

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 HSS board will hold its regular meeting on Thursday, Oct. 11, despite open enrollment activities. The November meeting will be an educational forum, instead of a regular meeting. Given the healthcare market place changes facing most large employers—both public and private—this should prove to be very informative.

- Natalie Ekberg is the new HAA board secretary.
- The Strategic Plan 2020-2022 will be presented at the October meeting. A draft plan was presented at the board meeting.
- The dependent eligibility verification audit has been completed. 24,500 dependents have been verified. There are over 800 who have not responded, despite eight different notices sent between April 9 and July 28. A special ninth notice was sent Aug. 27, which cancelled all non-verified dependents.
- Open Enrollment activities are ongoing. In addition to the usual benefit guide and application reviews, the staff is working on self-service and eBenefits testing. This will be the first year that online open enrollment changes will be possible. Staff is also working on software that would allow for enhanced direct premium payment (credit cards and e-checks). There will be a Retiree Guide to Live Better Every Day available to all retirees. Four thousand, nine hundred retirees will be included in the new eBenefits option for online enrollment changes. HSS needs to have your email address in order to include you in this, and future online services.

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## Retirement Committee Report

By Claire Zvanski and Herb Weiner

The fund is now at \$25.5 billion. Fiscal year earnings are up 2.43%, and year-to-date earnings are 5.55%. CIO Bill Coaker stated that, despite concerns over trade tensions between the U.S. and China and plunging currency values in several emerging market countries due to rising interest rates in the U.S., there were strong returns in U.S. equity and private equity of 3.45% and 3.14%, respectively. He also pointed out that, as of Aug. 22, 2018, the current bull market became the longest bull market in U.S. history, totaling nearly 3,500 days, and surpassing the previous longest bull market from October 1990 to March 2000. A bull market is defined as a market advance without a decline of 20% or more. Declines of 20% or greater are considered to be bear markets.

- Art Wang is leaving SFERS after more than five years of service as the managing director of private markets. Anna Langs, CFA, FRM, MBA joined SFERS on Aug. 22, 2018, as the managing director of asset allocation, risk management, and innovative solutions. She has an impressive experience resume that also includes three degrees from the Massachusetts Institute of Technology (MS in engineering and computer science, BS in computer science, BS in mathematics) and is a chartered financial analyst (CFA), and certified financial risk manager (FRM).
- Most of the meeting focused on reporting the Level III (divestment) policies of the SFERS Social Investment Procedures.
- Tobacco: since May 26, 1998: update

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## October Calendar

### Regular Meeting

Wednesday, Oct. 10

### Annual Health Fair

Business meeting & program:  
10 a.m.

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

### News & Views

### Editorial Committee Meeting

Tuesday, Oct. 16, 9 a.m.

Taraval Police Station  
All interested parties welcome.

### Executive Board Meeting

Tuesday, Oct. 16, 10 a.m.

Taraval Police Station  
All interested parties welcome.

### Public Meetings:

### Retired Firefighters & Spouses Association

Thursday, Nov. 15, 1 p.m.

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

### Veteran Police Officers

Tuesday, Oct. 9, 11 a.m.

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

### Retirement System

Wednesday, Oct. 10, 1 p.m.

1145 Market St., 6th Floor

### Health Service System

Thursday, Oct. 11, 1 p.m.

City Hall, Room 416

### UESF Retired Division

For time/location, contact:  
Rudi Faltus 1 (415) 956-8373  
[uesfrd01@gmail.com](mailto:uesfrd01@gmail.com)

### SEIU 1021 West Bay

### Retirees Chapter

Monday, Oct. 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](mailto:iamdhw@comcast.net)

## Health Service Committee Report

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- The **flu season** report points out that the most cases of influenza in Medicare retirees occur in the early months of the year—such as February through April—after a high incidence in December. Costs for treatment have increased annually, as have the number of hospital admissions for flu. HSS will sponsor 25 flu shot clinics, and anticipates administering over 4300 flu shots this year. **Senior shots** will be available at RECCSF's Oct. 10 flu shot clinic and meeting.
  - Expert **medical second opinion** options were reviewed for all plans. It was noted that Best Doctors and UHC offer the broadest network of consulting possibilities and are the least restrictive. Best Doctors only communicates with the member, unless the member requests otherwise.
  - Following up on the request by President Breslin to expand the network options for **physical therapy**, it was reported that the **Jewish Home** and the **San Francisco Towers** are in the Medicare network as of June 1, 2018. Followup on The Sequoias and the Heritage is expected in October.
  - VSP stated it **reimbursed members** who contacted them who paid extra for transitional lens prior to the July 1 benefit change.
- Questions? Comments? Contact Claire Zvanski at [czvanski@hotmail.com](mailto:czvanski@hotmail.com).

