

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 Nov. 15 meeting will be an educational forum that presents the opportunity to learn more about how the healthcare system functions, and how best to utilize our benefits. It also presents an opportunity for providers to explain their services, as well.

- Vice President Stephen Follansbee noted that the HSS board remains short one member, and asked if the mayor's office was making progress on appointing someone to replace Greg Sass. Executive Director Abbie Yant stated that there is an active ongoing search.
- October was open enrollment month, and all staff were assigned to assist in the process. The number of flu shot clinics was increased so that many more active employees could be vaccinated and have their open enrollment changes processed. The RECCSF health fair was mentioned as one of the most significant, with the largest number of attendees. Many new concierge services—such as free rides to and from medical appointments, therapy, etc.—were presented at the RECCSF event; also, new copays for UHC preferred diabetic services and new Delta Dental upgrades for those with specific diagnoses.
- Executive Director Yant presented the final draft of the 2020-2022 Strategic Plan. Commissioner Randy Scott suggested that a cover letter from the board be added to the plan document. The core values of respect, excellence, stewardship, inclusivity and collaboration were stressed. Affordability and sustainability, along with transparency,

continued on page 2

Retirement Committee Report

By Claire Zvanski and Herb Weiner

The Oct. 10 meeting was quite specific, with one, very specific action item. It was to review the six specific strategies the board adopted in January 2018 to address climate transition risk, and to approve specific actions that update the strategies.

- Andrew Collins, director of ESG (Environmental & Social Governance) Investing, presented the update on strategies to address climate risk. It's important to note that these strategies are for the public market investments only. SFERS has about \$1 billion invested in fossil fuel assets in the public portfolio. (This means that private portfolio investments and hedge funds are not included—or considered—in these strategies.)
- The pressure to divest from fossil fuels remains. The presentations were focused more on engagement (Level II of the board's ESG policies and procedures), and partnering with other key public pension asset owners and other institutional investors to develop and support collaborative initiatives to reduce carbon emissions. There was much active discussion, as well as questions from SFERS board members.
- It was pointed out that the price of fuels impact usage and demand, and impact investment earnings. Earnings are up about 15% currently. The demand is diminishing as prices increase. But, until the need for fossil fuels is completely eliminated—to a low carbon or no carbon environment—there will always be a market with returns.
- Board advisor Allen Martin of

continued on page 2

November Calendar

Annual Holiday Party
Wednesday, Dec. 12, 10 a.m.
San Francisco Scottish Rite
Masonic Temple
2850-19th Ave. at Sloat Blvd.

News & Views

Editorial Committee Meeting
Tuesday, Nov. 20, 9 a.m.
Taraval Police Station
All interested parties welcome.

Executive Board Meeting
Tuesday, Nov. 20, 10 a.m.
Taraval Police Station
All interested parties welcome.

Public Meetings:

Retired Firefighters & Spouses Association
Thursday, Nov. 15, 11 a.m.
Note time change.
Irish Cultural Center,
45th Ave. & Sloat Blvd.

Veteran Police Officers
Tuesday, Nov. 13, 11 a.m.
San Francisco Scottish Rite
Masonic Center,
2850-19th Ave. & Sloat Blvd.

Retirement System
Wednesday, Nov. 14, 1 p.m.
1145 Market St., 6th Floor

Health Service System
Thursday, Nov. 15, 1 p.m.
City Hall, Room 416

UESF Retired Division
For time/location, contact:
Rudi Faltus 1 (415) 956-8373
uesfrd01@gmail.com

SEIU 1021 West Bay Retirees Chapter
Monday, Nov. 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.

Health Service Committee Report

continued from page 1

were among the guiding principles. There was a discussion about concierge services and how they help to manage conditions and reduce risk for all—especially retirees. Such services are relatively new from healthcare providers, and represent a change in focus that brings services to the patient. The primary challenge—or goal—remains providing high quality services that are affordable and sustainable.

- Chief Financial Officer Pamela Levin presented the

proposed revised budget. It was passed with very little discussion.

- Beginning October 2018, through June 2019, there will be a blackout period for all HSS vendors during the 2020 rates and benefits process. This means that during this time period HSS board members cannot communicate with any vendors, and/or potential vendors, regarding anything impacting the rates and benefits process, and also the request for information (RFI) process.

Questions? Comments? Contact Claire Zvanski at czvanski@hotmail.com.

