

**Minutes of the Meeting of the Board of Directors
Retired Employees of Alameda County
Monday, February 9, 2026, 9:30 A.M.
Zoom Video Conferencing Board Meeting**

Alicia Baptista, President of the Board, called the meeting to order at 9:30 AM

Roll Call: Alicia Baptista, Dawn Stevenson, Paul Reeves, Connie Land, Liz Koppenhaver, Kathy Foster, Cynthia Baron, and Marsha Rice were present. Mike Fara, ACERA Communications Manager, Pete Albert, ACRE President, Charo Panesi-Guerra, REAC Member and Administrative Assistant, and Beatrice Spikes, member, were also present.

Minutes: The Minutes from the January 12, 2026, REAC Board meeting were reviewed. Liz moved to approve the January 12, 2026, REAC Board Minutes as submitted. Connie seconded the motion, and the motion was approved.

Announcements & Communications: Alicia heard from a member who had previously contacted her, saying that he was not getting his REAC Newsletter. He contacted Alicia again, saying that he was still not getting his REAC Newsletter. As it turns out, he realized the email address he used to contact Alicia was his wife's, which is why he wasn't receiving the newsletter. It has now been corrected.

Alicia reported that she was contacted by ACERA and invited to attend the Virtual Retiree Association Annual Healthcare Planning Meeting, which will take place on March 18th. This is an annual meeting where REAC, ACRE, and the County meet with the health care providers to solicit ideas for any improvements members want to see or any concerns members have regarding their health plan benefits. Last year, issues related to Delta Dental were one of the topics discussed.

Alicia also reported that she was still getting daily emails regarding the end of Beth's assignment. She spoke with our new Creative Circle Contract Manager, Kevin Lee, to see if that could be corrected. Liz reported receiving call from a member whose husband had recently passed away. Liz referred her to Mario in ACERA, and he was able to help her through the process during a difficult time. Liz also wanted to recognize ACERA for the continued help they provide our members.

Charo received a call from one of our members who was concerned that the 1099-R she received came in a window envelope, and you could see the last four digits of her social security number, and a little bit of her compensation through the window. She wanted REAC to bring the issue to ACERA and suggested they return to using the 1099-R form, with perforations. Mike will take the issues back for discussion with his colleagues, to see what can be done to address those concerns.

ACERA: Mike Fara, ACERA Communications Manager, provided his report. He mentioned that there was no Retirees Committee meeting this February, nor was there one in January. They moved the February Retirees Committee meeting from the first Wednesday of the month, where it would normally sit, to the Board meeting day, which is the third Thursday.

Paul asked Mike if he could take a moment to explain the process ACERA uses to inform new retirees about REAC and ACRE. Mike began by explaining the first-time people hear about REAC and ACRE is during the pre-retirement webinar. Whenever members are preparing to retire, ACERA has them review a document called Preparing to Retire, which outlines, in chronological order, the information they want members to read and think about. There are twelve items on that list, and the second-to-last item is a page on considering joining a retiree association.

ACERA has a page that explains the two retiree associations and their dues. It also gives them a link to the enrollment form for each one. The enrollment forms are both DocuSign forms. If they use that form, they do not need any additional documents to enroll.

Alicia asked if the letters Charo sends to ACERA, around twenty-five per month, are being distributed. Mike thought they were when people came in for their retirement counseling sessions. However, there are individuals who do not want to come in; they want all the documents mailed to them. ACERA does include the REAC letter in the package mailed to everyone. Alicia mentioned that our logo is no longer on the actual letter, which is included in the package. The letters Charo sends do have the logo. Mike will check to see why the logo is not on the letter.

Alicia mentioned that the process has changed since many of us went through that process. Part of our concern is how the information regarding the retiree associations is presented. Several of our retirees have reported that their counselor, when they reached the retiree association part, told them they did not have to complete it. We recognize there is a great deal of information they must absorb, so when they are told the retiree association part is optional, they decide to skip it. Mike said he spoke with one of their benefits managers, who verified that the counselors do present the retiree associations in a positive light.

Cynthia thought the REAC letter needed to be redone. It's much too dense. When the individual is going through the process and trying to make decisions that impact them for the rest of their lives, the last thing they are thinking about is joining a retiree association. Perhaps we should create a flyer rather than use a letter. Mike thought the flyer idea was excellent. A colorful flyer, with some pictures and catchy bullet points, might be a better and more memorable approach.

Cynthia asked Mike if he was able to follow up on Orange Theory, and that several members reported that their gyms were limiting the number of times they could meet with their trainers. Mike reported that he had looked into those concerns. One Pass is a contractor that Kaiser contracts with to provide this service. One pass implemented a revised monthly class allotment at certain, what they call, high-demand boutique brands. They reduced the number of classes in order to preserve access to those brands. The change is a system-wide One Pass change, so it's not unique to just Kaiser, or to a Medicare plan. Members continue to have access to those brands. The brands include Club Pilates, Stretch Lab, Orange Theory, Curves, Pure Barre, and Yoga Six. They can still get a free gym membership with those gyms, but the number of free classes that they can take has been reduced. ACERA will create a list on the One Pass page that details the changes.

Pete mentioned that in the past, he thought members could use the optional deductions section of our warrant to make a deduction to 1st United Credit Union. He asked if that was still one of our options? Mike said they were still making deductions, but he was not sure if they were presenting that information during the retirement process. Kathy mentioned that members can have several deductions taken from their checks, including those for the credit union. She has an appointment with the credit union next week, so she will ask questions about deductions.

