

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

Commissioner Willie Lim presided in the absence of President Randy Scott.

- General public comment was opened with testimony from Grady Allison, who discovered his prescriptions had been moved to a different tier with a significant price increase. Grady challenged the increase. He learned that exemptions may be available, but those exemptions must be requested annually.
- At one time, the 10-county survey impacted the premium costs to all members of HSS. Today, the survey only impacts retirees. Active employees have bargained different cost formulas. Early retirees (non-Medicare) are the most impacted. The 10 most populous counties in the state are surveyed as to their contributions toward their employee health plans. This average becomes the employer contribution, and is then applied against the cost of health plan premiums—so the member pays the balance. \$649.17 is the current 2018 contribution and \$672.08 will be the contribution applied to 2019 premiums. This is a 3.53% increase.
- HSS does not purchase stop-loss insurance, as it is a self-insured entity. Additionally, flex-funded plans (Blue Shield) share the risk and claims experience with the HSS Trust. The Accountable Care Organization (ACO) agreements with UCSF/Dignity/Hill Physicians were created to save costs. No ACO payout occurred in 2017 (\$729,128 in 2016). Curiously, early retirees had low claims and saved the system money while active employees had increased claims costs.

*continued on page 3*

## Retirement Committee Report

By Claire Zvanski and Herb Weiner

- Allan Martin from NEPC, the SFERS Board's investment consultant, praised SFERS for its 2017 performance. As of Dec. 31, 2017, the fund was valued at \$24.1 billion, net of fees. It performed at 16.98% for the calendar year. Allan pointed out that careful and close investment manager oversight, research and prudent investing—especially in private equities—is the reason for the superior performance.
- Currently, there are eight investment managers under review for various issues. The staff monitors each manager closely, travels to corporate headquarters, and makes appropriate recommendations. This careful oversight helps SFERS make decisions that usually avoid disaster. As a result, SFERS remains a **top performer in public sector pension plans**.
- ISS (Institutional Shareholder Services) is the proxy consultant for the Retirement System. SFERS received over 2,075 proxies in 2017. It also received approximately 259 Japanese company proxies in June, and over 496 European and Canadian proxies arrived from March to July. The primary issues involved boards of directors where directors sat on more than five public company boards. (They were mostly voted out.) Executive compensation where increases, discretionary bonuses, and appreciation awards as pay compensation were in decline, and “golden parachute” payments were beginning to feel negative impact; and, finally, environmental and social (“E&S”) proposals—which

*continued on page 2*

## April Calendar

### Regular Meeting

Wednesday, April 11

**Business meeting & program:**  
**10 a.m.**

Scottish Rite Masonic Temple  
2850-19th Ave. at Sloat Blvd.

### News & Views

#### Editorial Committee Meeting

Tuesday, April 17, 9 a.m.

Taraval Police Station  
All interested parties welcome.

#### Executive Board Meeting

Tuesday, April 17, 10 a.m.

Taraval Police Station  
All interested parties welcome.

### Public Meetings:

#### Retired Firefighters &

#### Spouses Association

Thursday, May 17, 1 p.m.

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

#### Veteran Police Officers

Tuesday, April 10, 11 a.m.

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

#### Retirement System

Wednesday, April 11, 1 p.m.

1145 Market St., 6th Floor

#### Health Service System

Thursday, April 12, 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](mailto:Ddoe@mac.com).

#### SEIU 1021 West Bay

#### Retirees Chapter

Monday, April 16, 12-2 p.m.

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

Contact: David Williams

1 (415) 939-5149 or  
[iamdhw@comcast.net](mailto:iamdhw@comcast.net).

## Retirement Committee Report

continued from page 1

are gaining momentum. Specifically, proposals calling for board of director diversity, gender pay equality, and prohibiting discrimination based on sexual orientation, increased in numbers. Effective July 2015, SFERS adopted a new Environmental proxy voting policy that was designed to result in “for” votes on issues such as climate change, greenhouse gas emissions, etc. Seven specific updates and stricter guidelines were adopted in the 2018 Proxy Voting Guidelines.

- In February 2018, SFERS investments fell by -1.47%, but recovery was very quick, and by the end of February the portfolio had gained 9.20%. It’s the global equities that are pulling the fund upward so that the value of the fund is at \$24.2 billion. The investment Committee meetings of March 21 and May 16 will focus on the strategic investment plan for SFERS.
- In October 2017, the SFERS board approved a change to the Strategic Asset Allocation (hedge funds). This results in a significant reduction in public equity and core bonds, and increasing absolute return and private

credit. The goal is to build private equity and real assets. To achieve the objectives, there will be numerous changes within the portfolio.

