

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 search for the new director continues with an update by the Dept. of Human Resources (DHR). Ralph Anderson is the chosen search firm, and the contract is in process. President Randy Scott requested that the contract be expedited since time is of the essence.

The HSS Wellness Center at 1145 Market was renamed the **Catherine Dodd Wellness Center** on May 19.

The Rates and Benefits process is the essential function of the HSS board, with the greatest impact for us all every year. The **June meeting** will be the meeting where all unresolved benefits and rates will be finalized.

Simple Therapy, Personalized Pain Recovery, brought extensive testimony and public comment, including supportive testimony from new retiree Catherine Dodd. A free pilot fall and fracture prevention

continued on page 2

Retirement Committee Report

By Claire Zvanski and Herb Weiner

The fund continues to have successful investment returns, with an **11.29% performance** to date. Global and international equities brought in the highest returns. The fund is \$21.8 billion as of April 30, 2017. The Absolute Return portfolio returned 5.71% (net of fees), outperforming the Hedge Fund Research Fund of Funds Composite Index, that returned only 3.86% as of April 2017.

- Thermal coal was the hot topic of the day! Many speakers turned out, urging the board to **totally divest from thermal coal companies**. There was a 2013 resolution from the board of supervisors asking the retirement board to divest from the top 200 fossil fuel companies. The history of the board's actions was presented. As of March 31, 2017, SFERS holds interests in 10 companies that are actively involved in the mining of

continued on page 2

June 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, June 20, 9 a.m.

Taraval Police Station

All interested parties welcome.

Executive Board Meeting

Tuesday, June 20, 10 a.m.

Taraval Police Station

All interested parties welcome.

Public Meetings:

Retired Firemen &

Widows Association

Thursday, Sept. 21, 1 p.m.

Irish Cultural Center,

45th Ave. & Sloat Blvd.

Veteran Police Officers

Tuesday, June 13, 11 a.m.

San Francisco Scottish Rite

Masonic Center,

2850 19th Ave. & Sloat Blvd.

Retirement System

Wednesday, June 14, 1 p.m.

1145 Market St., 6th Floor

Health Service System

Thursday, June 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, June 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.

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 garage;
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)

Retirement Committee Report

continued from page 1

thermal coal with **market value of \$48.1 million**. After much discussion within the board, including a report of investment returns over the past five years, plus notations about which companies have sold off the majority of their coal interests, the board finally decided to accept the staff recommendations: Managers are no longer authorized to purchase the restricted securities in the list of nine American companies specified; and managers must develop, in a reasonable period of time, a plan to prudently divest from those restricted securities. An additional motion made by Commissioner Makras to **totally divest from all fossil fuels** was challenged by the deputy city attorney, who indicated that the motion was in violation of the Brown Act since only thermal coal was calendared. Commissioner Makras countered that since the item was based on the resolution from the board of supervisors to totally divest from all fossil fuels, the motion was in order. President Cohen stated that, while she concurred with Commissioner Makras, she would follow the caution from the deputy city attorney, and direct the staff to prepare the **fossil fuel divestment issue for the June agenda**. Director Jay Huish stated that it might not be possible to prepare the extensive report required, but President Cohen firmly restated the request for the June agenda. Commissioner Casciato repeated his motion to eliminate the ESG committee, which was also challenged by the deputy city attorney as out of order and in violation of the Brown Act.

- Commissioner Driscoll is chair of the Environment and Social Governance (ESG) Committee. He reported that, in addition to the investment restrictions on thermal coal, the committee considered the board of supervisors resolution urging the ERS board to review **Executive Compensation**. He maintained that the latter resolution was vague, with questionable sources of details.
 - Much discussion ensued over the issuance of an **RFP for Global and Non-U.S. Equity managers**. An extensive response is anticipated. CIO Bill Coaker pointed out that reviewing submissions thoroughly would take eight hours each, so this will be a lengthy process. Commissioner Driscoll challenged that he would not need as much time to review each submission. The RFP was finally approved (without objection).
 - The Deferred Compensation Plan loan program has experienced its first loan default. It occurred after the employee took a leave of absence and was unable to continue repayment after returning to work. There are a number of restrictions and terms governing these loans, and a significant tax penalty. Since the employee actually borrows his/her own funds, there is no obligation to repay the principal of the loan.
 - Lastly, resolutions of commendation were prepared for Glen Schwartz and Diane Terrell, who recently retired from the retirement system with many years of service.
- Questions? Comments?

