



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

REAC NEWS

VOLUME 41 NUMBER 11

NOVEMBER 2019

PRESIDENT'S MESSAGE — BY MARY MILLER

It is Open Enrollment again. Changes in Medicare and options available through ACERA make it imperative that we all review the packet sent by ACERA to be sure we are selecting, or continuing to select, plans appropriate for ourselves. The annual Health Fair will have taken place by the time you get this newsletter, however, ACERA staff and website are available for information or clarifications. We understand that our medical and dental benefits are not vested, the way that our pensions are. That being said, however, the Supplemental Retiree Benefit Reserve (SRBR) continues to be healthy with 21 years solvency projected. So far this year the income to the SRBR is about 82% of the expenditures. In past seven years the fund has earned more money than required to spend, which accounts for its stability. ACERA has initiated a survey to assess retiree opinion on how to prioritize the benefits paid by the SRBR. A post card was enclosed with your benefits enrollment packet. Please take a few minutes to complete the survey. If you don't have your card, go to www.acera.org/survey to complete the 3 question survey before November 30th.

On September 21st Kaiser kicked off its Flu Campaign. The standard Flu vaccine is available, however, some

sites have run out of the high dose vaccine. That one is expected to be widely available by mid-November due to a nationwide shortage. The standard vaccine is available and protects against four strains of flu. You may not want to wait for the high dose vaccine in order to be protected during the peak of the flu season.

Sees Candy is available at a discount again this year. Each year organizations are required to purchase a minimum amount of candy or gift cards in order to participate in the discount program. Your current and past REAC Board members have made their own purchases which allows the membership to continue getting the discount.

The 1st United Credit Union is gauging interest among retirees for a 529 College Savings Plan. See their ad in this newsletter and take a few minutes to complete their survey.

ACERA Investment Report

ACERA reported a gain of \$74,719,921 with an end balance of \$8,327,504,764 and an investment return of 1.15% in September.

REAC BOARD MEETINGS

November 12, 2019

(Tuesday) 9:30 AM
Ala. Cty. Health Care #135
1000 San Leandro Blvd.
San Leandro

December 9, 2019

(Monday) 9:30 AM
Ala. Cty. Health Care #135
1000 San Leandro Blvd.
San Leandro

<http://reacsite.org>
reacwebsite@gmail.com

ACERA TRUSTEES MEETINGS

November 17, 2019

(Thursday) 2:00 PM
475 14th Street, Oakland

December 19, 2019

(Thursday) 2:00 PM
475 14th Street, Oakland

www.acera.org

WELCOME NEW MEMBERS

Ruth Castillo
Celedonia Crisolo
Patricia Dadone
Sybil Lively

MINUTES OF THE MEETING OF THE BOARD OF DIRECTORS, RETIRED EMPLOYEES OF ALAMEDA COUNTY, MONDAY, OCTOBER 14, 2019

10015 Doolittle Drive, Oakland, CA

Mary Miller, Acting President of the Board, called the meeting to order at 9:30 A.M.

ROLL CALL: Mary Miller, Rosalie Masuda, Connie Land and Renaye Johnson were present. Suman Sharma, REAC member and Mike Fara ACERA Representative were also present.

MINUTES: Minutes of the September 9, 2019 Board meeting were reviewed. Approval carried over to the November 12th meeting.

ANNOUNCEMENTS: Mary let us know that George Wood requested to speak at this meeting. He will be running for an ACERA Board Member position. Also, representatives from the Credit Union also want to do a presentation regarding a new 529 Education Plan for ACERA Members.

Reports

ACERA: Mike Fara presented an overview of the ACERA Board Meeting held on October 2, 2019. There were three action items and four informational items.

ACTION ITEMS:

1. Presentation and Acceptance of the Supplemental Retiree Benefit Reserve Funding Report/Valuation. This report states that the SRBR Funding is sound for the next 21 plus years.
2. 529 College Savings Plan presented by 1st United Credit Union. This plan offers deferred taxes on interest in an educational saving plan. The ACERA Board requested additional information and is pending approval.
3. Supplemental Retiree Benefit Reserve Policy Update. The SRBR was adopted with no revisions.

INFORMATIONAL ITEMS:

1. Supplemental Retiree Benefit Reserve Financial Status. After a review of the updates regarding the SRBR, the board approved without any revisions to the policy.
2. Changes to Medicare Plan F eligibility and Coverage. Medicare plan F and C will be illuminated going forward. Those individuals that have these plans will be able to keep them. However, they will not be offered in the future. They

will be replaced with Plan D and G going forward.

