

Official Publication of the Retired Employees of the City and County of San Francisco

NEWS & VIEWS

A MEMBERSHIP ORGANIZATION WORKING FOR ALL CITY RETIREES

Health Service Committee Report

By Claire Zvanski

The primary focus of the HSS staff is to now prepare for open enrollment. Only retirees will receive full packets with benefits booklets. The changes in options for Medicare retirees will be the primary focus, with many member meetings scheduled over the next two months.

- Issues with Blue Shield continue. If you have been balanced-billed over the last several years by any Blue Shield provider over and above your co-pay, please contact HSS ASAP. Many retirees have been illegally billed many hundreds of dollars, and threatened with collection. You only owe your co-pays! HSS analysts will help you. Such problems impact Blue Shield's performance guarantee, which translate into refunds to HSS and possibly to you!
- Blue Shield members will receive a letter regarding CAL Index, which is a service contracted by Blue Shield to collect all of your medical information and make it available to physicians, hospitals and other providers who might request them. Blue Shield is preparing an "opt-out" choice for that service. The HSS Board would prefer a volunteer "opt-in" choice for that service.
- An adoption and surrogacy benefit with a one-time \$15,000 maximum reimbursement benefit is being considered. The HSS board requested that the benefit also be available to retirees. It is being funded from the performance guarantee fund without cost to members.
- New committee appointments were made. Commissioner Breslin will

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Retirement Committee Report

By Claire Zvanski
(Herb Meiberger is on vacation.)

After six months of meetings packed with concerned members providing compassionate testimony on behalf of the plight of the pre-1996 retirees, this meeting was anticlimactic and brief.

- The fund remains healthy at **\$20.8 billion** as of July 31, 2016. Year-to-date earnings are **4.68%**, below the required **7.5 %**. A number of investments made in closed session was reported out, including \$100 million in FountainVest **China** Capital Partners Fund III, L.P., and up to \$100 million with Harvest SF MLP Partners, LP. The latter is classified as a **natural resources investment** within SFERS' real assets portfolio.
- **Blackrock** has been retained for U.S. Government Passive Investment Management for both short and long duration. It should be noted that Blackrock has been managing the short-duration portfolio since 1988 and long-duration since 1990. It is one of the largest fixed-income investment managers in the world and manages over \$2.1 billion in assets for SFERS with good-to-excellent market liquidity.
- The most significant calendar item involved options for the **amortization of the unfunded actuarial accrued liability** at July 1, 2016, due to the 2013 and 2014 **Supplemental COLAs payable to post-1996 retirees**. The current amortization policy would amortize both COLAs over five years. However, if the COLAs were granted when actually earned, the 2013 COLA would have been amortized over 20 years with 17 years remaining, and the 2014

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September Calendar

Regular Meeting

Wednesday, September 14

Business meeting & program:
10 a.m.

Irish Cultural Center
45th Ave. & Sloat Blvd.

News & Views

Editorial Committee Meeting

Tuesday, September 20, 10 a.m.

Taraval Police Station
All interested parties welcome.

Executive Board Meeting

Tuesday, September 20, 10 a.m.

Taraval Police Station
All interested parties welcome.

Public Meetings:

Retired Firemen & Widows Association

Thursday, September 15, 1 p.m.

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

Veteran Police Officers

Tuesday, September 13, 11 a.m.

San Francisco Scottish Rite
Masonic Center,
2850 19th Ave. & Sloat Blvd.

Retirement System

Wednesday, September 14, 1 p.m.

1145 Market St., 6th Floor

Health Service System

Thursday, September 8, 1 p.m.

City Hall, Room 416

UESF Retired Division

For time/location, contact
Diane Doe at 1 (415) 822-2099 or
Ddoe@mac.com.

SEIU 1021 West Bay

Retirees Chapter

Monday, September 19, 12-2 p.m.

Union Hall, 350 Rhode Island St.,
100 South Bldg.

Contact: David Williams

1 (415) 939-5149 or
iamdhw@comcast.net.

