



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

# REAC NEWS

VOLUME 45 NUMBER 10

OCTOBER 2023

## PRESIDENT'S MESSAGE — BY DAWN STEVENSON, ACTING PRESIDENT

Hello, my name is Dawn Stevenson and this is my first time writing the President's Message. Our President, Alicia Baptista is on jury duty.

I have been a member of REAC since I retired from Alameda County on July 30, 2011, after a little over 23 years of service. My first position was with the Probation Department in San Leandro as an intermittent.

I obtained a full-time position with the Probation Department and was eventually promoted to a Supervisor at Highland Hospital in an outpatient department. I was promoted again at Highland as a Systems Analyst.

When I retired, Highland was converted to Alameda Health System.

The REAC newsletters are "chock full" of useful information and education. One day, after going through my mail, I found a postcard from REAC mentioning Director vacancies. After re-reading the mission statement, I decided I would like to get involved with other retirees and join the REAC Board.

I attended my first Board meeting on June 13, 2022, and decided that I would like to occupy one of the vacant Director positions – lucky for me – I was accepted, without any prior Director experience.

Everyone on this Board has been generous, dedicated, and supportive by sharing their expertise and knowledge with me and I appreciate them and the power REAC has for retirees.

When Renaye Johnson resigned as Vice President at the end of March of this year, (thank you again Renaye for your service), I accepted the appointment as Vice President at the April Board meeting.

I am honored to have this opportunity to be a part of this vital organization.

I am very sad to let you know that this meeting was our Treasurer, Suman Sharma's last meeting.

He will resign as a Board member and Treasurer, effective October 1, 2023. He has been our Treasurer for approximately, 4 years. Liz Koppenhaver, (who has been training with Suman), was quick to thank him for staying on the Board as Treasurer beyond his original resignation date. She appreciated his patience and guidance, and that we were lucky to have him. Everyone thanked him for his service, dedication, and commitment to REAC. We wish Suman all the best.

At this very Board meeting, Liz Koppenhaver graciously accepted the appointment as Treasurer. We are looking forward to her stewardship of "Treasuring". Thank you, Liz, for filling these very large shoes for REAC and its members.

Suman's resignation and Liz's promotion have created a Director vacancy on the Board.

Recently, one of our members contacted a Director to inquire about a letter they received from ACERA asking them to certify their benefits with name, date of birth, and address. The member was concerned that this might be a scam. Mike Fara, ACERA Communications Manager, and Jessica Huffman, ACERA Benefits Manager, confirmed the letter was from ACERA's Internal Audits Division to determine, "Proof of Life". The date of birth is to ensure that the one completing the letter, is the retiree. Members may receive this letter and, they should fill it out and return it to ACERA. Once ACERA receives the letter, someone from ACERA benefits will follow up with the member. If there are any questions about any ACERA communications, contact ACERA for verification.

Save the date for the ACERA Health Fair which will be held on: Thursday, October 26, 2023, and will be Virtual only.

We look forward to seeing you at the fall luncheon on Monday, October 16th at Fairview Metropolitan, 10051 Doolittle Drive, Oakland. There will be raffle with gift cards for Subway, Panera, Target, and Safeway.

Hey, how would you like to learn about health and stuff? Subscribe to the ACERA Wellness Newsletter on the ACERA website at [www.acera.org/subscribe](http://www.acera.org/subscribe).

## REAC BOARD MEETINGS

**October 9, 2023**  
(Monday) 9:30 AM  
Zoom  
ID 818 545 4951  
password REAC

**November 9, 2023**  
(Monday) 9:30 AM  
Zoom  
to be scheduled

<http://reacsite.org>  
[reacwebsite@gmail.com](mailto:reacwebsite@gmail.com)

## ACERA TRUSTEES MEETINGS

**October 19, 2023**  
(Thursday) 2:00 PM  
see ACERA.org for  
ID and password

**November 16, 2023**  
(Thursday) 2:00 PM  
see ACERA.org for  
ID and password

[www.acera.org](http://www.acera.org)

## Welcome New Members

Martha Duarte  
Steven Ellis  
Elizabeth Fuller  
Antoinette Goode-  
Hardeman  
Mary Hunter  
Kathleen Paulo  
Jose Valadez  
Andrew Walker

# MINUTES OF THE MEETING OF THE BOARD OF DIRECTORS, RETIRED EMPLOYEES OF ALAMEDA COUNTY, MONDAY, SEPTEMBER 11, 2023, 9:30 A.M.

