feldt
 Ramona Fishel
 Janet Gallaway Sawyer and James Sawyer
 Yvonne Gooch
 Glen and Janet Holland

Deborah Huber
 Marcia Hutchins
 Sandra Iwamoto
 Lenny and Rose Jorjorian
 Betty Lewis
 Keri Miner
 Janet Parris
 Ron Payne
 Rosellen Petrotta
 Charles Robuck
 Jennifer Sipe
 John Triplett
 Bounthong Vongmany
 Ung Vu
 Marianne Wilcox
 Mark Worley

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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Sacramento County Employee's Credit Union



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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.

NEW LOCATION FOR SCREA LUNCHEON !!

MARCH 16th, 2012 SCREA LUNCHEON

WOODLAKE HOTEL, FORMERLY THE RADISSON
500 Leisure Lane
Sacramento, CA 95815

NO HOST BAR STARTS AT 11:00 AM
 LUNCH SERVED AT NOON

GUEST SPEAKER: Brad Hudson, the new Sacramento County Executive
 Brief Update on Medical Subsidy Lawsuit-Mike DeBord
 Door Prizes

The Woodlake Hotel, formerly known as the Radisson Hotel, will be the location for our March 16th SCREA luncheon (reservation deadline is March 12, 2012). We are in the **Edge-water Banquet Room**. The cost for the luncheon for members is \$20.00. Non-members will pay \$27.00. This represents a \$7.00 savings for members.

You may choose between the following entrees:

1. Marinated Tri-Tip with caramelized onions, red wine and honey, and red-skin mashed potatoes;
2. Chicken Cacciatore with tomatoes, peppers, mushrooms, wine and angel hair pasta or
3. Penne Pasta (Vegetarian) with asparagus, artichoke hearts, grape tomatoes and spinach in a fresh basil cream sauce.

All entrees include a mixed green salad with matchstick carrots, cucumber, tomato, Ceci beans served with an Italian vinaigrette dressing, rolls and butter, chef's selection of seasonal vegetables, Key Lime pie for dessert, freshly brewed regular and decaffeinated coffee, hot tea and iced tea.

The maximum number of attendees that we may have at this event is 250. Therefore, it is very important that you sign up early so that you can insure your reservation. You must cancel no later than the reservation deadline, so that other people wishing to attend may do so. Refunds are granted if you cancel prior to the deadline. Should you send in your reservation on the day of the deadline (March 12th) or several days prior to the deadline or miss the actual deadline you ***MUST*** contact me at 457-0304 or email me at scarli@surewest.net so that I can let you know if space is available. Mailing the reservation on the day it is due does not assure that I will get it before the event. No reservations are taken at the door.

The article on page 9 of this newsletter will provide directions to the Woodlake Hotel and parking information. Woodlake Hotel's phone number is 920-7362. Looking forward to another great luncheon and a chance to try out a new location for SCREA.



BENEFITS COMMITTEE REPORT

By Kiyoshi Adachi



The December 2011 News Brief contained the following:

The chart below is excerpted from the County's letter to enrollees in County-sponsored health plans:

Years of Service	Eligible participants that retired before 6-1-07 and whose gross SCERS benefit check on August 1, 2011 is less than \$2000/month	2012 for PERB-covered participants that retired on or after 6-1-07
<10	\$40.00	\$122.00
10-15	\$40.00	\$152.00
15-20	\$40.00	\$182.00
20-25	\$40.00	\$212.00
25 +	\$40.00	\$244.00
Dental	\$0.00	\$25.00

The County estimates 1,350 enrollees are in this group.

The County estimates 360 enrollees are in this group.

The County also estimates there are about 2,700 additional enrollees in the County-sponsored health plans for whom the subsidy for 2012 will be \$0.00. These participants are those who retired before May 31, 2007 and also those who retired after May 31, 2007 and are not included in the PERB group. Those who retired after the May 2007 date have not been eligible for any subsidy and have been enrolled in the County plans at 100% self-pay.