Retirement Committee Report

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COLA would have three years remaining on the five-year amortization (reflecting the Board's amortization policy change). This decision would be applied to 2017 and 2018 budgets, respectively. The amortization period should not exceed the average expected future lifetime of those receiving the Supplemental COLA—which is 20 years. The Board expressed the need to review the proposals more closely, and to acquire more details before making a decision. This item was forwarded to the September meeting.

- Executive Director Jay Huish shared a letter received from

Controller Ben Rosenfield regarding his concern over the Board's July 2016 determination to provide retroactive Supplemental COLA payments to pre-November 6, 1996 retired members and continuants (*Protect Our Benefits* case).

- An **ESG committee meeting** was announced for 10:30 a.m., Sept. 14, 2016, before the regular SFERS meeting. Claire Zvanski pointed out the time conflict with the monthly RECCSF meeting and requested a change, since **fossil fuel divestment** is a concern of retiree representatives that regularly attend the RECCSF meeting. Questions? Comments? Contact Claire Zvanski at czvanski@hotmail.com.

Health Service Committee Report

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chair the Governance Committee and Commissioner Sass will chair the Finance and Budget Committee.

- The newest well-being campaign is called "Get Fit on Route 66!" Retirees are urged to participate. Keeping moving every day is critical to good and long retiree health. You can participate with others in a team, or individually.
- UHC and Kaiser are partnering and coordinating to host 18 educational meetings and five teleconferences to help retirees learn about the new UHC Medicare Advantage plan, and also the Kaiser Medicare plan. Those are the only two options for Medicare retirees for 2017, and all Medicare Blue Shield members will have to choose.

Split families will have the option to have non-Medicare members remain in Blue Shield or City Plan while the Medicare member goes into the UHC Medicare plan. Kaiser families will not be split and will all remain in Kaiser, regardless of age.

- Retirees are encouraged to attend at least one of the meetings or teleconferences.
- The Oct. 12 RECCSF meeting will focus on the new UHC plan, and provide flu shots for members and their covered dependents.

Questions? Comments? Contact Claire Zvanski at 1 (415) 341-3085 or czvanski@hotmail.com.

RECCSF endorses

HERB MEIBERGER

for re-election to

**the San Francisco Employees'
Retirement Board.**

***Life Care Planning
meetings at Kaiser!***

On Thursday, Sept 15, 2016, Kaiser will present three one-hour workshops on "Life Care Planning" at the HSS Wellness Center, 1145 Market St. These will review how you make decisions about choosing someone to speak for you if you are ever unable to speak for yourself.

The workshops are scheduled for 12-1 p.m., 1-2 p.m., and 5:15-6:15 p.m.

These workshops will be followed up by an afternoon of appointments on Thursday, Sept. 29, wherein you can confer with a counselor and complete a notarized advanced directive.

All HSS members are invited to attend.

Aug. 17 Board Meeting Action

- Accepted Treasurer's Report as amended.

**CARA and Senior
Disability Action
Town Hall Forum on Senior Issues**

Thursday, Sept. 8, 10 a.m.–2 p.m.

First Unitarian Universalist Church & Center

1187 Franklin St., San Francisco

(between Geary Blvd. & Myrtle St.)

Contact: 1 (510) 663-4086

\$10 registration fee

Rest In Peace

The following members have recently passed away.

Byron G. Bray, Jr.	JUV	Evelyn M. Pearsall	BOE
James P. Dunleavy	REC	Robert H. Takei	CRT
Gerald A. Durkin	DBI	Lois R. Warford	DPH
Blossom Grove	PUC		

President's Message

By Claire Zvanski

Remember that old adage about nothing in life being certain except death and taxes? Well, I have an amendment. (Thanks, Dad.) Add change, and "stuff happens!"

"Stuff happens"; like Proposition C taking away our benefits and causing us to collaborate on a court challenge the likes of which the City hasn't seen in quite some time! It never thought that we would sue and it truly didn't expect us to win!

Add "stuff happens" to pre-November 1996 retirees being denied the benefits of our court decision; again, a great collaborative effort ultimately prevailing on the SFERS board to uphold the provisions of the charter to grant the same benefits to the pre-

96ers, so that we are all treated fairly and equally.

