



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

REAC NEWS

VOLUME 43 NUMBER 1

JANUARY 2021

PRESIDENT'S MESSAGE — BY MARLAN BREITBART, VICE PRESIDENT

Well we're all looking for good news where we can get it. Medicare's lowest standard Part B Premium has increased 2.7% to \$148.50/month and the ACERA Board has also increased its Medicare Part B Reimbursement Plan (MBRP) benefit to eligible employees in 2021.

Over 90 retirees attended ACERA's virtual health fair and another 236 visited the online posting available at <http://www.acera.org/healthfair>.

Here's to getting a Covid vaccine for the holidays. Without going so far as to call our members elderly, I expect we all are in a high risk category. Until a vaccine is available please remember to follow CDC guidelines for your own health and that of your loved ones. The following are from the Kaiser website:

- Stay at home as much as possible.
- Wear a mask or cloth face covering and follow social distancing guidelines.
- Wash your hands often with soap for at least 20 seconds. Teach your kids to do this too. Alcohol-based hand sanitizers are also effective.
- Avoid touching your eyes, nose, or mouth with unwashed hands. If you wear contact lenses, use your glasses instead to avoid touching your eyes.
- Avoid close contact with people who are sick.
- Stay home if you're sick. Keep sick children home.

- Cough or sneeze into a tissue or your elbow.
- Clean surfaces, including counters, doorknobs, light switches, and electronic devices, at least daily. Regular household cleaners are effective.
- Get plenty of rest, drink fluids, eat healthy, and manage your stress to keep your immunity strong.

Once again, we ask members to PLEASE CONSIDER VOLUNTEERING TO SERVE ON THE BOARD. If you have any questions please feel free to contact a Board member and/or attend the next meeting.

The Annual Membership meeting is currently scheduled for **Monday March 8, 2021 at 9:30am. Please consider attending as we need a quorum** at an Annual Meeting pursuant to our bylaws. As an incentive, the Board is considering awarding \$25 Safeway gift cards to the first 20 attendees. Please feel free to contact REAC with any ideas on encouraging attendance and making this a "not to miss" event even though we won't be able to gather with old friends and colleague

ACERA Performance Report

ACERA reported in their November 2020 performance report that the fund gained \$743,582,674. The total fund return was 8.96%. The value of the fund at the end of November was \$9,318,533,856.

REAC BOARD MEETINGS

January 11, 2021
(Monday) 9:30 AM
Zoom
ID 214-219-6949
password REAC

February 8, 2021
(Monday) 9:30 AM
Zoom
to be scheduled

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

ACERA TRUSTEES MEETINGS

January 21, 2021
(Thursday) 2:00 PM
see ACERA.org for
ID and password

February 18, 2021
(Thursday) 2:00 PM
see ACERA.org for
ID and password

www.acera.org

WELCOME NEW MEMBERS

Patricia Castro
Cheryl Leines
Kathy MacIntyre
Nancy Mc Carty
Kenise B. Myers

MINUTES OF THE MEETING OF THE BOARD OF DIRECTORS, RETIRED EMPLOYEES OF ALAMEDA COUNTY, MONDAY, DECEMBER 14, 2020

Zoom Video Conferencing Board Meeting

Marian Breitbart, Acting President of the Board, called the meeting to order at 9:30 A.M.

ROLL CALL: Marian Breitbart, Paul Reeves, Suman Sharma, Rosalie Masuda, Liz Koppenhaver, Renaye Johnson and Connie Land were present. Mike Fara, ACERA Staff Representative, Nancy Reilly ACERA Retiree alternate and Charo Panesi-Guerra, REAC Member and Administrative Assistant, were also present.

MINUTES: Minutes of the November 9, 2020 were reviewed. No errors or corrections were noted. Renaye motioned that the Minutes from the November 9, 2020 Board meeting be approved as submitted. Suman seconded the motion and the motion was approved with one abstention.

ANNOUNCEMENTS: Mike reported that he received a message from a member who was having difficulty with VIA. As it turns out, the member had also contacted Liz regarding the same issue, and Liz had informed her that we are working with ACERA to help resolve her concern. Nancy reported that she also received a few calls from members who were concerned about the response time delays from VIA. Nancy informed them that she would contact ACERA regarding those concerns.

