



NEWS BRIEFS

Published Quarterly by
SACRAMENTO COUNTY RETIRED EMPLOYEES ASSOCIATION
Post Office Box 161414 Sacramento, CA 95816

September 2012 Number 1

Susan Cucchi, Editor



PRESIDENT'S CORNER

By Kiyoshi Adachi



On SCREA v. Sacramento County, SCREA's attorney has responded to the County's request for information. What happens now? Perhaps more exchange of information. At some point, perhaps a trial. For those with some interest in the matter SCREA will provide reports on progress as it occurs.

Open enrollment meetings for retirees are scheduled from October 1 through October 26, 2012. If you have questions about the changes in benefits or your options for 2013, you may talk to representatives at the following locations:

LOCATIONS	DATE	TIME	ATTENDEES
DHHS 7001-A East Parkway	Friday October 12	9 AM—12 PM	County Employees Benefits Office Insurance Carriers*
County Administration 700 H St. Lobby	Thursday October 18	9 AM—12 PM	County Employees Benefits Office Insurance Carriers*
Foothill Community Center 5510 Diablo Dr.	Monday October 22	9 AM—12 PM	County Employees Benefits Office Insurance Carriers*

*Insurance Carriers:

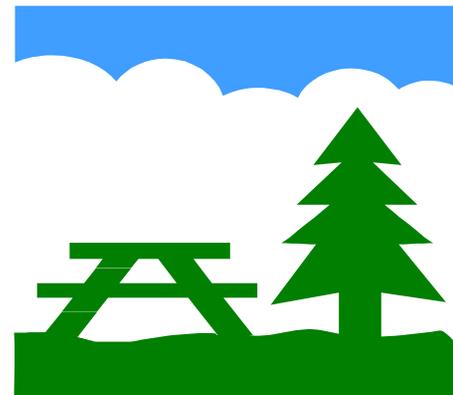
Blue Shield, Health Net, Kaiser Permanente, VSP, ICMA-RC, Fidelity, Delta Dental of California

There have been severe staff reductions at the County Employee's Benefits Office (EBO) over the past several years. As you know, the EBO conducts these annual open enrollment meetings. The EBO has told SCREA Directors they are considering hiring outside help to provide Medicare eligible retirees with information on the various individual private insurance plans that are available. The under 65 retirees enrolled in the County sponsored health plan will remain enrolled in the County plan group plan with blended rates as they are currently. The

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10. Volunteer Opportunity



NEW MEMBERS

Brenda and Marvin Alley

Personnel Services

Jose Ancheta

Gordon Beebe

Maria and Eugene Bell

Melvin and Virginia Berg

Public Works

Delores (Dee) Blankenship

Human Assistance

Ellen Boyles

Patricia Boyer

Courts

Robin Brandon

Doris Brooks

Leanne Byerhoff

Norma Campos

Susan Chapman

Robert Chew

Health Services

Ione DeMorales

Keith and Sue DeVore

Water Resources

Harlow and Judy Erickson

Fleet Services

Elizabeth Foster-Ward and

William Ward DHHS

Dorothea Greene

Vicki and Gary Haddix

Board of Supervisors

Marie Hau

Wanda Kemp

Human Assistance

Kurt Lutz

Sheriff

Andrew and Janice Marlow

Chris (John C.) Martin

Sheriff

Nancy Morales

Pat Oehler

David and Eleanor Rios

Courts

Randy and Kathleen Rose

JoAnn Roth

DHA

Margaret and Anthony

Salvemini

Larry Savio

Larry Schneider

Sheriff

Matthew Sears

District Attorney

Lucinda and Richard Serynek

Kim and Robert Smith

Michael and Carolyn Soda

Clifton Sweet

Helen Sylvia

SCERS

Warren Tsai

Christopher Vesy and Victoria

Alexander-Vesy

Reba and James Vinson

Marilyn and David Wacholtz

Human Assistance

Vernon and Linda Wallace

Dennis and Constance Ward

Sheriff

Karen Wejmar

Dwain and Carol Wiseman

Waste Management

Diana Woods

OCIT

Joyce Yee

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.



SACRAMENTO
CREDIT UNION

Sacramento County Employee's Credit Union



EQUAL OPPORTUNITY LENDER
Federally Insured by NCUA

FOUNDERS DAY PICNIC

September 14, 2012 11:00AM-2:30PM

IT'S BBQ TIME! The Annual SCREA Founder's Day Picnic will be at our usual spot behind Fairytale Town in William Land Park. Look for the SCREA banner hanging from a tree. For some this may be your first SCREA luncheon. It is a great way to see and stay in contact with your former co-workers and friends.