Change? Our health benefits keep changing. Now, our options have changed; and—it's true—we had no real input or influence. Adjusting to change isn't always easy; but sometimes change improves our quality of life, so we must learn to adjust. Let's thank the HSS Board for making our Medicare options better, easier, and less expensive. Let's realize the value of our Medicare benefits through Kaiser and United Health Care. I believe the change will be seamless and invisible once we accept the true value of our options. Then we will be prepared when "stuff happens!"

Thank you for your continuing support of RECCSF.



Questions? Comments? Please feel free to contact me at 1 (415) 341-3085 or czvanski@hotmail.com.

Common Credit Report Misunderstandings

By Jenny Ngo, Marketing Specialist
San Francisco Federal Credit Union

Following are some common misinterpretations people make about their credit reports, as well as how resolve them:

- "I must be a victim of ID theft, because someone else's name is on my report." Errors in information gathering commonly result in someone else's data being mistakenly listed on your credit report. This is just a mistake, not ID theft.

You can always dispute this error on your report at the particular credit bureau's website.

- "I paid that collection account; it shouldn't be on my report anymore." Collection agencies aren't required to remove a collection account from your credit reports once you have paid it if the information is still timely. All they are required to do is list that the account has been satisfied.
- "All these inquiries count against

my score." Keep in mind that the only inquiries that are ever factored into your credit score are ones that happened in the past year and that were for the purpose of you applying for credit, financing, or some other type of financial contract.

San Francisco Federal Credit Union can help clear up any confusion regarding credit reports. To learn more, contact us at (415) 775-5377 or Contacts@SanFranciscoFCU.com.



New Members

Celinda Cantu	DPH	David Leeds	DPH
Alben Chang	DPH	Steven Tierney	DPH

Useful Phone Numbers

RECCSF Office
Email: reccsf@att.net
Website: sfretirees.org
Phone Number:
1 (415) 681-5949

Health Service System
Website: www.myhss.org
Phone Numbers:
1 (415) 554-1750
1 (800) 541-2266

S.F. Retirement System
Website:
www.sfgov.org/sfers
Phone Numbers:
1 (415) 487-7000
1 (888) 849-0777

July 13 General Membership Meeting



President Claire Zvanski addressing the membership.



Skip McKinney, vice-chair, Protect Our Benefits.

July 13 Retirement Board Meeting



Linda Tabor Beck (center).



Retired firefighters.



John Bettencourt addressing the board.



John Stenson addressing the board.

LETTERS TO THE EDITOR

Editor:

Subject: June 8, 2016 RECCSF
Annual Installation Luncheon

Hello everyone; members and friends.

What a wonderful day I enjoyed at the Installation Luncheon: a great party, a surprise bus ride to the Retirement Board hearing, heartfelt testimony, and a decision by the Board to rescind their prior letter regarding the pre-1996 retirees.

There are so many retirees that I need to thank: the RECCSF Executive Board who arranged the acknowledgment, certificate of appreciation and gift in my name; the retirees who attended the luncheon; the host committee; the servers; Margaret O'Sullivan (who transported me to the event); and my union brothers and sisters (Local 21), who joined in the fun.

Special thanks go to Claire Zvanski for presenting me with the certificate of appreciation.

I was impressed with the Installing Officer and with the newly elected officers of RECCSF. Congratulations to all.

I am very proud of the work that Protect Our Benefits (POB) has been doing on behalf of *all* RECCSF retirees. POB started in 1998 with our mission statement "to protect and enhance our health and retirement benefits."

We knew that we had to convince San Francisco voters to support our causes. *And we did; thanks to your donations, house signs, "Dear Friends" cards, and conversations with your neighbors.*

I continue my commitment to RECCSF and POB. Please keep me informed of all actions; and please continue to support RECCSF and POB!

Best wishes and in solidarity,
Nancy W. Gin

Editor:

I am flabbergasted at what is going on.

It looks like Herb Meiberger is the only one on the Retirement Board who has any brains or judgment. After what happened in 2008, there are people who still have "faith" in economic "experts" regarding this investment. (Maybe those board members should join a religion, where faith is all that matters.)