Reports

ACERA: Mike Fara reported on the December 2, 2020 Retirees Committee

Meeting. There were two Action Items and two Information Items. The first Action Item concerned the possible adoption of the Medicare Part B Reimbursement Plan Benefit for 2021. The Centers for Medicare & Medicaid Services (CMS) announced the 2021 Medicare Part B premiums on November 6, 2020. Based on the Supplemental Retiree Benefit Reserve (SRBR) Policy, ACERA reimburses eligible retirees the lowest standard premium amount. Currently, ACERA is paying \$144.60 to eligible retirees as this was the lowest standard premium for all eligible recipients. The standard monthly premium for Medicare Part B enrollees will be \$148.50 for 2021, which is an increase of about 2.7%.

The number of current retirees receiving Medicare Part B Reimbursement Plan (MBRP) benefit as of November 2020 is 5,649. If ACERA increases the MBRP benefit to \$148.50 for all retirees currently receiving this benefit, the estimated annual cost for 2021 is \$10,066,518. The estimated annual cost based on the same number of retirees and the 2020 benefit amount of \$144.60 is \$9,802,145. The difference in the estimated annual cost is \$264,373. These amounts may change for 2021 based on the number of eligible retirees receiving this benefit each payroll.

The Retirees Committee voted to recommend to the Board of Retirement a motion to continue providing the Medicare Part B Reimbursement Plan (MBRP) benefits to current eligible retirees at the lowest standard monthly premium rate.

The second Action Item concerned the possible adoption of Updates to Appendix A of 401(h) Account Resolutions. Medicare Part A covers inpatient hospital, skilled nursing facility, and some home health care services. About 99% of Medicare beneficiaries do not pay a Part A premium since they have at least 40 quarters of Medicare-covered employment. If retirees need to purchase Part A, they will pay up to \$471 each month in 2021 versus up to \$458 in 2020.

In February 2007, the ACERA Board of Retirement passed Resolution No. 07-29-401(h). That Resolution set forth the legal requirements and procedural operations of the 401(h) accounts managed by ACERA. The Resolution consists of a detailed recitation of the requirements under the Internal Revenue Code that ACERA and its Participating Employers must satisfy to properly operate the 401(h) accounts.

Attached to Resolution No. 07-29 is Appendix A, which sets forth the cost and eligibility requirements for the Retiree Health Benefits (RHBs) paid to ACERA retirees through the 401(h) accounts. Those benefits include the Monthly Medical Allowance, the Medicare Part B Premium Reimbursement, the Dental Care Contribution, and the Vision Care Contribution. In order for Resolution No. 07-29 to remain current for the upcoming 2021 Plan Year, Appendix A must be amended to reflect the decisions regarding the MMA, Medicare Part B Premium Reimbursement, and dental and vision premium amounts as adopted by the Retirement Board for 2021.

The Retirees Committee voted to recommend to the Board of Retirement a

motion to adopt the revised and updated Appendix A to Resolution No. 07-29, which reflects the changes approved by the Board of Retirement to the Monthly Medical Allowance (MMA) amounts for Group and Individual Plans as well as the Retiree Health Benefit contribution amounts for Plan Year 2021.

The first Information Item was a report on the Annual Retired Member (Lump Sum) Death Benefits paid in 2020. This benefit is funded by the Supplemental Retiree Benefit Reserve (SRBR) and is a vested benefit, as long as there are funds available.

In July 1992, the Board of Retirement adopted Government code Section 31789.12 to provide a one-time Retired Member (lump sum) Death Benefit payment of \$1,000 to beneficiaries of retirees. For reciprocal members who did not render their last active service with an ACERA employer before retiring, ACERA will consider the death benefit payable by the reciprocal agency.

Over the twelve-month period December 1, 2019 through November 30, 2020, a total of 213 death benefits have been paid. Out of this total, there were two retirees with reciprocity who did not render their last active service with an ACERA employer before retiring. The total amount of retired member lump sum death benefits paid from the SRBR was \$187,311.26. The reciprocal agencies paid a total of \$7,000.00 for the two retirees with reciprocity.

The second Information Item was a report on the virtual Retiree Health and Wellness Fair results and a report on Open Enrollment activity for Plan Year 2021. This year, due to COVID-19, the Retiree Health and Wellness Fair was held on October 30, 2020 as a Virtual Event allowing members to go online to attend.

Attendees enjoyed the opportunity to view live streaming presentations from Kaiser, VSP, Delta Dental and Qi-Gong, which were all well attended. Qi-Gong streamed instructions of the proper ways to stretch and exercise. Other presentation from Kaiser, UnitedHealthcare, VSO, Delta Dental and Via Benefits were available for viewing by clicking on the various links which were provided. Final counts show that the Health Fair received 236 online visitors, and 428 clicks reflecting the people have visited the various items and links during the event. In addition, there were 90+ attending the live stream presentations.