The above chart and information shows subsidies for 2012. The annual meetings with the County Executive and EBO staff have not yet been scheduled to begin discussion on subsidies for 2013 calendar year.

The County Employee's Benefits Office (EBO) tells us that some enrollees in the County health program have dropped enrollment. The reason given—they are not able to pay the premiums. This is due to the Board's action concerning the amounts of the subsidy and the groups who will receive the subsidy as described above.

The County-sponsored medical program offers broad coverage and I have encouraged retirees to remain enrolled if possible. A group plan usually cannot be matched by an individ-

ual plan. However, I can understand those who tell me the cost is no longer affordable for them. For example, my wife and I are enrolled in the County's Medicare HMO Health Net, Coordinated. The premiums for each of us in 2012 is \$535.18 and \$30.03 each for Delta Dental. That is a total of \$1,130.42 per month for both of us. Neither Patsy nor I receive a subsidy for 2012 and neither do most enrolled in the County programs. More than 2000 retirees do not receive a SCERS check which equals the above premium amount.

The SCREA Board has been asking for lower cost plans to be offered to our retirees. The lower cost coverage will not provide the broad coverage as the current County plans but some coverage is necessary for all of us seniors.

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IN MEMORIAM

Robert Bishop
Michael Boller
John Brady
Lyle Buscher
Alton L. Cameron
Katherine Carlson
Bertha Cervantes
Warren Chang
Elizabeth Conley
Judith Ann Cumming
Phillip Dorn
Clifford Douglass
Charlotte Ennis
William Frost
Thelma Greer
Karol Gunderson

Carlina Heap
Dorothy Hill
Jean Hodges
Jean Judson
Roy Kennedy
Jean Klingelhofer
Regina M. Kozlowski
Antoinette Knox
Francis J. Lane
Enrica Leyrer
Bill Maynard
John Meade
Vidaline Mercado
Frank Mesich
Janet Minton
Miguel Osorio

Apolonio Ramirez
Bennie Robinson Jr.
Earleen Rutherford
Marnelle M. Saunders
William Sedor
Rhett Stewart
Bob Thompson
Earl Throop
Leo Tischbirek
Robert Townsend
Thanh Tran
Nadine Valine
Catherine Visser
Raymona Watson
Atha Whalen
Greg Wheale

HAVE YOU MOVED OR PLAN TO MOVE?

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: _____

PROPOSED BYLAWS CHANGE

By Vic Scotti

The SCREA Board of Directors has approved changes to the current Bylaws which will allow any Regular Member in good standing that wishes to be considered for a Director's position on the Board to file a written request with the Chair of the Nominating Committee by March 1st. The existing Bylaws require that these written requests be filed with the SCREA Treasurer. It is planned to have these changes approved by the membership at the March Luncheon.

The specific changes to the Bylaws are:

Line 3 of Section 2. of Article VII shall be revised as follows;
Replace *Treasurer* with *Chair of the Nominating Committee*.

Line 4 of Section 3. Of Article VII shall be revised as follows;
Replace *Treasurer* with *Chair of the Nominating Committee*.

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.

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

BENEFITS COMMITTEE REPORT

By Kiyoshi Adachi

Continued from page 5

SCREA Directors will continue exploring means to be able to provide information to retirees for less costly plans, albeit with less coverage. Retirees must be able to select a type of coverage satisfactory for them and, hopefully, at a premium that is affordable for them.

We have been asked by current enrollees if they disenroll from the County program will it be possible to re-enroll in the County program. Generally, the County EBO have told inquirers that they can re-enroll in the County program (at the annual enrollment) if they are enrolled in "credible coverage" while disenrolled. Credible coverage is comparable coverage according to the EBO. SCREA Directors have referred all questions on comparable coverage to the EBO at (916) 874-2020.

During December 2011 the Social Security Administration (SSA) notified all Social Security beneficiaries they will receive a 3.6% cost of living increase in their benefits in 2012. The letter also told you how much your monthly gross benefit will be, how much for Medicare Part B and your prescription drug coverage and finally, your net Social Security benefit. However, SSA did not compare your Social Security income and deductions for 2011 to 2012.

