

**Minutes of the Meeting of the Board of Directors  
Retired Employees of Alameda County  
Monday, September 8, 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, 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 Margaret Salimi, REAC Member, were also present.

**Minutes:** The Minutes from the August 11, 2025 REAC Board meeting were reviewed. Connie Land moved that the August 11, 2025 REAC Board Minutes be approved as submitted. Linda Slater seconded the motion and the motion was approved

**Announcements & Communications:** Charo reported that we received a thank you card from the family of one of our members who recently passed away. We have been sending condolence cards for about a year now, and it is always nice of the family to acknowledge the card we sent.

Alicia reminded the Board that scamming emails and texts continue to be received by our Board members. Paul received the most recent request, which asked him to make a payment because the treasurer does not know how to use Zelle. The request was supposedly from Alicia, but when you look at the email address, it is clearly not from her.

**ACERA:** Mike Fara, ACERA Communications Manager reported that the August Retirees Committee meeting was moved to the same day as the Retirement Board meeting day. They also moved the September meeting to the same day as the Retirement Boards September meeting. That meeting has not happened yet. Mike provided his report on the August 21, 2025 Retirees Committee meeting. There were two Action Items, and both were regarding dental and vision plans.

**The first Action Item** was a discussion and possible motion to recommend to the Board of Retirement that they continue the dental plan contributions for Plan Year 2026, which provides a monthly subsidy equal to the single-party dental plan coverage premium of \$54.35 for the PPO plan and \$19.96 for the Delta Care USA plan for retirees who are receiving ACERA allowances with ten or more years of ACERA service, are service connected disability retirees, or are non-service connected disability retirees as of January 31, 2014. The Board of Retirement approved the contributions for Plan Year 2026.

**The second Action Item** was a discussion and possible motion to recommend to the Board of Retirement that they continue the vision plan contributions for Plan Year 2026. 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 current vision plan is a three-year premium rate guarantee, so the rates remain the same. The Board of Retirement approved the contributions for Plan Year 2026.

**The first Information Item** was a report on the Dental and Vision Plans Renewal Information for 2026. There are two dental plan options available for retiree enrollment. Delta Dental PPO and DeltaCare USA. For the Dental plans, the PPO premiums will increase by 6.5%, and for DeltaCare, which is an HMO, the premiums actually went down by 10%. For the vision plan, there will be no changes. ACERA is in a three-year premium rate guarantee, so there will be no rate increase in 2026.

**The next Information Item** was a report on Transitioning Member Communications to Secure Messaging in MemberDirect. ACERA is phasing out its public-facing email address [info@acera.org](mailto:info@acera.org) and transitioning all member email communications to the secure Message Center within their new online portal. This change is part of their broader effort to strengthen data security, streamline internal operations, and increase MemberDirect adoption. ACERA, as of September 1, 2025, has already made this transition. If members want to communicate with ACERA by email, ACERA is automatically transitioning them to the Secure Member Center in their online Member Direct portal.

**The last Information Item** was a Semi-Annual report on ACERA's Wellness Program. As reported in February 2025, their focus remains on addressing chronic conditions through virtual resources. This approach allows ACERA to leverage wellness messages and content provided by their insurance carriers and reach retirees regardless of their location.

They also continue to promote One Pass and the Kaiser Permanente Virtual Health Talks. In July of this year, ACERA along with Delta Dental, decided to increase their promotion of the SmileWay program. If a member has certain health conditions they can get extra cleaning at no additional charge. ACERA created a SmileWay page, [acera.org/smileway](http://acera.org/smileway). It provides additional information about the program.

**Treasurer's Report:** Connie presented REAC's August 2025 Treasurer's report. The beginning Interest Privilege Account balance was \$29,529.44. Total receipts were \$8,117.72. There was one unusual receipt. The receipt was \$185.00 and was a reimbursement from CRCEA Conference registration. Disbursements totaled \$5,979.73. There was one unusual disbursement which was \$25. The disbursement was for a license fee for our website. The surplus for August was \$2,137.99. The Interest Privilege account ending balance was \$31,667.43. The Free checking account balance, which is being used for the CRCEA Conference we are hosting, and is being used for the CRCEA Conference expenses, was \$49,075.89. Total assets were \$284,641.31. Linda moved that the August 2025 Treasurer's report be approved as submitted. Kathy seconded the motion and the motion was approved.

**CRCEA:** California Retired County Employee Association. Connie reported that the August 20, 2025 Executive Meeting was cancelled. The next meeting is scheduled for September 17, 2025. 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 Update:** With the Conference just around the corner, the Committee is working hard and meeting more frequently. Here are some of the areas we've made great strides in since last month's report: The conference program brochure will be ready shortly. Connie thanked ACERA for their assistance with the professional graphic design work and the committee members for their inordinate hours to review. The work on compiling the Conference Bio Handout with info on each conference presenter is very close to being printer ready. Many thanks to Alicia, Kathy and Charo for their work in this area. Sponsorship amounts received to date \$17,450.00, they are still awaiting receipt of a donation from one sponsor. They have received goody bag items from Delta Dental and Via Benefits and are awaiting another item from a sponsor. They have finalized the Conference Survey Form and posted it to the conference website with other conference materials and begun work on the name badges and other areas of registration using reports from the conference website. They are monitoring the conference registration, payment transactions, and doing follow-up on contacts not yet registered.