*Zoom Video Conferencing Board Meeting*

**D**awn Stevenson, Vice President of the Board, called the meeting to order at 9:30 AM

**ROLL CALL:** Dawn Stevenson, Paul Reeves, Connie Land, Suman Sharma, Kathy Foster, Cynthia Baron, Linda Slater, and Liz Koppenhaver were present. Michael Fara, ACERA Communications Manager, Charo Panesi-Guerra, REAC Member and Administrative Assistant, and Marsha Rice, REAC Member, were also present.

**MINUTES:** Minutes of the August 14, 2023 REAC Board meeting were reviewed. Paul noted a spelling error in the August 14th Minutes. In the last paragraph of the Guest Speaker item, Ronica was incorrectly spelled as "Ronda". Connie moved that the August 14, 2023 REAC Board Minutes be approved as corrected. Cynthia seconded the motion and the motion was approved.

## ANNOUNCEMENTS &

**COMMUNICATIONS:** Suman announced his retirement from the REAC Board, and as the REAC Board Treasurer, effective October 1, 2023. He mentioned that it was a great pleasure serving on the Board, and getting to work with very dedicated individuals. He also wanted to thank Connie Land for all the help and assistance she gave him during his time on the Board. The Board took a moment to thank Suman for all his efforts on behalf of all retirees, and the positive contributions he continually made on behalf of the REAC Board. Liz also thanked Suman for his patience and guidance explaining the intricacies of the Treasurer's duties and responsibilities.

Connie moved that the Board elect Liz to the position of Treasurer effective October 1, 2023. Kathy seconded the motion and the motion was approved.

Connie reported that she received a call from a member who received a letter from ACERA asking her to certify the benefits she was receiving. In addition, the letter asked for her name, her address, and her date of birth. The member was concerned because she had never received a letter like that from ACERA, and given the high number of scams perpetrated against seniors, she thought it might not be a legitimate request. Connie contacted Mike

and Jessica Huffman at ACERA, to determine if ACERA was actually sending out those letters. They confirmed that the letter our member received was a legitimate request. It was sent from ACERA's Internal Audit Division. Connie suggested that ACERA may want to notify all retirees that they may receive requests from ACERA which are legitimate. If they are unsure, or concerned, they should always check with ACERA before they release any personal information.

Kathy agreed that adding something in the Newsletter regarding the topic would be a good idea. She asked Mike if that was something he could do. Mike also agreed that sending out additional information regarding the issue would certainly help retirees. He will work to develop an article which retirees can use as a reference tool when deciding how to respond to letters from ACERA, etc.

**ACERA:** Michael Fara, ACERA Communications Manager, provided his report on the September 6, 2023 Retirees Committee meeting. There was one Action Item and two Information Items.

The Action Item was a discussion and possible motion to recommend that the Board of Retirement approve maintaining the current hearing aid benefit allowance for Medicare and Early (non-Medicare eligible) retirees enrolled in the Kaiser Permanente group medical plan. After a brief discussion, the Retirees Committee voted to recommend to the Board of Retirement a motion to maintain the current hearing aid benefit allowance for Kaiser Permanente Medicare and Early (non-Medicare eligible) enrollees for Plan Year 2024.

The first Information Item was a presentation on the renewal of Alameda County's medical plan contracts for the 2024 Plan Year. The purpose of the presentation was to present rates and plan design changes, which resulted from the Plan Year (PY) 2024 renewal negotiations between the County of Alameda and its medical carriers, Kaiser and United Health Care (UHC).