- The FY 2018-2019 proposed budget was presented. It reflects two major structural changes to the department: transfer of department-wide information systems and business services to the Administration Division, and creation of a new Member Services Division. It also includes a request for two new positions, and the substitution of four other positions. The department budget relies on **no general fund allocation**. All expenses related to the administration of the SFERS are funded from the assets of the SFERS trust.

Questions? Comments?

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

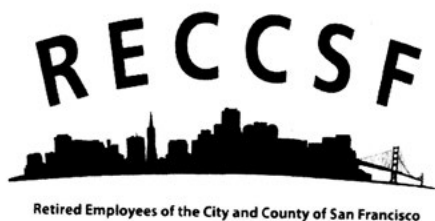
## Health Service Committee Report

continued from page 1

- Best Doctors has been acquired by WebMD into a new company, Teladoc. Dr. Follansbee spoke with Teladoc’s Chief Medical officer and its vice president of clinical quality, to determine any service changes. In a sophisticated medical community such as San Francisco, Best Doctors gathers all the clinical information to help responsible local physicians utilize all relevant data from all possible sources. It communicates with the client directly through an assigned registered nurse or physician, thus enhancing the communications of the treating physicians. And, it seeks the “best of the best” to find the specialists (or subspecialists) and someone with expertise in the particular diagnosis or problem involving that client. It is a virtual second opinion.
- New Executive Director Abbie Yant, RN, MA, presented her first report to the Board. She noted that Marina Coleridge and her team won the 2017 Data and Innovation Award for the category of “Mission Impossible,” and were honored at city hall on March 2, 2018. Member Services has moved to the Catherine Dodd Wellness Center on the first floor. Abbie also praised Mitchell Griggs for his leadership this past year, and thanked him for his highly professional support to her during this transition. She will present the new strategic plan at the April board meeting.

Questions? Comments? Contact Claire Zvanski at [czvanski@hotmail.com](mailto:czvanski@hotmail.com).

### New Logo!!! New T-shirts!!!



All of the ordered T-shirts should be available at our April 11 meeting at the Scottish Rite building.

If you missed out on ordering your T-shirts, we may do another production run in the future. If you would like to go on a new list for future T-shirts please contact Skee, at [sfskee@sbcglobal.net](mailto:sfskee@sbcglobal.net)

Your Name \_\_\_\_\_

Phone # \_\_\_\_\_ Email \_\_\_\_\_

### Best Doctors is a best bet!

Many RECCSF members have remarked upon the excellent quality of the service provided by the Best Doctors service. This new free service for HSS members is provided by the Health Service System.

A hard plastic oversized card was mailed to members in the recent past. If you have questions, or did not receive this mailing, please contact the Health Service System at 1 (415) 554-1750 or [myhss.org](http://myhss.org).

# President's Message

By Claire Zvanski

It's almost that time of year again; time for our annual luncheon and board installation. Traditionally, we have held this event at the United Irish Cultural Center. This year will be no exception. They provide good food and a great bar! So, mark your calendars for **Wednesday, June 13** and get your reservations in now! (*Luncheon reservation form is included on Page 5 of this issue.*) *Although our bi-monthly meetings are now held at the Scottish Rite Temple on 19th Ave., at Sloat Blvd., please note that our June 13 Annual Luncheon will be held at the Irish Cultural Center, 45th Ave. & Sloat Blvd.*

We all worked for the city we love! So, what better theme for our luncheon than **San Francisco history!**

Look into your family archives and dig out some of those "old" pictures of

you at Playland, or the Sutro ice skating rink, or the Planetarium. Maybe you were visiting Chinatown or Coit Tower. Did you ride your bike across the Golden Gate Bridge? Perhaps one of your relatives worked for "Sunny Jim" Rolph or John F. Shelley. Please bring in your photos and mementoes to share with your colleagues and place at our exhibit table at the annual luncheon. It's all San Francisco history, and the possibilities are *endless!*

Also, if you live in Marin or Sonoma counties, then get ready for our next out-of-San-Francisco "meet and greet!" On Tuesday, May 22, at 10 a.m., we will be meeting in Novato at the Vintage Shopping Center IHOP. (Further information on Page 4 of this issue.)

Do you know some other CCSF retirees who don't yet belong to RECCSF? Bring them along; we'd love to meet them.