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## Retirement Committee Report

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the list of companies and maintain the current divestment policy.

- **Sudan:** since November 2006: update the list of companies and maintain the current divestment policy. President Omar-al-Bashir remains under indictment by the international criminal court for crimes against humanity and genocide.
- **Firearms and Ammunition Manufacturing Companies and Retailers:** Oct. 12, 2016: update the list of companies and maintain the current divestment policy, with the exception of undertaking **Level II Engagement** with firearms and ammunition retailers; Dick's Sporting Goods, Walmart, Firstcash, Inc. and Ezcorp, Inc.
- **Thermal Coal Companies:** May 17, 2017: update the list of companies; adopt the criteria for divestment from thermal coal companies; note that thermal coal activities do not include the mining or production of metallurgical coal (aka coking coal), which is used for steelmaking.
- Most of the public comment at the beginning of the meeting addressed the anticipated results of the RFP for a new third-party deferred compensation fund administrator. Everyone spoke in favor of retaining Prudential. DC Plan Manager Diane Chui Justen stated that the recommendation of the staff and consultants will be reported at the Sept. 19 DC Committee meeting.
- The supplemental COLA analysis as of July 1, 2018 by Cheiron demonstrates that there are **excess earnings** as defined by the charter and provides that they are **sufficient to provide the maximum increase of 3.5% less the basic COLA** otherwise payable (miscellaneous and new safety). Since the system was only **87.2% funded based on the market value** of assets as of July 1, 2017, there is no supplemental COLA payable to members who retired before Nov. 6, 1996. All members hired on and after Jan. 7, 2012 are subject to the supplemental cost of living provisions of A8.526-4 (Proposition C, 2011), which requires that SFERS be **fully funded** based on the market value of assets.
- The board meeting on Oct. 10 is expected to begin promptly at 1:30 p.m. and will give the staff report on **fossil fuel divestment**.
- The 2018 independent audit commenced on Sept. 4 by Macias Gini & O'Connell LLP.

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

### Calling all members!

#### Volunteers needed for Oct. 10 Annual Health Fair

At **8:30 a.m.**, volunteers are needed to help with coffee and room setup, and at **9:30 a.m.** for registration, snack service, and other duties.

To sign up, contact Hospitality Chair  
Mary Anne McGuire-Hickey at  
1 (415) 467-6862, or  
[mcguire-hickey@sbglobal.net](mailto:mcguire-hickey@sbglobal.net)

***Please volunteer, and help to make this year's  
Annual Health Fair the most successful ever!***

**Also, we encourage all members to proudly  
wear our new RECCSF T-shirts.**

# President's Message

By Claire Zvanski

Wellbeing is now the concept and goal that surpasses wellness. We want to sustain our wellbeing by staying physically active, in order to keep our bodies and minds alert. We're not just living longer, but living better. The most active member of my neighborhood is 88 years old. The oldest volunteer at the Marin Marine Mammal Center is 91. The oldest working U.S. park ranger is 95 years of age. Age is a matter of mind. How old are you in your mind?

Proposition C (2008) seems to be "the gift that keeps on giving!" We feel confident that once we begin receiving our retirement stipend, it cannot be taken away.

In 1966, a voter approved city char-

ter amendment created the "moral turpitude" rule. Proposition C clarified that the rule applied to employees who retire because of disability, as well as of age and service.

This rule has rarely been applied and it often involves a conviction for some kind of theft of public property, including materials and service, and requires that the crimes were committed "in connection with their employment." While the details remain unclear, we recently learned that two retirees have been informed that their retirement benefits will no longer continue, or will be restricted because of the moral turpitude language of Proposition C. An employee organization is filing a lawsuit. We will keep you informed.