The overall blended (i.e., for actives, subgroups and early retirees) rate increase for Kaiser is 14.07%. The final rate increase for UHC is 13.48% for both Signature Value (SV) and Signature Value Advantage (SVA). The Kaiser Permanente Senior Advantage (KPSA) plan is increasing by 11.84%.

Kaiser indicated that the higher than usual rate renewal was based on inflation, labor shortages, and the ongoing recovery from the COVID-19 pandemic. Kaiser also noted that an increasing demand for care has driven utilization much higher, at the same time that inflation and labor shortages substantially increased the cost of care delivery.

United Health Care also indicated their increase was partially due to a "return to normal", a curtailment of needed medical services, which occurred during the COVID-19 pandemic, inflationary trends, and labor shortages. They also experienced an increase in "high-cost" claimants and "high" inpatient and outpatient utilization among the UHC membership, as compared to normative benchmarks which contributed to the higher rates.

ACERA will be sending out the Open Enrollment packets in October, prior to the Open Enrollment period which begins in November. The rate increase information will be one of the items included in Open Enrollment the packets.

The second Information Item was a discussion regarding Kaiser's Senior Advantage Plan Optional Riders for Plan Year 2024. For Plan Year 2024, Kaiser is offering the Silver & Fit benefit in the base renewal, which equates to a charge of \$2.80 per member per month (PMPM) which is no change from the previous year. Kaiser did provide a summary of the Silver & Fit utilization in 2023. Roughly 10% of the Kaiser Senior Advantage members utilized the program. The program included a free gym membership, at thousands of participating gyms, and a home fitness kit, or both. ACERA will be sending out a survey to all the Kaiser Senior Advantage members, for whom they have email addresses, regarding their opinions of the Silver & Fit benefit. Cynthia also mentioned that the Retirees Committee asked ACERA staff to provide them with some cost figures as to what the program is actually costing, and is it cost effective.

Charo asked if any consideration was being given to allowing the Early Retirees, who are not yet Medicare eligible, to participate in the Silver & Fit program, assuming there was sufficient interest. Mike thought it would be useful to also survey Early Retirees, to determine if that was a program they would be interested in using. He will investigate a bit more and let us know.

In addition to Silver & Fit, Kaiser has offered ACERA additional Kaiser Senior Advantage Rider options. The first rider was an Over-the-Counter (OTC) Benefit which would cost \$1.75 PMPM. It would include a \$70 quarterly benefit limit for OTC products. The next rider was a Meals Rider which would cost \$2.00 PMPM and allow up to 84 meals (3 meals per day for up to 4 weeks) post discharge from an inpatient or skilled nursing facility. Kaiser also offered a Transportation Rider which would cost \$2.50 PMPM. It would provide routing and post-discharge transportation coverage up to 24 one-way trips per year to medically-related appointments. There would be a 50-mile radius per trip. These riders were offered by Kaiser for Plan Year 2023, but the Board declined to add them. Given the sharp increase in our Health Plan rates, it does not seem likely the Board would elect to add those costs.

Kaiser also offered Hearing Aid Benefit options to the HMO Early Retiree Plan as well as the KPSA Plan. Unfortunately, given the rate increases in our Kaiser 2024 Plan, it was felt that the additional cost would be too high. Kathy mentioned that there was some discussion regarding the possibility of having some sort of Ad Hoc Rider, which would allow individuals to participate. Perhaps they could be reimbursed for a portion of the cost, through something like a Health Reimbursement Account (HRA) account. ACERA will send a request to Via Benefits to see if something like that could be arranged. They should hear back sometime in October.

