

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 rates and benefits process is proceeding with a number of new options being presented for consideration for the 2018 benefit year. Final rates have not been presented, so we don't know if these benefit improvements will be included.

- VSP presented a "buy-up" option that would greatly increase benefits. Currently, your VSP premium is included in your premium cost for a 12/12/24 (two year) (exam/lenses/frame) plan. The new option would be 12/12/12 (annual), with significant cost enhancements. Copays: \$10 exam/\$25 materials would change to \$10 exam/\$0 materials. Frame allowance would increase from \$150 (\$80 at Costco) to \$300 (\$165 at Costco). Contact lenses would increase from \$150 (in-lieu of glasses) to \$250 (in lieu of glasses). Lens enhancements are now scratch-resistant coating (covered in full) and polycarbonate lens for children, and would add progressives with \$25 copay and anti-reflective coating with \$25 copay. These upgrades would cost a monthly out-of-pocket \$11 for employee; \$16 for employee & spouse; and \$31 for families.
- Kaiser coverage in Washington state, Oregon and Hawaii? Early retirees and Medicare eligible retirees might have this option if Kaiser can come up with reasonable/affordable rates and a list of benefits closely matching our current local plan (different rules in different states). Remember, the number of us in each of these states is very few, so group rating is impossible.

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## Retirement Committee Report

By Claire Zvanski and Herb Weiner

- The Dakota Pipeline issue finally found its way to SFERS. Public comment included about 20 speakers urging the board to divest from the companies and banks supporting the pipeline and other fossil fuel investments. A number of Native American retired city employees testified.
- Three quarters into the fiscal year, the fund is performing at 9.65%. If the trend continues, there is a possibility of a supplemental COLA. Real assets are up at 10.35%. U.S. and International stocks have returned 15.77% and 13.98%, respectively. Private equity gained 7.29% and fixed income returned only 1.68%. The fund is valued at \$21.6 billion.
- The staff recommended discontinuing the securities lending program, and the board initiated an active discussion. Mr. Coaker insisted that he wishes to invest the funds elsewhere because he can improve earnings in other "hot" markets, such as China. This program has earned positive returns in 19 of its 21 years. The board was convinced, with Bridges and Makras dissenting.
- Commissioner Driscoll stated that the deferred compensation program ranks in the lowest 20% nationally for fees. He says it is performing well and has directed staff to make recommendations for investments. DCP manager Diane Justen says the loan program is highly successful and will be expanded in the future. The Stable Value Crediting Rate is 1.63% for the last quarter.
- Executive Director Jay Huish pre-

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## May Calendar

### Annual Installation Luncheon

Wednesday, June 14

**By reservation only by June 7**

No-host bar 11 a.m.

Luncheon 12:15 p.m.

Irish Cultural Center

45th Ave. & Sloat Blvd.

### News & Views

#### Editorial Committee Meeting

Tuesday, May 16, 9 a.m.

Taraval Police Station

All interested parties welcome.

#### Executive Board Meeting

Tuesday, May 18, 10 a.m.

Taraval Police Station

All interested parties welcome.

### Public Meetings:

#### Retired Firemen &

#### Widows Association

Thursday, May 18, 1 p.m.

Irish Cultural Center,

45th Ave. & Sloat Blvd.

#### Veteran Police Officers

Tuesday, May 9, 11 a.m.

San Francisco Scottish Rite

Masonic Center,

2850 19th Ave. & Sloat Blvd.

#### Retirement System

Wednesday, May 10, 1 p.m.

1145 Market St., 6th Floor

#### Health Service System

Thursday, May 11, 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, May 15, 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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sented the 2016 Annual Report in compliance with the charter. It was noted that there were several errors, so the report will be amended accordingly and resubmitted in May. Commissioner Stansbury indicated that he specifically requested that his photo not be published.

- Mr. Huish reported that the board of supervisors sent two resolutions urging SFERS board action:

Resolution No. 076-17 urges the SFERS board to review executive compensation, evaluate best practices on salary compensation, hold a public hearing on the matter, and issue a report; and

Resolution (File No. 170395) introduced by Supervisor Peskin referred to the government Audit and Oversight Committee urging SFERS to review its commitment to divest from publicly-traded fossil fuel companies, pursuant to its commitments to do so since October 2013, and to provide an update on public and private equity fossil fuel holdings.