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

## Free flu shots at Oct. 10 General Membership Meeting!

Bring health care and I.D. cards,  
and wear short sleeves.

## Ignore Those Health Insurer Mailers!

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

Respond only to the packet issued by the Health Service System during October.

Open Enrollment for coverage in calendar year 2019—that counts.

## Sept. 18 Board Meeting Results

- Accepted Treasurer's Report.

## RECCSF Officers

Claire Zvanski, President

Mary Anne McGuire-Hickey, First Vice President

John "Skee" Tostanoski, Second Vice President

Bonnie Bompert, Secretary

George Lau, Treasurer

Leo Martinez, Sergeant at Arms

## Board Members

Richard Bridygham

Carol Cochran

Thomas Dang

Adlai "AJ" Jew

Sharon Johnson

Stephanie M. Lyons

Raymond Mason

Jerry Maxwell

Sheila Mullen

Linda Tabor-Beck

Tim O'Brien

David Williams

## 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



*Your board members at work for you at Sept. 18 RECCSF Board Meeting*

## See's Candy Gift Certificates

As a holiday season service to our members, RECCSF is taking orders for See's Candy one-pound gift certificates at the discounted price of \$20 each. Order by mail, or at the Oct. 10 general membership meeting. Certificates will be distributed at the Dec. 12 Holiday Party.

If you wish your certificate(s) mailed to you, please check the box below, include 50¢ per certificate in your check, and make sure to write your address on the order form. Do not send an envelope—we can't use them to mail the certificates. Certificates not being mailed will be available at the Dec. 12 Holiday Party.

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

**All orders must be received by Wednesday, Dec. 5, and accompanied by a check payable to RECCSF.  
No exceptions!**

Questions? Contact Richard Bridygham at [ricksf1723@gmail.com](mailto:ricksf1723@gmail.com).

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### See's Candy Order Form (Please print!)

Name: \_\_\_\_\_

Phone \_\_\_\_\_

Number of one-pound certificates \_\_\_\_\_ @ \$20 per certificate = \$ \_\_\_\_\_

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

Mail order form and check to: RECCSF office, 3915 Irving St., San Francisco, CA 94122.

Please mail my certificates to the address below. I have included 50¢ per certificate in my check.

Street address \_\_\_\_\_

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

# 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.*

## CCSF V. SFERS (pre-1996)

On 08/16/18, the CCSF v. SFERS case was placed on a conference list. A conference of the judges assigned to the case is usually held prior to oral arguments. As a result of the conference, each judge will be well informed about the facts of the case and the applicable law, and is therefore better prepared to follow oral arguments. We will keep you informed of further updates.

## Health Service System

The 2018 open enrollment benefit changes period runs Oct.1-31, 2018. You should be receiving your enrollment packets shortly. Be sure to review your open enrollment guide and letter. Premiums are changing in 2018, so be sure to review your medical and dental plans. Page two of your benefit book-

let lists what's new for 2018. Review your dependents listed in your open enrollment letter, as October is the time period within which you can add or drop dependents. Remember: You are your best advocate!

RECCSF will be sponsoring a health fair at their Oct. 10 meeting, starting at 10 a.m. Location: Scottish Rite Temple at 19th Ave. and Sloat Blvd., San Francisco. Health vendors will be in attendance to answer your questions and address your concerns. Free flu shots will be offered for you and your qualified dependents.

Just to reiterate what RECCSF is currently posting in *News and Views*: **Ignore those health insurance mailers! Like myself, you are undoubtedly receiving flyers, applications, and "robo" phone calls, with the object of luring you into various other health plans. During October, respond only to the packet issued by the Health Service System.**

## SFERS Retirement Board

Cheiron, SFERS' Consulting Actuary firm, completed their supplemental COLA analysis as of July 1, 2018. They have determined that the amount of

excess earnings for the fiscal year ending June 30, 2018 is sufficient to provide for a supplemental COLA.

A supplemental COLA is payable effective July 1, 2018 to retired members and their beneficiaries, who worked after Nov. 6, 1996 (post -1996 retirees).

As the system was only 87.2% funded, there are no supplemental COLA payments payable to members who retired before Nov. 6, 1996. For a supplemental COLA to be payable to those members, SFERS must be 100% funded (as per 2011 Proposition C).

