



NEWS BRIEFS

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www.saccountyretirees.com

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Susan Cucchi, Editor



PRESIDENT'S CORNER

By Kiyoshi Adachi



I appreciated very much the SCREA Board's tribute to the passing of Patsy Adachi, my wife, in September 2014 News Briefs. Board members consoled me with their kind words. Patsy and I thank you very much. At our annual picnic on September 15, 2014, former co-workers and friends of Patsy were very kind and thoughtful.

Picnic attendees told me they appreciated the work the SCREA Board's work on behalf of retirees and dependents. It was very satisfying to hear those words. At these gatherings, I am noticing how many of us are slowing down. Our benefits are all the more important.

The Board has been busy preparing to host the California Retired County Employees Association (CRCEA) conference on October 21, 22 and 23 at the Embassy Suites in Old Sacramento. Mike DeBord and Linda Kimura are our Conference co-chairs and all SCREA Board members are working to assist him host delegates and guests from the attending counties. Topics for discussion at the conference run the gamut from pensions to end of life discussions. The City of Stockton bankruptcy trail which involves the possible reduction of pensions for current and future retirees/ dependents will surely be discussed. (It has been reported the judge's decision on the bankruptcy matter and its effects on pensions is expected October 30, 2014.)

CRCEA consists of 20 counties formed by a 1937 Act of the State Legislature. These 20 counties have own their separate retirement systems. One purpose of CRCEA, a 160,000 member organization, is to promote retirement security for all retirees, current and future.

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2014 HOLIDAY LUNCHEON

by Sandy Carli



Will someone please tell me where this year went? It seems like I just put all my holiday decorations away and now they have to come back out again. But it is nice to reflect on all that has happened to each of us during the year. As usual I look forward to seeing old friends, not age wise of course, just the opportunity to see our former co-workers, and spend a few hours catching up on what's new in each other's lives.

Some we know won't be with us this year, but again, wasn't it nice to have them as part of our lives for so many years?

The medical benefits lawsuit didn't go our way, but it was worth the effort that everyone put in. We certainly don't lack other issues that we as members of SCREA will probably be facing in the future.

We welcomed several new SCREA Board members; including Randy Angeloni from Public Works, Carol Mosier from Public Works, and Nancy Gust from the Sheriff's Department. Both Pat Wilcox and Nancy Wolford-Landers retired from the Board. I will be retiring in June of 2015 and am hoping someone will come forward that would like to work with me for the next few months and take over starting in June, 2015. It has been my honor to serve as your Program Director, to work with some wonderful venues, and watch the attendance grow throughout the years. It would not have been a success without the help of my wonderful friends and committee, Katherine Cox, Inslee Pitou, Susan Cucchi and Andi Bastunas. Bill Cox, Jack Tucker, and Gene Cucchi could also be counted on to help at the events.

We are in the large ballroom at the Hilton Hotel at 2200 Harvard Street, just off Arden Way West. The lunch starts at **noon**. The doors will open at 11:00. **PARKING IS FREE**. I do recommend coming early to secure a parking place as there may be other events going on.

Many Door Prizes! The door prizes come from SCREA, the Sacramento County Credit Union, and from the John Descamp's Annual Christmas Gift Fund and from members who donate prizes. John Descamp, the former CEO of the Sacramento County Employees Retirement System donated a total of \$8000 to SCREA some years ago. Each year \$400.00 must be spent just on door prizes for the Holiday Luncheon. The money cannot be used for any other purpose. The current balance in this fund is \$5,576.14.

We continue to be very grateful to the Sacramento County Credit Union and John Descamp for their generous donations and raffle prizes.



Save the Date: The March Luncheon will be held at the Lions Gate Hotel and McClellan Conference Center on March 9th, 2015. The complete 2015 SCREA Luncheon calendar will be available in the March, 2015 NewsBrief.



PRESIDENT'S CORNER

By Kiyoshi Adachi

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On another pension matter, Skip Murphy, CRCEA President, said in a San Diego County newsletter "Network" (October 2014) that a recent ballot initiative to eliminate defined benefit pension plans in Ventura County had been removed from the November 2014 ballot by the judge in the case. Murphy wrote that CRCEA and several other 1937 Act counties filed Friend of the Court briefs which argued against allowing the initiative a place on the ballot. Good work Skip!

