



NEWS BRIEFS

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SACRAMENTO COUNTY RETIRED EMPLOYEES ASSOCIATION
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www.saccountyretirees.com

September 2013 Number 3

Susan Cucchi, Editor



PRESIDENT'S CORNER

By Kiyoshi Adachi



Ron Hines, a SCREA Director for 15 plus years has retired effective June 30, 2013. The membership, on June 14th, elected Pat Wilcox to a three year term to fill this vacancy. Four incumbent Directors, Kiyoshi Adachi, Warren Harada, Lyn Scotti and Barbara Smith were also reelected for three year terms at the same time.

At the June 3, 2013 SCREA Board meeting the incumbent SCREA Officers were voted by acclimation to a one year term as follows: Kiyoshi Adachi, President, Barbara Smith, Vice President and Vic Scotti, Treasurer. The SCREA Board voted Barbara Smith to be retiring Ron Hines' replacement as a delegate to CRCEA, our State Association. Mike DeBord continues as alternate delegate.

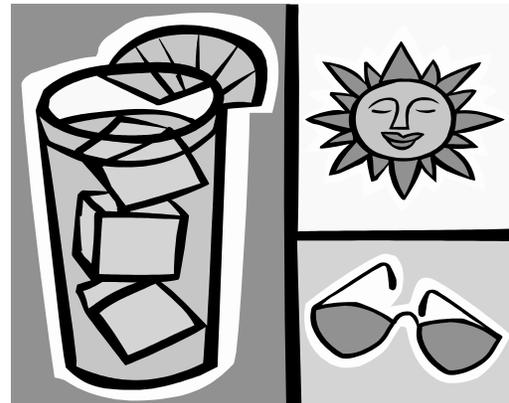
Phil Fischbach was named Conference Chairman when SCREA hosts the Fall 2014 CRCEA conference to be held in Sacramento. He will be assisted by our Program Chair, Sandy Carli. The date of the conference is October 19-21 2014 at the Embassy Suites in Old Sacramento. Everyone on the SCREA Board will assist in preparing for this event.

Our June 14, 2014 luncheon was again a room filling event. These social opportunities are made to be fun by Sandy Carli and her committee. The raffle is always a hit. Business was also conducted. Kathy Morris, AFLAC representative, told the audience AFLAC pays cash benefits directly to you whereas major medical pays for doctors, hospitals and prescriptions. Steve Petee, CEO, Pacific Group Agency, explained his program which makes available to retirees and dependents a variety of insurance products such as Vision, Legal Shield, ID Theft, Personal Accident and Secure Travel, Travel Insurance, Home and Auto Insurance and Pet Insurance. He said a booklet describing the above products will be mailed to all SCREA members prior to the beginning of open enrollment.

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IN MEMORIAM

Margaret Amarel Loretta Barnes Rubye Blessett Sheila Boltz Robert Borghesi Neil Bridges Ronald Burns Norma Carter Thomas Costa Jimmy Cramsey Theda Denison Barbara Dockery Ples Fisher Robert Fletcher Gaspar Galante	Charles Gray Greg Hartwick Eugene Helms William Hobbs Marion Jones Danette Lang Lynn Lemons Marie Lewis Michael Lewis Dora Lisondra Kenneth Mack Julian Malka Anita Mauricio Ida Meade Richard Miller	Donald Peters John Ryan Dorothy Schank Lee Scroggins Dorothy Seay Delmar Skaggs Donald Slivka Marsha Smith Bettye Straass Sandra Stuessy Dwight Trafton Patricia Vaughan Joanne Veeninga Ralphine Wilcox William Yeagain
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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.

Change of Address?

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: _____

Previous Address: _____

ANNUAL SCREA FOUNDER'S PICNIC

By Sandy Carli

**September 16, 2013, Monday
11:00-2:30 pm**

TIME FOR OUR SUMMERTIME BBQ! I have made some changes to this year's Annual SCREA Founder's Picnic. First, we have a new location. It will be at the Elk Grove Park just past the swimming pool in Area 7B. It has a large seating area with a view of the lake and it has shade! We will be bringing in extra chairs and tables and a few tents just in case we need them. Look for the SCREA banner and or signs hanging nearby. There is NO ENTRY FEE TO THE PARK.