Contact Claire Zvanski at czvanski@hotmail.com or Herb Weiner h.weiner@sbc.global.net.

Health Service Committee Report

continued from page 1

program for all retirees will commence on Sept. 1, 2017. The cost is 30 cents per member, per month, in 2018—with no co-pays. This decision is being deferred to June, with a request for more information. Several commissioners pointed out online options instead. But online options don't offer a direct and personal consultation with a licensed physical therapist.

Are you worth 30 cents a month?

Best Doctors was renewed for another year. Dr. Follansbee pointed out that the experts don't usually include **Kaiser doctors** who work in a closed network, and their expertise is not generally known among their non-Kaiser peers. **Retirees** have used this benefit the most.

The **VSP** contract was renewed and the **buy-up option** was added. Increased benefits, including progressive lens and coatings, were selling points. Details will be explained in your open enrollment packets.

The other major discussion focused on **Blue Shield's Trio** proposal. It is available only for actives and **early retirees**. Members will have to **choose** at open enrollment the standard Access Plus Blue Shield plan or the new Trio Program option. The Trio Program **excludes Sutter** facilities. Sutter impacts hospitals and its own medical group. **Early retirees with Brown and Toland doctors would not change doctors**. Early retirees with Sutter group physicians would have to find new doctors. Sutter facilities remain the **most expensive facilities in the nation**. Early retirees would see a **10% savings** in their premiums by choosing the Trio program. In San Francisco, medical procedures would not be available at CPMC, Davies or St Luke's. Seventy percent of HSS members—including the early retirees—are **in non-Sutter medical groups: Brown and Toland, Hill Physicians, John Muir, Meritage (Marin), and Santa Clara Independent Physician Association**. After a very extensive vetting of this proposal, the HSS board finally voted to accept the dual proposal.

Lastly, **Kaiser rates** for actives and early retirees were **approved**. **UHC rates** were put over to the **June meeting**. The membership has increased in the UHC plan, but the 2018 rates remain controversial. **Prop C (2011)** benchmarked the amount the city pays, so **early retirees pay** the difference between the city's contribution and the premium cost. The proposed increase is significant.

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

New Members

Andrew Geddes	PUC-Water
Wayne Lee	DPW
William Neilson	MTA
Jonathan Rapp	DPH

President's Message

By Claire Zvanski

When we are working, we look forward to retirement. We believe that our lives will be simpler, because we will have our pension and health benefits and be able to do all the things we postponed while we worked and raised our families. The time comes. We get the “honey do” tasks done and then we start traveling, or begin caring for our grandchildren, or begin that new career. If we retired before age 65, we faced the shock of the cost of our health benefits! After all, it didn't cost that much while we were working!

We're used to raises so we expect an annual cost of living increase in our pension. Do we know it's benchmarked to the local CPI, and not guaranteed?

Will we always get that annual 2% COLA? Do we follow the investment returns of the Retirement System to know if there will be a supplemental COLA? Will our pension be sufficient in 10 years? 20 years? How long will our Deferred Compensation income last? Can we count on Medicare and Social Security? Is our pension protected? Are our health benefits protected?

What do you *really* know about your benefits? How much do you care? Are you content to let others do the work to monitor those benefits? Are you following changes in state and national legislation and the possible impact such changes could have on your retirement benefits? Once we retire, our benefits are guaranteed forever and can't change, right?

If you want to make sure the information continues in *News and Views*, please consider attending the HSS and SFERS board meetings and helping us write the reports. The city needs



to know we are here, and that we are watching. Consider joining an RECCSF committee. “Many hands make light work.”

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

OPINION

By Claire Zvanski

Are you worth 30 cents a month?

What value do you place on your health? Your representatives on the Health Service System Board find it relatively easy to vote to raise your premiums \$50 to \$200 a month, yet they “screech to a dead stop” at spending 30 cents a month on each of you for a program that would **enhance your wellbeing and reduce your pain**. I could only retort that we, as retirees, are apparently not worth 30 cents a month to them!