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

## Volunteers needed to help make our RECCSF Annual June 13 luncheon a continuing success!

For many years, RECCSF's core June Luncheon Committee has made our Annual June luncheon a stunning success. This year, we need additional volunteers to join our existing committee.

(At this point we are assigning various production tasks.)

If you can help, please contact Committee Chair Mary-Anne McGuire Hickey at 1 (415) 467-6862 or [m McGuire-hickey@sbcglobal.net](mailto:m McGuire-hickey@sbcglobal.net).

This is a fun project, and a great way for our newer members to get to know other RECCSF members.

We hope to hear from you soon!

### 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

## Nominations Committee Report

*By John (Skee) Tostanoski, Nominations Chair*

In my opinion, we are blessed to have a board that cares so much they are willing to “go the extra mile” for us to keep getting the job done.

However, we are specifically appealing to you, our members, to join us in the business of keeping RECCSF growing and active, by running for the board and helping to get our message out on issues critical to the health and financial well-being of all our members.

*To date, the following have been nominated:*

**President:**

Claire Zvanski (Incumbent)

**First Vice President:**

Mary Anne McGuire-Hickey (Incumbent)

**Second Vice President:**

John “Skee” Tostanoski

**Board members:**

Linda Tabor-Beck (Incumbent)

Sharon Johnson, (Incumbent)

Beverly Pardini (Incumbent)

David Williams

**Additional** one-year term to fulfill vacancy of resigned board member.

*(Nominations for this position still open.)*

*Nominations presented by the Nomination Committee, taken from the floor, and voted on at the April 11 General Membership Meeting.*

*Installation at Wednesday, June 13  
RECCSF Annual Luncheon.*

If you are interested in running for any of those positions, need more information, or have questions, please contact me at 1 (415) 699-1050 or [sfskee@sbcglobal.net](mailto:sfskee@sbcglobal.net).

*Please consider responding to the call;  
RECCSF needs you!*

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

2018 RECCSF Annual Luncheon & New Board  
Member/Officer Installation Ceremony

**Wednesday, June 13, 2018**

No-Host Cocktails - 11 a.m.

Luncheon - 12:15 p.m.

United Irish Cultural Center  
45th Ave. & Sloat Blvd., San Francisco  
*More information coming later.*

## North Bay RECCSF Meeting Scheduled in May!

**Who:** This outreach meeting is for our North Bay members, and their retired friends who are potential members.

**When:**

**Tuesday, May 22, from 10 a.m. to 12 noon**

We have reserved a separate room for our meeting and “no-host” breakfast.

Coffee and Tea provided by RECCSF.

**Where:** IHOP, Vintage Shopping Center,  
144 Vintage Way, Novato California

**Why:** RECCSF has been asked by some of our members to have a meeting easier for them to attend in their own communities.

For more information about this meeting, please contact Skee Tostanoski at 1 (415) 699-1050 or: [sfskee@sbcglobal.net](mailto:sfskee@sbcglobal.net).

A head count is required.

If attending, please RSVP to Skee by  
Sunday, May 20.

## Rest In Peace

Names are currently unavailable, and will be listed in the *May News & Views*.

## Bequests

RECCSF is grateful to any members who remember our organization in their estate planning.

# Annual Luncheon and Installation of Officers

Wednesday, June 13, 2018

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

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

Luncheon Tickets: \$35.

Make your reservation at the April 11 General Membership Meeting or 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 6 — 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 1 (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.

# 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 City and County retirees and preserve their health and retirement benefits. The opinions are those of the writer.*

## SFERS v. CCSF (pre-1996)

On March 1, 2018, our amicus brief was officially filed by the court of appeal. Subject to further order of the court, any answer to our amicus brief shall be served and filed no later than 21 days from the date of the filing. We hope that a court date will soon follow—perhaps, as soon as April or May.

## Health Service System

POB held a very positive meeting with the new Executive Director of the San Francisco Health Service System, Abbie Yant, who was very open and collaborative. We shared histories and agreed to work together in the future.

Ms. Yant possesses both private and public health service experience, and was EMS Administrator for the CCSF.

## SFERS Retirement Board

In the first eight months of fiscal year 2017/18, the SFERS portfolio has gained 9.20%, once again displaying SFERS as one of the superior performing pension plans.

Divestment of fossil fuels: As of April 2018 SFERS staff will submit to the trustees proposed definitions and benchmarks for identifying the riskiest, dirtiest, fossil fuel securities, and by October 2018 will submit a recommendation on phased divestment of the identified fossil fuel securities.

