



The Official
Monthly Publication of the
Retired Employees of Alameda County, Inc.
P.O. Box 302, Oakland, CA 94604

REAC NEWS

VOLUME 44 NUMBER 11

NOVEMBER 2022

PRESIDENT'S MESSAGE — BY ALICIA BAPTISTA, PRESIDENT

The stock market continues to disappoint, but the good news is that the Supplemental Retiree Benefit Reserve (SRBR) is now expected to last 24 years which is an additional year since the last report was issued. What that means is that there is enough money in this fund to continue to pay for non-vested benefits such as medical premiums, vision and dental benefits and more at current benefit levels. At least part of the reason for this good news is that Kaiser premiums will decrease next year. Continue to take care of your health and we may see the SRBR continue to grow. It's flu shot season and there is an updated COVID vaccine. Get them!

The See's Candy 10% discount for REAC members at the See's Candies store in the West Gate Shopping Center in San Leandro remains in place. I have learned that we receive this discount through the generosity of past REAC Board Members and others who have purchased a total of \$500 worth of See's gift certificates on an annual basis. Thank you to all those who have participated in these purchases. Starting this year, the REAC Board has voted to use dues money to buy the required minimum of See's gift certificates. These gift certificates will then be given out to twenty REAC members who attend our Annual Meeting in the spring. Remember your REAC membership card when you go shopping and make sure you get your free sample.

By now you should have received your open enrollment packet from ACERA and your ballot for the Board of Retirement election. If you want to make changes in your benefits, now is the time, and make sure you vote for your choices for

the Board of Retirement. As it turns out, Cynthia Baron, who received our endorsement for Alternate Seat 8, is running unopposed for this seat so you will not see her name on the ballot. There is a choice for Seat 8. Your REAC Board has endorsed Elizabeth Rogers for Seat 8. You have until December 21, 2022 to submit your ballot, but why not do it today.

Those of us who remain in the Bay Area can feel Fall in the air. That means The Holidays are just around the corner. On Veterans Day we remember the men and women who have given everything for our country and we express our gratitude to those who are still with us. This country would not be what it is without those willing to defend it. On Thanksgiving we give thanks for the blessings that enrich our lives. I, for one, am grateful for our defined benefits and, as I continue to learn the ways of the REAC Board, I am grateful for my dedicated, patient colleagues on the Board. Happy Thanksgiving to you all.

Join the REAC Board meeting on the second Monday of the month at 9:30 am.

Zoom Meeting:

<https://us02web.zoom.us/j/89400820071?pwd=ZEJlZkdRMk9RY3p4dGRSMGhpNGljdz09>

Meeting ID: 894 0082 0071

Passcode: 108062

Dial by your location

+1 669 900 6833 US (San Jose)

REAC BOARD MEETINGS

November 14, 2022

(Monday) 9:30 AM

Zoom

ID 894 0082 0071

password 108062

December 12, 2022

(Monday) 9:30 AM

Zoom

to be scheduled

<http://reacsite.org>

reacwebsite@gmail.com

ACERA TRUSTEES MEETINGS

November 17, 2022

(Thursday) 2:00 PM

see ACERA.org for

ID and password

December 15, 2022

(Thursday) 2:00 PM

see ACERA.org for

ID and password

www.acera.org

Welcome New Members

Priscilla Berry
Paul Cooper
Luzanne Engh
Ericka Matthews-Douresseau
Wanda Rideout
Venus Wright

You're on our Nice List

As low as **5.90% APR** for 12 months
on purchases and balance transfers.

Promo code:
NICE

APR (Annual Percentage Rate) as of October 1, 2022, is a variable rate as low as 5.90% for 12 months on purchases and balance transfers made through December 31, 2022, then reverts to the standard variable rate tied to the Prime rate, currently 11.65%–21.65% for Visa Platinum and 12.65%–22.65% for Visa Platinum Rewards, is based on credit worthiness, and is subject to change. View full disclosure online at 1stunitedcu.org/nice. Offer ends December 31, 2022.

1st United
CREDIT UNION
1stunitedcu.org/nice

ACERA Performance Report

ACERA reported in their September 2022 Performance Report that the fund had decreased \$625,302,273. The total fund returned -5.92%. The value of the fund at the end of September was \$9,751,216,945.