3. Final Report on Open Enrollment Preparation and Communications Material, and Retiree Health and Wellness Fair Arrangements. The changes for this year will benefit many of the retiree Signature Plans. Also, VIA will be administrating Out of State Kaiser Plans. Enrollment Packets are being mailed and there will be a Health Fair on October 30, 2019.
4. Miscellaneous Updates:
 - a. Annual Medicare Part D notice of changes will be mailed and can be found on the ACERA Website.
 - b. Medicare Part D maximum initial deductible will increase by \$20.00 to \$435.00.
 - c. Via Benefits:
 - i. New Mobile App gaining popularity
 - ii. Online enrollment for Medicare Retirees has increased from 70% to 90% of plans.
 - iii. Via Benefit for Retirees Newsletter mailed starting August 26th. Pre-65 Fall

Newsletter will be mailed October 2nd.

- iv. Balance Reminder for Health Reimbursement Account holders were mailed in September.

TREASURER'S REPORT: Mary presented the September 2019 Treasurer Report. Receipts totaled \$10,139.32 and Disbursements were \$8,212.99. Approval carried over to the November 12th meeting. Mary also prepared a budget for 2020. This will also be carried over to the next meeting for discussion and approval.

CRCEA: The next CRCEA conference will be held October 28th through October 30th in Santa Rosa (Sonoma County). Mary and Rosalie will be attending.

SACRS: The next SACRS conference will be held November 12th through November 15th in Monterey. Nancy, Liz and Paul will be attending.

RETIREMENT BOARD: Nothing additional reported.

INVESTMENT COMMITTEE: There was no new information to report.

HEALTH CARE: Rosalie reported that on September 21, 2019, Kaiser kicked off its Flu Campaign. Some locations ran out of Fluzone, the

high dose Flu vaccine. They were expecting more of this vaccine in mid-November. However, they still have Fluarix that will address four stains of Flu.

ACTIVITIES: Mary will follow up with Rosalie regarding the number of attendees for the Fall Luncheon.

MEMBERSHIP AND RECRUITMENT: Connie reported that as of September 30, 2019 membership stood at 3,991 members.

REAC NEWS: Mary reported that the next REAC News will include information about the Flu Vaccine, 1st United 529 Educational Saving Plan, ACERA Report, Open Enrollment and See's Candy.

Old Business:

REAC 2019 GOALS AND OBJECTIVES- ADMINISTRATIVE SUPPORT:

Discussion continues regarding the Administrative Support Job. Mary has contacted two agencies regarding hourly wages. She will contact one more agency and report back at the November meeting.

SPRING LUNCHEON: – Invited Guests – Renaye to follow up with Mike Fara regarding ACERA Invited Guests.

New Business:

George Wood spoke to the REAC Board and let us know that he would like to continue to work on SRBR Enhancements, Increase the Death Benefit for Retirees as well as evaluation of the survey to get an understanding of what the retirees are most interested in. He is an incumbent and would like to continue his work.

Two representatives from the 1st United Credit Union gave the REAC Board a presentation of the 529 Educational Savings Plan. The ACERA Board has asked for additional information. If approved, this could be an automatic deduction for a saving plan to be used for educational purposes. The interest would be tax deferred. This has already been rolled out to Alameda County Employees.

FOR THE GOOD OF THE ORDER: There was nothing new to report.

Meeting adjourned at 11:40 a.m.

*Respectfully submitted by Renaye Johnson for Paul
Reeves, Board Secretary*

Next Meeting

November 12, 2019, 9:30 a.m.
(Tuesday)

Health Care Services Agency
Building, Room 135, 1000 San
Leandro Blvd, San Leandro, CA