Hedge fund "managers" only exist to rob us of money, and give it to themselves.

This is a sick, sick situation. For decades, the Retirement Board was run by careful, conservative people—which is why the retirement funds withstood the last financial collapse. What happened to change all that?

Eugene Spake

Editor:

I am a retired San Francisco police officer. I came across this small article recently in a AARP newsletter. It talks about a bill before Congress, HR711. It is legislation aimed at correcting the current provision in Social Security that reduces benefits for workers who have both state/city and private sector jobs. This current provision, known as the Windfall Elimination Provision, affects millions of retired police officers, firefighters, and schoolteachers across the country.

I called the toll free number mentioned in the article, was automatically connected to my congressman's office, and left a message; it was pretty simple.

This current Windfall Elimination Provision affected my Social Security benefit, reducing it by approximately two thirds. I have not found anyone who could explain how this is calculated, or any written documents explaining the law.

Anyway, I thought it might be helpful to pass it on to both active and retired city employee organizations who may be affected by this provision.

Thank you,
James Pritting
Member of RECCSF and SFPD Retired POA

Travel Committee Report

By Beverly Pardini and Marylou Allen

Tue.–Thur., Oct. 18–20

The Sierra Nevada mountains are ablaze with beautiful fall colors along Highway 50 at this time of year. Two-night stay at the Carson Valley Inn includes cocktail party with Victorian era fashion presentation. Second day four-hour Virginia City visit includes narrated trolley tour; day three includes short visit to the Silver Legacy before returning to the Bay Area.

Thur., Nov. 3

Visit to the Apple Hill area just above Placerville and the High Hill Ranch. Enjoy a delicious chicken lunch before re-boarding the motor coach for a guided tour of the region; time reserved after the tour for shopping the craft area at High Hill, or purchasing apple pies.

Wed.–Fri., Nov. 23–25

Over the Thanksgiving holiday, leave the shopping, cooking and cleanup behind, and join the group for a two-night stay at the Silver Legacy in downtown Reno. The first day, check in and spend the rest of the day at leisure. The second day, relax before an included early bountiful Thanksgiving buffet at the Silver Legacy. The third day, enjoy a four-hour stop at Boomtown before returning to the Bay Area.

Info: Marylou at 1 (800) 334-3465 or
mrylallen@yahoo.com.

Health Service Board: 2017 Medicare Retiree Medical Plans

To keep the Medicare plans affordable, the Health Service Board approved changes to 2017 medical plans for Medicare retirees.

Blue Shield proposed a 10.2% increase for its 2017 Medicare plans—Access+ Medicare Coordinated and 65 Plus Medicare Advantage. So the Board voted to eliminate Blue Shield for Medicare retirees in 2017. (Early retirees can stay in Blue Shield until they turn 65. Provisions will be made for spouses who are over and under 65).

The proposed City Plan increase was 29%, so the Board voted to change the funding of the City Plan PPO for Medicare. UnitedHealthcare currently administers the City Plan PPO. The New City Plan PPO will be paid for differently through UnitedHealthcare Medicare Advantage.

The New City Plan will offer the same benefits as the current City Plan PPO, at the same, or lower cost, to members. Providers are also the same, as long as the doctor is a Medicare provider. You will not need a referral to see a specialist. There will be no balance billing. The New City Plan includes additional benefits, such as special chronic and complex condition programs, an annual house call visit at your home, 24-hour NurseLine, Silver Sneakers gym discounts, and lower-cost diabetes supplies.

In summary, all Medicare retirees will have two plan choices during October Open Enrollment: Kaiser Permanente Senior Advantage and the New City Plan PPO (UHC Medicare Advantage PPO). Medicare retirees currently in Blue Shield will need to

choose between Kaiser Senior Advantage and the New City Plan. Service under these new plans will start in January 2017, with the new plan year.

