

**Minutes of the Meeting of the Board of Directors
Retired Employees of Alameda County
Monday, August 10, 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, Marsha Rice, Linda Slater, and Kathy Foster were present. Mike Fara, ACERA Communications Manager, and Charo Panesi-Guerra, REAC Member and Administrative Assistant were also present.

Minutes: The Minutes of the July 13, 2026, REAC Board meeting were reviewed. Liz moved that the July 13, 2026, REAC Board Minutes be approved as submitted. Linda seconded the motion, and the motion was approved.

Announcements & Communications: Alicia began by informing the Board of the passing of former Alameda County Supervisor Scott Haggerty. Supervisor Haggerty passed away July 5, 2026. He served on the County Board of Supervisors for over 20 years and represented Supervisorial District 1. Linda agreed to write a short article about Supervisor Haggerty for the REAC News.

Liz reported that she had been contacted by a member who was having difficulty being reimbursed by Via Benefits. While Liz was speaking with ACERA, she learned there was a policy where the carriers have 60 days to confirm payment. ACERA will be reviewing that policy. After Liz called ACERA, Via Benefits contacted our member and his issue was being resolved.

Liz also reported that she was contacted by our past president, Jon Orellana, about our efforts to reduce costs by looking for less expensive venues for the REAC luncheons. He is concerned that if the Board decides to use a venue on the Oakland side of the Dublin grade, many members will not be able to attend the luncheons because of the distance. Liz has also heard from many members who can't attend the luncheons when they are on the Dublin side of the grade, for the same reason. It is difficult to find appropriate venues which can handle luncheons for more than 100 people, which reduces our options. We will keep looking.

ACERA: Mike Fara, ACERA Communications Manager reported on the August 5, 2026, Retirees Committee meeting. There were three Action items and two Information items. The first Action item was a proposal to offer individual health plans for early retirees, retirees who are not yet eligible for Medicare, and who are living within the group plan service area. Currently, those retirees have to choose either Kaiser Permanente or UnitedHealthcare. This change, if adopted, would allow those individuals to choose an individual plan through Via Benefits. The Retirees Committee voted to approve the change and will send their recommendation to the Board of Retirement for consideration.

The second Action item was a discussion regarding the adoption of the dental plan contribution for Plan Year 2027. ACERA currently provides a contribution to cover the single retiree premium for retirees with ten or more years of ACERA service, service-connected disability recipients, or grandfathered as of January 31, 2014, non-service-connected disability recipients. The Retirement Board sets the subsidy level for dental plan coverage at the premium cost. The premium for Plan Year 2027 will not change because ACERA currently has a rate guarantee. The rate will be the same as Plan Year 2026. The Retirees Committee voted to recommend continuing the dental plan contributions for Plan Year 2027 and send their recommendation to the Board of Retirement for consideration.

The third Action item was a discussion regarding the adoption of the vision plan contribution for Plan Year 2027. ACERA currently provides a contribution to cover the single retiree premium for retirees with ten or more years of ACERA service, service-connected disability recipients, or grandfathered as of January 31, 2014, non-service-connected disability recipients. The premium for Plan Year 2027 will not change because ACERA has a rate guarantee. The Retirees Committee voted to recommend continuing the vision plan contributions for Plan Year 2027 and send their recommendation to the Board of Retirement for consideration.

The first Information item, which Mike covered during the July 13, 2026, REAC Board meeting, was a report on the Dental and Vision Plans premiums for Plan Year 2027 renewals.

The second Information item was the semi-annual report on ACERA's Wellness Program. ACERA's Wellness program continues to focus on addressing chronic conditions through virtual resources provided by their insurance carriers. That approach allows ACERA to leverage wellness messages and reach retirees regardless of their location. They continue to promote One Pass and the Kaiser Permanente Virtual Health Talks.

ACERA's wellness email campaign utilizes the online marketing automation tool Mailchimp. It distributes timed wellness messages and content provided by their insurance carriers to approximately 7,500 retirees, representing 66% of their retiree population. ACERA's wellness campaign metrics surpassed 3 of 4 industry benchmarks and matched the remaining benchmark. Retirees are actively engaging with their wellness emails, with an 8.5% greater Open Rate than the Government Sector industry benchmark by Mailchimp. Over 5,700 retirees, on average, are opening each wellness email.

ACERA will host a hybrid Health and Wellness Fair on Thursday, October 22, 2026, at the DoubleTree by Hilton Hotel, Pleasonton. The format ensures their venue provides ample space and time for member movement between sessions, an expanded lineup of exhibitors, while continuing to offer online access to presentations and resources for retirees outside the local area.

Treasurer's Report: Liz presented REAC's July 2026 Treasurer's report. The Beginning Interest Privilege Account balance was \$35,075.07. Receipts included \$7,434.00 for membership and \$500.00 from the 1st United Credit Union advertisement. Total receipts were \$7,934.00. There were no unusual receipts this month. Total disbursements were \$4,308.82. Disbursements included \$850 for stipends, \$828.25 for Creative Circle, and \$1,571.45 for Select Staffing. Select Staffing disbursements were

higher this month because two of their June payments were paid in July. There were no unusual disbursements this month. There were some unusual disbursement labels. Line-item WCD Singapore for \$55.30, is the annual billing for one of our website licenses. Line-item NEXCESS LIQUID WEB, for \$149.00, is the annual billing for our website calendar. Liz reported that one of REAC's Certificate of Deposit matures on February 20, 2027. Dawn moved that the July 2026 Treasurer's Report be approved as submitted. Linda seconded the motion and the motion was approved.