- The SFERS board will hold its annual retreat on Monday, May 22, from 9 a.m. to 4 p.m., at the Nossaman LLP offices at 50 California St., 34th floor, San Francisco. The meeting will be noticed as a public meeting, so members can attend, also.
- Commission President Malia Cohen inquired about staff progress regarding identifying new office space, and/or purchasing a building. Mr. Huish responded that the real estate department has been trying to compel SFERS to move into other buildings on Mission Street and Golden Gate Avenue. However, SFERS is bidding on two other buildings, and is awaiting the results of this action. No specifics were given regarding the locations of these buildings.
- The board went into closed session regarding the pre-1996 retiree lawsuit: City and County of San Francisco v. San Francisco Retirement Board. RECCSF President Claire Zvanski spoke again and demanded that the board report out, including any votes taken, after the closed session ended. It was reported that there was a unanimous vote that no action be taken. An appeal was filed to appeal the decision of the superior court.

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## Health Service Committee Report

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- All plans were instructed to adopt the Blue Shield standards for gender dysphoria benefits. There are no impacts on premium costs.
- Pharmacy costs have the greatest impact on medical premiums, most notably specialty drugs. There are no generics available and monthly costs can be in the thousands. Most recently, new drugs for cystic fibrosis and hepatitis C brought about huge spikes in pharmacy rates. Costs are also impacted by delivery: in hospital or outpatient (including home infusion). Patient requests remain high. Partial fills for first distribution help mitigate costs and waste. There is some consideration of a specialty drug copay tier. Kaiser negotiates lower rates directly from pharmaceutical companies based on volume purchase. Kaiser, Blue Shield and UHC advocate nationally for cost reductions.
- Electronic open enrollment processing might finally be possible in October.
- Vadia Henry, a well-know analyst at HSS who helped many members resolve issues over the years, recently passed away after a short illness. Rest in peace, Vadia, with condolences to your family and colleagues.
- Recruitment for a new director is moving forward with the selection of a search firm.

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

Questions? Comments?

Contact Claire Zvanski at [czvanski@hotmail.com](mailto:czvanski@hotmail.com) or Herb Weiner [h.weiner@sbc.global.net](mailto:h.weiner@sbc.global.net).

### Contact information for Retirement Board Commissioner Al Casciato

Members are invited to contact  
Commissioner Al Casciato  
with any retirement questions at  
[al.casciato.sfers@sfgov.org](mailto:al.casciato.sfers@sfgov.org).

All questions will be handled in a confidential  
manner, and referred to staff—if necessary.

Remember: When in doubt, *ask!*

### New Members

Judy Busch	SFGH (DPH)	Gerald Lyons	Police
Radoleo Daliva	Assessor	Kevin Lyons	Sheriff
Margaret (Peg)	Divine	Pearl Mar	SFUSD
	DPW	John Norton	Fire
Carol Finucane	PUC	Joyce Oushi	
Ardella Holl	SFUSD		Recreation & Parks

# President's Message

By Claire Zvanski

Your board is working hard to attract more retirees to RECCSF. While some of us joined RECCSF when we retired, some of us delayed a year or two to work on "honey do" projects and enjoy new travel opportunities.

Then, we began to think about what we would do with the next 35 years of our lives. Did we want a second career? Should we become active in RECCSF and help enhance our retirement? The options were endless!

A new bylaws change to our constitution will now allow our active colleagues contemplating retirement within five years to join RECCSF,

make new connections, and learn how to more successfully transition into retirement.

Dues are always an issue for membership organizations. Many city retirees think they automatically belong to RECCSF, not realizing that we are an independent membership organization that depends on dues for survival.

While many of us take advantage of the lifetime membership opportunity, we don't always consider that the organization needs ongoing income as well. (If we took our retirement benefits in a lump sum, they would certainly *not* sustain us for life.)

So, we appeal to our lifetime members to consider also annually sending RECCSF whatever you can afford, in order to help us continue to monitor your benefits, present beneficial pro-



grams, and represent your interests with the city.