## Protect Our Benefits

POB is getting closer to launching our new website, which we will be announcing soon. We want to ensure that the site is safe and user friendly, as well as hacker proof—if that is possible.

Once again, your donations are greatly appreciated, and now they're tax deductible. Please mail them to Protect Our Benefits Trust, P.O. Box 210250, San Francisco, CA 94121-0250. Also, please stay currently informed at [protectourbenefits.org](http://protectourbenefits.org), or Facebook.

**Remember:**

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

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# Protect Yourself from Skimming

From Your friends at San Francisco Federal Credit Union

Technologically-savvy thieves have found ways to steal money without your wallet ever leaving your possession. One popular method is to attach a skimmer to a legitimate ATM or gas station terminal. When you insert your ATM or debit card, the skimmer reads your card information, and the PIN is captured with a hidden camera or keyboard overlay device. Then, they can put your information on a blank magnetic card or use it to shop online until your account is drained.

You don't have to avoid using your

cards to keep your accounts safe. Just keep these tips in mind:

- Before inserting your card, see if the card slot wiggles. If it does, there may be a skimmer on it. Use another terminal, and let your financial institution know.
- Try using the same ATM for all of your transactions. You are more likely to notice if the machine has been tampered with if you are using a familiar one.
- Cover the keypad when you enter your PIN. If a hidden camera is being used, this prevents the camera

from capturing it.

- Always check your account statements for fraudulent activity. If you see any suspicious charges, notify your financial institution immediately.

Looking for more financial advice? San Francisco Federal Credit Union has partnered with BALANCE to provide you with free financial education and counseling. Their certified counselors can answer your questions, review your credit report, and help you create a budget.

For more information, call 1 (888) 456-2227, or visit [www.balancepro.net](http://www.balancepro.net).

## Firefighters, Local 798, Annual Toy Program

If you can, please bring *new* unwrapped toys to the Dec. 12 holiday party, to help disadvantaged kids have a happy holiday.

(Checks payable to SFFD Toy Program are also gratefully accepted.)

If you are unable to attend, please feel free to drop off your donation at any San Francisco Fire Station.



## Wear White At Night!

*By Stephanie Lyons*

The simple phrase, “Wear white at night,” might save your life. With the end of daylight savings time, pedestrians and bicyclists have an extra hour of darkness to present themselves into the path of oncoming cars, while darting across non-intersections and/or ignoring streetlights.

Wearing an item in white or a reflective color would, at least, give a driver a halfway decent chance to avoid hitting you. Please, don’t wear all-black or dark blue after dark. Wearing a white scarf could make a huge difference.

Thanks in advance for considering this suggestion from a member who rides, walks and drives.



## Holiday Party Donations Needed!

**RECCSF is seeking donations for our Dec. 12 annual holiday party raffle.**

“Cash is king,” and *new* donated items are also welcome for the raffle.

If you can help, please leave a message by Nov. 23 at the office:

*reccsf@att.net* or 1 (415) 681-5949.

### Abbreviated Financial Statement for RECCSF For the Fiscal Year ended July 31, 2018

**Revenue:**

Membership Dues	\$ 24,532.00
Contributions	3,328.49
Others	7,495.82
	\$ 35,356.31

**Expenditures:**

News and Views	\$ 6,687.48
Meeting & Office Expenses	21,985.61
Others	4,982.22
	\$ 33,655.31
Surplus for the year	\$ 1,701.00

# General Membership Meeting

Wednesday, Oct. 10, 10 a.m.

Annual Health Fair

Open enrollment information.

Free senior flu shots for retirees, spouses/domestic partners/dependants.

Bring health care and I.D. cards. Please wear short sleeves.

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

(Parking available in lower level garage.)

**Reminder!** RECCSF Annual Holiday Party Wednesday, Dec. 12, 10 a.m. **Mark your calendars now!**

## News & Views

October 2018

Volume 119, Number 9

Sheila Mullen, Editor

Office: 1 (415) 681-5949

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

## Executive Board Meeting

Tuesday, Oct. 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

November Deadline:

Friday, Oct, 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 website:

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

RECCSF office

email:

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

3915 Irving St.,

San Francisco, CA 94122

# Membership and Subscriptions

for retired city employees

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



## I want to know!

Join

# RECCSF

Retired Employees of the City and County of San Francisco