In a September 2014 article in the same San Diego County newsletter, Stan Combs, Bene-

fits Commission Chair, wrote that according to the Ventura County Counsel, the Ventura County defined benefit plan is a creation of State Law (California Retirement Act of 1937) and once accepted cannot be repealed by the locality.

It has been reported that San Jose Mayor, Chuck Reed, who had proposed a State ballot initiative which would require removal of the constitutional protection for California public pensions did not qualify for the November 2014 election. He is expected to bring it back for another try, perhaps in 2016.

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 didn't 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.

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. 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.

IN MEMORIAM

Patsy Adachi
Bernice Allen
Roberto Alvarado
Jean Bailey
Roy Barber
Maria Barcena
Hazel Battenberg
James Boock
Lois Booth
Lonnie Bothwell
Robert Buckman
Ann Campoy
Nancy Caplener
Peter Capovilla
John Condon
Geoffrey Davey
Joan Defilippo
Duane Erickson
Gary Fritts

Sylvia Gould
Mary Grech
Warren Hackett
Flo Ann Halsell
Marilyn Harding
John Hardy
John Hill
Mabel Homfeld
Marleen Hudson-Hamilton
Barbara Hunt
Stephen Jeffery
Martha Johnson
Elizabeth Jones
Rodney Killian
Muriel Koven
Lois Kripp
Jay-Ellyn Marshall-Coyer
Keith McMahon
Robert Muffly

Arminda Nocon
Thomas Papp
Mary Parker
Napoleon Patton
Virgil Petrocchi
Dorothy Pierson
Donald Pimentel
Marlys Ralphs
Lois Schewppe
Charles Scott
Donald Shaw
Arlene Marie Shaw
Carole Sikorski
Gloria Sullivan
Carol Sulway
Dorothy Sundin
Lynn Taff
Kiyoko Takehara
Lawrence Vandre



BENEFITS COMMITTEE REPORT

By Kiyoshi Adachi



According to the County Employees Benefits Office (EBO) approximately 3900 retirees and dependents are enrolled in the county sponsored health programs which includes the vision plan. EBO says about 67% of enrollees are Medicare eligible. About 70% or more of all enrollees are enrolled in Kaiser plans. The remaining 30% have, in the past years, been enrolled in plans offered by Health Net or Blue Shield. The premiums for non-Kaiser Medicare plans have been more expensive than comparable Kaiser plans. SCREA Benefits Committee have been asking the County EBO on many occasions why non-Kaiser Medicare plan premiums could not be negotiated downwards to be more comparable to Kaiser. One of the reasons given was that since Kaiser enrolled 70% or more of the plan holders they are able to maintain their lower premiums structures. The non-Kaiser Medicare plan premiums when up yearly at a greater rate than Kaiser premiums. Retirees complained.

For the 2014 plan year the EBO announced a very welcome change for Medicare eligible retirees and dependents who were enrolled in non-Kaiser plans. The EBO negotiated changes in plan providers which resulted in significant premium reductions—as high as 50% reductions in some Medicare plans. The affected plan holders were extremely

Continued on page 6

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.

PICNIC FROM THE PAST

by Carol Mosier

This year's picnic, held September 15th at Elk Grove Park, was well-attended; the location in the Park was easy-access; food was good and plentiful; many big, beautiful trees; an abundance of picnic tables (no setting up and taking down of tables and chairs by the luncheon committee!); and, best of all, there was the great company of all the SCREA retirees who attended.

Recently I took a stroll down memory lane when looking through the archives of old photos from some of SCREA's past events and came across pictures from the picnic of 30 years ago. There are many wonderful photos, but unfortunately there are no names to identify the people in the photos.

SCREA's Third Annual Picnic was held on Thursday, August 16, 1984 at William Land Park. From the pictures it looks like it was sodas and a brown-bag lunch - quite a difference from the wonderful spread we had at this year's event. I picked just a couple of the photos in hopes that one of you may be able to identify the folks and let me know who they are and whether they're still with us. Thirty years has passed; it would be wonderful to stroll down memory lane with them. Let me know if you have any information about them that I can share in the next News Briefs. Carol Mosier, phone (916) 354-8827 or email 4carolm@gmail.com.





