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

REAC NEWS

VOLUME 43 NUMBER 7 *JULY 2021*

President's Message – *by Marian Breitbart, Acting President*

Free at last, or almost. For the time being, the Board will continue to meet virtually…but we may take our masks off and reveal our true identity. For the longer term, assuming we have access to County meeting space, we may consider a hybrid structure either meeting in 3 dimensions, i.e. in person, once a quarter with the other 2 meetings being virtual or allowing those who want to meet in person to meet with others to still able to join via zoom. This is consistent with ACERA's approach to holding another virtual health fair this year in late October. ACERA has also opened the office on a limited basis for in-person by appointment basis.

Although things are starting to open up "covid-wise", the Board is uncomfortable at this point scheduling a Fall "in the flesh" luncheon.

Connie Land updated us on the latest letter that went out regarding the calpers long term care plan and the 52% increase to occur no sooner than November 2021 and a second 25% increase anticipated to occur in the Fall of 2022. The letter outlines the 3 options policy owners have to avoid the increase- reduce duration of benefits, reduce daily benefit, reduce inflation protection. Unfortunately, a the program was a classic case of if it's too good to be true, it probably is. We have previously provided the link to CRCEA's website where you can check on the latest updates on the Calpers litigation regarding long-term care policies.

Go to https://www.calpersclassactionlawsuit.com for the June 2021 update.

It's that time of year again and both REAC and ACRE have indicated to ACERA our support of an increase in the Monthly Medical Allowance. This should be on ACERA's July meeting agenda.

Acera's Operation Committee heard a presentation from ACERA's Chief Counsel at their June 2 meeting regarding the inclusion of leave sell back and leave cash out in Tier 1, 2, and 3 members' "compensation earnable" and "final compensation" and the practice known as "straddling". The Retirement Board heard this item at their June 17 meeting and as of this writing, we do not know the outcome of this discussion.

In another effort to encourage members to receive their Newsletter by email instead of by killing trees, spending REAC dues on printing and mailing, and overburdening the postal service, the following are step by step directions for signing up for electronic delivery:

1. Go to www.reacsite.org
2. Click on the Members Only Resources on the Menu bar on top of the page
3. Password
   a. If you don't have a password or have forgotten it, fill out the information in the pop-up box.
   b. If you know your password, close the pop-up box and enter password and click submit
4. The Members Only Resource page should come up. Scroll to the bottom of the page and where it says Electronic Newsletter on the bottom fill out the information to the right and click on Yes, Count me in. Congratulations- you just saved a tree.

REAC Board Meetings

July 12, 2021
(Monday) 9:30 AM
Zoom
ID 214-219-6949
password REAC

August 9, 2021
(Monday) 9:30 AM
Zoom
to be scheduled

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

ACERA Trustees Meetings

July 15, 2021
(Thursday) 2:00 PM
see ACERA.org for
ID and password

August 19, 2021
(Thursday) 2:00 PM
see ACERA.org for
ID and password

www.acera.org

ACERA Performance Report

ACERA reported in their May 2021 performance report that the fund had gained $134,483,941. The total fund returned 1.49%. The value of the fund at the end of May was $10,424,734,691.

Welcome New Members

Mark Bluford
Thomas Burke
Ester Camacho
Robert Caturegli
Rory Cowan
Edward, Di Girolamo
Alma Goldsby
Lenore Griffin
Kerri Hansen
Mark Hewitt
Darlene Hornsby
Cynthia Horvath
Dana Jemme
Rosemary Johnson
Yvonne Jones
Wayne Luk
Lourdes Ringor
Elizabeth Rogers
Mark Stroup
Tedros Tecle
George Wilson

Minutes of the Meeting of the Board of Directors, Retired Employees of Alameda County, Monday, June 14, 2021

Zoom Video Conferencing Board Meeting

Marian Breitbart, President of the Board, called the meeting to order at 9:32 A.M.

Roll Call: Marian Breitbart, Suman Sharma, Connie Land, Renaye Johnson, Liz Koppenhaver, and Alicia Baptista were present. Charo Panesi-Guerra, REAC Member and Administrative Assistant, Mike Fara ACERA Representative and Pete Albert ACRE Board President, were also present.

Minutes: Minutes of the May 10, 2021, meeting were reviewed. Renaye moved that the Minutes from the May 10, 2021. Board meeting be approved as submitted. Suman seconded the motion and the motion was approved.