TREASURER'S REPORT: Suman presented the November 2020 Treasurer's Report. Total Receipts were \$8,516.18 and Total Disbursements were \$4,462.26. There were no unusual receipts. There were two unusual disbursements. The first was the \$2,300.00 payment to our CPA for REAC's Tax filing. The second was a \$507.97 payment to Red Arrow for postage. According to Suman, our postage account had insufficient funds to cover the cost of last month's postage. Red Arrow covered the cost, and REAC was just reimbursing them for the postage. Suman will automate the postage payment system so that the payments are made timely. Paul moved that the November 2020 Treasurer's Report be approved as submitted. Connie seconded the motion and the motion was approved.

Suman distributed copies of REAC's proposed 2021 operating budget for the Board's review. Projected receipts totaled \$106,619. Projected disbursements totaled \$69,665. The draft budget did not include costs for REAC's Annual Membership Meeting and Spring luncheon. The REAC Bylaws require REAC to hold an Annual Membership meeting. In order

to conduct business at that meeting, 20 regular members must be in attendance to have a quorum. As an incentive for members to attend the meeting, one of the suggestions was to give a \$25 gift card to the first 20 attendees. The Board will continue to discuss possible incentives and make a final decision at the next Board meeting. Renaye motioned that Suman be authorized to add \$500 to the Membership Meeting line item to cover the cost of the gift cards. Paul seconded the motion and the motion was approved.

It is possible that REAC might be able to host a Fall luncheon, assuming the COVID-19 infection rates have decreased to a point where having a luncheon could be safely held. With that in mind, Suman will add, as a projected expense, the projected cost of a Fall luncheon. It is also likely that REAC's expenses will increase as traditional conferences and training programs are hosted online. Being able to attend conferences and training programs online, will allow more Board Members the opportunity to attend and participate. Suman will add projected additional costs for those as well.

Suman reported that it was time to transfer funds from the REAC checking account into an interest bearing account. Suman would like to transfer \$25,000 from the checking account to a new CD with 1st United Credit Union. Marian motioned that Suman be authorized to transfer \$25,000 from the REAC checking account to a new CD with 1st United Credit Union, assuming of course the rates are competitive. Connie seconded the motion and the motion was approved.

CRCEA: Rosalie reported that the last CRCEA meeting was held on October 21, 2020. The meeting was a Zoom meeting, and 14 counties participated. Connie wanted to know how often CRCEA will

be meeting. Since COVID-19 has directly impacted all such meetings, Rosalie will contact CRCEA to find out what the schedule will be for 2021 and report back. Rosalie will also check with CRCEA to determine when the next dues payment is due and the amount.

SACRS: Paul reported that he was unable to attend the November SACRS meeting. Nancy also reported that both she and Liz were also unable to attend. Paul will contact SACRS to find out what their schedule will be for 2021 and report back.

RETIREMENT BOARD: There was no additional information to report.

INVESTMENT COMMITTEE: For the 6-month period ending 9/30/2020, ACERA's Total Fund returned 18.31% net, compared to the Policy Index return of 17.64%. For the year ending 9/30/2020, the Total Fund returned 6.48% net compared to the policy Index of 6.81%. The Total Fund's results ranked in the 18th and 43rd percentile for the semi-annual and one year periods, respectively.

HEALTH CARE: Rosalie reported that UCSF will be the first group in the Bay Area to begin vaccinating its frontline

workers as soon as they receive their first shipment of COVID-19 vaccines, which is scheduled to arrive on December 16, 2020. UCSF will be phasing in the vaccinations to members of the UCSF community based on public health guidance, starting with those at highest risk for exposure to COVID-19.

ACTIVITIES: There was nothing new to report.

MEMBERSHIP AND RECRUITMENT: Charo reported that as of November 30, 2020 membership stood at 3,937 members.

ADMINISTRATIVE STAFF POSITION: Charo reported that she was able to extend the previous publication deadline with Red Arrow. The new deadline to provide addresses to Red Arrow is the third of each month. Charo will also be working with Paul on the next membership drive, which will take place in 2021.

REAC NEWS: The next REAC News will include information about the Medicare Part B Reimbursement Plan, the Board Annual Membership meeting, and the latest information regarding COVID-19.