Medicare retirees will have many opportunities to learn about these plan choices. Eighteen different informational sessions are being planned for the last week of September and the first three weeks of October 2016. These sessions will take place at several Bay area locations. UnitedHealthcare will also host a telephone conference call every day during the third week of October for members who cannot attend informational meetings. As of the date of this email, there is not yet a contact phone number for event registration. **Watch for upcoming announcements via the HSS eNews, email and U.S. mail.**

San Francisco

Tue., Sept 27 10 a.m.-12 p.m. & 2-4 p.m.
S.F. Public Library

Wed. Oct. 5, 10 a.m.-1 p.m.
DPW Health Fair

Wed., Oct. 12 at RECCSF
Health Fair 10 a.m.-12 p.m.

Mon., Oct. 3, 10 a.m.-12 p.m. & 2-4 p.m.
Omni Hotel San Francisco

Fri., Oct. 7, 2-8 p.m.
USD Health Fair

Thur., Oct. 13, 11 a.m.-3 p.m.
SFO Health Fair

Tue., Oct. 18, 9 a.m.- 4:30 p.m.
City Hall Health Fair
Telecon 5-6:30 p.m.

Teleconferences:

Mon., Oct. 17, 4:30-6 p.m.

Tue., Oct. 18, 5-6:30 p.m.

Wed., Oct. 19, 8-9:30 a.m.

Thur., Oct. 20, 8:15-9:45 a.m.

Fri., Oct. 21, 12:15-1:45 p.m.

San Mateo

Mon., Oct. 10, 10 a.m.-12 p.m. & 2-4 p.m.
South San Francisco Conference Center

Mon., Oct. 17, 10 a.m.-12 p.m. & 2-4 p.m.
San Mateo Marriott at SFO
Telecon 4:30-6 p.m.

Oakland

Wed., Sept. 28, 10 a.m.-12 p.m. & 2-4 p.m.
Holiday Inn Hotel & Suites, Oakland Airport

Sonoma

Thur., Sept. 29, 10 a.m.-12 p.m. & 2-4 p.m.
Flamingo Conference Resort and Spa

Marin

Wed., Oct. 19, 10 a.m.-12 p.m. & 2-4 p.m.
Embassy Suites by Hilton San Rafael
Telecon 8-9:30 a.m.

Contra Costa

Thur., Oct. 20, 10 a.m. -12 p.m. & 2-4 p.m.
Embassy Suites by Hilton Walnut Creek
Telecon 8:15-9:45 a.m.

Solano

Fri., Oct. 21, 10 a.m.-12 p.m.
Club House at Rancho Solano
Telecon 12:15-1:45 p.m.

Hetch Hetchy

Tue., Oct. 11, 11 a.m.-1 p.m.
Moccasin Administration Building

Special Report: New Retiree Health Plan Options!

summarized by Claire Zvanski

The New City Plan PPO (UHC Medicare Advantage PPO) is the most exciting benefit change that the HSS board has made in years! It was introduced last year, and 1300 members joined. The feedback has been positive.

Effective Jan. 1, 2017, Medicare retirees will have only two choices of plans: Kaiser and the New City Plan PPO. This represents a great cost saving for both HSS and Medicare retirees. The benefit of Kaiser Senior Advantage is that all family members remain enrolled in Kaiser and it is a “one-stop shop!”

The New City Plan PPO/UHC Medicare Advantage is a national plan with a number of significant advantages.

- Medicare retirees can join this plan regardless of where they live in the U.S.

- **No physician change.** If your physician accepts Medicare, he/she will continue to be available.
- All hospitals, labs, therapists, and other providers that accept Medicare are in this plan.
- **No referrals** are needed to go to specialists as long as they accept Medicare.
- **Minimal co-pays**, instead of percentages of costs, for all services—no balance billing).
- More extensive drug formulary. No benefit changes. Special chronic and complex condition programs, an annual house call visit, 24-hour nurse line, Silver Sneakers gym discounts, and lower cost diabetes supplies.
- **No limiting provider network.** All providers anywhere in the U.S. that accept Medicare are available.
- After Sept. 6, UHC customer service at 1 (877) 259-0493 will help if your physician isn't sure about this plan,

or if you have remaining questions after attending the meetings.

- **Non-Medicare** family members can remain in Blue Shield while the Medicare member goes into the UHC Medicare Advantage plan.
- Plan changes should be virtually seamless for both members and providers.