The food is great, the price is right, the weather seems to always cooperate for us, and your co-workers and friends are waiting to see you. Members will pay only \$7.00 per meal; non-members \$14.00.

Once again we will enjoy the great food offered by Mike Garcia from Thai-Mex Catering. He will be providing BBQ Pork and Chicken, Green Beans with mushrooms, Mango Rice, Thai Pasta, Caesar Salad, Rolls, Butter, and Chow Fun Noodles with Chinese Broccoli or Spinach Pie for the vegetarian choices, and cookies for dessert. Picnic tables and chairs along with water and sodas are provided by SCREA. We try and place the tables in the shade as much as possible.

We have invited Phil Serna from the Board of Supervisors to attend, and he is planning to join us sometime during the picnic.

As always, there will be great door prizes—just save the raffle ticket provided in the reservation envelope you will receive at the Picnic.

The Health Department has extended food temperatures and holding conditions such that the caterer cannot release leftover food to us at the end of the event. Seconds will be allowed after everyone has been fed.

Everyone must complete the reservation form found on the back of the newsletter to register for the picnic. The due date is September 10th. You may phone or email me regarding your intention to attend the picnic, but I must have the reservation form and check before the deadline unless I make other arrangements with you.

If you put your check in the mail close to or on the due date PLEASE call me (457-0304) or email scarli@surewest.net to let me know so I can be sure to have the correct count for the caterer.

If you make last minute arrangements to attend and will "pay at the door" but do not show up for the picnic, you are still expected to pay for your lunch. The caterer was paid for your meal so we must collect from you. Cancellations are made up to the day of the event in case of an emergency.

Directions to William Land Park and Fairytale Town: Freeport Blvd south, west on Sutterville Road, north on Land Park Dr., pass the Sacramento zoo and immediately turn right into the right into the parking area by Fairytale town. We are across from the parking lot, behind Fairytale Town.

SEE YOU AT ANOTHER FUN SCREA EVENT!



BENEFITS COMMITTEE REPORT

By Kiyoshi Adachi



Have you been wondering what happened at the Board of Supervisors Preliminary Budget Hearing on June 12, 2012? On the agenda was the matter of retiree insurance subsidies. Most of the 4,000 plus enrolled in the County-sponsored health programs no longer receive a subsidy. Currently, about 404 PERB retirees receive between \$122 and \$244 in subsidy. About 1,238 retirees who retired before May, 31, 2007 and who receive a SCERS income of less than \$2,000 per month receive a \$40 per month subsidy.

Regarding the Retiree Medical and Dental Insurance Program for 2013, the County Executive recommended to the Board to approve (a) access to medical insurance for retirees; (b) retiree medical and dental insurance offset payments for County retirees where required by applicable memorandum of understandings; and (c) elimination of medical insurance offset payment to all other retirees.

What the County Exec's recommendation meant to retirees currently enrolled in the County health program was as follows:

1. It eliminated the \$40 monthly subsidy currently being received by 1,238 annuitants enrolled in the County program including those who received less than \$2,000 per month from SCERS.
2. Continues the \$122-\$244 medical subsidy plus \$25 per month dental subsidy for 404 annuitants from nine bargaining units covered by the 2010 labor agreement. This group is sometimes referred to as the PERB group.

To explain, around mid May 2007, the Board of Supervisors voted to eliminate the retiree insurance subsidy for all who retired after May 31, 2007. Nine recognized employee organizations

brought an unfair labor practices complaint against the county with the State Public Employee Relations Board. PERB ruled against the County. The County appealed back to the PERB but PERB denied the appeal. The County appealed to the State Court of Appeals. The Appeals Court declined to hear the county's appeal, thus, the PERB ruling was implemented by the County. The nine REOs covered by the PERB decision is as follows:

001—General Supervisory Unit, Teamster Local 150;

003—Law Enforcement, Non-Supervisory, Sacramento County Deputy Sheriff's Association;

005—Office Technical, United Public Employees Local;

007—Health Services, American Federation of State, County and Municipal Employees;

008—Welfare Non-Supervisory, United Public Employees Local 1;

010—Accountants Non Supervisor, Sacramento County Professional Accountants Association;

020—Attorneys Non Supervisory, Sacramento County Attorney's Association;

021—Attorneys Supervisor, Sacramento County Attorney's Association;

025—Welfare Supervisor, Service Employees International Union 1021.