It's virtually unheard of to find a health benefit costing as little as 30 cents, per person, per month. If your

knees are in pain or you have lower back pain you are probably taking acetaminophen, ibuprofen, or a strong prescription. You've been to your doctor who also might be prescribing physical therapy (PT). You find yourself between doctor and PT appointments. The pain has returned. You can't remember the exercises or you haven't been to the PT appointment yet. The pain has you distracted and upset. Would you like the option to call a licensed physical therapist (at any hour, 24/7) and be guided through a few pain-relieving exercises? There is **no copay** for this consultation.

Those who use this service titled **Simple Therapy** take fewer pain medi-

cations, have more successful physical therapy outcomes, often need less therapy and save on copays (\$25/session). Is this worth 30 cents a month? **Are you worth 30 cents a month?**

Go to myhss.org and tell your commissioners that you would like the Simple Therapy benefit (24/7, without copays), and that you are worth 30 cents a month!

Rest In Peace

Names are currently unavailable, and will be listed in July/August *News & Views*.

Useful Phone Numbers

RECCSF Office

Email: reccsf@att.net

Web site: sfretirees.org

Phone Number:

1 (415) 681-5949

Health Service System

Web site: myhss.org

Phone Numbers:

1 (415) 554-1750

1 (800) 541-2266

S.F. Retirement System

Web site: sfgov.org/sfers

Phone Numbers:

1 (415) 487-7000

1 (888) 849-0777

MEMBERS CONNECT

Farewell to RECCSF Office Manager Reyna Kuuk



On Friday, May 5, RECCSF board members gathered at the Villa D'este restaurant in San Francisco to honor departing RECCSF Office manager Reyna Kuuk for her over 10 years of dedicated service. Reyna is in the first standing row, 2nd from the right, in the pink blouse.



Happily retired Mary Figliulo (SFGH, under DPH in the IT Department), going to a great show, Hamilton, at the Orpheum.



Andrita and "Skee" Tostanoski enjoying their Hawaiian vacation last January. John is retired from DPW, BBR, Sheet Metal Shop.



Steve Green and life partner Cinda Olesen, traveling with the Tostanoski's, at Germaine's luau, Hawaii, in January 2017. Steve is retired from DPW, BBR, Sheet Metal Shop.



Harry Lew, Municipal Court, enjoying an active retirement.



From left, Great-nephew Kevin Gao celebrating his 18th birthday at the Rain Forest Cafe on Fisherman's Wharf in S.F.; his mom (and my niece) Christine Mullen-Gao; and me, News & Views editor Great-auntie Sheila Mullen.

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 or (415) 681-5949; include your name and phone number in the message.

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

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 Elton 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.

Wed.-Fri., Aug. 30-Sept. 1

The BBQs are fired up and art and craft booths are ready for shoppers, as the annual "Best of the West" Rib Cook-off begins five days of eating delicious food in Sparks (outside the Nugget). Stay two nights at the Silver Legacy in downtown Reno, and spend at least five hours at the Rib-Cook off in Sparks on the second day. Stop at Boomtown on the third day before returning to the Bay Area.

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

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.

As you may know, on April 3, 2017 the Retirement Board filed a notice of appeal as to the judgment of the trial court. A compliance hearing to the court's ruling of March 9, 2017 had been scheduled for April 24, but, considering the appeal filed by the Retirement Board, the matter may be added back to the calendar if further trial court proceedings are required.

There are several cases currently being heard—such as MAPE v. MCERA and CalFire Local 2881 v CalPERS—that involve "chipping away" at public employee pension rights based on phony allegations that there is a fiscal crisis, underfunded, etc.—sound familiar?

Even though each case is different, the common denominator appears to be the reduction of pension rights, such as vesting. Don't forget that the 800 lb. "elephant in the room" is defined benefit pension plans. We all need to work together to overcome what could result in devastating effects.

The market value of our pension fund is roughly \$22 billion and the fund is approximately 89% funded, still short of the 100% funding requirement

imposed on the pre-1996 retirees prior to receiving a supplemental COLA; 89% funding is an exceptional rate for any public pension system. The framers of Prop C knew what they were doing! (Fees for legal services are still in the "process.")