**TREASURER'S REPORT:** Liz presented the August 2023 Treasurer's Report.

The check book beginning balance was \$113,012.55. Total receipts were \$8,116.41 and total disbursements were \$7,253.96. We received membership dues totaling \$7,614.00 and \$500.00 from the 1st United Credit Union for their advertisement in the Newsletter. Disbursements included officer stipends, Newsletter Layout, and Select Staffing payments. In addition, Red Arrow, who did not submit an invoice for last month, submitted two invoices this month which brings them current. The total amount was \$4,131.37. We also made a \$200 deposit to the Fairview Metropolitan Golf Course facility which will be used for the October 16, 2023 Fall Luncheon. Liz and Alicia were able to transfer \$50,000 from the REAC checking account into a 13 month CD at 4.05%. The ending check book balance was \$63,875.00 and our total assets are \$245,260.80. Paul moved that the August 2023 Treasurer's Report be approved as submitted. Linda seconded the motion and the motion was approved.

**CRCEA (CALIFORNIA RETIRED COUNTY EMPLOYEES ASSOCIATION):** Connie provided her CRCEA report. The August Executive Committee meeting was held on August 16, 2023. During the meeting the CY 2024 Proposed Budget was presented. The total Budget was \$48,698.00. The total Budget for CY 2023 is \$46,058.00. The Proposed Budget will be voted on at the Fall Conference Business meeting. Jerry Jacobs submitted his resignation as Chair of the CRCEA Audit/Finance Committee. Melanie Seton (Contra Costa County) volunteered to step in as Chair for the Audit/Finance Committee. Jerry Jacobs is a member of REAC and was formerly a REAC Board member.

Everything is on schedule for the CRCEA Fall Conference. At the time of the August 16, 2023 meeting, the Conference Brainstorming Subcommittee had not met. The Conference Brainstorming subsequently met on September 5, 2023. They reviewed the Spring Conference Survey results. They discussed the feasibility of Associations working together to host conferences, ways to pay for conference expenses, conference format, etc. Lots of discussions, but no decisions were made. Another meeting will be scheduled soon. The Conference Brainstorming Subcommittee, of which Connie is a member, is expected to provide recommendations at the CRCEA Fall Conference.

The CRCEA 2023 Fall Conference will be held October 1, 2023 thru October 4, 2023 at the Hilton Hotel in Stockton. The host county is Retired Public Employees of San Joaquin County (RPESJC). Hotel room rates are \$159 per night plus taxes (includes self-parking). The Draft Agenda and Registration Form were sent to Delegates. The deadline for the Conference Registration and Hotel Reservations passed on September 8, 2023.

The registration form is now available on the CRCEA website ([www.crcea.org](http://www.crcea.org)). Some of the topics for discussion are: Senior Fraud and Prevention, Senior Health Care & Insurance Information, National Parks-Senior Passes, and Senior Homelessness, and Legislative Updates. Kathy mentioned that she has signed up for the Conference, but she has not yet seen a finalized conference agenda. Connie mentioned that they only have a draft agenda, but they should have a final version soon.

As a reminder, it's REAC's turn to host a CRCEA Conference in the Fall of 2025. It's not too early to start planning. A lot of ideas

were picked up at the most recent CRCEA Spring Conference. Connie is planning to convene a conference planning meeting sometime this month.

**CALPERS LAWSUIT UPDATE:** There was no new information to report.

### **SACRS (STATE ASSOCIATION OF COUNTY RETIREMENT SYSTEMS):**

Paul reported that SACRS has added two new topics to the SACRS 2023 Fall Conference. One will be a session on "Sexual Harassment Prevention Training for Local Agency Officials" and the other will be "Ethics Training for California Public Officials: More than a Concept." The Conference is being held November 7-10, 2023 at the Omni Rancho Las Palmas Resort & Spa in Rancho Mirage, California. Kathy mentioned that she will be attending the Conference and will be presenting on a panel. That is great news. We will be well represented.

**NEW BUSINESS:** There was no new business to report.

**RETIREMENT BOARD:** There was no additional information to report.

**INVESTMENT COMMITTEE:** There was no new information to report.

### **HEALTH CARE (CENTERS FOR DISEASE CONTROL AND PREVENTION):**

Linda reported that the CDC Website is now saying that the total number of hospitalizations and deaths from COVID-19 are now very low Nationwide. CDC also reported a new variant was identified. It is referred to as BA.2.86. It has now been detected in 5 States, Michigan, New York, Ohio, Texas and Virginia.