Review all your open enrollment materials very carefully. You will find the answers to most of your concerns and questions. Attend the meetings to discuss your concerns with Kaiser and UHC representatives.

Eighteen meetings to explain the plan options will be held in San Francisco, South San Francisco, Marin, San Mateo, Sonoma, Solano, Contra Costa and Tuolumne counties, in addition to five teleconferences.

The Oct. 12 RECCSF meeting will focus on the new plan options.

Special Report by RECCSF President Claire Zvanski

RECCSF is in crisis and only our members can save it! It's now time to focus on RECCSF and our future. For the last several years it was very important to collaborate with—and support—the fundraising efforts of POB as it proceeded with the Proposition C lawsuit. It was important to raise the funds for the legal fees that will now be reimbursed since POB won the suit.

In the past, RECCSF was fortunate to have members who left legacies that sustained RECCSF over some years. These days, many organizations request legacies to support their causes. We have not made such requests in many years. But it's now time to make that request.

Remember, RECCSF is an independent organization committed to representing the interests of *all* retirees who work for *all* city departments, including the unified school district, the community college and the superior court. While you might belong to other retiree organizations, such as the VPOA, Retired Firefighters, Retired Teachers, Retired SEIU 1021, and the like, RECCSF represents all retirees and

is recognized by the City as your official retiree representative. We encourage membership in all organizations that apply.

Your RECCSF Board has been suggesting financially prudent efforts over the last few years by making *News and Views* completely electronic, reinstating the Friends of RECCSF, and also holding the grocery card raffles after our meetings. However, these efforts don't bring in the funds needed to sustain RECCSF. Neither do our dues, including life memberships.

We are very serious about asking all of you to contact your former colleagues and asking them to join RECCSF. Also, for those of you who have recently retired, please contact your colleagues who are still working and ask them to join RECCSF if they will be retiring in the next year or so. RECCSF continues to represent you at both the Health Service Board and the Retirement Board meetings. We publish *News and Views* in order to keep you current with the business of those benefit boards.

We learned with the implementa-

tion of Proposition C that our benefits are not guaranteed for our lifetimes unless we remain vigilant and involved in San Francisco's political scene. We can only do that with your extra support; otherwise, we fear there will be additional efforts to change the city charter to further diminish our benefits.

Many of us leave the city when we retire, and, these days, many current employees live outside the city. RECCSF has a significant number of members living in the city who watch all charter changes. We remain especially concerned about any and all “set asides” that diminish the amount of discretionary funds in the general fund from which the greatest amount of city contributions to our benefits are made. With your support we can remain vigilant and active in our representation of your retiree interests and benefits.

Please consider making a legacy gift to RECCSF to sustain our efforts on your behalf. Also, consider making additional contributions to RECCSF. We can only continue to be your representative to sustain our benefits with your ongoing support.

Protect Our Benefits

By Skip McKinney

Protect Our Benefits is an independent political action committee which falls under the provisions of the San Francisco Ethics Commission. The opinions are those of the writer.

On July 13, the Retirement Board met at their regularly scheduled meeting, to resolve the issue of paying the pre-96ers their richly deserved supplemental COLAs for 2013 and 2014.

On the advice of their own independent legal counsel they were assured that they were not breaking any laws, and that they were in their full legal jurisdiction to vote and approve the

supplemental COLAs for the pre-96ers.

The vote was unanimous, six to zero (Commissioner Makras absent); their legal counsel advice was coupled with reports, findings, emails, and several support letters from the Public Employees' Committee of the Labor Council, Firefighters Local 798, and SIEU 1021. Retirees stated their support of the restoration of the supplemental COLA, and that it clearly was not in their previous support of the 2011 Proposition C to carve out this one group of retirees and create special conditions for them.

Therefore, barring any last minute shenanigans by the City, payments will be part of the Sept. 30, 2016 pension

payout.

That said and done, one only hopes, we—retirees and actives—will join forces to take care of any future issues of injustice. Trust me on this; there *will* be future battles.

