



THE BULLETIN

Retired Employees of the City & County of San Francisco, Inc.

President's Message

By Sue Blomberg, President

It can't be October already! I'm not ready to buckle down to serious matters—but the calendar won't change just because I want it to.

On Oct. 1 the provisions of the federal Affordable Health Care Act—"Obamacare"—go into effect. It is also the first day of the federal fiscal year. As I write this, there are some doubts about either one being implemented without controversy—let's hope that any serious issues will get worked out in time.

RECCSF activities this October include holding our annual Health Fair in conjunction with Open Enrollment. A fair wasn't held in 2012 because Open Enrollment was changed to October without enough time to organize one. This year, our Health Fair will be conducted at our Wednesday, Oct. 9 general membership meeting. I have been advised that *all* vendors will be present, so come early (10:30 a.m.) and visit each one—most of them provide really interesting giveaways!

At the meeting, we will also hear from candidates running for office, as well as from proponents and opponents of various



ballot measures. (We try to offer this feature every year to help educate members on upcoming ballot measures.)

October is also a month when people changing their lifestyles tend to get serious. In RECCSF's case, that applies to city employees who retired over the summer. After celebrating not having to get up in the morning, or commuting on MUNI, or trying to figure out what to have/where to go for lunch, or any

October 2013 Calendar

Regular Meeting

Wednesday, Oct. 9

Socializing and refreshments:

11:10 – 11:50 a.m.

Program: 11:30 a.m.

Business meeting: noon

Bingo: 12:45 p.m.

Irish Cultural Center,
45th Ave. & Sloat Blvd.

The Bulletin

Editorial Committee Meeting

Tuesday, Oct. 15, 9 a.m.

Taraval Police Station

All interested parties welcome.

Executive Board Meeting

Tuesday, Oct. 15, 10 a.m.

Taraval Police Station

All interested parties welcome.

Public Meetings:

Retired Firemen & Widows Association

Thursday, Nov. 21, 1 p.m.

Irish Cultural Center,

45th Ave. & Sloat Blvd.

Veteran Police Officers

Tuesday, Oct. 8, 11 a.m.

Pacific Rod & Gun Club,

520 John Muir Dr., at Lake Merced

Retirement System

Wednesday, Oct. 9, 2 p.m.

30 Van Ness, Suite 3000

Health Service System

No meeting

will be held in October.

UESF Retired Division

For time/location, contact

Diane Doe at (415) 822-2099

Ddoe@mac.com

SEIU 1021 West Bay

Retirees Chapter

Monday, Oct. 21, Noon-2 p.m.

Union Hall, 350 Rhode Island St.,

100 South Bldg.

Claire Zvanski at (415) 341-3085 or

czvanski@hotmail.com

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Writing a Complaint Letter That Will Be Taken Seriously

By Casey Mysliwy, San Francisco Federal Credit Union

- **Explain the problem clearly:** Let them know when and where the problem occurred, who you dealt with, and what exactly happened. Include copies of any supporting documents, such as receipts or contracts.
- **Keep it short and focused:** The

longer the letter is, the less inclined whoever is on the receiving end will be to read it. Leave out information that is not directly relevant to the problem.

- **Ask for a specific solution:** Make it easy for the company to rectify the issue by letting them know what will satisfy you. Be sure that the request is reasonable and related to your actual loss.
- **Provide contact information and set a deadline:** Let them know the best way to reach

you, and ask them to respond by a certain date.

Want more financial advice? As a benefit of belonging to San Francisco Federal Credit Union, you have access to BALANCE, a free financial education and counseling service. Their certified counselors can answer your questions, review your credit report, and help you create a budget. Call (888) 456-2227 or visit www.balancepro.net for more information.

President's Message

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of a myriad of "old habits" that no longer exist, recent retirees begin to realize new opportunities for using the time formerly spent at work.

Not all new retirees have joined RECCSF; they should, because they need to keep current with how their benefits are affected commencing this October. Unlike active employees, retirees are *not* entitled to union bargaining or protection. It is up to us to fight for our rights; and the more retirees involved the better our chances of success.

If you have recently retired friends, please ask them if they have joined RECCSF; if not, please encourage them to find out how to join at reccsf@att.net, www.sfretirees.org, or (415) 681-5949.

Our strength is in our numbers!

Useful Phone Numbers

S.F. Retirement System
Web site: www.sfgov.org/sfers
Phone Numbers:
(415) 487-7000 • (888) 849-0777

Health Service System
Web site: www.myhss.org
Phone Numbers:
(415) 554-1750 • (800) 541-2266
Phone Hours for both:
8:00 a.m. to 5 p.m.