BENEFITS COMMITTEE REPORT

By Kiyoshi Adachi

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My monthly premium was \$581.04. For 2014, I was enrolled in a comparable plan (United Healthcare PPO) with monthly premiums of \$247.56. To continue for 2015 with my current plan, the premium increased to \$272.85, an increase of \$20.78 monthly (5.91%).

For 2015, Kaiser has lowered premiums for their Medicare plan. For retiree only, Kaiser Senior Advantage, Gold, the monthly premium for 2014 is \$348.46. For 2015, the same coverage will be \$313.14, a reduction of \$35.32 per month or 10.14%. For retiree only, Kaiser Senior Advantage, Silver, the monthly premium for 2014 is \$288.82. For 2015 it will be \$198.33 which is a reduction of \$90.44 per month or 31.33%. The premium reductions for retiree with spouse and with spouse plus dependents are not as large percentage wise but are nevertheless reductions. This is good news to Kaiser Medicare enrollees.

The 2015 monthly premium increases for retirees under 65 HMO plans are 2% for Kaiser, 4.74% to 5.32% for Western Health Advantage plans and 2.01% for Sutter Health plans. For the High Deductible plans, the in-

creases will be 2% for Kaiser, 4.73% for Western Health Advantage plans and 2% for the Sutter Health plans. The out-of-area High Deductible plan by Nation Care will have premium increase of 7.03%. See page 7 for a chart showing the comparison of plans and premiums.

During 2014 the County EBO and SCREA Directors have received various complaints regarding our dental insurance provider, Principal Financial. Some have requested Deltal Dental, the 2013 provider, be returned. According to the EBO staff, their consultants have interviewed five candidates for the 2015 retiree dental program including Delta Dental. The EBO said the successful candidate for 2015 is the current provider, Principal Financial. The County EBO will extend Principals contract for two years. The premiums will increase from \$30.03 to \$35.80 per month. The EBO has told SCREA there will be improvements in reimbursements and other areas. The chart below is from the 2015 Retiree Summary of Benefits booklet mailed to all retirees and dependents by the EBO. This is a work in progress. All users will be monitoring and looking for improvement.

The retiree dental plan has three benefit levels depending on where you go for services. You can choose services from a Principal EPO dentist (highest reimbursement benefit, lowest patient cost), a Principal PPO dentist (normal reimbursement benefit, low patient cost), or a non network dentist (payments are capped, you may be balance billed).

	Payment % to EPO Dentist	Payment % to PPO Dentist	Payment % to Non Network Dentist (at 80 th Percentile UCR)
Preventative Services	80%	80%	60%
Basic Services	60%	60%	60%
Major Services	55%	55%	50%

SCREA PICNIC 2014

Pictures by Martha Hoover



Friends Gather



Karen and Richard Cantwell



The food is almost ready.



What a selection!

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: _____



2014 HOLIDAY LUNCHEON MENU

By Sandy Carli

Monday, DECEMBER 8, 2014

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:

Savory Turkey Breast (a repeat as it is sooo good!) with turkey gravy,
sage dressing, and mashed potatoes.

Chef's Fresh Vegetable du Jour and cranberry sauce served on the side.

Or

Vegetarian Roasted Vegetable Ravioli with light Alfredo and Shaved Parmesan

Each dish comes with an Apple, Walnut and Grape Waldorf Salad, wheat and sourdough rolls with butter, Starbucks coffee, decaf, and tea assortments. For dessert you will have alternate pumpkin pie or apple pie with whip cream.

COST: Members \$21.00 and Non-Members \$28.00

(This represents a \$7.00 savings to Members and an increase of \$1.00 from last year)
Please let me know of any special dietary requests which should be included
on your reservation form.

Please send the **COMPLETE RESERVATION FORM**

Please send in your reservation form by (Wednesday) December 3, 2014.

Call 916-457-0304 or email scarli@surewest.net if your check is sent NEAR or on Dec. 3th or LATER. Payment at the door must be authorized prior to the event.

To insure that we have room for all no reservations are taken at the door.