Announcements & Communications: Alicia suggested including a step-by-step instruction for members to access the REAC Website and the On-line Newsletter. Marian will include this in her president's message.

ACERA: Mike Fara provided a summary of the June 2, 2021, Retirees Committee meeting. There were two Action Items on the agenda for a vote. There were also Informational Items presented.

The first action item was the approval needed to pay for the Implicit Subsidy Cost for those members under 65 for the year 2020. This payment from ACERA to Alameda County was approved for 2020.

The second action item was a vote for the Statement of Intent, to continue the Implicit Subsidy Program for Health Plan Year 2022, following a determination by ACERA at the end of Plan Year 2022, that the amount is not greater than the actual retiree Implicit Subsidy. This action item was approved.

The first informational item was a report from Segal, ACERA's benefit consultant, regarding the Supplemental Retiree Benefit, health care inflation and monthly medical allowance increases. The report stated that inflation of medical benefits has increased by 6.25 percent. In the past the recommendation has been to increase the allowance by half of the inflation rate. This would mean that the increase to be voted on, would be a 3.125 percent increase to the monthly medical allowance for those individual retirees under the age of 65.

The vote would be to not increase the MMA for 2022 or to increase by 3.125% for 2022. The REAC Board of Directors voted to recommend to ACERA, the increase of 3.125%.

Also, the Segal projection for the SRBR was a life span from 2020 to 2038, an 18-year span. Segal also stated that the SRBR is sustainable if the projection is over 15 years.

Mike also clarified the negotiations regarding premiums for 2022 would be occurring in August. Also, that the MMA allowance increases only apply to retirees.

The ACERA Retiree Committee will meet again on July 7th, 2021.

Mike also let us know that the Health Fair for 2021 will be in late October and will be virtual again for safety reasons.

Mike let us know that the ACERA offices are slowly reopening. In phase one of the reopening, meetings will be individual and by appointment only, as of June 15th. They will be scheduled on Tuesdays and Thursdays between 10:30 AM and 3:00 PM. Retirement Planning Meetings will continue to be scheduled on ZOOM and individual meetings will be scheduled if resolution can not be made during the ZOOM Meeting.

Mike is also following up on a request for e-mail addresses for REAC members and a request regarding a meeting alert or calendar scheduler on the ACERA Website. Mike will also contact Kathy Foster regarding an approval for REAC to include an invitation letter to join REAC in the open enrollment packet.

Treasurer's Report: Suman presented the May 2021 Treasurer's report. For May 2021, Receipts totaled $8,316.10 and total Disbursements totaled $4,450.57. He reported that Officer stipends totaled $650.00. There was an in and out adjustment of $5.00 by 1st United Credit Union to correct an underpayment that was corrected for the $500.00 received monthly for advertising. Connie moved

to accept the report as submitted. Marian seconded the motion and the motion was approved.

CRCEA: Connie updated us on CRCEAs report regarding Cal Pers Long Term Care. Apparently, to sustain this program, there would have to be a 52 percent increase no earlier than November 2021. A second increase of up to 25 percent may be necessary in the fall of 2022. Participants in this program have been sent letters in May 2021 regarding what is being considered. Participants will have options of several changes they can make in August 2021 to be implemented by November 2021 to avoid the 52% increase. Some of the options being discussed are, 1. Reduced duration of benefit, 2. Reduced daily benefit, 3. Reduced inflation protection. The new premiums will be included in the letter sent to participants in August. There will be no refunds with cancelation of the program. There has been some exploration of another carrier, however this may not be an option.

SACRS: Pete Albert, SEIU Retirement Board President gave us an update on the PEPRA changes. Alameda County has complied with the PEPRA ruling as of 2014. However, there is still the concern of "straddling" that may be eliminated. Alameda County is the only county using this. There is a good indication that the county will not seek reimbursement, if this change is included with the PEPRA rulings. Also, the fall meeting will be held in person, in Southern California.

Retirement Board: Liz reported that the Public Employees' Pension Reform Act of 2013 (PEPRA) lawsuit was nearing the end and that she thought some of the decisions the Court might make, might limit the amount of vacation employees can sell back prior to their retirement. At this point, no final decisions have been made. The retirement board will be meeting this Thursday and there will be more information then. Apparently, Alameda County is the only county that uses "straddling" when determining a retiree's benefit. This is where a potential retiree can "sell back" vacation days that straddle benefit years to count toward calculation of the final compensation.