Membership and Subscriptions

Retired City Employees: annual membership is \$36 per year or \$400 for a lifetime (may be payable over four months or over four years in increments of \$100 per year).

- Subscription only is \$36 per year.
- Please download membership application form from our Web site, www.sfretirees.org.

The Bulletin is the publication of the Retired Employees of the City & County of San Francisco, Inc., a nonprofit organization. *The Bulletin* is published to express the policies, ideals and accomplishments of the organization. Nothing shall be published herein that is racist, sexist, ageist or that is derogatory towards religious beliefs and other personal issues; nor shall be published anything in violation of Article VII, Section 1 of the Constitution. Editorial contributions from individuals, organizations and groups other than RECCSF and its members may be included in *The Bulletin* only upon the approval of the Editorial Committee. Subscriptions to *The Bulletin* are available for \$36 per year.

Submissions to *The Bulletin* are solicited and encouraged and should be submitted to:

RECCSF Office, Attn: Sheila Mullen
3915 Irving Street, S.F., Ca. 94122-1294
Telephone: (415) 681-5949 Fax: (415) 681-5398
sheilamullen@mac.com

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Sue Blomberg, President
Al Casciato, 1st Vice President
John Madden, 2nd Vice President
Claire Zvanski, Secretary
George Lau, Treasurer
Leo Martinez, Sergeant-at-Arms

Health Service Committee Report

By Claire Zvanski

Some interesting changes are scheduled for HSS. Acting Director Lisa Ghotbi announced that HSS will be moving to the third floor in a few months, and a wellness center will be created on the first floor to the left of the entry. Wellness manager interviews are in process, with a mid-October start date. Director Catherine Dodd is doing well and preparing for a final round of treatment in October.

The EAP staff provided critical incident debriefings after the Asiana crash, and remain available to provide counseling to PUC staff in relation to the Yosemite rim fire.

The most prominent discussion at the meeting focused on the 2015 Kaiser rate-setting process. Negotiation meetings are ongoing—once every two weeks—through December 2013. Four meetings have already been held. Commissioner Jordan Shlain, M.D. volunteered to participate, stating that the practice of medicine is changing, and that he has been working on alternative treatment modalities for many years. Commissioner Randy Scott

advised that he has also been participating. Representatives from SEIU 1021, IFPTE 21 and POB made statements regarding this process and the impact it has had on their respective members. It was noted that the transparency bill SB746 (Leno) passed and is currently on the governor's desk for signing; this legislation addresses how health plans set their rates. Section F is specific to health plans that do not use claims as the basis for rate setting, and should be most helpful with the Kaiser negotiations.

A review of Blue Shield outpatient, inpatient and prescription trends was presented with the hope that costs continue to decrease without impacting quality of service. Emergency Room utilization remains a concern, and there are now three after-hours clinics in San Francisco—in addition to a locally-based nurse advice line—to help offset this high-cost service. The ACO (Accountable Care Organization) structure has reduced both in-

patient and outpatient costs and the number of high-cost claims. These factors, plus generic drug use, directly impact premium rates.

Lastly, a new communications strategy plan was introduced by Communications Manager Rosemary Passantino. The best news is the anticipation of on-line open enrollment in 2015. Awareness, adaptivity and resiliency guide the strategy. **HSS wants to hear from members on ways to improve communication, including Web site options.**

October is open enrollment month; also, HSS members will be able to receive flu shots at 17 City sites.

The HSS October meeting is cancelled, in order to accommodate staff.

Questions? Comments? Contact Health Service Committee Chair Ray Mason at (650) 344-1506, or Claire Zvanski at (415) 341-3085 or czvanski@gmail.com.

Travel Committee Report

By Beverly Pardini and Marylou Allen

Sun.-Tue., Oct. 13-15

Two nights at the Silver Legacy in downtown Reno, with casino visits. Attend 32nd Annual Great Italian Festival that includes street performers, musical entertainment, arts and crafts, and great food and drink.

Friday, Nov. 1

Visit to High Hill Ranch in Apple Hill area, just east of Placerville; enjoy lunch while you also observe bushels of apples being peeled and prepared. Visit arts and crafts booths while you stroll the grounds.

Wed. -Fri. Nov. 27-29

Two nights at the Silver Legacy in downtown Reno; includes roundtrip motor coach transportation from the Bay Area, a bountiful Thanksgiving dinner, and casino visits.