The Conference Website launched for online registration on August 07, 2025. So far, 48 have registered and more are expected before the conference starts. There is a special registration rate for REAC members i.e. \$50 for the Monday half day session, \$75 for Tuesday's full day session. REAC members are encouraged to attend.

Conference registration is online and the payment for registration choices are by debit/credit cards only. A key date to remember: September 17, 2025: Final conference registration deadline. Register via the CRCEA Conference Website via <https://crcea.wildapricot.org> OR CRCEA Website via <https://crcea.org>. We're almost to the finish line for a successful conference only because of the dedication, commitment and hard work of our Committee Team. Thank you! Meetings are weekly via Zoom until the conference begins. Alicia thanked Connie, and the committee, for all their hard and outstanding work.

**SACRS (State Association of County Retirement Systems):** Kathy Foster gave her SACRS report. SACRS now has its Fall Conference agenda posted on their website. The next SACRS Conference will take place November 11-14, 2025, in Huntington Beach, California. Retired General John Abizaid and Kristina Hooper, Chief Market Strategist for the Man Group will be speaking at the event. Kathy will not be able to attend that conference, she will be speaking at another conference at that same time.

**Retirement Board:** Cynthia announced to the Board that she will not be running for her seat on the Retirement Board. Alicia and the Board were unanimous in thanking Cynthia for the challenging work she did on the Retirement Board. Alicia mentioned that Kathy Foster has decided to run for Alternate Seat 8 on the Board of Retirement and that Kathy wished to address the REAC Board and ask for an endorsement.

Kathy shared with the Board some of her work history. She retired from her position as Assistant CEO of ACERA after 21 years. She has 39 years of public service employment which includes her prior employment with Contra Costa County's pension plan. In her role at ACERA, she was responsible for

administering the pension, disability, death, and health benefits for members of the retirement system. She was also the liaison to the Retirees Committee of the Board of Retirement. She also served on the State Association of County Retirement Systems (SACRS) Education and Program Committee for many years and participated in the California Association of Public Retirement Systems (CALAPRS) providing training to all new system employees.

Connie moved that the REAC Board endorse Kathy Foster for her run for the Alternate Seat 8, on the Board of Retirement. Cynthia seconded the motion, and the motion passed unanimously.

Connie took a moment, and thanked Cynthia for the work she did representing retirees on the Retirement Board. She did an extraordinary job and is thankful that she will continue to represent retirees on the REAC Board.

**Investment Committee:** Cynthia attended the Investment Committee meeting. She reported that the meeting was really a training session on the different types of investments. There were no Action Items.

**Health Care (Centers for Disease Control and Prevention):** Linda reported that there was a lot happening health care wise nationally. She mentioned that she really appreciates the work Mike has been doing providing healthcare updates on ACERA's website. Alicia mentioned that it was getting time to remind retirees to get their flu shots as well as COVID-19 shots to stay protected. Connie mentioned that today's newspaper reported a surge in the number of COVID-19 cases here, in the Bay Area, so it would be a good time to mention it in our Newsletter.

**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. ACERA's Health Fair takes place on October 23, 2025.

Alicia will be attending and sitting at our REAC table at the ACERA Health Fair. Both Kathy and Dawn volunteered to join her. Alicia wanted to have items to hand out to retirees who visit our table. She suggested that we consider purchasing Post-it Notes with our logo. It is something many people use every day. Alicia moved that REAC purchase 500 3"x4" Full Color Post-it Notes to be used for conferences, meetings, luncheons, etc. Linda seconded the motion and the motion passed.

**Membership and Recruitment:** Charo reported that as of August 31, 2025, our membership stood at 3,728 members, which was a decrease from the previous month.

**Administrative Staff:** There was no new information to report.

**REAC Website Update:** Connie provided the August 2025 report. There were 149 unique visitors to the website, which decreased from last month, which was 163. The average time spent on the website was one minute, a slight increase from last month. The most visited pages during August were Member Resources, Calendar, and Contact us.

Alicia mentioned the transitional challenges we are having with the transition from Lori to Beth. Currently, when people request to receive the electronic newsletter via our website, the space where they put their name is only one space. Mailchimp, which is used to then send out our electronic newsletters, has a separate field for the first name and a separate field for the last name. That makes reconciliation difficult. We also have a problem with our members who have inadvertently unsubscribed, we don't have an easy way to have them added back. Alicia and Charo are working with Beth to find an effective way of solving this issue. In the interim, if you hear from a member who has not gotten their electronic newsletter, please forward those to Charo.

**REAC News:** The REAC News will include information on the Retirement Board election, the luncheon, the Health Fair, and information about members who may no longer be getting their electronic Newsletters.

**Other Reports:** There was no additional information to report.

**Old Business:** There was no additional information to report.

**New Business:** There was no new business to report.

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

Meeting adjourned at 10:47 AM.

Respectfully submitted by Paul Reeves, Board Secretary

**Next Board Meeting: Monday, October 13, 2025, 9:30 am**  
**Zoom Video Conferencing Board Meeting**