



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

REAC NEWS

VOLUME 41 NUMBER 9

SEPTEMBER 2019

PRESIDENT'S MESSAGE — MARY MILLER

The REAC Fall Luncheon is upon us. ACERA Benefits Manager, Ish Piña, will give us an update on current happenings at ACERA and things we should be aware of during Open Enrollment – yes, it's almost here! He will also leave time for Q&A. This was very well received last year and we are happy to have him again this year. Registration for the luncheon is in this newsletter if you still need it.

Recent actions by the ACERA Board include actions related to retirees' medical benefits. They voted to fund the implicit subsidy for 2020 which allows retirees not yet 65 years old (Medicare eligible) to be covered in the county sponsored health plans. In addition, they adopted a 3.7 % increase in the Monthly Medical Allowance (MMA) for 2020. These costs are paid through the Supplemental Retirees Benefit Reserves (SRBR) which is the source of funds for our non-vested medical benefits. Current projections show the SRBR to be sufficient

for 21 full years and 1 partial year. Costs, as opposed to utilization, are the leading indicators in making these projections. Utilization of these programs in 2018 indicates that the funding levels are adequate for the majority of retirees. Of those eligible for Medicare, 78.8 % had all their claims covered, while 21.2% used their entire funds available. Of those not yet eligible for Medicare, 42.6% used all the funds available.

At the August REAC Board meeting, members acknowledged the passing Jim Hartnett. He was a long time Board member of REAC, serving as Treasurer for many years. We appreciate his past work and send condolences to his family.

ACERA Investment Report

ACERA reported a gain of \$8,258,052 with an end balance of \$8,379,873,020 and an investment return of 0.33% in July.

REAC BOARD MEETINGS

September 9, 2019

(Monday) 9:30 AM
Ala. Cty. Health Care #135
1000 San Leandro Blvd.
San Leandro

October 14, 2019

(Monday) 9:30 AM
Fairview Metropolitan
Golf Course, 10051
Doolittle Drive, Oakland

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

ACERA TRUSTEES MEETINGS

September 19, 2019

(Thursday) 2:00 PM
475 14th Street, Oakland

October 17, 2019

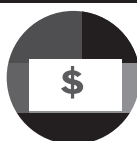
(Thursday) 2:00 PM
475 14th Street, Oakland

www.acera.org

WELCOME NEW MEMBERS

Maria DeMarinis
Linda Gudina
Theresa Traynor
Pedro Valencia, Jr.
Abb Washington

Open a New Checking Account – Get \$100!



For more information, visit 1stunitedcu.org/open100.

Offer ends September 30, 2019. Federally insured by NCUA.

United
CREDIT UNION

MINUTES OF THE MEETING OF THE BOARD OF DIRECTORS, RETIRED EMPLOYEES OF ALAMEDA COUNTY, MONDAY, AUGUST 12, 2019

*Health Care Services Agency Building, Room 135,
1000 San Leandro Blvd., San Leandro, CA*

Mary Miller, President of the Board, called the meeting to order at 9:30 A.M.

ROLL CALL: Mary Miller, Rosalie Masuda, Mike Smart, Liz Koppenhaver, Paul Reeves, and Connie Land were present. Michael Fara, ACERA staff member, Nancy Reilly, REAC member and ACERA Alternate Retirement board member, Pete Albert, ACRE President, and Suman Sharma, REAC member, were also present.

MINUTES: Minutes of the July 8, 2019 Board meeting were reviewed. Suman pointed out that his surname was misspelled. It should be Sharma, rather than Sharman. A motion was made by Paul and seconded by Connie, that the minutes be approved as corrected. The motion was approved.

ANNOUNCEMENTS: Liz reported that she received several calls from members who received “demand” letters from ACERA regarding premium payments back to Plan Year 2013. Approximately 70 retirees received those letters. Liz has been working with ACERA to help address those concerns and ACERA now has a new system which seems to have fixed the problem.

James J Hartnett, Jr., REAC Director Emeritus, and former REAC Board Treasurer, passed away on June 24, 2019. A motion was made by Paul and seconded by Rosalie, that either a small donation be made in his name to a charity he supported, or that a bouquet of flowers be

sent to his surviving partner. Mary agreed to contact his relatives to determine which option seems most appropriate.