Mon.-Wed., Dec. 16-18

Ice Fantasy—where Cirque meets Ice, is this year's holiday presentation in the El Dorado's Showroom. Included: roundtrip motor coach transportation, two nights at the Silver Legacy, casino visits, a welcoming hosted cocktail party and dinner before the show.

Info: Marylou at (800) 334-3465 or mrylallen@yahoo.com.

Ignore Those Health Insurer Mailers!

At this time of year, a flood of health insurer flyers tend to hit our mailboxes, enticing us to change to various health plans, or to sign up for drug or Medicare-supplement plans.

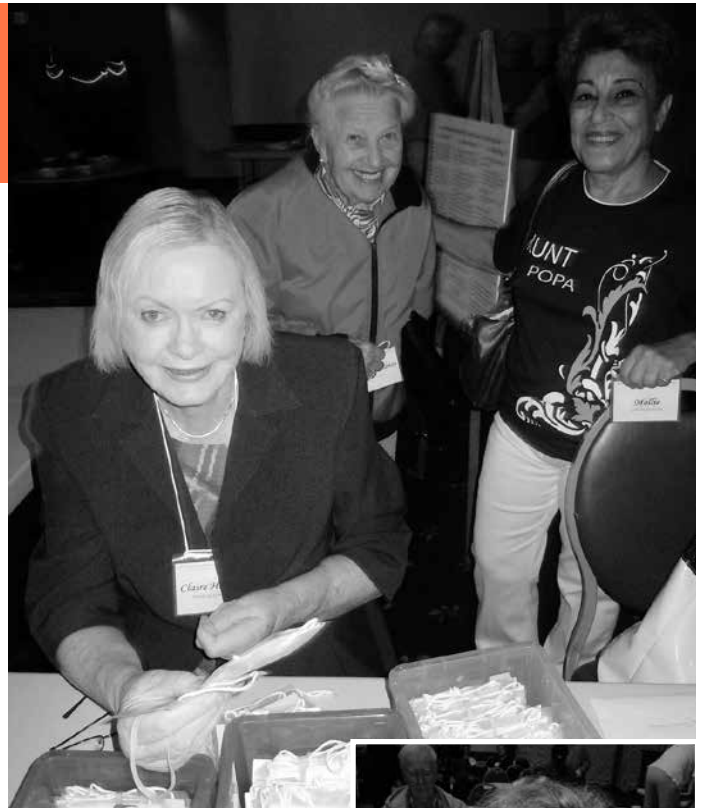
Ignore their pleas, and chuck their materials into your recycle basket.

Respond only to the packet issued by the Health Service System during October Open Enrollment for coverage in calendar year 2014—**that counts.**

September Membership Meeting



Speaker
Lisa Ghotbi



Claire Hackett (front) signs in (from left rear) Angelina Friedman and Mollie Agahi.



Linda Tabor-Beck selling RECCSF fundraiser ticket to member Ruth Silva.

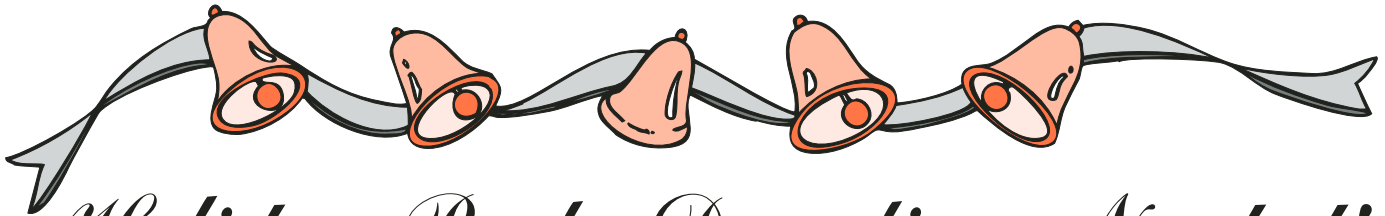
New member
Kathy Pallas, HSA.



Members Bernard Barron and Esther Scheele. Welcome back, Esther!



Sharon Johnson (rear left) coordinated Bingo; with participants Annette Lonich (rear right) and Barbara Reilly (front).



Holiday Party Donations Needed!

RECCSF is seeking donations for our Dec. 11 annual holiday party raffle.

“Cash is king,” but donated items are also welcome.

If you can help, please leave a message for Sue Blomberg
at the office: reccsf@att.net or (415) 681-5949.