Investment Committee: Marian gave a brief update on the Investment Committee meeting. She stated that there was a slight increase in assets.

Health Care: There was no Health Care report.

Activities: There was a brief discussion regarding a Fall Luncheon for 2021. It was decided that we would wait until 2022 to have an in-person Luncheon. This is out of consideration for our members health and safety.

Membership and Recruitment: Charo reported that as of May 2021, membership stood at 3,899 members. There was a discussion regarding updating forms to move members to on-line viewing of the REAC News. This form would include an opt out of on-line viewing, to receive a hard copy. Charo will be updating the REAC forms to include this language. Charo also let us now that she had a request to increase the number of newsletters for ACERA to distribute.

Administrative Staff Updates: Mike Fara mentioned that ACERA can now collect email addresses for all new REAC members. He continues to work out a process which will allow REAC to obtain email addresses for current members. Charo and Mike have been working on an invitation to join REAC letter.

REAC News: The next REAC Newsletter will include information about the California Public Employees' Retirement System (CalPERS), Information regarding the Monthly Medical Allowance, and a Step-by-step on how to access the REAC News On-line.

New Business:

Revisions to the REAC Bylaws - No longer having in-person meetings, made it more difficult for individuals to gather signatures to run for a position on the Board. With that in mind, the Board discussed the idea, at our May meeting, of modifying Article VII, Section 1 Election of Directors, (b) Duties of Nominating Committee, by eliminating the need for 10 signatures. One suggestion was to require the individual to provide a list of 3 regular members who support their candidacy, including their phone number and/or their email address. In addition, in order to run for a position on the Board, the individual must have attended 2 Board meetings in-person, or participated in 2 Board meetings when those meets are held via a Video Conferencing type platform. Paul agreed to make the suggested changes and bring it back for review at the June 14th Board meeting. In Paul's absence this has been moved to the July 12th Board Meeting.

Election of REAC Officers – The Vice President positions remains open.

Old Business: There was no old business to report.

For the Good of the Order: There was nothing new to report.

Meeting adjourned at 11:20 A.M.

Respectfully submitted by Renaye Johnson for Paul Reeves, Board Secretary

Next Meeting:

July 12, 2021, 9:30 a.m. (Monday)