The County has said that subsequent contract negotiations with the above employee groups (which have been held since the ruling) have addressed when the current subsidies being received by the PERB group will end.

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BENEFITS COMMITTEE REPORT

By Kiyoshi Adachi

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Regarding the County Exec's recommendation, SCREA addressed the Board of Supervisors at the hearing and recommended approval of (a) access to medical insurance for retirees and maintaining blended insurance; (b) continuation of the medical and dental subsidy for the PERB group and (c) opposed the County Exec's recommendation to eliminate the \$40 monthly subsidy for 1,238 annuitants. SCREA representatives asked the Board of Supervisors to continue the \$40 per month subsidy for 2013.

The next day, June 13, 2012, the Board of Supervisors, on a 3 to 2 vote, approved continuing the \$40 per month subsidy program for 2013. Supervisor Yee made the motion to approve, seconded by Supervisor Serna with Supervisor Nottoli supporting. During his motion to approve, Supervisor Yee referred to a motion he made during last year's hearings. At that time Supervisor Yee stated he made a motion for a 2 year program, but was advised by Counsel to amend the motion to one year. He stated he wanted the second year of the motion he made last year (2011) completed. SCREA and the beneficiaries of the subsidy appreciate the action taken by Supervisors Yee, Serna and Nottoli to continue the subsidy for 2013.

MEDIGAP OR MEDICARE SUPPLEMENT

By Ann Marie Meyer

Medicare supplement plans, more commonly referred to as Medigap plans, are private plans intended to work alongside the main Medicare insurance plan, and to pay for the costs leftover, such as coinsurances. These also provide extra coverage during periods of deductions. Plus, they may cover medical services that Medicare insurances cannot.

At its minimum, Medicare supplement plans must aid in covering coinsurances, offer an additional year of hospital coverage, coverage for Medicare Part B services, and the coverage for the first three pints of blood that will be needed each year.

Other Medicare supplement plans include the Part B services, hospital deductibles, skilled nursing facility coinsurances, and excess charges of the Part B, which is the amount that a beneficiary will have to pay if a doctor is not obliged to recognize terms of the Medicare insurance plan. For more information about Medigap/supplemental plans go to:

<http://www.medicare.gov/find-a-plan/questions/medigap-home.aspx>

MEDIGAP OPEN ENROLLMENT PERIOD: A one-time-only, 6-month period when Federal law allows you to buy any Medigap policy you want that is sold in your state. It starts in the first month that you are covered under Part B when you are age 65 or older. During this period, you cannot be denied a Medigap policy or charged more due to past or present health problems. Some states may have additional open enrollment rights under state law.

MEDICARE ADVANTAGE PLANS are an alternative to Medicare Parts A and B, in which a private company provides your health care coverage. You would sign up for Parts A & B and the assign A & B to the carrier.

This article is written as a courtesy to the Sacramento County Retirees Association. It is a compilation of information from the internet. It is not legal advice and is not provided by a licensed professional. Readers are encouraged consult a Medicare Health Insurance Professional.

MEDICARE & YOU

By Ann Marie Meyer

Save the Date

On Tuesday, September 18, 2012, the county of Sacramento will be hosting a one hour seminar to discuss the various options available to you through Medicare.

The topics covered will include:

- ◆ What is the difference between a group Medicare plan and individual Medicare plan?
- ◆ What is covered under Part A, Part B, Part C and Part D?
- ◆ What are Medicare supplement plans?
- ◆ How to determine the best plan for you.

In addition to the Medicare overview, come learn about the new enhanced Principal dental plan available to County retirees and their dependents effective January 1, 2013.

The first presentation will be at 10 AM in the Board of Supervisors Chambers at 700 H Street, Sacramento, CA. The session will be repeated again at 1 PM at the same location.

PRESIDENT'S CORNER

By Kiyoshi Adachi

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EBO wants to make any information regarding possible changes in enrollment procedures available to the affected retirees. The 2013 enrollment program is settled so whatever changes occur will be for the 2014 enrollment. The enrollment for 2014 will occur in the fall of 2013.

The EBO Manager, Ann Marie Meyer, has prepared three articles for News Briefs. Just above on this page is an invitation to a seminar on Medicare, page five has an article titled "Medigap or Medicare Supplement" and on page nine is "Advantages of Individual and Group Retiree Medicare Coverage".