The CDC is continuing to recommend masking any time you are in public areas or when you are traveling. Linda recommended that we remind our members to sign up for ACERA Health Alerts. ACERA sends them to all members who have provided ACERA with their email addresses. The updates contain valuable information regarding health-related issues. The CDC is also advising people to get their annual flu shots.

**ACTIVITIES:** Dawn reported, on behalf of Alicia, that invitations have been sent out for



the Fall Luncheon. There will be two guest speakers. Someone from ACERA will provide updates and answer questions and Amanda Burton from 1st United Credit Union will speak about online Fraud and Prevention.

The planning for REAC's Fall Luncheon, which will be held on October 16th, is proceeding nicely. Charo reported that she has received 33 responses from individuals who will attend the luncheon.

### **MEMBERSHIP AND RECRUITMENT:**

Charo reported that as of August 31, 2023, membership stood at 3,821 members, which is slightly lower than the previous month.

**REAC WEBSITE:** Dawn had several questions regarding the "Upcoming Events" portion of the Website. She wanted to know who added Upcoming Events to the website, and what events could be added? She also wanted to know, in the Calendar section of the website, where it says, "Check Back for Details" who is responsible for adding that additional information. Since Paul is the liaison with our webmaster, all that sort of information should be sent to Paul and he will see that it is added to the website.

Since the website is still evolving, a number of Dawn's suggestions can be added to the website,

and additional discussions need to take place to clarify any duplication on the site, and to make it easy for our members to use.

**REAC NEWS:** Dawn will be creating the Presidents Message for the next REAC News. She will introduce herself, and provide some information about her County work history. She will mention the Fall Luncheon, some information regarding the hearing aid benefit, information on the ACERA Health Fair, some information on ACERA's internal audit process, a big Thank You to Suman for his service, and that we appointed Liz as the next Treasurer.

**OTHER REPORTS:** No information to report.

**OLD BUSINESS:** No information to report.

### **FOR THE GOOD OF THE ORDER:**

The Board thanked Dawn for covering for Alicia in her absence.

Meeting adjourned at: 10:48 am

*Respectfully submitted by  
Paul Reeves, Board Secretary*

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### **REAC Fall Luncheon:**

Monday, October 16, 2023  
Fairview Metropolitan Golf Course,  
10051 Doolittle Drive, Oakland

11:30 am – No Host Cocktails  
12:15 pm – Buffet Luncheon

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### **Next Meeting:**

Next Board Meeting: Monday,  
Monday, October 9, 2023, 9:30 am

Zoom Video Conferencing Board Meeting

Join the REAC Board meeting on the second  
Monday of the month at 9:30 am.

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### **Zoom Meeting:**

<https://us02web.zoom.us/j/8185454951?pwd=dG1pTWNPMTJhbmEtGQ0Y0aXNLaDdLUT09>

Meeting ID: 818 545 4951

Passcode: REAC

Dial by your location

+1 669 900 9128 US (San Jose)

Passcode: 529503

Find your local number:

<https://us02web.zoom.us/j/8185454951?pwd=dG1pTWNPMTJhbmEtGQ0Y0aXNLaDdLUT09>

## **IN MEMORIAM**

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

### **ANTHONY, Melody**

Social Services Agency  
8/15/2023

### **CALDEIRA, Sandra**

Alameda Health System  
7/29/2023

### **FOLAN, William**

Probation  
7/28/2023

### **FOLLARI, Joseph**

General Services Agency  
8/8/2023

### **FOWLER, Jean**

Public Works Agency  
8/15/2023

The surviving spouse of a member  
is eligible for REAC membership.  
To enroll, send an email to  
[reacwebsite@gmail.com](mailto:reacwebsite@gmail.com).