See’s Candy Gift Certificates

RECCSF is taking orders for See’s Candy one-pound gift certificates at the discounted price of \$16 each. Order by mail, or at the Oct. 9 or Nov. 13 general membership meetings. Certificates will be distributed at the Dec. 11 Holiday Party.

If you wish your certificate(s) mailed to you, please check the box below, include 10¢ per certificate in your check, and make sure to write your address on the order form. Do not send an envelope—we can’t use them to mail the certificates. Certificates not being mailed will be available at the Dec. 11 Holiday Party.

We do not order actual boxes of candy—only gift certificates.

All orders must be received by Dec. 4, and accompanied by a check. NO EXCEPTIONS!

Questions?

Contact RECCSF Office Manager Reyna Kuk at reccsf@att.net or (415) 681-5949.

See’s Candy Order Form (Please print!)

Name: _____

Phone: _____

Number of **one-pound certificates**: _____ @ \$16.00 per certificate
= \$ _____

Attached is my check payable to RECCSF, in the amount of \$ _____

Mail order form and check to: RECCSF, 3915 Irving Street, San Francisco, CA 94122
ATTN: See’s Candy

Please mail my certificates to the address below.
I have included 10¢ per certificate in my check.

Street address _____

City _____

State _____ Zip Code _____

Retirement Committee Report

By Jean S. Thomas,
Herb Meiberger, CFA,
and Stephen Herold

Deferred Compensation Plan: More on the Change in Managers

At the Sept. 11 RECCSF general membership meeting, **Herb Meiberger, CFA**, one of our three elected SFERS commissioners, clarified the remaining mysteries about change of Deferred Compensation Plan (DC) managers, especially Stable Value's. As previously reported, effective January 2014 Stable Value will be run by *Galliard*, and third party administrator by *Prudential*. DC investors won't notice an immediate dramatic change because *Great West*—which currently runs both programs—will work side-by-side with the new managers during the phase-in period, estimated to take several years.

Commissioner Meiberger started with a preliminary necessary overall background: The seven-member SFERS board oversees the voluntary \$2B fund wherein members select their investment choices. The board solicits bids every five years and determines who will run the programs—as they did on Aug. 14. (As we noted in last month's column, Commissioners **Malia Cohen** (mayoral appointee) and Meiberger were on excused absences at that meeting.) Most retiree DC participants are in Stable Value, which, at about \$1B total market value, is the largest single fund in the DC program. Stable Value guarantees a \$1 unit price and currently pays 1.80% on investments.

What will be new under *Galliard*? Commissioner Meiberger answers that *Galliard* will hire several institutions to provide an "insurance wrapper," or a

guarantee on the assets.

Galliard plans to hire several firms to manage the underlying bonds, including *Great West*. Also, it will lower interest rate risk by holding shorter-term bonds, so that if interest rates rise the underlying bonds will lose less value. Higher management costs combined with lower interest rates mean that the credited interest rate will decrease from 1.80% to 1.40%. So, for every \$100,000 invested, investors will receive \$400 less each year.

At the Sept. 11 SFERS board meeting, Commissioner **Brian Stansbury** (also an elected SFERS commissioner), asked that appropriate benchmarks for individual DC funds be provided *as soon as possible*. Lack of this information bothers some investors; response to Stansbury's request should reduce their concerns.

Other points of interest

- **Plan performance.** For the current fiscal year to date, two months ended 8/31/2013: Plan value is \$17.2B, FYTD earnings: 2.07%. Additional detail on last FYE 6/30/2013's 13% earnings: SFERS is just slightly below the first quartile when compared to many of its peers.
- **Currency Overlay program.** Please recall—it's been a

while since we've discussed this: Currency Overlay tries to make money from foreign currency fluctuations when SFERS buys/sells international securities. Over the last two years Commissioners **Victor Makras** (mayoral appointee) and Meiberger have repeatedly asked that Currency Overlay be terminated because it has been a perpetual loser. Recently available reported figures show that the program has gotten worse; specifically, *Currency Overlay has lost \$31M in the last eight months, including \$10M in each of the last two months*. Commissioners Makras and Meiberger were disappointed in *Angeles Investment Advisors'* recent report because it stopped short of terminating the program. So, Currency Overlay remains. Commissioner Meiberger asks, "How long?" We'll keep you apprised.

- More next month on new and exciting investments and new financial statement requirements for pension plans (hint: complicated!).