Ann Marie's article will also discuss the projected 2013 insurance rates for the three County plans: Kaiser, Health Net and Blue Shield. Also included in her article will be information about the 2013/2014 dental plan. The dental plan will be provided by Principal Financial instead of Delta, the current provider. We have been told each enrollee in the dental plan will receive a letter from the County regarding the change in plan provider and the need to alert your dentist of the change.

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

Pearl Ackerson
Lester W. Andreotti
Jennie Bacher
Ethel Bartholomew
Wayne Benner
Allen L. Berg
John Berryman
Phyllis Bottimore
Eugene L. Bradley
Marie A. Broer
Helen Burns
Newton Ekpo
Mary L. Flinn
William Forbes Jr.
Mary F. Gonzales

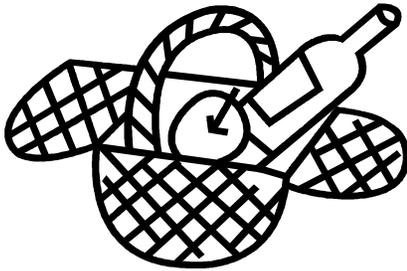
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Kenneth L. Hake
Delores M. Hampton
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Joy Ison
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Alice E. Stein
Carol Stephens
Carol Stoddard
James Thompson
Graham Tucker
William Warner
Tilda Mae Wilson
Alfred C. Woods
Don N. Yee
Rod B. Zanni

SILENT AUCTION AT THE PICNIC

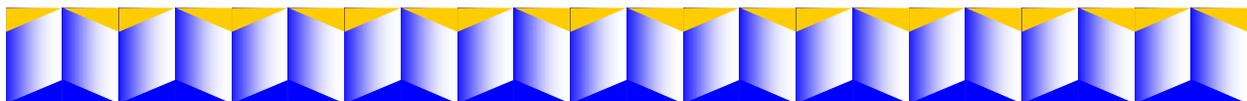
By Sandy Carli



Once again Mike Garcia, our caterer and the owner of Thai-Mex Catering Company, has donated a catered BBQ for up to 30 people. The silent auction for this fun prize starts at the beginning of the picnic. If you are the winner all you have to do is work out the date, time, and place, for Mike to cater the BBQ for you. The value of the catered lunch is \$600.00. All proceeds go directly to SCREA's Research and Legal fund.

When you arrive at the picnic the bidding document will be at the reservation desk. Periodically there will be an announcement as to when the bidding will close. The bidding starts at \$25.00 with each succeeding bid at \$25.00 increments. Just before the raffle prizes are drawn there will a last call for any bidders and the winner will be announced before the door prizes are drawn. Make this something you and your special guests will always remember.

As you know, we have filed a lawsuit against the county for the loss of the subsidy for medical benefits. Several years ago, SCREA created a fund to cover the cost of any research and legal expenses. We also increased our dues by \$1.00 for this fund. Money from the silent auction goes directly into the Research and Legal Fund.



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.

UPDATE ON SCREA LAWSUIT AGAINST COUNTY RETIREE HEALTH AND DENTAL SUBSIDIES

By Mike DeBord

The following provides an update on the class action lawsuit by Sacramento County Retired Employees Association (SCREA) and six named plaintiffs vs. County of Sacramento.

On March 31, 2012, the Federal Judge denied in total the "Motion to Dismiss" that had been filed by the County of Sacramento, and the ruling also required the County to file an answer to SCREA's Complaint (lawsuit) within 21 days, which the County did primarily by denying the allegations. This lawsuit was filed by SCREA to establish retiree's entitlement to the continuation of health and dental insurance premium subsidies. The lawsuit alleges the following four claims:

- ◆ Violation of the "contract clause" of Article I, Section 10 of the U.S. Constitution
- ◆ Violation of the "contract clause" of Article I, Section 9 of the California Constitution
- ◆ Violation of the "equal protection" clause of the Fourteenth Amendment to the U. S. Constitution
- ◆ Violation of the "equal protection" clause of Article I, Section 7 of the California Constitution

On April 26, 2012, the County submitted a "Request for Production of Documents" and also requested the "First Set of Interrogatories" from SCREA. The first set of interrogatories asked SCREA to explain, identify and/or describe with specificity nineteen different areas related to SCREA's Complaint (lawsuit). A questionnaire was prepared by SCREA's attorney, Mark Merin, concurrent with the County's request, and the questionnaire was mailed to the SCREA membership in June 2012. The number of responses from retirees was very significant, with more than 1,000 responses received. One of the key questions asked County retirees "At any time during your employment with the County did you have the belief or understanding that, upon retirement, you would be entitled to receive a health insurance subsidy?" The overwhelming response from retirees who previously held County positions at all levels of the organization from the front line to the highest levels in the organization was "YES". The responses also provided information regarding hiring statements and other very important information. I personally read each and every one of the responses, and we followed up on information provided. SCREA Board Members are currently working with our attorney to respond to the County's requests for documents and interrogatories.