Retirement Committee Report

continued from page 1

Cambridge was very clear about his recommendations. He pointed out how divestment takes one away from the opportunity to engage and make changes in the industry. His recommendations are to strengthen Level II engagement and to recommend changes to alternative fuels and energy. He is opposed to any consideration of divestment.

- There was much discussion about divesting from thermal coal, and companies engaged in tar sands activities. Commissioner Leona Bridges pointed out there is a “watch list” containing 25 companies. There is strong consideration to divest from five of those companies that are deemed to be the dirtiest and worst performing. CIO Bill Coaker stated that it would take about three years to complete actions on that full list.
- President Brian Stansbury pointed out that Pampers is a petroleum product! He stated that there are many products that we don’t realize are petroleum based. So, the need for fossil fuels probably won’t diminish any time soon. He hopes that an improved diaper will be invented

that is not a petroleum product.

- After much discourse—plus public comment—the board decided to implement Step 6, which they felt encompassed all other steps (Step 1 amended and Step 2 to hire the ESG director). Step 6: Define an approach to identifying the highest risk fossil fuel assets; establish procedures for a “watch list” of high risk fossil fuel assets; establish goals and timelines for any engagements with fossil fuel companies under Level II engagement; outline options of a targeted, phased divestment process of high risk assets; and identify options for replacing any divested assets with lower risk, cleaner assets. The vote was unanimous. Questions? Comments?

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

Oct. 16 Board Meeting Results

- Accepted Treasurer’s Report.

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.



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

Raymond Mason

Carol Cochran

Jerry Maxwell

Thomas Dang

Sheila Mullen

Adlai “AJ” Jew

Linda Tabor-Beck

Sharon Johnson

Tim O’Brien

Stephanie M. Lyons

David Williams

President's Message

By Claire Zvanski

This has been an eventful year. There have been continuous new natural disasters all year; such as, fires to the north in areas that traditionally have not burned in centuries, and devastating hurricanes exploding on the east coast and the Gulf of Mexico. No one anticipated that their lives could be changed so suddenly and drastically.

The hope of retirement is to find someplace warm, safe, inexpensive and friendly, but, when I search our database, I realize that some of our fellow retirees have been impacted by some of these events.

The holidays are here. Let's remember that many people are facing

challenging times and could benefit from our largesse. Consider donating to recovery and rescue organizations. Can we give up one latte a day to send a few dollars to hurricane relief? Or, maybe someone will adopt a shelter pet from hurricane or fire country. Are you able to volunteer a few hours? There are so many ways to help. No gift or effort is ever too small, or insignificant—or too large!

Let's make the 2018 holidays a true season of giving, and bring love and cheer into the lives of others. The spirit of the city of St. Francis is all about peace and love, and that's what the world desperately now needs.



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

Daily Money Management Programs for Seniors

From Your Friends at San Francisco Federal Credit Union

If you are concerned about an elderly loved one meeting their financial obligations, you might feel like you not only have to manage your own finances, but their finances as well. Don't worry—help is available.

What is a DMM?

A daily money management program, or DMM, is a service for seniors who struggle to handle their financial responsibilities.

How does it work?

A DMM can be thought of as a personal financial assistant. Seniors can get help with:

- remembering important financial dates;
- paying bills;
- making deposits;
- maintaining financial records;
- communicating with creditors;
- guarding against identity theft; and
- creating and maintaining a spending plan.

What are the benefits?

A DMM can help protect seniors' assets, and spare them the embarrassment of financial missteps. It can help an elderly person stay in their own

home instead of moving a retirement facility, and reduce the stress of family members by knowing that their loved ones have some guidance in watching over their savings. A DMM staff member can help a senior understand complicated medical bills that are difficult for people of any age to interpret; and, if a senior has trouble writing checks or going to the bank, a DMM can help alleviate these problems.

What should I be careful about?

There is no direct government oversight of the DMM industry, so it is important to choose carefully when selecting a DMM plan. Seek out referrals from friends or family, if possible. Set up interviews with two or three different providers to learn about their services and the safeguards they practice. Ask for references, and then contact them. Fees cover the expenses of providing this service, so carefully weigh the expense.

Because you are trusting another with your loved one's finances, it is important to periodically review the actions taken by the DMM representatives.

Who provides the service?

The following sites have developed a reputation for providing information on trusted DMM providers: eldercare.gov, aarpmmp.org, and aadmm.com.