Reports

ACERA: Michael Fara gave his report on the August 7, 2019 Retirees Committee meeting. There were two action items and three information items.

The first action item was a motion to recommend to the Board of Retirement to continue the dental plan contributions for Plan Year 2020, which provides a monthly subsidy equal to the single-party dental plan coverage premium of \$42.04 for the PPO plan and \$22.18 for the DeltaCare 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.

This is a non-vested benefit funded by contributions from the ACERA employers to the 401(h) account. After contributions are made in accordance with the County Employees Retirement Law, ACERA treats an equal amount of SRBR (Supplemental Retiree Benefit Reserve) assets as employer contributions for pensions. The motion was approved.

The second action item was a motion to recommend to the Board of Retirement to continue the vision plan contributions for Plan Year 2020, which provides a monthly subsidy equal to the single-party vision plan coverage premium of \$4.24 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.

This is also a non-vested benefit funded by contributions from the ACERA employers to the 401(h) account. After contributions are made in accordance with the County Employees Retirement Law, ACERA treats an equal amount of SRBR (Supplemental Retiree Benefit Reserve) assets as employer contributions for pensions. The motion was approved.

The first information item was a review of Dental and Vision Plans Premiums for 2020 and the second information item was a review of the draft SRBR (Supplemental Retiree Benefit Reserve) benefits survey to be sent to active members and retirees for Retirement Board Trustees’ feedback.

At the July Retirees Committee meeting ACERA provided a timeline with targeted dates of events and actions for developing and administering a survey on the SRBR benefits that will gauge active, deferred, and retired members’ perspectives on the importance of these benefits. The results of this survey can be considered when the Board of Retirement finds it appropriate or necessary to reduce or increase benefits.

The survey will be conducted in an online survey tool. A link to the survey will be distributed to active, deferred, and retired members in mid-October. The primary question, which asks respondents to rate the current benefits, will be a different type of question than was asked in 2011. In 2011, they used a Rank Order type

of question where respondents were asked to rank the benefits in order of importance. The results of that question were challenging to assess because the respondents could not communicate the weight of their preferences using the rankings. For the 2019 survey, ACERA will ask a Constant Sum type question where respondents will be asked to assign 100 points between the six current benefits, which will allow them to assign weight and will give a clear set of results.

Mike reported that there will be a Wellness Walk on August 23rd, 2019 and that the Health Fair will be held on October 30th, 2019 at the Albert H. DeWitt Officer's Club in Alameda from 9:00 AM to 2:30 PM.

Mike also reported that the Monthly Medical Allowance, MMA, has been increased for the 2020 Plan Year.

Mike reminded the Board that an election will be held from November 14, 2019 through December 28, 2019 to elect Retirement Board members. The positions up for a vote include the Third Member, representing the General members, the Seventh Member and Alternate Seventh Member, representing the Safety members, and the Eighth Member and Alternate Eighth Member, representing the Retired members. Liz Koppenhaver and Nancy Reilly will be running again for the positions on the ACERA Retirement Board.

TREASURER'S REPORT: Mary distributed copies of the July 2019 Treasurer's report. Receipts totaled \$4,685.04 and Disbursements were \$3,176.60. There were no unusual disbursements or receipts in July. Paul moved that the July 2019 Treasurer's report be approved as submitted. Rosalie seconded the motion and the motion was approved.

CRCEA: Rosalie reminded the Board that the next CRCEA conference will be held October 28th through October 30th in Santa Rosa (Sonoma County) and that she and Mary will be attending.

SACRS: Nancy reminded the Board that the next SACRS conference will be held November 12th through November 15th in Monterey. Nancy, Liz and Paul will be attending.

RETIREMENT BOARD: Liz reported that the Retirement Board is seeking guidance on whether or not the legal parameters have changes regarding the collection and use of diversity related information when hiring a vendor or service provider, particularly Investment Managers.

INVESTMENT COMMITTEE: There was no new information to report.

HEALTH CARE: There was no new information to report.