I know this is a big change, but we have lost several shade trees at William Land Park and the upkeep hasn't been good. Hopefully, you will give it a try and see if you like it. The directions to the Park are as follows:

***From Hwy 99 take the Elk Grove East exit; turn right onto Elk Grove Florin Road;
turn right into Elk Grove Park; go past the Rhodes School House on your left.
The Picnic area is just past the swimming pool on the left.
Park either west of the swimming pool or along the road you came in on.
The park address is 9950 Elk Grove Florin Road.***

The second change I made is the menu for the BBQ. Mike Garcia from Thai-Mex Catering will once again offer up his specialties. We are having Baby Back Ribs, BBQ chicken, potato salad, Cole slaw, a mixed green salad, rolls, butter, and Chow Fun Noodles with baked tamales for the vegetarian entrée and cookies for dessert. Water and sodas are provided by SCREA.

We have invited Dave Comerchero, the Manager of the Employee Benefits Office, to speak about health coverage for the next fiscal year as well as impacts to your health benefits should you decide to change Drug coverage.

As always, there will be great door prizes- just save the raffle ticket provided in the reservation envelope when you check in at the reservation table.

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 this newsletter to attend the picnic. The deadline for reservations is **September 11th**. 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 you make other arrangements with me. Reservations are not taken at the event.

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 due to emergencies are made up to the reservation deadline.

SEE YOU AT ANOTHER FUN SCREA EVENT!



BENEFITS COMMITTEE REPORT

By Kiyoshi Adachi



First, a correction. In the last News Briefs (June 2013) the article stated “Kaiser anticipates no rate increases for 2014”. The correct statement should have been that the rate increases will be modest. No projections of rates for other carriers are available but in the past rates increases by other providers have exceeded rate increases by Kaiser.

Retirees continue to call SCREA Directors regarding the reimbursement practices of the dental insurance provider, Principal Financial. These calls have been discussed with the EBO. EBO staff has also been receiving similar complaints from retirees. The EBO has told SCREA Directors that discussions are planned with Principal regarding these concerns. So we’ll see what happens. Most retiree complaints regarding Principal’s reimbursement schedule are because Principals reimbursements are based on a percentage reimbursement of a fee schedule agreed to between Principal and dentists who have agreed to this schedule not on the basis of the fee filed by a non-Principal dentist. The result is a much lower rate of reimbursement for most retirees who are not served by a Principal affiliated dentist.

Dave Comerchero has been confirmed as Employee Benefits Manager of EBO beginning July 1, 2013. He fills the vacancy created by the retirement of Ann Meyer in March 2013. The EBO handles benefits matters for retired and active County Employees. SCREA Benefits Committee meets with the EBO once a month, generally. EBO says open enrollment for 2014 retiree medical and dental insurance program will be from Monday September 30 to Friday October 1, 2013.

The locations for this event will be the same as last year on the following dates:

- ◆ Wednesday October 16, 2013: Lobby, 700 H Street, County Administration Building;
- ◆ Monday October 21, 2013: 7001-A East Parkway;
- ◆ Friday October 25, 2013: Foothill Community Center 5510 Diablo Drive.

For retirees wishing to meet with a Principal Financial representative, this may be your opportunity. EBO thinks Blue Shield will renew their contract with the County. Kaiser has about 64% of the retiree coverage. Health Net and Blue Shield share the remaining 36%. The increasing dominance by Kaiser of the retiree medical market will probably be reflected in the rates. It seems it will be more difficult for others to match Kaiser.



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.

2013 REMAINING LUNCHEONS

By Sandy Carli

Below you will find the REMAINING 2013 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.

2013 CALENDAR FOR SCREA'S LUNCHEONS

SEPTEMBER 16, (Monday) 2013

Annual Founder's Day Picnic at Elk Grove Park (7A)

Deadline: *September 11, 2013*

DECEMBER 16*, (Monday) 2013

This is a change- the hotel requested we move our date.

Holiday Luncheon at the Hilton Hotel off Arden Way

Deadline: *December 11, 2013*

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MEDICARE PART D PLANS AND YOUR COUNTY MEDICARE COVERAGE

By Dave Comerchero

The Employee Benefits Office would like to take this opportunity to explain the interaction between individual Medicare Part D prescription drug plans and your coverage under a County of Sacramento Medicare plan.

Medicare originally consisted of Part A (the hospital facility coverage) and Part B (the doctor and diagnostic coverage). This basic level of coverage could then be enhanced through the purchase of a supplement plan or an advantage plan from a wide variety of entities to substantially reduce the Medicare out of pocket costs. However, prescription drug coverage was never included in original Medicare.