CONGRATULATIONS ON YOUR RETIREMENT

ADAMS, Susan
Alameda Health System

BARNES, Delbert
Social Services Agency

BRAZIL, Patricia
Information Technology

CHAN, Elisa
Alameda Health System

CHAUDARY, Prem
Alameda Health System

CLAYTON, Kimberley
Sheriff's Office

CONTRERAS, Alfredo
Alameda Health System

CLAYTON, Kimberley
Sheriff's Office

CONTRERAS, Alfredo
Alameda Health System

CORDERO, Nerissa
Auditor-Controller

CRAMER, Aubrey
Human Resource Services

CRISOLO, Celedonia
Alameda Health System

CRISTOBAL, Marietta
Social Services Agency

DADONE, Patricia
Social Services Agency

DEGETTE, Richards
Health Care Services Agency

DELOSANTOS, Leticia
Alameda Health System

GEWALT, Kendall
Sheriff's Office

HEUER, Valerie
Alameda Health System

HUDSON, Leslie
General Services Agency

JACKSON, Andre
Probation

JONES, Debra
Social Services Agency

LAUREN, Jason
County Counsel

LEONG, Dennis
Information Technology

LEONG, Leland
Assessor

LUISTRO, Lorenzo
Sheriff's Office

LYONS, Warren
Alameda Health System

MARTINEZ-GOMEZ, Valerie
Alameda Health System

MOSSET, Laurie
Alameda Health System

PIERCE, Ora
Alameda Health System

ROGERS, Mary
Sheriff's Office

SWIFT, Steven
Alameda Health System

TOLBERT, Victoria
Social Services Agency

TORRES, Ma Rhoderic
Superior Court

IN MEMORIAM

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

BASS, Lois
Non-Mbr Survivor of Darrell Bass
8/15/2019

DINSON, Ann
Non-Mbr Survivor of Fred Dinson
9/2/2019

HANSEN, Carl
Probation
9/2/2019

HARDIN, Irving
Public Works Agency
9/25/2019

HARRISON, Amelia
Alameda Health System
9/16/2019

HENDRY, Louise
Public Defender
9/4/2019

JUAREZ, Luis
Health Care Services Agency
9/1/2019

LEE, Nicole
District Attorney
9/1/2019

MEDAGLIA, Janice
Non-Mbr Survivor of Alvin Medaglia
9/13/2019

O'DONNAL, Lorraine
Social Services Agency
9/12/2019

RAUCH, Thomas
Public Defender
9/23/2019

SANTIAGO, Abelardo
Social Services Agency
7/23/2019

SANTOS, Geraldine
Probation
9/5/2019

WINN, Valerie
Non-Mbr Survivor of John Winn
9/27/2019

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

Tell us what you think and you could win a \$100 Visa Gift Card.

Are you interested in an ACERA-sponsored 529 Educational Savings Plan?

A 529 Plan, is a tax-advantaged education savings plan that you can use for your grandkids, kids, friends, yourself – anyone. The funds can pay for a variety of expenses at any U.S. public or private college as well as tuition for some private elementary and high schools.

This is the same 529 Plan offered as a benefit to active Alameda County employees today through CUSO Financial Services, L.P. at 1st United Credit Union.

Please take a moment to let us know your initial interest in an ACERA-sponsored 529 Plan by visiting <https://1stunitedcu.org/ACERA529>.

Tell us by November 8, 2019 and you could win a \$100 Visa Gift Card.

Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), (Member FINRA/SIPC). Products offered through CFS: are not NCUA/NCUSIF insured, **are not guaranteed, may lose value, Credit Union has contracted with CFS for investment services.**

There are additional fees associated with 529 savings plans. Investments in 529s involve investment risks. You should consider your financial needs, goals, and risk tolerance prior to investing

One Visa Gift Card entry per person. Must submit responses to by 11:59 p.m. on November 8, 2019 to be entered.



Oh Joy!

0% APR for 12 months on purchases & balance transfers



APR (Annual Percentage Rate) as of October 1, 2019 is 0% for 12 months for on purchases and balance transfers made through December 31, 2019, then reverts to a variable rate tied to the Prime rate, currently 10.65%–20.65% for Visa Platinum and 11.65%–21.65% for Visa Platinum Rewards, is based on credit worthiness, and is subject to change. New Visa cards only. View full disclosure online at 1stunitedcu.org. Federally insured by NCUA.

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CREDIT UNION
1stunitedcu.org | (800) 649-0193



REAC NEWS

Retired Employees of Alameda County
P.O. Box 302–Oakland, CA 94604
November 2019

Nonprofit org.
U.S. Postage
PAID
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Oakland, CA

ADDRESS SERVICE REQUESTED

<p>REAC'S Mission</p> <p>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.</p> <p>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</p> <p>Name: ----- New Address: ----- City/State: ----- Zip Code: ----- Date of Move: ----- Telephone: ----- Old Address: ----- 1/2018</p> <p>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</p> <p><i>Select Option 1 for the Retiree Benefits Unit (health, vision, dental, etc.)</i></p>	<p>REAC Officers and Directors</p> <ul style="list-style-type: none"> • Acting President: Mary Miller mmiller1948@gmail.com • Vice President: Marian Breitbart (510) 769-1604 • Secretary: Paul Reeves bongsaw@gmail.com • Treasurer: Mary Miller mmiller1948@gmail.com • Directors: <ul style="list-style-type: none"> Renaye Johnson (925) 286-0716 Liz Koppenhaver (510) 579-3319 Connie Land landcon@comcast.net Rosalie Masuda (510) 339-1307 Mike Smart mgsmart@comcast.net • Directors Emeriti: <ul style="list-style-type: none"> Barbara Jean Hallisey Steve Scheinman Emily Shea Ken Moresi Janet Waring Jon Orellana <p>Editor: Gina Palmer Printing and Mailing: Red Arrow Printing Membership questions: reacwebsite@gmail.com</p>
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