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

## Elected RECCSF Officers and Board Members

*The following have been elected to the Board:*

### Officers

(three positions):

Secretary: Bonnie Bompert (incumbent)  
Treasurer: George Lau (incumbent)  
Sergeant at Arms: Leo Martinez (incumbent)

### Board members

(five positions):

Thomas Dang (incumbent)  
Steven Green  
Adlai "A.J." Jew (incumbent)  
Jerry Maxwell  
Sheila Mullen (incumbent)

## Rest In Peace

Rosemary Bigelow	LIB
Roger Boas	ADM
Else J. Gottfried	REC
Gladys Hansen	LIB
Carl T. Jensen Jr.	DPW
Douglas Martin	DPW
Sue I. Rulison	DPT
Joseph R. Stone	POL
Dorothy Tompkins	POL



## Useful Phone Numbers

### RECCSF Office

Email: [reccsf@att.net](mailto:reccsf@att.net)

Web site: [sfretirees.org](http://sfretirees.org)

Phone Number:

1 (415) 681-5949

### Health Service System

Web site: [myhss.org](http://myhss.org)

Phone Numbers:

1 (415) 554-1750

1 (800) 541-2266

### S.F. Retirement System

Web site: [sfgov.org/sfers](http://sfgov.org/sfers)

Phone Numbers:

1 (415) 487-7000

1 (888) 849-0777



# April General Membership Meeting



*Above: Speaker Michelle Schurig with her video photographer, George Marticorena.*

*Left: Speaker Michelle Schurig, owner of The Traditional Method (a holistic wellness practice), gave a stimulating presentation on natural approaches on pain. Ms. Schurig can be contacted at [www.the-traditionalmethod.com](http://www.the-traditionalmethod.com) or 1 (415) 854-8682.*



*New member Pearl Mar, SFUSD*



*Office Manager Reyna Kuuk receiving June 14 RECCSF annual luncheon reservation from Barbara Hughes.*

## **New Bylaws change!**

*Active employees within five years of retirement are eligible to join RECCSF.*

## **For Your Calendar: Save the date!**

2017 RECCSF Annual Luncheon & New Board Member/Officer

Installation Ceremony

Wednesday, June 14, 2017

No-Host Cocktails - 11 a.m. Luncheon - 12:15 p.m.

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

San Francisco

# Annual Luncheon and Installation of Officers

Wednesday, June 14, 2017

United Irish Cultural Center, 45th Avenue and Sloat Blvd. San Francisco

11 a.m. No-host Cocktails ~ 12:15 p.m. Luncheon

Luncheon Tickets: \$30.

Mail this form with your check (payable to RECCSF) to the RECCSF Office, 3915 Irving St., San Francisco, CA 94122-1294.

Reservations and payments must be received by **Wednesday, June 7** — no exceptions!

*All information must be filled out, or your reservation form will be returned to you. No payment will be accepted without a properly completed reservation form, and no form will be accepted without payment. No tickets will be sold at the door, and no seating will be rearranged at the door.*

## For your information:

- Raffle tickets will be sold at the luncheon for \$1 each, or six for \$5. The number of \$20 *each* cash prizes to be awarded depends on how many tickets sold, with 50% percent of the proceeds going to prizes and 50% to the RECCSF operating fund.
- If you have any questions, contact RECCSF office at [reccsf@att.net](mailto:reccsf@att.net) or (415) 681-5949; include your name and phone number in the message.

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## Annual Luncheon Reservation Form ~ Please Print!

Name(s) (e.g., John and Jane Doe): \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Email address: \_\_\_\_\_ Daytime Phone (w/area code) \_\_\_\_\_

*Entrée choice: If making a reservation for more than one person, please indicate how many of each entrée type:*

*Beef Pot Roast with Mashed Potatoes*       *Parmesan Crusted Sole with Rice*       *Cheese Ravioli*

Entrée choice(s) \_\_\_\_\_

Please note the names of all other attendees with whom you would like to share your table.

Name/s: \_\_\_\_\_

Total amount enclosed: \$ \_\_\_\_\_

Detach and mail to: RECCSF Office, 3915 Irving St., San Francisco, CA 94122-1294.