CRCEA: Connie presented her CRCEA (California Retired County Employee Association) Report. The July 15, 2026, Executive Committee meeting was cancelled. The next meeting is August 12, 2026, which is after our meeting. An update will be provided next month. Planning for the 2027 CRCEA Spring Conference, under the new structure, is in full swing. Division 1, of which REAC is a member, is responsible for the planning. Division 1 updates are: The 2027 Spring Conference will be held on April 11, 2027, through April 14, 2027, at the DoubleTree by Hilton Hotel Fresno Convention Center. The 2027 Conference Budget was approved showing \$38,500 for income/expenses. NOTE: Donations from Associations are one of the income line items. Conference Theme: Staying Active and Making a Difference.

There was one action item. At the July 2026 CRCEA Conference Committee meeting, each member association was asked to request their respective board to support the 2027 Spring Conference via a monetary donation of at least \$500.00. This request was well received from several Associations in attendance, with some associations pledging more than the requested amount. Of course, any amount of support is appreciated. Connie will provide another update at the next meeting. The Board noted that Connie, in addition to being our delegate for CRCEA, is one of the CRCEA officers and the Chairperson of the CRCEA Conference Committee. After some additional discussion, Alicia moved that REAC donate \$1,000.00 toward the CRCEA 2027 Spring Conference. Kathy seconded the motion and the motion was approved.

SACRS (State Association of County Retirement Systems): There was no new information to report.

Retirement Board: There was no additional information to report.

Investment Committee: Kathy reported that there were two Action Items. The first Action Item was a discussion regarding a new Asset Allocation Portfolio Rebalancing Methodology. The Committee voted to recommend approval of the new methodology. The second Action Item was a proposal to invest up to \$35 million in Quantum Energy Partners IX as part of ACERA's Real Assets Portfolio – Natural Resources, pending completion of Legal and Investment Due Diligence and Successful Contract Negotiations. The Committee voted to recommend approval of the investment proposal.

Health Care (Centers for Disease Control and Prevention): Linda reminded the Board about the Senior Health Fair at the Oakland Zoo, which will take place on Thursday, September 24, 2026, 9:00 AM to 2:00 PM. It will be the 23rd Annual Healthy Living Festival. The Board decided to add the event to the REAC Website's Calendar page.

Activities: Alicia reminded the Board that she will be attending the upcoming ACERA Health Fair which takes place on October 22, 2026. She thanked Connie, Linda and Cynthia for agreeing to attend the event with her. Alicia mentioned that we should have some small items to hand out at the Health Fair. The Board has done that before, and it attracts more visitors to their table. Kathy moved that we authorize the expenditure of up to \$2000.00 to purchase 3 items which can be given out at the Health Fair and can be used for other events if any items are left. Liz seconded the motion and the motion was approved. The Luncheon committee will get together and make the final selections.

As a reminder, the Fall luncheon will take place on October 12, 2026. It will be held at the DoubleTree by Hilton Hotel, Pleasanton. The Luncheon Committee is continuing with their planning for the event.

Membership and Recruitment: Charo reported that as of July 31, 2026, our membership stood at 3,732 members, which was a substantial increase from the previous month. There was no new information to report on our recruitment efforts. The team continues to work on developing a new flyer, with Mike's help, that can be used with the enrollment guide information for recruiting new members.

Administrative Staff: Alicia reported on the difficulties we were having getting an additional supply of our letterhead. Alicia contacted Red Arrow in August of last year. She sent them emails letting them know that we were running low on our letterhead, and we needed to order more. She got no response for weeks. When she finally did hear back, they told her the type of paper she wanted was not available anymore. She then went to their office and selected a new type of paper. She asked them to send her some cost estimates for the new paper. Again, no response.

She went to Star Copy last week, which is the printer who printed all of REAC's conference material. She showed them what we needed, and they said they could do it within 24 hours. For 1,000 sheets of letterhead, and 500 envelopes, the cost would be \$550 plus tax. Alicia moved that we contract with Star Copy for up to \$1,000 to have letterhead, envelopes, and condolence cards printed for us. Connie seconded the motion and the motion was approved. Dawn suggested that we notify Red Arrow that we were going to start ordering our letterhead, envelopes, and condolence cards from a different vendor. We appreciate what they have done for us in the past, their years of great service, but we now need to make a change. Alicia will also get cost estimates from Star Copy for printing our condolence cards. If the cost is less than the \$1,000.00, she will just order them.

REAC Website: Alicia asked Dawn to review the website and confirm that all requested changes have been completed. Alicia also reported on issues involving members who had unsubscribed from the electronic newsletter. Since 2016, approximately 50 members have unsubscribed, and many have tried unsuccessfully to resubscribe. Alicia and Charo learned that Mailchimp's rules prevent REAC from simply adding members back after they unsubscribe. Instead, members must personally request to resubscribe through Mailchimp, rather than through the REAC website. A few members have now been added back after Beth arranged for Mailchimp emails asking them to confirm that they wanted to resubscribe. We think that some of these people may have unsubscribed unintentionally. Now the overall process is different. In the past, if you clicked unsubscribe, you were unsubscribed. Now if people click

on unsubscribe, they get a message which says, “Do you really want to unsubscribe?” That should help reduce the number of members who have inadvertently unsubscribed. We currently have approximately 850 members who receive the electronic newsletter.

REAC News: The REAC news will include information about the electronic newsletter, information about the luncheon, information about the upcoming ACERA Health and Wellness Fair, and information about Scott Haggerty.

Other Reports: There was no additional information to report.

Old Business: Linda reported that she has not received all the feedback for the new reimbursement form she has developed. She is requesting that we send her our suggestions, if we have any, and let her know if we don’t.

New Business: There was no new information to report.

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

Meeting adjourned at 11:12 AM.

Respectfully submitted by Paul Reeves, Board Secretary

Next Board Meeting: Monday, September 14, 2026, 9:30 am
Zoom Video Conferencing Board Meeting