Zoom Video Conferencing

Congratulations On Your Retirement

ADAMS, Albertina
Alameda Health System

ANAYA, Antonieta
Public Defender

APONTE, Angel
Social Services Agency

BANKS, Anthony
District Attorney

BANKS, George
Health Care Services Agency

BARTUS, Cynthia
Health Care Services Agency

BLOOM, Brian
Public Defender

BLUFORD, Mark
Assessor

BOOTHE, Stephen
LARPD

BRIONES, Juan
General Services Agency

BURKE, Thomas
District Attorney

CACERES,Carlos
Superior Court

CARROLL, Michael
Sheriff's Office

CATUREGLI, Robert
Public Defender

CHENG, Yi
Social Services Agency

COWAN, Rory
Sheriff's Office

CRAIG, Sylvia
Assessor

CRUZ, Jose
Public Works Agency

DE MARQUEZ, Maria
Community Development Agency

DELBRIDGE, Lance
Sheriff's Office

DI GIROLAMO, Edward
District Attorney

DOOHER, John
Sheriff's Office

FARMANIAN, Debra
Sheriff's Office

FRANKLIN, Debra
Social Services Agency

GARELIS, Elena
Alameda Health System

GHEREBEN, Gabriela
Alameda Health System

GUO, Jason
Auditor-Controller

HAKIMIAN, Sonik
Health Care Services Agency

HANKINS, Bervin
Sheriff's Office

HANSEN, Kerri
Sheriff's Office

HEAD, Loveta
Social Services Agency

HEWITT, Mark
Social Services Agency

HORNSBY, Darlene
Sheriff's Office

HORVATH, Cynthia
Community Development Agency

ILAS, Cinderella
Alameda Health System

JEMME, Dana
Superior Court

JOHNSON, Denise
Alameda Health System

JOHNSON, Rosemary
Superior Court

JONES, Susan
Alameda Health System

LIBORIO, Rosa
Superior Court

LOTT, De-Ann
Health Care Services Agency

LUAT, Maria
Auditor-Controller

LUONG, Selina
Social Services Agency

LYNCH, William
Sheriff's Office

MALLOY, Kimberly
ACERA

MANFREDI-GIAMMONA, Roxanna
Superior Court

MARTIN, Deborah
Health Care Services Agency

MCKIE, David
General Services Agency

MILLER, Ronald
District Attorney

MONTOYA, Marvin
Public Works Agency

NELSON, Jeffrey
General Services Agency

PASHOIAN, Timothy
Sheriff's Office

PITTS-JOHNSON, Sandra
Probation Deparment

RINGOR, Lourdes
Health Care Services Agency

ROGERS, Elizabeth
Public Defender

SALTA, Amelita
Superior Court

SAWLEY, Susan
Health Care Services Agency

SEXTON, Shawn
Sheriff's Office

SHAKERI, Darius
Information Technology Department

SINGH, Albertina
Alameda Health System

SMITH, Edward
Sheriff's Office

STANCILL, Jautan
Health Care Services Agency

STANTON, Dianne
Social Services Agency

TAYLOR, Charles
Public Works Agency

TECLE, Tedros
Sheriff's Office

TEVLIN, Charles
Sheriff's Office

TRAN, Huong
Social Services Agency

TURNER, Juanell
Social Services Agency

In Memoriam

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

BUSH, Robert
Sheriff's Office
5/25/2021

CAMBRUZZI, Lia
Sheriff's Office
5/9/2021

CARDOZA, Margaret
Alameda Health System
5/10/2021

CHAVIS, Joanie
Social Services Agency
5/4/2021

CHECCHI, Maria
Non-Mbr Survivor of Milton Checchi
5/25/2021

CLUGSTON, John
Assessor
4/2/2021

CRUTCHFIELD, Mary
Social Services Agency
4/14/2021

DAVIS, Edward
Information Technology Department
5/8/2021

DAVIS, Idola
Superior Court
4/16/2021

FUCLES, Emily
Alameda Health System
5/14/2021

GRAHAM, Jacqueline
Sheriff's Office
4/18/2021

HARTMAN, Sandra
Sheriff's Office
4/30/2021

HUBERMAN, Marjorie
Social Services Agency
5/20/2021

KMIT, Ivan
Housing Authority
5/7/2021

LEONG, Margaret
Health Care Services Agency
5/18/2021

MORCOSO, Gloria
Social Services Agency
5/9/2021

MUELA, David
General Services Agency
4/19/2021

OLIVERA, Evanna
Non-Mbr Survivor of Alexander Olivera
5/18/2021

SMITH, Gwendolyn
Social Services Agency
5/4/2021

ULFELDER, Leonard
Public Defender
5/13/2021

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

Keeping Members
Informed

View all important COVID-19 updates at
1stunitedcu.org/status

Federally insured by NCUA

REAC Officers and Directors

- President:
  Marian Breitbart ..... (510) 769-1604
- Vice President:
- Secretary:
  Paul Reeves ..... bongsaw@gmail.com
- Treasurer:
  Suman Sharma..... suman775@gmail.com
- Directors:
  Alicia Baptista..... alicia.baptista@comcast.net
  Renaye Johnson..... (925) 286-0716
  Liz Koppenhaver..... (510) 579-3319
  Connie Land.....landcon@comcast.net
  Mike Smart..... mgsmart@comcast.net
- Directors Emeriti:
  Barbara Jean Hallisey Steve Scheinman
  Emily Shea Janet Waring
  Jon Orellana

Editor: Gina Palmer
Printing and Mailing: Red Arrow Printing
Membership questions: reacwebsite@gmail.com

REAC'S Mission

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.

***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*

Name: _____
New Address: _____
City/State: _____ **Zip Code:** _____
Date of Move: _____ **Telephone:** _____
Old Address: _____

1/2018

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
*Select **Option 1** for the **Retiree Benefits Unit** (health, vision, dental, etc.)*

REAC NEWS
Retired Employees of Alameda County
P.O. Box 302–Oakland, CA 94604
July 2021
ADDRESS SERVICE REQUESTED

Nonprofit org.
U.S. Postage
PAID
Permit 4174
Oakland, CA