Also, there no refunds after December 3, 2014

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

Directions:

Hwy. 80, Exit at Arden Way West, right on Harvard Street.

PARKING IS FREE and is in the front and on the right side of the hotel.

California Public Pension Reform Measures - by Governor

(The following is a summary by Mike DeBord of an article in *Calpensions*, titled "Brown's Pension Bill: the Biggest Rollback?" Each Governor implemented a different approach.)

Former Governor Pete Wilson pushed through legislation in the early 1990's that gave new State hires a much lower pension and shifted control of the powerful actuaries, who set rates, from CalPERS to lawmakers at the Capitol. He shifted \$1.1 billion from CalPERS funds to the State general fund, but this move was overturned by the courts. The unions called the pension money shift a "raid" on retirement funds and were able to get voter approval of a State constitutional amendment (Prop 162) in 1992 that strengthened CalPERS and other retirement systems. It also gave pension boards total control of actuaries and all system funds. The initiative was approved by 51% of voters. To prevent lawmakers from tampering with pension boards, a public vote is now required to change board composition and operations.

Former Governor Gray Davis erased the Wilson pension cut by signing the landmark pension increase for state workers, SB 400 in 1999, that sailed out of the Senate on a 39-to-0 vote. Now SB 400 is vilified by pension critics as a costly trendsetter, particularly for local police and firefighters, that granted excessive, retroactive benefits that the sponsor, CalPERS, misleadingly said would not cost the taxpayer's "a dime."

Former Governor Arnold Schwarzenegger's proposal to close a State budget gap in 2004 included a \$949 million bond to help pay pension costs. To pay for the bond, the State stopped making employer pension contributions for new workers during their first two years. Pension contributions made by the new workers went into a 401(k)-style investment plan called the Alternate Retirement Program. After two years, the worker contribution automatically switched to CalPERS. Then workers were given three options for their two years of contributions: take the money in a lump sum, leave the money in a 401(k)-style plan or transfer the money to CalPERS and receive two years of service credit toward a pension. 44% of the workers failed to make a choice, which left their money in the 401(k)-style plan.

Governor Jerry Brown ended the Alternative Retirement Program in his 2013 Public Employees' Pension Reform Act (PEPRA). He pushed through legislation that cut and capped public pensions for new employees, making a fix-it-to-save-it argument while bypassing the bargaining usually demanded for benefit changes. It did not include Brown's proposal for a federal-style "hybrid" combining a smaller pension with a 401(k)-style plan. The legislation covers CalPERS, CalSTRS and the 20 County systems operating under the 1937 Act. Governor Brown said the pension reform bill that took effect January 1, 2013 was "the biggest rollback of public pensions in California history". For CalPERS, it is expected to save \$43 - \$56 billion over the next 30 years.

Please note:

Member are always welcome to join us for our monthly Board meetings. All meetings begin at 9:30AM. The upcoming meetings are as follows:

December 1, 2014 at the Sacramento Credit Union Building 800 H St. 2nd Floor Conference Room.

January 5, 2015 at the Rancho Cordova Police Department, 2897 Kilgore Rd.

February 2, 2015 at the Rancho Cordova Police Department, 2897 Kilgore Rd.

WELCOME OUR NEW MEMBERS

Kathryn N. Azevedo, DHHS
 Frances M. Baclaski, DHA
 Patricia Beglar, DHHS
 Mary Ann Bennett Carrasco, DHHS
 Greg K. Bradley, Waste Management
 Ida R. Bryans, Voter Registration
 Sandra Burnett, Board of Supervisors
 Luther T. Carlock Jr. Public Works
 Richard and Beverly Cowing, Public Works
 Maria Dunn, District Attorney
 Ralph Gonzalez, DHA
 Jerry Graves (Affiliate)
 Susan Guinn, DHHS
 Don Halyard (Affiliate)

Rose Jorjorian, Probation
 Adina Korpiel, Superior Court
 Melody LaFond, Sheriff
 Elizabeth McGuire
 Linda Meeker, General Services
 Carol Mims, Sheriff
 David Reese, DHA
 Harold and Janet Sharaky, Sheriff
 Ann Simmons (Affiliate)
 Jesse and Peggy Tabarez, DHHS
 Randal and Patricia Tinsley, Sheriff
 William Torrington IV, Sheriff
 Caroline Williams, DHA
 Sharlene Yoder

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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!