MINUTES OF THE MEETING OF THE BOARD OF DIRECTORS, RETIRED EMPLOYEES OF ALAMEDA COUNTY, MONDAY, OCTOBER 10, 2022

Zoom Video Conferencing Board Meeting

Alicia Baptista, President of the Board, called the meeting to order at 9:35 A.M.

ROLL CALL: Alicia Baptista, Renaye Johnson, Paul Reeves, Linda Slater, Liz Koppenhaver, and Dawn Stevenson were present. Mike Fara, ACERA Communications Manager, Charo Panesi-Guerra, REAC Member and Administrative Assistant, Nancy Reilly, REAC Member and ACERA Retiree Alternate, Pete Albert, ACRE Board President and Darryl Walker, REAC Member were also present.

MINUTES: Minutes of the September 12, 2022 REAC Board meeting were reviewed. Renaye moved that the September 12, 2022 REAC Board Minutes be approved as submitted. Linda seconded the motion and the motion was approved.

ANNOUNCEMENTS & COMMUNICATIONS:

Alicia heard from Dave, at Red Arrow Printing, and he reported that the next REAC Newsletter will be printed on the non-glossy, environmentally friendly, paper. Liz received a call from a member who received a letter from the IRS which stated that their Service Connected Disability retirement was no longer exempt from taxes. Ish Pena will create a letter informing the IRS that Service Connected Disability pensions are exempt and will send it on behalf of the member.

BOARD OF RETIREMENT 2022 ELECTION:

Darryl Walker requested some time to speak to the REAC Board of Directors regarding his decision to seek election to the Eighth Member seat on the Board of Retirement. Darryl began by explaining that his decision to seek election to the Eighth Member seat on the Board of Retirement was a last minute decision. While he was thinking about what he should do when he retires, he began to receive suggestions and encouragement from his colleagues and members of both REAC and ACRE to run for the Eighth Member seat on the Board of Retirement.

He mentioned that he was aware that REAC had already endorsed his colleague Beth Rogers. He felt that if she was elected, she would do a good job, and that if elected, he would also do a good job.

In 2000 he was hired by Alameda County Probation as a Juvenile Counselor, he

was promoted to Adult Probation Officer in October 2000. He was also active in the PPOA (Probation Peace Officers Association). When the PPOA split and became Teamsters, he became a Shop Steward for the Teamsters, and a delegate for the Alameda County Labor Council. During his tenure with Probation, he had both managerial and supervisory responsibilities. In 2005 he was elected to serve as a Trustee on the Board of Retirement. So he has a great deal of experience as a Board Trustee, as well as experience and knowledge in finance, etc.

Linda asked Darryl why he wanted to be on the Retirement Board. He wants to continue helping people, especially retirees, he wants to break down barriers, and be inclusive. He then thanked the Board for the opportunity to share his history, his qualifications, and why he would like to be elected to continue serving on the Board of Retirement as the Eighth Member Trustee.

ACERA: Mike reported on the October 5, 2022 Retirees Committee Meeting. There were 3 Action Items and 3 Information Items. The first Action Item was a discussion and possible motion to recommend that the Board of Retirement accept Segal's Actuarial Valuation of the "Other Post-Employment Benefit" (OPEB) and the Non-OPEB benefits provided by the Supplemental Retiree Benefit Reserve (SRBR), including Sufficiency of Funds, as of December 31, 2021.

Last year it was reported that the SRBR fund for OPEB benefits would exhaust in 2042 and Non-OPEB benefits in 2044. The results of this December 31, 2021 valuation indicate that the terminal year of OPEB benefits is projected to be 2046, with full benefits paid through 2045 for a total of 24 full years and one partial year. The terminal year of Non-OPEB benefits is projected to be 2043, with full benefits paid through 2042 for a total of 21 full years and one partial year.

Segal reported during their preliminary presentation in June that the terminal year of OPEB benefits was projected to be 2045, one year earlier than the final valuation. The reason for the change is that Segal's preliminary report was based on estimated medical plan premiums and subsidies for 2022. The final valuation report used the actual 2023 premiums and subsidies. On average, the premium increases for non-

Medicare plans were higher than the expected 7.50% increase from 2022 to 2023, and the premium change (a decrease) for the Medicare plan (Kaiser Senior Advantage) was much lower than the expected 6.50% increase from 2022 to 2023.