In addition, SCREA's attorney is working with Sacramento County to complete a Joint Status Report for the court to establish dates related to the legal process and the trial date.

Your SCREA Board of Directors wishes to express our appreciation to all of you for your responses to the questionnaire on this important issue! We clearly understand the financial impact that each of you face as these premiums continue to skyrocket up and the subsidies are reduced to practically nothing or eliminated. We will remain diligent in representing your interests regarding the long standing, continuous, past practice (since 1980) of providing County retirees with health and dental premium subsidies.

ADVANTEGES OF INDIVIDUAL AND GROUP RETIREE MEDICARE COVERAGE

By Ann Marie Meyer

There are many carriers offering plans to retirees across the U.S. with a variety of benefits. The retiree has the choice to enroll in a plan with very rich benefits and at a higher cost or one that is less rich and is less expensive. At this time, there are more than 4,000 plans available to retirees on the individual market. These individual plans can be referenced through the carrier's website.

There are approximately 46 million Americans enrolled in a Medicare individual plan. This figure is projected to double in the next 40 year. This large number of retirees creates a buffer from the volatile healthcare marketplace. The average increase for Medicare is approximately 3% annually as compared to the changes the County has experienced:

Plans	2013	2012	2011	2010	2009
Health Net Medicare Coordinated	8.57%	11.41%	7.82%	14.53%	7.26%
Blue Shield Medicare Coordinated	14.91%	0%	14.61%	8.02%	19.59%
Health Net Seniority Plus	5.15%	11.55%	9.52%	22.97%	13.15%
Blue Shield Medicare PPO	14.91%	0%	13.01%	10.75%	22.52%
Kaiser Senior Advantage (Gold)	-2.59%	8.13%	2.90%	-1.85%	3.55%
Kaiser Senior Advantage (Silver)	-3%	N/A	N/A	N/A	N/A

The market for individual Medicare plans competes on a level playing field with the retiree group market, and it's plans contain several advantages to group market plans that make them more attractive to retiree. The Medicare individual market contains robust consumer protections similar to those in the group markets. Medicare Advantage and Part D carriers must offer guaranteed issue plans that cover an applicant's pre-existing conditions. And Medicare supplemental policies are guaranteed issue for individuals when they enroll after losing their group health coverage. By removing the access issues faced by individuals with pre-existing conditions, the Medicare individual market becomes a viable, alternative marketplace for retirees shopping for value when purchasing retiree health plans.

On the other hand, continuing with a group plan does have its advantages as well. Each year the contracts with the carrier can be reviewed for plan design, utilization and price. As the needs of retirees and agency change the various components that make up their benefits can be negotiated. The agency is able to ensure their retirees have full coverage for medical and prescriptions, but this may come at a higher cost due to tailoring plans.

Additionally, the agency is able to ensure the retiree receives the service they are accustomed to. The retiree has already established a relationship with the person they will be speaking with to ask questions and receive guidance. Although, this individual may not be fully aware of all the options available to them and the implications their decisions will have. The retiree also has the peace of mind to know they are choosing a plan the agency has sponsored.

Group health plans are aptly described as "one-size-fits-some". Beneficiaries must accept the amount of insurance their plan administrator chooses, regardless of how much insurance they would have purchased had the choice been their own. The general rule for consumers is the more plans available the better, but choice can be overwhelming. It turns out that individual market plans may offer better value than group market plans offering similar coverage. There are several contributing factors:

ADVANTEGES OF INDIVIDUAL AND GROUP RETIREE MEDICARE COVERAGE

By Ann Marie Meyer

Continued from page 9

- ◆ **Sizable Risk Pools:** 10,000 baby boomers will turn 65 every day for the next 18 years. These 65 year olds will join the millions of consumers that make up the Medicare individual markets, which easily eclipse the size and stability of any one retiree group.
- ◆ **Federal Subsidies:** Medicare subsidizes individuals who enroll in Medicare Advantage and Part D plans to ensure premiums remain affordable.
- ◆ **Market Competition:** Individual market plans that must compete for every customer they enroll. The benefits of this price competition speak for themselves: while group market rates often increase at double-digit rates, individual market rates increase about half as quickly.