The HSS Board met on May 11, 2017 and focused on the rates and benefits for 2018. Kaiser is reaching out to other states for inclusion—such as Hawaii, Oregon and Washington. A proposal from Blue Shield for active and early retirees offers two options, a status quo plan and a less expensive plan called Trio-plan. As the United Health Care plan is in the second year of its contract, there are no changes.

The feedback regarding "Best Doctors" (getting a second opinion for serious health issues) has been very positive. This free benefit permits members to get feedback from any doctor in the USA that takes Medicare. For any questions about this benefit, contact the Health Service System at 1 (415) 554-1750. Be persistent—it's your health.

In the coming months, POB will be initiating some positive changes that will protect our funds and members from any legal ramifications that we may encounter in the future.

Be sure to stay informed at protectourbenefits.org, or Facebook. Your contributions are not tax deductible, but most appreciated. Please mail them to POB at P.O. 320057, San Francisco 94132.

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

RECCSF Needs Your Assistance!

By Board Member
John "Skee" Tostanoski

The RECCSF elections have been concluded, and now we need *regular members* to also step up and share their time, energy, and talents.

The board can't succeed alone: we are in desperate need of new committee members to help keep RECCSF effective in fulfilling our goal of continuing vigilance in monitoring the preservation and enhancement of *all* city retirees' benefits.

A major need is for assistance from

members with IT skills to help manage our website and other media options.

Also, we need a program chair (board position) to arrange speakers and programs for our general meetings.

We have other committees that would benefit from your skills. Also, joining a committee is a great way for new members to get involved with RECCSF and meet other members.

If you can help, please contact me at sfskee@sbcglobal.net, and I will direct you to the appropriate committee chair.

Join us. Remember, they're *your* retirement benefits!

Managing Your Checking Account

From your friends at San Francisco
Federal Credit Union

When you use your debit card or write a check, do you know if you have enough money in your checking account to cover the transaction? Not knowing can cost you. If you write a check for more than your account balance and do not have overdraft privileges, the check will be returned and you can be charged a “nonsufficient funds” fee. If you can overdraw—but do not have overdraft protection—you can be charged an overdraft fee for every transaction you make while you are in the red.

Following a few simple steps can help you avoid these expensive fees:

Check your account balance: If you know your account balance, you will know if you have enough money for a particular transaction. You can check it by calling 1 (415) 775-5377 or visiting SanFranciscoFCU.com. (Don't forget to subtract from the balance the amount of any automatically paid bills that will be deducted before your next deposit

and outstanding checks.)

Have a balanced budget: If you regularly find yourself short on cash and need to overdraw to pay for essentials, look for ways to reduce your spending and/or increase your income. Overdrawing can provide immediate relief, but will probably only create more difficulties next month, when you are facing the same cash flow short-fall—plus, you'll have to pay back the amount that you overdraw.

Use overdraft protection: It is best to avoid overdrawn or returned checks completely; but, if you feel that may be difficult, consider enrolling in overdraft protection. It deducts or charges any amount you overdraw from a savings account, credit card, or line of credit linked to your account. At San Francisco Federal Credit Union, this service is free.

Want more advice on money management? We can help you manage and take control of your San Francisco Federal Credit Union accounts. Stop in today to take advantage of our services.

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!” These challenges are met on your own, independently from other group members.

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.



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; email: 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, or

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

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

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)

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.

All questions will be handled in a confidential manner, and referred to staff—if necessary. Remember: When in doubt, *ask!*

News & Views

June 2017

Volume 118, Number 6

Sheila Mullen, Editor

Office: 1 (415) 681-5949

Fax: 1 (415) 681-5398

Office email: 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, June 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

June Deadline:

☛ Friday, June 16, 5:30 p.m.

Please email your submissions to:
sheilamullen@mac.com.

Letters to the editor and opinion pieces are welcome.

All submissions subject to further editing.

Visit our Web site:

sfretirees.org

RECCSF office

email address:

reccsf@att.net

Upcoming General Membership Meeting

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

Speaker: David Stewart

Consultant on Canada-U.S. Trade and Innovation Projects

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

Theme: International Flag Day

By reservation only – Deadline: Wednesday, June 6.

See reservation form on Page 5.