Linda asked for clarification on the SRBR's increase in value. Mike explained that the SRBR has two sources of funding. One is regular interest on their investments and one is from "Gain Sharing" which is when the fund earns more than is projected, which is in this year 7%, then one half of the additional money goes in to the SRBR. In years when the fund earns less than the projected, there is no Gain Sharing. In addition, when the fund earns less than is projected, the SRBR does not lose any value.

The Retirees Committee voted to recommend to the Board of Retirement that they accept the December 31, 2021 SRBR Actuarial Valuation prepared by Segal.

The second Action Item was a discussion and possible motion regarding potential increase to Retired Member (Lump Sum) Death Benefit. ACERA provides a one-time payment of \$1,000 to be paid upon the death of an ACERA retired member if that member retired from ACERA as their last employer. If a reciprocal agency was the last employer and that agency pays less than a \$1,000 death benefit, ACERA will supplement that benefit at a level which ensures the reciprocal retired member will receive up to a \$1,000 death benefit when considering the amount of death benefits paid by all reciprocal retirement systems combined.

On January 1, 2013, this benefit was reduced from \$5,000 to \$1,000 because the Board of Retirement had concerns about the sufficiency of the Supplemental Retiree Benefit Reserve (SRBR) as the projected payment period was close to 15 years, and the fund balance was at approximately \$571 million. Pursuant to the SRBR Policy, the Board made decisions at that time to eliminate the Active Death Equity Benefit, and to decrease the retired member lump sum death benefit in an attempt to preserve and prolong the solvency of the SRBR. However, it was stated that if there came a time when the fund was at a higher sufficiency level, these benefits would be reconsidered. The Retirees Committee discussed the pros and cons, and voted to not

recommend increasing the lump sum benefit amount at this point in time and to bring the item back for discussion in 2023.

The third Action Item was a discussion and possible motion regarding potential reauthorization of Active Death Equity Benefit (ADEB). Effective July 1, 1999, the Board authorized an Active Death Equity Benefit (ADEB), which was funded by the Supplemental Retiree Benefit Reserve (SRBR).

The ADEB was available to beneficiaries of members who die before retirement and while in active service. The member is considered to be retired as of the date of their death, and ACERA then calculates the amount of the retirement benefits to be paid to the surviving beneficiary. Effective December 31, 2012, the Board discontinued the ADEB. The Retirees Committee discussed the pros and cons, and voted to not recommend reauthorizing the ADEB at this point in time and to bring the item back for discussion in 2023.

The first Information Item was a Statement of Reserves as of June 30, 2022. The semi-annual interest crediting as of June 30, 2022, was completed on August 25, 2022. For the six-month period ended June 30, 2022, approximately \$381.9 million of total interest (\$360.4 million in regular earnings and \$21.5 in excess earnings) was credited to all the valuation reserve accounts, including the 401(h) account, the advanced UAAL contribution reserve and the SRBR. The June 30, 2022, ending balance of the SRBR account is approximately \$1.2 billion.

The second Information Item was a final report on Open Enrollment Preparation and Communications Material. The Open Enrollment packet is complete, is at the printer, and should be mailed on October 12, 2022. People can see the electronic version of the Open Enrollment packet now, by visiting www.acera.org/OE. ACERA is encouraging members to use the DocuSign forms to complete their enrollment. DocuSign and PDF versions of the Enrollment forms (Medical, dental, vision) are available at www.acera.org/enroll. The Via Benefits Open Enrollment period is October 15, 2022 thru December 15, 2022, the Medicare OE period is October 15, 2022 thru December 7, 2022, the Non-Medicare OE period is November 1, 2022 thru December 15, 2022.

Group plan Open Enrollment period is November 1 to November 30. The Via Benefits plans effective date is January 1, 2023 and the ACERA group plans effective date is February 1, 2023.

ACERA's Health Fair will be a Virtual event and will take place on Thursday, October 27, 2022, and will start at 9:30 AM. The Health Fair can be accessed at www.acera.org/healthfair. There will also be a demo of the DocuSign process.

The third Information Item included information regarding the annual Medicare Part D Certificate of Coverage Notice mailing and posting to ACERA's website and Via Benefits updates.