A recent article in the San Francisco Chronicle reported the differences between the 2011 and 2012 Medicare Part B premiums as follows:

- ◆ The Part B premiums will go up only \$3.50 per month for most seniors.
- ◆ The standard Medicare Part B monthly premiums will be \$99.90 in 2012, a \$15.50 decrease from the 2011 standard Part B premiums of \$115.50.
- ◆ About 75% of Medicare beneficiaries paid \$96.40 per month in 2011 so their premiums will increase by \$3.50 per month in 2012.

The remaining 25% are covered below:

- ◆ Individuals with adjusted gross income between roughly \$85,000 and \$107,000 (and joint filers with twice that income) will pay \$139.90 in 2012 compared with \$161.50 in 2011
- ◆ Individuals with income between \$107,000 and \$160,000 (and couples making twice that) will pay \$199.80 in 2012 versus \$230.70 in 2011.
- ◆ Individuals earning \$160,000 to \$214,000 (twice that for couples) will pay \$259.70 in 2012 compared with \$299.90 in 2011.
- ◆ Individuals making more than \$214,000 (and couples making more than \$428,000) will pay \$319.70 in 2012 down from \$369.10 in 2011.

So everyone received a small increase in income and a small decrease in payments. I hope that it has resulted in a net increase in your check.

EXPANDED ACCESS TO BENEFITS FOR SCREA MEMBERS

By Ron Hines

The SCREA Board and the Benefits Committee have been working with Pacific Group Agencies, Inc. in order to provide access for SCREA members to additional group health benefit programs and other insurance products. Pacific Group Agencies provides this service to eight other 1937 Act Counties and is an Affiliate of the California Retired County Employees Asso-

ciations (CRCEA). You can check out the services that may be offered to SCREA members in the near future by going to www.pgagencies.com/refco/. You will be kept up to date on SCREA Board action through future SCREA News Briefs and via the SCREA website at www.saccountyretirees.com.

SCREA MEMBER BENEFIT—BLOOD DONOR CLUB

By Lyn Scotti

In 1982, SCREA started a Blood Bank Club for SCREA members in good standing (and their spouse). In those days, health insurance companies did not pay for blood. So the Sacramento Blood Center gave donors a "credit" for each blood donation made to the club. The credits could then be used to reduce the cost of blood for an eligible member who needed a blood transfusion.

During the past 30 years there have been many changes in the way blood banks operate. Today, Blood Bank Clubs are called Blood Donor Clubs. SCREA's Donor Club is now managed by Blood Source of Sacramento and serves our retirees (and their spouse/domestic partner) in Northern California (to the Oregon border) and in the Stockton and Merced areas. The coverage area is determined by the blood-bank network and hospitals within the State. According to Blood Source, there is no longer an exchange program with out-of-area blood banks.

Today, if you, your spouse or domestic partner receive medical services within the designated coverage area and require a blood transfusion, your

health insurance, Medicare or MediCal will probably cover most, if not all, of the costs. If insurance does not cover all the costs of needed blood, the SCREA Donor Club at Blood Source should cover the remaining balance. All you need do is telephone Blood Source at 456-1500 (extension 60604), tell them you are a member of **Donor Club #6855**, and arrange to verify the charges for blood products insurance did not cover. Blood Source will also verify your eligibility with SCREA.** Once eligibility is confirmed, Blood Source will make arrangements for replacement of blood products and reimbursement of your uninsured costs.

Your donations of blood to the SCREA Donor Club are appreciated and will ensure blood is always available to eligible members when needed. You may telephone Blood Source at 456-1500 to arrange to donate to the club.

** To be eligible, a member must be in good standing with SCREA, which means dues must be paid. The blood products provided must have been transfused at a hospital within the designated SCREA Donor Club coverage area.

VACANT SCREA BOARD POSITIONS

By Fran Alberghini, Nominating Committee Chair

There are five vacant positions to be filled during the June 2012 SCREA election. Directors currently filling the positions may run again. However, any Regular SCREA Member in good standing may be placed in candidacy for the position of Director by written request and filed with the Treasurer no later than March 1, 2012. Such written request shall indicate that the candidate has consented to run and will serve if elected. The request may be sent to SCREA at P.O. Box 161414, Sacramento, CA 95816.