Questions? Comments? Contact Herb at herb.sf@gmail.com; Jean at jeansthomas@yahoo.com, or (415) 665-4149; or Stephen at Stephen.home@att.net, or (415) 664-1201.

Vote "Yes" on Proposition A!

(Charter Amendment on the November ballot that secures and protects current and future retirees' vested interests in the realization and permanence of the Retiree Healthcare Trust Fund.)

Following the recommendation of the RECCSF Executive Board, the membership voted in support of Proposition A at its Sept. 11 general membership meeting.

Protect Our Benefits Report

By Sharon Johnson

"...what one has to do usually can be done."

—Eleanor Roosevelt

Writ of Mandate Update

At the present time, the Honorable Ralph Kramer of the San Francisco Superior Court *has not provided his final ruling* on the recent "Statement of Decision" submitted by both POB and the City, as requested at the Court Hearing of Aug. 13, 2013. As we await the judge's ruling, POB is even more committed than ever—and will *never* give up—as we firmly believe and stand behind the assurance that we, as retired city and county employees, are protected by the federal and state constitutions of our vested pension and healthcare benefits.

Proposition A Protects Healthcare Benefits Owed To City Retirees!

At its July meeting, POB voted to support Proposition A. *Proposition A protects the Health Care Trust Fund to ensure that San Francisco can meet its commitment to*

Free Flu Shots for City Retirees!

For more information, visit myhss.org.

Fall Hours for RECCSF Office

Effective immediately, Office Manager Reyna Kuk will be staffing the office Monday through Friday, from 3 to 6 p.m.

provide health care for retired city and county workers, and it cannot be raided by the City for other purposes. The charter amendment ensures that the City cannot shift costs to future generations, and will provide fiscal oversight with laser-sharp money management. POB will have ongoing conversations with Supervisor Mark Farrell, in order to ensure that safeguards are in place through the controller's office to protect the trust fund.

POB keeps pensions and health care benefits safe. Join with POB in supporting retirees in making sure that our pension and healthcare benefits work for us. We are *all* doing our part to help stabilize our economy.

Together, by joining in with POB, we make a difference. You can help protect your retirement and healthcare benefits against continual attacks of public em-

ployees and retirees by joining in with POB.

Together, as the wise retirees we are—and who actively participate in our communities—we too must be valued and respected.

Together, we will continue to stand up for our lifetime of public service and earned benefits. *By moving with one another we will be successful advocates.*

Together, there is strength in all of us standing alongside each other.

Be a part of the difference by joining with a donation to POB of whatever amount that you can afford; it *all* helps.

Be a part of the solution by sending your contribution to **Protect Our Benefits P.O. Box 320057, San Francisco, CA 94132.**

For more information, please visit the POB Web page at www.protectourbenefits.org.

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The Bulletin

October 2013

Volume 114, Number 9

Sheila Mullen, Editor

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➔ **LOOK NOW AT YOUR MAILING LABEL.**
The month posted on the label
is the date your dues expire.



Regular Meeting

Wednesday, Oct. 9

United Irish Cultural Center,
45th Ave. & Sloat Blvd.

Executive Board Meeting

Next meeting

Tuesday, Oct. 15, 2013

Taraval Police Station

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Note to members

**Please keep RECCSF updated
with changes in address,
phone number and e-mail.**

Letters to the Editor welcome at
sheilamullen@mac.com

The Bulletin

October Deadline:

☛ Friday, Oct. 11
5:30 p.m.

Please e-mail your articles to:
sheilamullen@mac.com

Visit our Web site:

sfiretires.org

RECCSF office

e-mail address:

reccsf@att.net

Welcome, New Retirees

Upcoming General Membership Meetings

Wednesday, Oct. 9

Join us for the annual **Open Enrollment Health Fair**

Representatives of the health and dental care plans will be available to discuss enrollment issues. The Health Service System will also have an open enrollment specialist there to answer questions.

Wednesday, Nov. 13

Gary Holloway will make good on his promise to come and tell us all about **San Francisco history** from the Gold Rush to the Earthquake and Fire of 1906.

If you missed his talk in February, you can catch up at this meeting.

Wednesday, Dec. 11

RECCSF ANNUAL HOLIDAY PARTY

Regular Meetings

Second Wednesday of each month

Refreshments available: 11:10 – 11:50 a.m. • Program: 11:30 a.m. • Business meeting: noon • Bingo: 12:45 p.m.
United Irish Cultural Center, 45th Ave. & Sloat Blvd.