NEW BUSINESS: Marian appointed Paul as the chair of the Board's Nominating

Committee. The other two members of the committee will be Connie and Renaye. The Board members whose terms expire on March 31, 2021 are Mike Smart, Rosalie Masuda and the vacant position created by the resignation of Mary Miller. The committee will contact each of those members to determine if they would be willing to serve an additional term. The Bylaws require that each of those members, if they agree to serve, must submit a written or e-mail response. The committee will report back at the January 2020 Board meeting.

OLD BUSINESS: There was no old business to report.

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

Meeting adjourned at 11:28 a.m.

*Respectfully submitted by
Paul Reeves, Board Secretary*

Next Meeting:

January 11, 2020, 9:30 a.m. (Monday)

Zoom Video Conferencing

Keeping Members Informed

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


CREDIT UNION

Federally insured by NCUA

CONGRATULATIONS ON YOUR RETIREMENT

AIZAWA, Bruce
LARPD

BENDER, Lydia L.
Sheriff's Office

BIRDEN, Claudene
Sheriff's Office

CARDENAS, Vilma
Alameda Health System

CASTRO, Patricia M.
Social Services Agency

CHON, Luna
Social Services Agency

COSTA, Paul
Sheriff's Office

CRISTOBAL, Elvira
Alameda Health System

CROSBY, Neola M.
Probation Department

DUTTON, Wendy
Alameda Health System

ENCARNACION, Albert
Alameda Health System

GANNON, Catherine
Child Support Services

HARTMAN, Robert
District Attorney

HEIL, Lisa
Alameda Health System

HIRAKI, Atsuko
Alameda Health System

HSU, Patricia Y.
Probation

KILDEGAARD, Sharon C.
Social Services Agency

KNIGHT, Shawn
District Attorney

LEINES, Cheryl A.
Sheriff's Office

MACINTYRE, Kathy M.
Social Services Agency

MANANSALA, Rosemarie
Alameda Health System

MYERS, Kenise B.
Sheriff's Office

PEREZ, Enrique
Sheriff's Office

PERKINS, Gregory D.
Sheriff's Office

PETERSEN, Nancy
Alameda Health System

RICE, Sharon
Social Services Agency

SALER, Barbara F.
Health Care Services Agency

SEIULI-HAZZARD, Malia
Social Services Agency

SEPT, Joyce A.
Alameda Health System

TAYLOR, Patricia
Alameda Health System

TRINKL, Peter
Health Care Service Agency

VALLE, Delfredda H.
Superior Court

IN MEMORIAM

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

CLOSE-CIBULL, Jeanette
Social Services Agency
11/1/2020

FORD, Stephen
General Services Agency
11/7/2020

GARLAND, Glenda
Social Services Agency
11/9/2020

GEX, Wilbert
Assessor
11/2/2020

GOLOYOGO, Remedios
Social Services Agency
10/26/2020

HECKENLIABLE, Barbara
Alameda Health System
10/20/2020

HESS, Claude
Social Services Agency
11/6/2020

JACKSON, Sherrye
Social Services Agency
11/7/2020

JOHNSTON, Winifred
Non-Mbr Survivor of Harry Johnston
10/30/2020

JONAS, Gail
Non-Mbr Survivor of Arnold Jonas
11/1/2020

KROGER, Donald
Assessor's Office
11/8/2020

LA CHAPELLE, Peter
County Counsel
11/3/2020

LUANGRATH, Khamson
Social Services Agency
9/28/2020

MARTIN, Linda
Assessor's Office
11/22/2020

SCHAFER, Charles
Public Health Care Services
9/25/2020

SHIBLEY, Ruth
Alameda Health System
11/12/2020

WHYTE, Donald
District Attorney
11/25/2020

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
January 2021

ADDRESS SERVICE REQUESTED

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

<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>REAC Officers and Directors</p> <ul style="list-style-type: none"> • Acting President: Marian Breitbart.....(510) 769-1604 • Vice President: Marian Breitbart.....(510) 769-1604 • Secretary: Paul Reeves bongstaw@gmail.com • Treasurer: Suman Sharma.....suman75@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 Smartmgsmarr@comcast.net • Directors Emeriti: <ul style="list-style-type: none"> Barbara Jean Hallisey Steve Scheinman Emily Shea Janet Waring Jon Orellana <hr/> <p>Editor: Gina Palmer Printing and Mailing: Red Arrow Printing Membership questions: reacwebsites@gmail.com</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 reacwebsites@gmail.com</p> <p>Name: ----- New Address: ----- City/State: ----- Zip Code: ----- Date of Move: ----- Telephone: ----- Old Address: ----- 1/2018</p>	<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>