In 2006, Medicare was significantly expanded to include coverage for prescription drugs under Medicare Part D and drug plans were available to Medicare beneficiaries through a variety of vendors. Despite the extension drug coverage, there may still be significant out of pocket costs under Medicare Part D, and retirees face an overwhelming amount of marketing efforts to sell Part D plans that may give misleading information.

The most important thing to remember is that a Medicare beneficiary is allowed to have only one Part D coverage plan at a time. All of the County Medicare Plans have Part D coverage bundled with the medical, and they may even require separate enrollment paperwork in addition to the medical enrollment. If a retiree accidentally signs up for a different Part D plan as an individual Medicare beneficiary through a separate vendor, or even from their current medical carrier's individual Part D plan, Medicare then notifies your County medical carrier that you have new Part D coverage, and it then terminates your County coverage since we cannot unbundle your medical and drug coverage.

Please contact the Employee Benefits Office prior to signing up for any Part D prescription drug plan that is not related to your County medical plan, or you may end up with a break in your coverage.

NEW MEMBERS

Larry Belcher, DHA
 Laurel A. Clark, Voter Registration
 Madalyn Craviotto, DHA
 Ramona L. DeOllos
 Arnd Gartner, DHA
 Dianne Gordon, Airports
 Deborah Ann Hill, Finance
 Robert L. Hunt
 Wendell Kido

Helaina L. Lambert, Child Supp. Serv.
 Patricia Matthews, DHHS
 Jack L. Miller, General Services
 Thanh Hoa Thi Nguyen, DHA
 John A. Simmons, Transportation
 Chee To, Mental Health
 Laura Lee Williams, DHHS
 Bill Woolford
 William Yee, Superior Court

SCERS Board Member Elections

By Nancy Wolford-Landers

Between September 16, 2013 and September 27, 2013, all Sacramento County retirees who were retired as of July 31, 2013, will have an opportunity to vote for the Retiree Member, and the Alternate Retiree Member of the SCERS Board. These two members represent YOU, the retirees of Sacramento County. It is very important that you make your voice heard and vote for the representatives of your choice.

The current Retiree member of the Board, Nancy Wolford–Landers, has decided not to seek another three year term. The Alternate Retiree position has been filled by Mike DeBord. It is anticipated that he will seek the Retiree position during this election. Nomination documents for persons seeking either position can be picked up starting on August 5th and are required to be submitted to the Registrar of Voters office by 5:00 p.m. on August 16, 2013. When this newsletter went to press it was unknown who might file.

Ballots will be mailed to all retirees on Monday, September 9, 2013. This will allow plenty of time for you to register your vote and mail your ballots back in within the required voting period.

BE SURE TO VOTE!!!!

SILENT AUCTION AT THE PICNIC

By Sandy Carli

Hey, Bidder, Bidder- we need some bidders!! Have a special event coming soon, or just want to celebrate with friends and family? Then here's a solution to all that cooking and planning. Bid on a catered BBQ for up to 30 people at the Picnic in September. 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 bidding for this 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 Legal fund.

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

PRESIDENT'S CORNER

By Kiyoshi Adachi

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Some of you will remember that Pacific Group Agency (PGA) provided dental coverage to all retirees until around 2003. It was a wholly funded benefit provided by SCERS (Sacramento County Employees Retirement System) your retirement system. PGA was owned by George Mitchell and upon his death the company was purchased from his heirs by Steve Petee, the present CEO. Around 2003, SCERS stopped funding the retiree dental program. Also at that time, the retiree medical subsidy, which had been paid from retirement system earnings was taken over by Sacramento County. In the following years Sacramento County eliminate funding for the dental program and eliminated funding for the medical insurance subsidy program.

At the June 14, 2013 luncheon, Mike DeBord announced that, regarding our action, SCREA v. Sacramento County, SCREA attorney Mark Merin notified him that our reply to the County's motion for a Summary Judgment had been filed that day. What's next? The Judge will rule.

At the SCREA meeting of July 1, 2013, Nancy

Wolford-Landers, the elected Retiree Representative to the SCERS Board and by virtue of that position, a SCREA Director, announced that she will not be a candidate for re-election to the SCERS Board when her current term expires on December 31, 2013. The current Alternate Elected Representative to the SCERS Board is Mike DeBord. His term also expires at the end of 2013. The term for both positions is 3 years. The SCERS Board elections are completed by mailed ballots from the Sacramento County Elections Office.

SCERS' telephone number is 916-874-9119. SCERS will provide information and a nomination form to candidates who wish to be nominated. Those nominated will appear on a ballot mailed to eligible voters by the Elections Office by the specified date. Interested persons should contact the SCERS office.