# Travel Committee Report

By Beverly Pardini and Marylou Allen

## Friday, June 9

Before the era of the Indian Casino explosion, there was Golden Gate Fields for an afternoon of good food and fun, “betting on the horses.” Join us for Turf Club finish line seating and prime rib buffet lunch; casual dress code advised.

## Wednesday, June 21

Welcome in the summer on the Bay Area’s newest passenger rail system, the Sonoma Marin Area Rail Transit, aka S.M.A.R.T Train. We depart from San Francisco on the motor coach, and board the train in San Rafael that travels through Marin and Sonoma counties to the Sonoma County Airport. The motor coach then takes us to Windsor’s Town Square, where you can have lunch on your own and browse the quaint shops. We return to San Francisco in the late afternoon.

## Thursday, July 6

The motor coach travels to Felton and the Big Trees Railroad Station in the Santa Cruz Mountains, then through Henry Cowell Redwood State Park, before arriving at the Santa Cruz Beach Boardwalk. Enjoy lunch on your own, play a few games, or take a ride on the roller coaster before boarding the motor coach for the return trip home.

## Wed. -Fri., July 19-21

Spend two nights at the Silver Legacy in downtown Reno, relaxing and enjoying the amenities at the hotel. As an option on the second day, board our bus for a shopping excursion to the Outlets at Sparks. A four-hour stop is made at Boomtown before returning home on the third day.

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

# Know Where Your Money Goes

From Your Friends at San Francisco  
Federal Credit Union

If cash seems to disappear from your wallet, now’s the time to find out where it’s going! Becoming keenly aware of cash flow will help you reduce budgetary waste—and leave more money in your pocket for truly important goals and expenses. There is a number of good methods you can use to track spending:

- Carry a small notebook (or use your smart phone) to record the details of each purchase you make. At the end of the day, total what you’ve spent. You’ll soon have a good idea of where those \$40 ATM withdrawals really go.
- Keep receipts from each of your purchases and tally them up daily. It won’t be absolutely precise if you shop at places that don’t give a receipt (such as a soda machine), but it will be close enough to be revealing.

- Use a debit card for all, or most, of your shopping. Every purchase and cash withdrawal will be noted on your statement. Review it regularly.
- Use expense-tracking software. After monitoring your spending for at least a few weeks, enter the information into a long-term expense tracking system. After a few months of doing so, you’ll have an accurate picture of where your cash is going. Only after you know your current spending habits can you make realistic financial decisions to better your future. Need more help tracking? As a benefit of belonging to San Francisco Federal Credit Union, you have access to personal financial counseling at no charge through BALANCE. A counselor can review your budget in detail and provide suggestions on how you can make the most of every incoming dollar. Call BALANCE at 1 (888) 456-2227, or visit [www.balancepro.net](http://www.balancepro.net).

## April 18 Board Meeting Results

- Accepted Treasurer’s Report.
- Voted down John Madden proposal to close RECCSF office and use volunteers for office business.
- Approved preparing an extract of the membership files from the office computer and convert the membership files to end use of Wild Apricot program.

## Important notice, effective August, 2017!

*RECCSF General Membership Meetings will be held at the following new location as of Wednesday, Aug. 9, 2017.*

**San Francisco Scottish Rite Masonic Temple  
2850 19th Ave., (at Sloat Blvd.), San Francisco**

*Parking available in lower level garages; entrances  
on 19th Avenue and Sloat Boulevard.*

### Please note!

The June 14 annual luncheon will be held at the  
United Irish Cultural Center, 2700-45th Ave. (at Sloat Blvd.).  
Scottish Rite Masonic Center conveniently located near Muni lines  
28-19th Avenue bus and 18 Sloat bus (stops at intersection near site)  
K & M metro trains (stops within one block of site)



# Protect Our Benefits

By Skip McKinney

*Protect Our Benefits is an organization whose goals are to enhance the dignity and quality of life of all San Francisco and County retirees, and preserve their health and retirement benefits. The opinions are those of the writer.*

On March 9, 2017, the superior court entered a final judgment in favor of the City and County of San Francisco and against the Retirement Board of the San Francisco Employees' Retirement System. In plain terms, what was a temporary injunction is now permanent, and, unless the retirement fund is fully funded or the charter amended, the pre-1996 retirees will not be exempt from the requirements of the 2011 Proposition C regarding their supplemental COLAs.