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SCERS: 916-874-9119 980 9th St. Suite 1900 Sacramento, CA 95814-2739
Employee Benefits Office: 916-874-2020 700 H St. Suite 4667

NOMINATING COMMITTEE REPORT

by Linda Kimura, Chair

On behalf of the SCREA Board of Directors, I would like to welcome our newest member, Nancy Gust. Nancy was appointed to the Board by President Kiyoshi Adachi at the August 4, 2014 Board meeting. She was appointed to fill one of two current vacancies. Nancy retired from the Sheriff's Department in 2013. She served as Secretary for the Sacramento County Management Association, worked on the Employee Giving Campaign and also served as a department representative on the County Campaign. She currently serves as Secretary for the 711 Club, which is an organization of retired Sheriff's Department employees. Welcome Nancy!

This leaves one vacancy which expires in June, 2017. SCREA Members in good standing are urged to submit a letter of interest to Nominating Chair Linda Kimura at SCREA, P O Box 161414, Sacramento, CA 95816 or by e-mail to kimurafour@aol.com. Letters of interest should include contact information (address and phone number), and a short statement indicating they wish to run for election and will serve if elected. Once Members have applied, the Nominating Committee will interview the applicants and make a recommendation to President Kiyoshi Adachi for appointment.

While SCREA's Bylaws state an article announcing upcoming vacancies be written for the February issue of *News Briefs*, the Nominating Committee agrees that February may not allow enough time for those interested in applying. Four positions will expire in June, 2015. The four incumbents and all SCREA Members interested in serving on the Board of Directors must also submit a letter of interest to the Nominating Committee Chair as

stated in the previous paragraph. These positions, however, are subject to a vote of the Membership at the June, 2015 election/luncheon.

The Nominating Committee encourages Members to apply to join this hardworking group of County colleagues both for the current vacancy and for next year's election. This Board is very dedicated to being at the forefront of retirement and pension issues headlining not only Sacramento County government, but all public agencies across the state and country. If you have an interest in sharing your expertise with all of us, please submit a letter of interest. Our social calendar is important to us all, and it provides an immeasurable opportunity to keep in touch with our colleagues, but SCREA is not a single-focus organization. To paraphrase our Bylaws, our purpose is to promote the welfare of the retired employees of Sacramento County in all ways compatible with the public interest, and to assist employees reaching retirement to make the transition in the most effective way possible...to represent the retired employees in discussions, hearings, and negotiations with County agencies and officials; join and/or support other organizations formed for similar purposes; create and foster favorable public sentiment; support legislation deemed beneficial and resist legislation deemed detrimental to the interests of its members or sound government; and dissemination of pertinent information. This purpose cannot be any more important than now. Please consider your talents and expertise and how you can make a positive contribution to your fellow retirees. Submit your letter of interest!



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Vice President Barbara Smith 916-684-5344
Past Pres. Gil Magness 916-993-8443
Treasurer Vic Scotti 916-638-5297

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Sacramento, CA 95816

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Carol Mosier 916-354-8827
Sue Murray 916-359-6394
Lyn Scotti 916-638-5297
Pamela Thomas 916-685-0329

SCREA HOLIDAY LUNCHEON RESERVATION

send complete form

MONDAY, DECEMBER 8, 2014
Lunch served at Noon

Member(s) Name: _____ Phone: _____

Member(s) Name: _____ Phone: _____

New email address: _____

Special Dietary Needs: _____

Non-members Name: _____ Phone: _____

Non-members Name: _____ Phone: _____

Special Dietary Needs: _____

_____ Members: Savory Turkey Breast \$21.00= _____

_____ Members: Roasted Vegetarian Ravioli \$21.00= _____

_____ Non-Members: Roast Turkey Breast \$28.00= _____

_____ Non-Members: Roasted Vegetarian Ravioli \$28.00= _____

Total Check Amount enclosed \$ _____

RESERVATION DEADLINE NO LATER THAN (WEDNESDAY) DECEMBER 3, 2014.

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

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

More details and directions to the Hilton Hotel are in the Holiday Menu Article (page 8).