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.

This article is written as a courtesy to the Sacramento County Retirees Association. It is a compilation of information from the internet. It is not legal advice and is not provided by a licensed professional. Readers are encouraged consult a Medicare Health Insurance Professional.

VOLUNTEER OPPORTUNITY

Sacramento County Public Health Needs Volunteers

Sacramento County Public Health (Department of Health and Human Services) is looking for non-medical volunteers to join the Emergency Response Team (ERT). Imagine if Sacramento County had a public health crisis or epidemic outbreak like the situation with H1N1 virus which required the county to respond quickly to provide mass vaccinations or dispensing antidote or medications to the at risk residents, would you be willing to help the community at risk and be part of the local ERT if you are able?

If the answer is "YES", then please read the position description on the next page (11).



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: _____

Ann Edwards
Director

Tracy Bennett
Deputy Director
Financial and Administrative Services

Telephone: (916) 875-6091
Fax: (916) 875-1283
Mail Code: 37-1000A



SACRAMENTO COUNTY
DEPARTMENT OF

Health & Human Services

VOLUNTEER/INTERNSHIP POSITION DESCRIPTION:

POD (Points Of Dispensing)Volunteer for Emergency Preparedness Program:

The Position: In collaboration with many local health agencies and medical groups, the Sacramento County Public Health Division is responsible for public health emergency response in case of a real life epidemic or emergency. This pilot program is looking for volunteers to become qualified POD managers who will be trained to run crisis centers which are locations for residents to obtain vaccinations, antidote or medications in a real life crisis. Volunteers only need to take a one time three hours parts (one hour each) on-line, or class POD training to become qualified as POD managers. No regular time of commitment is required other than may be an annual meeting.

Location: Office is located at 7001-A East Parkway, Sacramento, CA 95823 but in a real life incident activities will be held at various locations throughout Sacramento County.

Hours: No requirement until real incident takes place. There is a one-time 3 parts (one hour for each part) on-line or class training required. A refresher course maybe required once a year after.

Minimum Qualifications: Anyone who is willing to be trained and partake in real life public health emergency response. Good organizational skills and ability to remain calm in hectic situation will be helpful. 18 years of age or older and able to pass criminal background check. This is a non-medical volunteer position.

To Apply: Send résumé and sample of writing to e-mail address: LiuT@SacCounty.net or contact the Volunteer Services Office at 875-2027 for an application. Positions depend on availabilities.

Questions? Contact Tammy Liu, Volunteer/Student Intern Coordinator, DHHS, 875-2027

For additional information on this or other volunteer opportunities with the department, please visit our website at <http://www.sacdhhhs.com> or call our Volunteer & Student Intern Services Office at (916) 875-2027.



NEWS BRIEFS



Published Quarterly by
SACRAMENTO COUNTY RETIRED EMPLOYEES ASSOCIATION
Post Office Box 161414 Sacramento, CA 95816

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Pamela Thomas	916-685-0329
Nancy Wolford-Landers	916-457-3002

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Sacramento, CA 95816

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Sacramento, CA

SCREA FOUNDERS DAY PICNIC FRIDAY, SEPTEMBER 14, 2012

Member(s) Name: _____ Phone: _____

Member(s) Name: _____ Phone: _____

Contact email address _____

Non-members Name: _____ Phone: _____

Non-members Name: _____ Phone: _____

Contact email address _____

_____ (Members) BBQ (see article for details) \$7.00= _____

_____ (Members) Vegetarian (see article for details) \$7.00= _____

_____ (Non-Members) BBQ (see article for details) \$14.00= _____

_____ (Non-Members) Vegetarian (see article for details) \$14.00= _____

Total Check enclosed \$ _____

RESERVATION DEADLINE NO LATER THAN September 10, 2012

**ALL CANCELLATIONS MUST BE CALLED IN BEFORE THE DAY OF THE EVENT.
Do not send cash. Send this form and a check made payable to SCREA. Send to:**

**SCREA Luncheon
P.O. Box 161414
Sacramento, CA 95816**