The elected and alternate elected Retiree Representative upon election will also be SCREA Board members in accordance with SCREA By-Laws. SCREA Board members may wish to interview interested applicant.

SAFETY TIPS

A few notes on getting into your car in a parking lot or garage:

- ◆ Be aware: Look around you, look into your car, at the passenger side floor, and in the back seat.
- ◆ If you are parked next to a big van, Enter your car from the passenger door. Most serial killers attack their victims by pulling them into their vans while the women are attempting to get into their cars.
- ◆ Look at the car parked on the driver's side of your vehicle, And the passenger side. If a male is sitting alone In the seat nearest your car, you may want to walk back into the mall, or work, and get a guard/policeman to walk you back out. IT IS ALWAYS BETTER TO BE SAFE THAN SORRY. (And better paranoid than dead.)

COLA, NOT JUST A SOFT DRINK

By Mike DeBord

COLA is either a “Cost-of-Living Adjustment” or a soft drink. Today we will talk about COLA as it applies to our County pensions.

Recently, each SCERS retiree received a Retired Member Statement as of March 2013 that showed how much of our individual pension is related to our base amount and how much is related to our cumulative COLA. In my case, while it seems as though I had just retired (it has been nearly 10 years), I am currently receiving about 21% over my base retirement pension from the COLA. WOW! That is surprisingly good news!

But what about those “really old” retirees? How much do they have in accumulated COLA? I found some really old retirees and they told me that they were receiving far more in accumulated COLA than their base pension. Unbelievable! But I should back up for a minute. When I say really old retirees, it needs to be in context. Really old to me is my Mom’s age, like 89. “Really old” is typically your parents age, isn’t it? When I was a teenager, really old was like 50. Now, 50 seems like we’re talking about a kid. Anyway, back to the COLA discussion.

Since I am on the SCERS Board of Directors, I have easy access to Richard Stensrud, the Chief Executive Officer of SCERS. I asked him to provide me with some historical information about COLA’s, by years of service and retirement tiers so I could put it in this article. He did. While the historical information does not represent or guarantee what we might experience in the future, it is reflective of what our current retirees have received over the years.

<u>Years Since Retirement</u>	<u>Plan/Tier</u>	<u>% Increase Due to COLA</u>
10 Years	Miscellaneous Tier 1	25.5%
	Safety Tier 1	25.5%
	Miscellaneous Tier 3	22.5%
	Safety Tier2	22.5%
20 Years	Miscellaneous Tier 1	67.0%
	Safety Tier 1	67.0%
	Miscellaneous Tier 3	47.0%
30 Years	Miscellaneous Tier 1	144.6%
	Safety tier 1	144.6%

When we think about the very real impacts of the “Great Recession” and all of the negativity in the press about public pensions, I thought it would be good to also acknowledge and appreciate some really good news—“COLA News”. Thank goodness for those who developed the concept of the annual COLA and put it into our retirement formulas. As we move forward in retired life, the accumulated COLA’s help us pay our bills and provide us with some dignity and respect in recognition of the years of public service that all of us provided. I look forward to receiving future Retired Member Statements from SCERS to track my COLA as I move along to “really old”, or whatever I may rename that age group when I am 90--perhaps “slightly elderly baby boomers”.



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SCREA'S GENERAL FOUNDERS DAY PICNIC RESERVATION FORM MONDAY, SEPTEMBER 16, 2013

Member's Name: _____ Phone: _____

Member's Name: _____ Phone: _____

"New" email address: _____

Non-Members Name: _____ Phone: _____

Non-Members Name: _____ Phone: _____

_____ Members Baby Back Ribs, BBQ chicken \$ 8.00= _____

_____ Members Vegetarian Baked Tamales \$ 8.00= _____

_____ Non-Members BBQ Baby Back Ribs, BBQ chicken \$15.00= _____

_____ Non-Members Vegetarian Baked Tamales \$15.00= _____

Total Check Enclosed _____

Reservation deadline is **SEPTEMBER 11, 2013**

**PLEASE CALL IF YOU HAVE SPECIAL DIETARY NEEDS. ALL CANCELLATIONS MUST BE CALLED BY THE RESERVATION DEADLINE. PLEASE DO NOT SEND CASH. SEND THIS FORM AND A CHECK PAYABLE TO
SCREA PICNIC, P.O. BOX 161414, SACRAMENTO, CA 95816**