## Final Thoughts

We retirees might as well face it: We're going to have a regular series of challenges coming our way, whether by local politicians or from state or federal governments. These are the same politicians who promise anything to get elected, and, when things start getting "sticky," pick on the most vulnerable, the retirees.

Case in point: Governor Jerry Brown, entering his final year of his second term, and no longer needing the support of labor for reelection, is using that freedom to attack public pensions.

In a recent court case, Governor Brown's office took the unprecedented step in submitting a brief in support of a case that would strike out the California rule, a precedent dating back to the 1950s that holds that public agencies cannot reduce pension promises without offering new incentives to offset the loss of retirement income.

On the issue of SFERS' divestment of fossil fuels, one must hope that the trustees perform their due diligence. This is a huge undertaking, and undoubtedly will take time to complete.

There are contracts that must be honored—among other issues—and violating any of these will result in fines, and the unforeseen loss of a great deal of monies. So, anticipate a slow and methodical procedure that hopefully will not hurt the fund.

We still are accepting donations—which is very much appreciated. Please mail to: Protect Our Benefits, Inc., P.O. BOX 210250, San Francisco, CA 94121-0250, and stay informed at [protectourbenefits.org](http://protectourbenefits.org) or Facebook.

Remember:

*"United we stand, divided we fall."*

---

## Get Your Auto Loan Pre-Approved

*From Your Friends at San Francisco Federal Credit Union*

There is no better time to look for that new car, or truck, than during the spring buying period. To truly leverage your buying clout—and the process—consider the following:

Get your loan pre-approved. Pre-approval allows you to enter the car-buying process with a clear idea of how much you can afford. When you stop in for a pre-approval, we can also discuss other products and services that can streamline the auto-buying process.

Make a list of your needs. Make a

list of important features. Start with "must-haves," or features you need in a vehicle. Next, list "nice-to-haves," or features you'd enjoy but are not essential. Bring your list to the dealership, as a reminder.

Head to the dealership. Remember that you're in charge: Don't let salespeople pressure you. If they do, ask to work with someone else. Before you test-drive a vehicle, inspect it. Look under the hood, locate the spare tire, and open the trunk.

Compare and research. If you find a car that you like, don't feel pressured to buy it the same day. Take time to compare prices, and research the value of your trade-in. Do some research online—you might just find a better deal.

Negotiate and settle on a price. Negotiation is part of the process. Take

the time to negotiate the best deal, which might include adding on special features.

For details on our auto financing programs, stop by one of our offices, call 1 (415) 775-5377, or visit [SanFranciscoFCU.com](http://SanFranciscoFCU.com). We can help you to get the financing you need.



**New Member**

Paul Varni

Sheriff's Dept.

## Bylaws Change!

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

## March 20 Board Meeting Results

- Accepted Treasurer's Report.

## RECCSF Officers

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

## Board Members

Bonnie Bompert	Raymond Mason
Carol Cochran	Jerry Maxwell
Thomas Dang	Mary Anne McGuire-Hickey
Adlai "A.J." Jew	Sheila Mullen
Sharon Johnson	Tim O'Brien
George K. Lau	Beverly Pardini
Stephanie M. Lyons	Linda Tabor-Beck
John Madden	John "Skee" Tostanoski
Leo Martinez	David Williams

## 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!*

## Membership and Subscriptions

for retired city employees as of July 31, 2015

Membership application: [www.sfiretires.org](http://www.sfiretires.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



# I want to know!

Join

# RECCSF

Retired Employees of the City and County of  
San Francisco



### 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.

### 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.*

#### News & Views

April 2018  
Volume 119, Number 4  
Sheila Mullen, Editor  
Office: 1 (415) 681-5949  
Office email: [reccsf@att.net](mailto:reccsf@att.net)

#### Executive Board Meeting

Tuesday, April 17  
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

##### May Deadline:

☛ Friday, April 13, 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 website:

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

RECCSF office

email:

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

3915 Irving St.,  
San Francisco, CA 94122

## General Membership Meeting

*Wednesday, April 11, 10 a.m.*

Election of RECCSF Officers and Board Members for Fiscal Years 2018/2019

*Invitations have been extended to five mayoral candidates to address the membership at the April 11 General Membership meeting.*

*New meeting location!*

Scottish Rite Masonic Temple, 2850-19th Ave., at Sloat Blvd.

*(Parking available in lower level garage.)*