The Medicare Modernization Act (MMA) requires entities to annually notify Medicare eligible policyholders whether their prescription drug coverage is "creditable coverage", which means the coverage is expected to pay on average as much as the standard Medicare prescription drug coverage. The Centers for Medicare and Medicaid Services (CMS) requires all plan sponsors, such as ACERA, of health plans that provide prescription drug benefits to provide a Certificate of Creditable Coverage Notice to all plan participants prior to the Part D enrollment period. Due to the Patient Protection and

Affordable Care Act (PPACA), the open enrollment period for Medicare Part D is from October 15, 2022 thru December 7, 2022. This Notice will be mailed and received prior to the October 15, 2022 deadline. Via Benefits plan participants will also receive this Notice directly from their individual medical carriers.

Balance Reminder Statements for Health Reimbursement. Reminder statements will be mailed to all account holders from October 3, 2022 thru October 13, 2022.

Linda asked Mike if it would be possible to have ACERA add the email addresses of REAC members to the information they provide us. Charo reported that we did receive for the first time this month, and that we still wanted to meet with Ish Pena, ACERA Assistant Benefits Manager, to discuss and clarify the overall process. Mike mentioned that both he and Ish are heavily involved with the Open Enrollment process, but they still planned to meet with us as soon as time permits.

Pete asked who he would contact at ACERA to request that additional information regarding retirees be added to the report ACERA currently provides. He is specifically interested in getting information regarding the department from which the retiree retired. Mike said he would ask about and get back to us. Pete would also like to include REAC in a joint request and was planning to contact REAC

to discuss options. Alicia asked Pete to send his request to both she and Paul at REAC.

TREASURER'S REPORT: In Suman's absence, Charo presented the September 2022 Treasurer's Report. Receipts totaled \$8,184.28. Disbursements totaled \$7,798.69. There were no unusual receipts or disbursements. She mentioned that Red Arrow is still behind in invoicing for the months of August and September 2022. The amount we owe for those months are approximately \$3,600.00.

Charo presented the July-September 2022 Quarterly Report. Receipts totaled \$73,948.96 which is 72.28% of our anticipated receipts. Disbursements totaled \$49,204.59 which is 58.19% of our anticipated disbursements. There were no unusual receipts or disbursements. Paul moved that the September 2022 Treasurer's Report and the July-September 2022 Quarterly Report be approved as submitted. Renaye seconded the motion and the motion was approved.

CRCEA (CALIFORNIA RETIRED COUNTY EMPLOYEES ASSOCIATION): Connie is currently attending the CRCEA Fall Conference in Sacramento. She submitted her report via email, and in her absence Alicia gave her report. The CRCEA Fall Conference is underway starting October 9, 2022 thru October 12, 2022 in Sacramento. The Conference is being held at the Embassy Suites Sacramento-Riverfront Promenade. The host county is Sacramento County Retired Employees Association (SCREA). Each Association was requested to submit an Annual Report to be included in the CRCEA Association Report. She was able to complete the Annual Report and submit it timely. The host county also asked each Association to bring 25 copies of their Newsletter for placement on the Information Table. She was able to bring those copies to the Conference. She will provide a full report regarding the Conference at the November 2022 REAC Board meeting.

There was no new information regarding the CalPERS Lawsuit to report. Policyholders are encouraged to check the website frequently to stay updated or they can contact the Settlement Administrator at 1 (866) 217-8056. <https://calpersclassactionlawsuit.com>.

Pete mentioned that CRCEA has been going back and forth between holding live conferences and virtual conferences. He is looking forward to next month's report to see what the attendance was for their conference. Alicia mentioned that we did receive a survey

asking what our preferences were regarding conferences. Did we want to continue to have two conferences each year? Did we want to do one virtual and one in person? Did County Associations want to work together to host a conference? Two counties working together would allow counties to share expenses, as well as the staff necessary to host a conference. Pete wanted to know when Alameda County would be required to host the next CRCEA Conference. Alicia mentioned that we are currently scheduled to host the Fall 2025 CRCEA Conference.

The Board then discussed how best to keep and utilize the information learned when REAC last hosted the CRCEA Conference. Paul mentioned that he had several files which contained what was required, what they did, what lessons they learned, etc. Linda suggested that we might want to add that information to the website. Paul agreed to take a look at what information was available and how it might be added to the website.

SACRS (STATE ASSOCIATION OF COUNTY RETIREMENT SYSTEMS): Paul reported that the Fall Conference will be held from November 8-11, 2022 in Long Beach California. The Fall Conference Agenda topics included Ethics Training for Trustees and staff, Sexual Harassment Prevention Training for local agency officials (AB1661), Asset Allocation 101, Lessons in Leadership & Geopolitical Insights, and Asset Allocation and Outperformance: Growth and Perpetual Value and Reasons for Optimism.