### **GIBSON, Juanita**

Social Services Agency  
7/13/2023

### **HAYENGA, Mary Ellen**

Alameda Health System  
8/20/2023

### **HOWELL, Carol**

Non-Mbr Survivor of  
Edgar Howell III  
7/31/2023

### **JOHNSON, Mark**

Probation  
8/6/2023

### **KOHLER, James**

Non-Mbr Survivor of  
Claudia Kohler  
8/21/2023

### **LAMBIASE, Johanna**

Assessor  
8/11/2023

### **LAWRY, Marguerite**

Probation  
7/30/2023

### **MILANI, John**

Probation  
8/3/2023

### **NURIDDIN, Claudine**

Social Services Agency  
8/10/2023

### **REED-DIAMOND, Wanda**

Social Services Agency  
7/31/2023

### **SOWA, Beverly**

Human Resource Services  
7/14/2023

### **TSE, Rebecca**

District Attorney  
8/8/2023

### **WALDON, Bessie**

Social Services Agency  
8/14/2023

## CONGRATULATIONS ON YOUR RETIREMENT

**AGUILAR, Pamela**  
Superior Court

**ALEJO, Sandy**  
Superior Court

**BANTA, David**  
Information Technology  
Department

**BAUERMEISTER, Heidi**  
Alameda Health System

**BLAKELY, Clifford Jr**  
Public Defender

**BOVARNICK, Karen**  
Superior Court

**CABANILLAS, Jessica**  
Social Services Agency

**CINTORINO, Richard**  
Sheriffs Office

**DAVIDSON, Elaine**  
Alameda Health System

**DELGADO, Joseph**  
Sheriffs Office

**DYKES, Terry**  
Probation

**ELDER, Nicole**  
District Attorney

**ESPINOZA, Michael**  
Superior Court

**EYA, Eileen**  
Health Care Services Agency

**GAY, Robert**  
Health Care Services Agency

**GBADAMOSI, Olubukola**  
General Services Agency

**GONSALVES-ZIMMERMAN, Maria**  
Alameda Health System

**GONZALEZ, Lourdes**  
Alameda Health System

**GOODE-HARDEMAN, Antoinette**  
Probation

**HOPKINS, Milan**  
Sheriffs Office

**LACATIVO, Carolyn**  
Social Services Agency

**LEWIS, Demise**  
Superior Court

**LICHTENBERGER, Daniel**  
General Services Agency

**LUCKETT, Robin**  
Social Services Agency

**NGUYEN, Thao Thi Kim**  
Social Services Agency

**PAULO, Kathleen**  
Health Care Services Agency

**PECK, Robert**  
Assessor

**PHILLIPS, Margo**  
Sheriffs Office

**RIDOLFI, Douglas**  
Sheriffs Office

**RIVERS, James**  
Probation

**ROMERO, Margaret**  
Health Care Services Agency

**ROMERO, Robert**  
Public Works Agency

**STRICKLAND, Alan**  
Sheriffs Office

**TSAI, Jade**  
Sheriffs Office

**VALADEZ, Jose**  
Social Services Agency

**VALDESPINO, Benjamin**  
Superior Court

**WALKER, Andrew**  
Public Defender

**YAN, Natalie**  
Social Services Agency

### ACERA Performance Report

ACERA reported in their August 2023 Performance Report that the fund had decreased \$197,631,801. The total fund returned -1.53%. The value of the fund at the end of August was \$10,868,773,174.



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## REAC Officers and Directors

- President:  
Alicia Baptista..... alicia.baptista@comcast.net
- Vice President:  
Dawn Stevenson .....dawnrzs2@comcast.net
- Secretary:  
Paul Reeves ..... bongaw@gmail.com
- Treasurer:  
Liz Koppenhaver.....(510) 579-3319
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Connie Land..... landcon@comcast.net  
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- Directors Emeriti:  
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Steve Scheinman          Emily Shea  
Janet Waring

Editor: Gina Palmer  
Editorial Committee: Connie Land, Alicia Baptista  
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](mailto: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.)*

ADDRESS SERVICE REQUESTED

October 2023

Retired Employees of Alameda County  
P.O. Box 302-Oakland, CA 94604

**REAC**  
*NEWS*



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