The Nominating Committee will review all letters of candidacy and interview the candidates no later than April 5, 2012. The Nominating Committee will endorse a number of candidates not to exceed the number of vacancies to be filled. The Nominating Committee will file its report containing the names of all candidates to fill the vacancies on the Board and the names of the candidates endorsed by the

Nominating Committee with the Treasurer no later than April 5, 2012. The Nominating Committee will submit an article for the June News Briefs containing an alphabetical list of the candidates to be voted for as Directors at the next annual election.

The article will include the names of the Nominating Committee members and a list of the candidates they endorse. The article will also include a description of the nomination, election and balloting process in each year when there are more candidates than vacancies. A written ballot will not be necessary if the number of candidates does not exceed the number of vacancies.

At the Annual meeting, if the number of candidates does not exceed the number of vacancies, as the last item of business the Nominating Committee Chair or his/her designee shall announce the official slate of candidates and request a voice vote for the election of the new Directors.

2012 LUNCHEON DATES

By Sandy Carli

Here you will find the
2012 SCREA LUNCHEON DATES
AND DEADLINES FOR
RESERVATIONS
AND CANCELLATIONS.

PLEASE mark your calendar, enter into
 your iphone, iPod, or just cut it out and
 put in a visible place!
 All events start at 11:00 with
 LUNCH
 SERVED AT NOON.

2012 CALENDAR FOR SCREA'S LUNCHEONS

MARCH 16 (Friday) 2012

General Meeting at the Woodlake Hotel
 Deadline *March 12, 2012*

JUNE 11, (Monday) 2012

General Meeting at the Dante Club
 Deadline: *June 6, 2012*

SEPTEMBER 14, (Friday) 2012

Annual Founder's Day Picnic at William Land
 Park
 Deadline: *September 11, 2012*

DIRECTIONS TO THE WOODLAKE HOTEL MARCH 16, 2012 LUNCHEON

FROM INTERSTATE 5

Take Interstate 5 into Sacramento,
 Take Business 80 East toward Reno,
 Exit at Exposition Blvd. (Cal Expo) West,
 Turn left at the bottom of the ramp onto
 Exposition Blvd.,
 Turn left onto Leisure Lane (3rd light).

FROM INTERSTATE 80 (EASTBOUND)

Take Interstate 80 East into Sacramento,
 Follow sign to Highway 50 East,
 Take Capital City Freeway (Business 80)
 East and loop towards Reno,
 Exit at Exposition Blvd. (Cal-Expo) West,
 Turn left at the bottom of the ramp onto
 Exposition Blvd.,
 Turn left onto Leisure Lane (3rd light).

PARKING:

There is plenty of parking at the Woodlake Hotel, but it is spread out. To the left of the entrance is Handicap parking and other parking spaces that are the closest to the entrance to the hotel. SCREA is in the first banquet room (Edgewater) across from the outdoor area and fountain. You can also park in the back, but you will have to walk around part of the lake to get to the banquet room. To get to the back, drive into the circular driveway and go to your right. Turn left at the first chance and continue all way around until you see arch ways to the lake area that you walk through to get to the entrance to the banquet rooms.

FROM INTERSTATE 80 (WESTBOUND)

Take Interstate 80 West into Sacramento,
 At the split, stay right and take Capital City Free-
 way (Business 80) toward downtown Sacramento,
 Exit at Exposition Blvd (Cal-Expo),
 Turn right onto Exposition Blvd.,
 Turn left onto Leisure Lane (2nd light).

FROM HIGHWAY 50 WESTBOUND)

Take Highway 50 West into Sacramento,
 Take Capital City Freeway (Business 80) east
 toward Reno,
 Exit at Exposition Blvd. (Cal Expo) West,
 Turn left at the bottom of the ramp onto
 Exposition Blvd.,
 Turn left onto Leisure Lane (3rd light).