On April 4, 2017, the retirement board filed a notice of appeal as to the judgment of the trial court. This is the first step in the appeal process, and the city has been served notice. We will keep you informed of future actions regarding the appeal. The POB is *not* a party to the suit, but is an amicus curiae

(friend of the court), so we will be kept informed of future developments.

On another front, the state supreme court has agreed to grant a hearing on state employee pension benefits. This seems to be as complex as our litigation. It looks like the assault on pensions is increasing more than ever. Even though this specifically involves the state pension system (CALPERS), be advised that there is often a "domino effect" on other municipal pension plans.

On the health front, Kaiser is considering expanding coverage that would include Washington, Oregon and Hawaii.

As stated before, if you have any problems or questions, telephone the city Health Service System at 1 (415) 554-1750. Be persistent: It's your health care. You pay for it, and you are your best advocate.

Be sure to stay informed at POB's website, [protectourbenefits.org](http://protectourbenefits.org), or Facebook. Your contributions are not tax deductible, but most appreciated. Please mail them to POB at Box 320057, San Francisco, Ca. 94132.

Remember: "United we stand, divided we fall."

## New group exercise option for RECCSF members!

By "Skee" Tostanoski

Do any other RECCSF members own a fitness product called "Fitbit?" Fitbit is similar to other products that encourage staying active, and I have owned one for several years. Fitbit's literature indicates that the average person walks about 5000 steps per day, and encourages users to increase their walking to 10,000 steps per day.

At first, I just used my Fitbit periodically, although I knew that the more I used it the more I would benefit.

My fitness status really improved when I joined a group! A Fitbit group offers challenging walking competitions that encourage us to increase our walking, such as "workweek hustle," "weekend warrior," "daily showdown," and "goal day!"

I would like to invite other RECCSF Fitbit users to join me in initiating our own RECCSF group, with the goal of cheering each other on to improved overall fitness.

If interested, please email me at [sfskee@sbcglobal.net](mailto:sfskee@sbcglobal.net).



I want to know!  
Join  
**RECCSF**



Retired Employees of the City and County of San Francisco

## Membership and Subscriptions

for retired city employees as of July 31, 2015

Membership application: [www.sfretirees.org](http://www.sfretirees.org); email: [reccsf@att.net](mailto:reccsf@att.net).

Active city employees within five years of retirement are eligible to join RECCSF.

- \$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](mailto: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

## We need member photos and notes!

Since our general membership meetings are now scheduled bi-monthly, our editor will welcome notes from and personal photos of our members—at work or play—to be published in *News & Views* in non-meeting months.

For photos, include captions with member name and activity description, and email to [sheilamullen@mac.com](mailto:sheilamullen@mac.com). For notes, we are especially interested in hearing from members located outside the Bay Area, California, or United States.

*Items suitable for publication will be printed as space allows.*

## Editor's Note:

We urge more submissions from our members—both letters to the editor and articles—that reflect the varying opinions of *all* our members on issues of interest to all city retirees. Submissions are printed on a space-available basis and subject to being edited for grammar, length, and appropriate language; but *never* rejected for opinion.

### *News & Views*

May 2017

Volume 118, Number 5

Sheila Mullen, Editor

Office: 1 (415) 681-5949

Fax: 1 (415) 681-5398

Office email: [reccsf@att.net](mailto:reccsf@att.net)

### RECCSF Officers:

Claire Zvanski, President  
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, May 16  
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*

June Deadline:

☛ Friday, May 12, 5:30 p.m.

Please email your submissions to:  
[sheilamullen@mac.com](mailto:sheilamullen@mac.com).

Letters to the editor and opinion pieces are welcome.  
All submissions subject to further editing.

### Visit our Web site:

[sfretirees.org](http://sfretirees.org)

RECCSF office  
email address:

[reccsf@att.net](mailto:reccsf@att.net)

## Upcoming General Membership Meeting

Wednesday, June 14 Annual Luncheon and Installation  
of RECCSF Officers and Board Members

No-host refreshments 11 a.m. Luncheon 12:15 p.m.

Theme: International Flag Day

**By reservation only – Deadline: Wednesday, June 7.**

**See reservation form on Page 6.**