

**Minutes of the Meeting of the Board of Directors
Retired Employees of Alameda County
Monday, July 14, 2025, 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, Liz Koppenhaver, Paul Reeves, Connie Land, Cynthia Baron, Kathy Foster, Linda Slater and Marsha Rice were present. Mike Fara, ACERA Communications Manager, Charo Panesi-Guerra, REAC Member and Administrative Assistant, and Pete Albert, ACRE President, were also present

Minutes: The Minutes from the June 9, 2025 REAC Board meeting were reviewed. Liz Koppenhaver moved that the June 9, 2025 REAC Board Minutes be approved as submitted. Connie Land seconded the motion and the motion was approved

Announcements & Communications: Alicia reported that she received a thank you card from former Supervisor Keith Carson. He thanked REAC for the formal recognition he received for his many years of service at ACERA. Alicia mentioned that she has continued to receive member feedback on Delta Dental. They continue say that their dentists complain about the reimbursement amounts and the very difficult claims process,

Marsha reported that many of her recently retired friends did not know anything about REAC. She felt that REAC needed to do a better job of informing retirees about REAC. We need to tell them what we do and why it is important to join REAC. Mike explained the process retirees go through and where, in that process, they receive information about both REAC and ACRE. The Board agreed to discuss various options at a later date.

ACERA: Mike Fara, ACERA Communications Manager reported on the July 14, 2025 Retirees Committee meeting. There were three Action Items and one Information item.

The first Action Item was a discussion and possible motion regarding Staff's recommendation that the Committee recommend that the Board adopt the Monthly Medical Allowance (MMA) paid to eligible retirees in group plans for Plan Year 2026. The motion was approved.

The second Action Item was a discussion and possible motion regarding Staff's recommendation that the Committee recommend that the Board adopt the MMA for qualified early (non-Medicare eligible) retirees enrolled in Individual Plans through the Health Exchange for Plan Year 2026. The motion was approved.

The third Action Item was a discussion and possible motion regarding Staff's recommendation that the Committee recommend that the Board that adopt the MMA for qualified Medicare eligible retirees

enrolled in Individual Plans through the Medicare Exchange for Plan Year 2026. The motion was approved.

The Information Item was a report on claims experience and plan utilization for retirees enrolled in ACERA-sponsored Dental and Vision Plans. According to the report Delta Dental PPO enrollment has continued to show steady growth. Enrollment is concentrated in the Retiree-Only tier, because ACERA does not cover dependent premiums. The report also noted that ACERA's dental plan experience is subject to seasonal fluctuations. Dental claims have historically been higher during the first four months of the plan year when compared to the entire plan year.

Premium and claim increases beginning February 1, 2024, are attributable to the annual maximum increase from \$1,300 to \$1,900 for any provider (i.e., PPO, Premier, and Non-Network). Utilization of Delta Dental PPO and Premier providers continue to decline in favor of Non-Contracted providers. Compared to the prior period network providers (i.e., PPO and Premier combined) fell from 89.3% to 87.1%.

There was also a presentation on the VSP Plan Experience. Average enrollment continues to increase gradually each experience period. Standard plan represents the majority of enrollment. Buy-Up plans continue to grow in popularity and now represents 22% of total enrollment. During the period February 2025 through May 2025, Buy-Up plan monthly claim frequency has accelerated compared to the 2023 and 2024 plan years.

Alicia recognized, and thanked, Mike Fara for his help in our preparations for the CRCEA Fall Conference which REAC will be hosting. He has gone above and beyond, and we really appreciate his help. Thanks also to Dave Nelsen, ACERA CEO, for his support of our efforts.

Treasurer's Report: Liz presented REAC's June 2025 Treasurer's report. The beginning Interest Privilege Account balance was \$27,580.09. Total receipts were \$7,938.65 and total disbursements were \$5,869.80. There were no unusual receipts or disbursements. The Interest Privilege account ending balance was \$29,648.94. Alicia requested that the payments to Beth Hansel, which are currently marked as "Newsletter", be changed to "Website", which more accurately reflects her focus. Liz also reported that the 9 month CD which was scheduled to mature on 6/24/25 was taken care of timely and the correct entry will appear on the revised Treasurer's report. The new CD is an 8 month CD and will mature on 02-24-2026. Total assets were \$264,192.53. Linda moved that the June 30, 2025 Treasurer's Report be approved as corrected. Marsha seconded the motion and the motion was approved.

Liz then presented REAC's 2nd Quarter – April – June 2025 Treasurer's report. For the 2nd Quarter Receipts totaled \$51,317.40 and Disbursements totaled \$49,187.78. There were no unusual receipts or disbursements. A question was raised regarding the D&O Stipends amount listed for the 2nd Quarter. The amount reflected was \$3,357.02. Liz will research and report back. The Board agreed to carry over the vote on the 2nd Quarter Treasurer's report to the August 11, 2025 Board meeting.