It's hard to believe that this fight has gone on since 2011. Five years can take a toll on anybody's life. We must "tip our hats" to those who were protecting our rights these many years, beginning with the officers and members of POB, members of the Strategic Planning Committee, members of the Communications Committee, all of the financial supporters, and those who attended the Retirement Board meetings. All of the above put their time and money into bringing about this extraordinary success! An impression was made on the trustees of our dedication and commitment that we are one family of retirees.

As you see, it takes teamwork to succeed—especially when we engage with city hall. But, most of all, "thank you, retirees," whether you donated funds to POB, sent letters or emails, or made phone calls for the effort. ***You are POB!***

As I mentioned before, there will be other battles in front of us, and POB will be there to take them on. Please stay aware by visiting the POB website and Facebook page. Your contributions are not tax deductible, *but most appreciated*; please mail them to POB at P.O. Box 320057, San Francisco, Ca. 94132.

United we stand; divided we fall.

Membership Committee Report

by Mary Anne McGuire-Hickey, chair

Critical Membership Appeal

RECCSF desperately needs more members! All city retirees need RECCSF, the organization that works for all of us. If RECCSF is going to be able to survive into the future, it is up to our current membership to step up and connect with those still working or about to retire; current employees and new retirees need to understand that it is RECCSF who becomes their new bargaining advocate after they retire.

Contact your former peers and emphasize the importance of strength in numbers! RECCSF keeps members informed of important changes in health care or retirement issues, so that there is never any interruption in retirees' benefits.

Please feel free to direct any questions or comments to 1 (415) 467-6862, mcguire-hickey@sbcglobal.net, or to my attention at the RECCSF office at 3905 Irving Street, San Francisco, CA 94133.

Membership and Subscriptions

for retired city employees as of July 31, 2015

Membership application: www.sfretirees.org; email: reccsf@att.net.

- \$48, annual
- \$600, lifetime (payable over four months in four payments of \$150 per month, or annually over four years in increments of \$150 per year)
- Members without computer access should contact the RECCSF office at 1 (415) 681-5949.

News & Views is the publication of the Retired Employees of the City & County of San Francisco, Inc., a nonprofit organization. *News & Views* is published to express the policies, ideals and accomplishments of the organization. Nothing shall be published herein that is racist, sexist or ageist, or that is derogatory toward religious beliefs and other personal issues; nor shall be published anything in violation of Article VII, Section 1 of the RECCSF constitution. Editorial contributions from individuals, organizations and groups other than RECCSF and its members may be included in *News & Views* only upon the approval of the Editorial Committee.

Submissions to *News & Views* are solicited and encouraged.

Submit in Word document to: sheilamullen@mac.com, or

Sheila Mullen, editor, RECCSF office, 3915 Irving St., San Francisco, CA 94122-1294

Telephone: 1 (415) 681-5949, Fax: 1 (415) 681-5398



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News & Views

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Mary Anne McGuire-Hickey,
First Vice President
Linda Tabor-Beck,
Second Vice President
Secretary, Bonnie Bompert
George Lau, Treasurer
Leo Martinez, Sergeant-at-Arms

Executive Board Meeting

Tuesday, September 20, 10 a.m.
Taraval Police Station
2345-24th Ave.
All interested parties welcome.

Note to members:

Please keep RECCSF updated
with changes in address,
phone number and email.

News & Views

October Deadline:

☛ Friday, September 16, 5:30 p.m.
Please email your submissions to:
sheilamullen@mac.com.

Letters to the Editor of 50 words or less welcome.
All letters subject to further editing.

Visit our website:

sfretirees.org

RECCSF office

email address:
reccsf@att.net

Upcoming General Membership Meetings

Wednesday, Sept. 14

Speakers:

Michelle Jeffers

Chief, Community Programs
& Partnerships, San Francisco
Public Library

*Presentation on library senior services,
including computer access and support.*

Catherine Dodd, RN, PhD

Director of Health Service System
*Presentation on important upcoming
changes to retiree health care plans,
particularly for Medicare recipients.*

Wednesday, Oct. 12

Annual Health Fair

Open enrollment information.

Free flu shots for retirees, spouses/domestic partners/dependants.
Bring health care card. Please wear short sleeves.