Paul reported that he was planning on attending the Fall Conference. Alicia mentioned that she might attend. Paul moved that if Alicia attends the SACRS Fall Conference, that she be reimbursed for her expenses. Renaye seconded the motion and the motion was approved. Paul also reported that SACRS sent out their SACRS Summer Magazine 2022. He will forward the Magazine to all Board members.

RETIREMENT BOARD: There was no additional information to report.

INVESTMENT COMMITTEE: There was no additional information to report.

HEALTH CARE (CENTERS FOR DISEASE CONTROL AND PREVENTION): Renaye reported that both Contra Costa County and Alameda County have very low COVID-19 levels, which is great news. She also reported that the CDC is still recommending that everyone continue to get vaccinations,

including the Flu shot. She does know individuals who have traveled and then have gotten COVID-19, so she recommends being cautious.

She also reminded the Board that the Silver&Fit program is still on going, so members should sign up, if they have not already, and take advantage of the various options including the available kits.

ACTIVITIES: There was no additional information to report.

MEMBERSHIP AND RECRUITMENT: Charo reported that as of September 30, 2022, membership stood at 3,862 members, which was a slight decrease from the August 2022 numbers. We had six new members and four of those members will begin receiving their REAC Newsletter electronically.

REAC WEBSITE REDESIGN: Linda reported that they sent a list of questions and requests to Ish. One of the requests has already been granted as Charo just reported. ACERA is now sending us an updated list of new members each month and is now including the new members email address. They are still waiting to have a meeting with ACERA staff to respond to a number of questions. They realize this is a very busy time for ACERA, and hope they will be able to meet with them soon. Lori, our web designer, has begun making the changes we have already requested. She still needs pictures of the Board Members for the website. They will ask Mike if they can take the pictures for us. He took the pictures for the Retirement Board members, and those pictures look great.

REAC NEWS: The REAC Newsletter will include the new Zoom Link, the Health Fair, Thanksgiving, the Ballots for the Board of Retirement elections, November elections, and the update on the SRBR.

OTHER REPORTS: At the beginning of last month's Board Meeting, we initially had trouble signing on to the Zoom system to begin our meeting. We were able to contact Mariam, our past president, and she was able to host the meeting for us. According to Charo, Suman is the Zoom registered administrator for our account, and he explained that the email address which

was used when the account was first set up, no longer works. Charo will discuss access options when Suman returns from vacation.

OLD BUSINESS: See's Candy Benefit Program. In the past, the REAC Board Members purchased a set number of See's Candy certificates in order for all REAC members to be able to purchase See's Candy at a discount. Currently, in order to continue the discount program for our members, REAC has to purchase \$500 worth of the candy certificates. It is unclear how many of our members actually use the discount program or even if members want the program to continue. The Board will survey our members, to see how many members use the program and how many members want the program to continue. Paul moved that REAC purchase \$500 worth of the See's Candy certificates, that the See's Candy certificates will be used to benefit our members during the year, and that the REAC Treasurer will create a budget line item to reflect the See's Candy purchase. Linda seconded the motion and the motion was approved.

NEW BUSINESS:

FOR THE GOOD OF THE ORDER:

There was nothing new to report.

Meeting adjourned at 11:28 AM

*Respectfully submitted by
Paul Reeves, Board Secretary*

Next Meeting:

Next Board Meeting: Monday,
November 14, 2022, 9:30 am

Zoom Video Conferencing
Board Meeting

**REAC Board Endorsements
for ACERA Positions**

George Wood

Elizabeth Rogers

Cynthia Barron

CONGRATULATIONS ON YOUR RETIREMENT

ANLAVAN, Hom
Social Services Agency

ARULANANTHAM, Anton
Health Care Services Agency

BERRY, Priscilla
Social Services Agency

CHAN, Gavin
Sheriff's Department

CHUNG, Heidi
Social Services Agency

COOPER, Paul
Health Care Services Agency

CRAWFORD, Susan
Health Care Services Agency

DEBUSMAN, Mary
Health Care Services Agency

DESANTIS, Adrienne
Health Care Services Agency

HAMMOND, Virginia
Library

HAWKINS, William
Alameda Health System

HOANG, Thi
Alameda Health System

LEE, May
Social Services Agency

MATEO, Gerald
Social Services Agency

PARCHMAN, Connie
Superior Court

RIDEOUT, Wanda
Sheriff's Department

SMITH, Kurtis
Sheriff's Department

STINSON, Patricia
Sheriff's Department

STRANG, Richard
District Attorney

TIMPANE, Colleen
Alameda Health System

TUBBY, Janice
Alameda Health System

VANDAGRIFF, David
Sheriff's Department

WAKEFIELD, Cynthia
Superior Court

WALKER, Gerald
Health Care Services Agency

WINGES, Mark
Information Technology Dept

WRIGHT, Venus
Superior Court

IN MEMORIAM

In deepest sympathy to the family and friends of the following retirees:

AUSTIN, Alice M
Superior Court
8/15/2022

BROSCH, Jeffrey
District Attorney
8/23/2022

CASE, Rosanne
Superior Court
8/31/2022

CHATMAN, Grace
Alameda Health System
9/16/2021

GRAYSON, Louise
Assessor
8/25/2022

HERNANDEZ, Joe
Assessor
8/17/2022

HORN, Wesley
Sheriff's Department
9/17/2022

INGRAM, James
Public Works Agency
6/27/2022

JOHNSTON, Meg
Social Services Agency
8/6/2022

KISH, Lyall
District Attorney
8/22/2022

LEWIS, Linda
General Services Agency
9/13/2022

LYNCH, Maryanne
Social Services Agency
9/8/2022

PRICE, Khojesta
Health Care Services Agency
8/28/2022

RIPLEY, Evelyn
Alameda Health System
8/26/2022

ROGERS, Betty
Sheriff's Department
8/28/2022

SHANKAR, Anand
Community Development
Agency
8/2/2022

SHANKLAND, Linda
Social Services Agency
9/1/2022

SHELDON, Gary
Sheriff's Department
9/7/2022

THOMAS, Della
Alameda Health System
8/22/2022

THOMAS, Donna
Alameda Health System
9/11/2022

WALTON, Margaret
Alameda Health System
9/10/2022

WOLIN, Fredrick
Public Works Agency
8/30/2022

The surviving spouse of a member is eligible for REAC membership.
To enroll, send an email to reacwebsite@gmail.com.

REAC Officers and Directors

- President:
Alicia Baptista..... alicia.baptista@comcast.net
- Vice President:
Renaye Johnson..... doublera@aol.com
- Secretary:
Paul Reeves bongosaw@gmail.com
- Treasurer:
Suman Sharma..... reactreasurer@comcast.net
- Directors:
Liz Koppenhaver..... (510) 579-3319
Connie Land..... landcon@comcast.net
Linda Slater slaterl@sbcglobal.net
Dawn Stevenson dawnrzs2@comcast.net
- Administrative Assistant to the REAC Board:
Charo Panesi panesi9@gmail.com
..... (510) 703-2446
- Directors Emeriti:
Barbara Jean Hallisey Steve Scheinman
Emily Shea Janet Waring
Jon Orellana

Editor: Gina Palmer
Editorial Committee: Connie Land, Alicia Baptista
Printing and Mailing: Red Arrow Printing
Membership questions: reacwebsite@gmail.com

REAC'S Mission

The purpose of the Retired Employees of Alameda County (REAC) is to promote the common good and general welfare of Alameda County retired employees, subject to the County Employees Retirement Act of 1937, by promoting the interests of its members throughout the community by means of social, political, and educational activities that advance the social welfare of such retirees.

Moving? Please fill out and mail this notice to the following address:

REAC, P.O. Box 302, Oakland, CA 94604
or e-mail reacwebsite@gmail.com

Name:

New Address:

City/State: Zip Code:

Date of Move: Telephone:

Old Address:
1/2018

Also send change of address to ACERA:

Alameda County Employees' Retirement Association (ACERA)
475 14th St., Ste. 1000, Oakland, CA 94612

Phone: 800-838-1932 or 510-628-3000

Select Option 1 for the Retiree Benefits Unit (health, vision, dental, etc.)

ADDRESS SERVICE REQUESTED

November 2022
P.O. Box 302-Oakland, CA 94604
Retired Employees of Alameda County

REAC
NEWS



Nonprofit org.
U.S. Postage
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Oakland, CA