CRCEA: California Retired County Employee Association. The June Executive Meeting was held on June 18, 2025. The most important update was the change taking place with one of the Affiliates, Pacific Group Agencies (PGA). PGA announced in June that they have partnered with AMBA (an insurance company located in Austin, Texas) in order to provide additional benefits to CRCEA Associations. Representatives from PGA and AMBA were in attendance at the June Executive Committee meeting to explain to everyone what the partnership will mean to both CRCEA and local Associations. The local Associations are those Associations who utilize PGA services to provide benefits to their retirees. They emphasized that service to the retirees is the goal of both companies and the commitment of both principals. This partnership provides a greater array of benefit offerings. They will schedule meetings with the boards of each county Association in the coming weeks, to provide additional information, answer questions, update existing agreements, etc. NOTE: This partnership does not impact REAC. Benefit offerings to Alameda County Retirees are provided via ACERA.

The remaining conference schedules are: Fall 2025: Alameda County-September 28-October 1, 2025 DoubleTree Hotel-Pleasanton, Spring 2026: Santa Barbara-April 19-22, 2026 Marriott Hotel-Buellton

REAC 2025 Fall Conference Planning Committee: The Committee met on July 11, 2025. Meeting highlights include updates on (1) the conference program agenda, firming up speakers, topics for discussion, (2) working with ACERA to help us with the conference program design and layout, identifying sponsorship, the amounts received (\$9,500), amounts committed (\$6,800 Plus) and follow-ups needed to those organizations/entities committed but funds not received yet, (3) conference website training and readiness for registration, the payment process and other conference materials, (4) entertainment, (5) conference registration bags/name badges and more.

Training on the Conference Website is ongoing. Striving to launch the Conference Website for online conference registration and the associated payment processing during the first week of August, 2025 or shortly thereafter. There will be a special registration rate for REAC members i.e. \$50 for the Monday half day session, \$75 for the Tuesday full day session. REAC members are encouraged to attend. Conference registration will be online and the payment for registration choices are by debit/credit cards only. An article was placed in the CRCEA Newsletter "The INTERCOM" to remind association counties about the upcoming CRCEA 2025 Fall Conference hosted by REAC. This is the link address: <https://crcea.org/wp-content/uploads/The-Intercom-July2025.pdf>. The next regular monthly meeting is Friday August 08, 2025. This committee generally meets the second Friday of each month via Zoom. At the August meeting, we'll decide on the schedule for future meetings to ensure a successful conference.

SACRS (State Association of County Retirement Systems): Kathy Foster reported that the next SACRS conference would be held from November 12, 2025 to November 15, 2025 at the Hyatt Regency Huntington Beach.

Retirement Board: There was no additional information to report..

Investment Committee: Alicia reported that there was one Action Item on the July 2, 2025 meeting. It was a discussion and possible motion to recommend that the Board approve the updated Real Estate

Investment Plan. The Committee decided they needed additional information before taking a vote. The additional information was requested.

Health Care (Centers for Disease Control and Prevention): Linda provided her Health Care report. ACERA sent out a very helpful report on heart disease, including the relationship between maintaining good oral and dental health, and how it can negatively affect overall health. She also reported that the CDC's website includes information about other countries and the health risks associated with traveling to those countries. The section is called Travelers' Health CDC. It provides updated travel information, notices, and vaccine requirement. This is the link to that site: <https://wwwnc.cdc.gov/travel/page/traveler-information-center>

Activities: The REAC Board continues its preparation for hosting the CRCEA Fall Conference which will be held at the DoubleTree Hotel in Pleasanton. The event takes place from 09/28/2025 thru 10/01/2025. The REAC Fall Luncheon takes place on October 20, 2025, also at the DoubleTree Hotel in Pleasanton.

Membership and Recruitment: Charo reported that as of June 30, 2025, our membership stood at 3,740 members, which was a slight decrease from the previous month.

Administrative Staff: There was no new information to report.

REAC News: Alicia will include information regarding how late in the month our retirees received the REAC News. She will also include information regarding the steps we are taking to limit the length of the Newsletter and to having it delivered earlier in the month. She will also report on the CRCEA Conference and our Fall Luncheon.

Other Reports: There was no additional information to report.

Old Business: Paul reported back on the discussions related to when to remove a Director Emeritus after he or she passes away. Paul motioned, that once a Director Emeritus passes away and appears in our "In Memoriam" portion of the Newsletter, and REAC is able to include a small obit in the President's Message portion of the Newsletter, that Director Emeritus will be removed three months following that date. Linda seconded the motion and the motion was approved.

Alicia mentioned that when she first joined the Board, the Board received a request from a member who did not want her name included in the In Memoriam portion of the Newsletter. She thought the Board may have agreed at that time. REAC does not currently have a policy regarding such a request, so she wanted to discuss options. After some discussion, the Board decided that we did not have a way of tracking a specific individual, for however long it might be, before their passing. In the future, any such request received by REAC will be forwarded to ACERA.

New Business Alicia suggested that the Board carryover the discussions regarding options for the reducing the length of the Newsletter, and, discussions regarding recruitment options for increasing our membership, to after the CRCEA Conference.

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

Meeting adjourned at 11:22 AM.

Respectfully submitted by Paul Reeves, Board Secretary

Next Board Meeting: Monday, August 11, 2025, 9:30 am
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