ACTIVITIES: Rosalie reported that six individuals have already signed up for the REAC Fall Luncheon which will take place on October 14th, 2019 at the Fairview Metropolitan Golf Course. Ish Pina, ACERA staff member, will be the guest speaker and he will also take questions.

MEMBERSHIP AND RECRUITMENT: Connie reported that as of July 31, 2019 membership stood at 4,105 members. As of July 31, 2019, 110 individuals have opted out of the \$1.00 REAC dues increase.

REAC NEWS: Mary reported that the REAC News will include information about Jim's passing, the Fall Luncheon, the Retirement Board elections, the SRBR Survey, and the Monthly Medical Allowance increase.

Old Business:

ADMINISTRATIVE SUPPORT JOB

DUTIES & RESPONSIBILITIES: The Board provided feedback on the draft Administrative Support Job Duties & Responsibilities developed by Connie. Some of the suggestions included adding the following: Attending meetings, completion of a monthly time sheet, clarifying direct reporting, and clarifying specific focus, i.e. membership. Mary will clarify some of the following: Can the individual contract with REAC through an employment type agency, Will REAC's current insurance coverage cover an independent contractor employee, Is it even necessary to have separate insurance if they are contracting with REAC through an employment type agency, and consider adding the number of anticipated monthly hours (a range of 20-30 hours or perhaps more in some months.)

Mary will contact a number of employment agencies to determine the range of payment rates, insurance coverage, how much they pay the independent contractor employee and how much goes to the agency, etc.

FOR THE GOOD OF THE ORDER: There was nothing new to report.

Meeting adjourned at 11:45 AM.

*Respectfully submitted Paul Reeves,
Board Secretary*

Next Meeting

September 9, 2019, 9:30 a.m. (Monday)
Health Care Services Agency Building,
Room 135, 1000 San Leandro Blvd,
San Leandro

CONGRATULATIONS ON YOUR RETIREMENT

BARUTI, Salman Y.
Health Care Service Agency

BERTELSEN, Christine
Alameda Health System

BISHOP, Nancy L.
General Services Agency

BRADFIELD, Daniel W.
Public Works

BRYAN, Patricia P.
Alameda Health System

BUCHOLTZ, Steven A.
Health Care Services Agency

BURTON, Deborah L.
Alameda Health System

CHAN, Chris C.
Public Works

CRUZ, Edgardo T.
Alameda Health System

DELOS REYES, Teodorico
Alameda Health System

DEMARINIS, Maria T.
Sheriff's Office

DUARTE, Jose R.
Sheriff's Office

FEARN, Parla
Alameda Health System

GONZALES, Corazon C.
Alameda Health System

GUDINA, Linda I.
Community Development
Agency

HAMEL, Jeanne
Probation

HARRIS, Elizabeth P.
Alameda Health System

JACINTO, Cheryl L.
Alameda County Library

JAMIOL, Gwendolyn
Probation

JOHNSON, Norma J.
Alameda Health System

KIDANE, Abraha D.
Alameda Health System

KWAN, Chuk S.
Social Services Agency

LEUNG, May S.
Alameda Health System

MACDONALD, Deborah Jo
Alameda Health System

MARBELLA, Henedina M.
Auditor-Controller

MAYER, Susan R.
Alameda Health System

MILES, Kelly D.
Sheriff's Office

MOMAND, Nazema
Alameda Health System

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Come to the REAC Fall Luncheon Monday October 14, 2019

11:30 am—No Host Cocktails 12:15—Luncheon
Fairview Metropolitan Golf Course
10051 Doolittle Drive, Oakland
Free Parking

COST: \$30 for a buffet luncheon with dessert

Reservations must be made in advance by mailing the form below along with a check for \$30 per person **payable to REAC** to the following address:

Rosalie Masuda
2000 Asilomar Drive
Oakland, CA 94611
510-339-1307

The deadline for reservations is Friday October 4, 2019

Reservation Registration for REAC Spring Luncheon

Members (s): _____

Guest(s): _____

Phone No: _____ Total # of people: _____

Total Amount Total Enclosed: _____

No refunds after Friday, October 4, 2019

Congratulations continued from page 4

PAGE, Constance
Probation

PAOLINETTI, Lauri Ann
Alameda Health System

PHARES, Lon M.
Alameda County
Fire Department

RODRIGUEZ, Vincent
Flood Control Public Works

ROHR, Theresa L.
Alameda Health System

ROSE, Judy L.
Health Care Services Agency

SANCHEZ, Vilma E.
Alameda Health System

SEGARINI, Teresa J.
Child Support Services

SNYDER, Robert C.
Sheriff's Office

STOUGH, Benjamin D.
Superior Courts - Deferred

TRAYNOR, Theresa M.
Probation

WILSON, Doris C.
Alameda Health System

WONG, Htwe Tin
Alameda Health System

WOOD, Dale D.
Health Care Services Agency

YUSON, Rogelio R.
Sheriff's Office

**SAVE
THE
DATE!**

 ACERA Wellness

ACERA's 2019 Health Fair

October 30th, 2019
Wednesday,
9:00 am – 2:00 pm

at Albert H. DeWitt
Officer's Club
641 West Red Line Ave
Alameda, CA 94501



IN MEMORIAM

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

ADRIANO, Edgardo N.
Social Services Agency
6/20/2019

BAKER, May Ruth
Non-Mbr Survivor of
Orion S. Baker
6/26/2019

BANGLOY, Philip M.
Assessor
7/19/2019

BELKNAP, Charles G.
Non-Mbr Survivor of
Robert B. Brown
7/2/2019

BIVINS, Brenda
Alameda Health System
6/27/2019

BULLOCK, Marjorie A.
Non-Mbr Survivor of
Harrison Bullock
7/11/2019

BUNIN, Lillian
Social Services Agency
7/22/2019

CHEW, Peggy K.
Alameda County Library
6/25/2019

COURAND, Linda
Non-Member DRO of
Wayne Courand
6/20/2019

FLORES, Rosa E.
Social Services Agency
7/2/2019

HARTNETT JR, James J.
Public Health Care Services
6/24/2019

JOHNSON, Ora Del
Non-Mbr Survivor of
Vernel J. Johnson
4/18/2019

LATHROP, Briggs A.
Behavioral Health Care Services
6/22/2019

LOWDEN, Nancy C.
Non-Mbr Survivor of
Harold S. Lowden
6/28/2019

LUISOTTI, Louis E.
Non-Mbr Survivor of
Isabell T. Luisotti
7/13/2019

LUND, Sara C.
Social Services Agency
7/18/2019

MOMONO, Isako
Non-Mbr Survivor of
Shinji Momono
6/1/2019

OWSLEY, Carol Jean
Alameda Health System
7/6/2019

PAYNE, Clarence W.
Probation
6/21/2019

RAMOS, Rosemarie
Alameda Health System
6/24/2019

SWANN, William
Probation
7/8/2019

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



REAC NEWS

Retired Employees of Alameda County
P.O. Box 302–Oakland, CA 94604
September 2019

ADDRESS SERVICE REQUESTED

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<p>REAC'S Mission</p> <p>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.</p> <p>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</p> <p>Name: ----- New Address: ----- City/State: ----- Zip Code: ----- Date of Move: ----- Telephone: ----- Old Address: ----- 1/2018</p>	<p>REAC Officers and Directors</p> <ul style="list-style-type: none"> • Acting President: Mary Miller mmiller1948@gmail.com • Vice President: Marian Breitbart (510) 769-1604 • Secretary: Paul Reeves bongsaw@gmail.com • Treasurer: Mary Miller mmiller1948@gmail.com • Directors: <ul style="list-style-type: none"> Renaye Johnson (925) 286-0716 Liz Koppenhaver (510) 579-3319 Connie Land landcon@comcast.net Rosalie Masuda (510) 339-1307 Mike Smart mgsmart@comcast.net • Directors Emeriti: <ul style="list-style-type: none"> Barbara Jean Hallisey James J. Hartnett, Jr. Emily Shea Janet Waring Ken Moresi Jon Orellana
<p>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</p> <p><i>Select Option 1 for the Retiree Benefits Unit (health, vision, dental, etc.)</i></p>	<p>Editor: Gina Palmer</p> <p>Printing and Mailing: Red Arrow Printing</p> <p>Membership questions: reacwebsite@gmail.com</p>