Treasurer's Report: Liz presented REAC's January 2026 Treasurer's Report. The beginning Interest Privilege Account balance was \$35,758.61. Total receipts were \$7,924.82. No unusual income amounts were received. Total disbursements were \$12,463.75. There were a few unusual disbursements. We paid Mueller & Strosberg, who are our accountants, \$2,625.00. They do our taxes, the 1099s, and make sure all our accounts are in good order. Dawn asked if the Select Staffing payment on 12/29 was the date we disbursed the check, wrote the check, or mailed the check? Liz said it was the date of their invoice. Dawn also asked if the number following the ADMIN # was the last four digits of their invoice. Liz said it was. We also paid the US Post Office \$603.86 for mailing our newsletter, and \$2,639.05 for our CRCEA annual membership fee. One typo was noted. The last line of the Disbursements Section of the Treasurer's report read Amin, where it should have read Admin.

We had a deficit of \$4,538.93 for the month. Liz also mentioned that the Budget Committee would meet on Thursday, February 12, 2026, to discuss options to reduce our costs. The ending Interest Privilege Account balance was \$31,219.88. Our 24 Month CD, maturing on 05/09/27, has \$78,681.64, our 36 Month CD, maturing on 12/22/28, has \$16,657.59, our 2nd 24-month CD, maturing on 02/10/27, has \$31,451.14. Our 8-month CD matures on 02/24/26 and has \$55,052.09. Alicia and Liz will go to the credit union to get the best rate they offer for that CD. Total assets are \$254,301.40. Connie moved to approve the January 2026 Treasurer's report. Kathy seconded the motion and the motion was approved.

CRCEA: Connie provided her CRCEA report. The January 21, 2026, Executive meeting was canceled due to a lack of a quorum. This is the first time that this has happened. The next monthly meeting is February 18, 2026. Just a reminder: the upcoming conference schedule under the existing structure remains the same. The Spring CRCEA Conference is being hosted by Santa Barbara County, and the dates are April 19, 2026, through April 22, 2026, at the Marriott Hotel in Buellton, CA. The registration and conference information should be available very soon. Connie will be attending the conference. Alicia reported that she received a request from CRCEA for an updated roster, and Connie automatically handled it. Alicia took a moment to thank Connie for her quick response. Alicia will not be attending the Spring conference and wanted to know if anyone other than Connie wanted to attend. Marsha, who is the alternate delegate, will not be able to attend. None of the other Board members will be able to attend.

SACRS (State Association of County Retirement Systems): No new information to report.

Retirement Board: No new information to report.

Investment Committee: Kathy provided a brief report on the February 4, 2026, Investment Committee meeting. There were no Action Items and several Information Items. She found many of the Information

Items to be both interesting and timely. The Committee will also be discussing possible changes to the Asset Allocation.

Health Care (Centers for Disease Control and Prevention): Alicia reminded the Board that she will be attending the virtual Retiree Association Annual HealthCare Planning meeting. She would like the Board members to talk with other retirees to determine what changes they would like to see in next year's Health Benefits. She also wants to discuss this matter at the March 9th Board Meeting.

Activities: Alicia reported that we are getting a slow response to our Spring Luncheon and Annual Membership meeting. We have a keynote speaker from the United Seniors of Oakland and Alameda County. Charo reported that as of today, twenty-three members and three guests have signed up for the luncheon.

Membership and Recruitment: Charo reported that as of January 31, 2026, the membership stands at 3,721 a slight decrease from the previous month.

Administrative Staff: There was no new information to report.

REAC Website: Alicia reported that we are having some difficulty with the pictures from the Fall Conference and the Luncheon, and several pictures are in the incorrect section of the website. Alicia will be talking with our website designer to discuss options. Last month, the Board talked about sending messages to the website to see which ones went to the intended location. Paul agreed to test several more next week.

REAC News: The Board previously discussed returned newsletters and how we might address the issue. It costs \$1.37 per newsletter for each newsletter returned to us. Alicia and Charo met at the post office last week, and Charo had a stack of returned newsletters. There were eighteen returned newsletters, which cost REAC \$24.66. Alicia noticed that they were all being returned from the same zip code. Every single one was a Richmond zip code. They were originally told by the Post Office staff that they had to go to the Richmond Post Office to file a complaint, which made no sense. It was also interesting to note that they were all returned to the Post Office on the same day, January 28th. They were finally given a phone number they can use to see what can be done to fix that issue.

The REAC News will include information about the Health Care Planning Meeting, which Alicia will attend, information on the Cost-of-Living adjustment, if that information is available in time, and a note that members should have received their 1099s by now.

Other Reports: There was no additional information to report.

Old Business: There was no additional information to report.

New Business: Paul reminded the Board that during the March 9, 2026, Annual Membership Meeting, the Board needs at least twenty members present in order to conduct business, which includes the election of the Board members whose terms expire on March 31, 2026. Dawn will give a Nomination

Committee report. The three members standing for another term are Connie Land, Kathy Foster, and Paul Reeves. Liz will give her 2025 Treasurer's report; Linda will give her Health Care report; Kathy and Cynthia will give a brief Retirement Board report; and Charo will close with her membership report. Alicia reported that Bernadette Osorio from 1st United Credit Union will attend and that Credit Union staff will staff a table.

Connie reminded the Board that Beatrice Spikes joined our meeting today and she wanted to thank her for attending. Beatrice was then asked if she had any feedback for us, or any comments she would like to make. Beatrice said she enjoyed the meeting and had no additional comments. The Board thanked her for attending.

Good of the Order: There was no additional information to report.

Meeting adjourned at 10:47 AM.

Respectfully submitted by Paul Reeves, REAC Board Secretary

Next Board Meeting: Monday, March 9, 2026, 9:30 am
DoubleTree by Hilton, Pleasanton, California