Many seniors avoid seeking help for their financial problems, citing reasons such as not wanting to bother people, not knowing whom to trust, and feeling ashamed. While financial problems may be uncomfortable to discuss, there are resources where you can find valuable assistance.

This article is courtesy and provided by the credit union's financial partner, BALANCE. As a benefit of belonging to San Francisco Federal Credit Union, you have access to personal financial counseling at no charge through BALANCE. We are always here to help. Please visit any of our branches or call us at 1 (415) 775-5377.

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

ANNUAL HEALTH FAIR



A large group of RECCSF members and families turned out to take advantage of the very successful free flu shot opportunity.



VSP representative Gail Lorentz and RECCSF Past-President Stephanie Lyons.



From left, Cathy Pallas (DHS) and Sandra Hirzel (DPH).



Brian Spigelman, (Recreation & Parks) and John "Skee" Tostanoski, (Public Works).



Deferred Compensation representative Joshua Puckett (Retirement Counselor) and Jeff Chin (Human Services).

OCTOBER 10, 2018



Kaiser medical professionals setting up free flu shot dispensing stations.



Kaiser medical professionals dispensing free flu shots to RECCSF members and families.



United Health Care representative Shannon Haas (Account Manager).



Delta Dental representative Rob Scott (Enroller).



Kaiser representatives. From left, Julie Brady (Retirement Consultant) and Patricia Purvis (Executive Account Manager).



Willie Delizo (Port).



New member Kenneth Gee (PUC, Wastewater).



Julie Fong (DPH).

ANNUAL HEALTH FAIR – OCTOBER 10, 2018



From left, Kathryn, Lillian, and Timothy Won (DPW).



From left, Former RECCSF Treasurer Richard Young (DBI), and Retiree Trust Fund Board Commissioner Ed Walsh (MTA).



From left, Susan Collins, Best Doctors representative Trent Rainey (Client Executive), and Steve Low (DPH).

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)

As of Oct. 11, 2018, a court date has not been scheduled. Part of the delay may be due to the case being transferred from Division 4 to Division 1. The good news is that our POB website is up and running, and we will inform you as soon as a court date is scheduled.

Health Service System

Oct. 1–31 was the health benefit open enrollment period for your 2019 health coverage plan, and the time for you to make any changes, or to add or drop any dependents.

Don't let the flu get you down. Get

your free flu shot. Remember that if you're over 65, you're at greater risk.

Information will be forthcoming regarding the expansion of in-patient skilled nursing provided by our health care plans. POB remains vigilant in assuring that providers live up to their commitments. Once again, if any problems arise make sure that HSS is aware of them. At the recent meeting of POB, a question came up about dementia care. The committee will look into HSS policy for this medical condition.

SFERS Retirement Board

SFERS will be updating its strategies to address climate risk, including the divestment of fossil fuels. Climate change is not only an environmental and social issue, but also an economic issue. The challenge to SFERS is in developing strategies that address climate risk without impacting its fiduciary responsibilities to those it serves.

We understand that this is a very challenging endeavor, and any strategy

SFERS implements will be scrutinized minutely. POB believes that SFERS is up to the challenge.

Protect Our Benefits

As I mentioned before, we at POB are really excited about POB's new website (along with Facebook). The website is quite informative, and also features POB's history and past accomplishments. Sign up for the email list, and see if you don't agree.

POB Board member Grady Allison is to be congratulated for instituting the website. His hard work and due diligence are primarily responsible for its success. Thank you, Grady!

Our new website address is <http://www.protectourbenefits.org>.

Also, your contributions are greatly appreciated and are now tax deductible. Please mail them to Protect Our Benefits Trust, P.O. Box 210250, San Francisco, Ca 94121-0250.

Remember:

"United we stand; divided we fall."

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 mail monetary donations to the office by Nov. 23.

Please bring your *new, unwrapped* gifts to the event.

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. 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.

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 _____

Upcoming General Membership Meeting

Wednesday, December 12, 10 a.m.

Annual RECCSF Holiday Party

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

(Parking available in lower level garage.)

Mark your calendars now!

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 mail monetary donations to the office by Nov. 23.

Please bring your *new, unwrapped* gifts to the event.

News & Views

November 2018

Volume 119, Number 10

Sheila Mullen, Editor

Office: 1 (415) 681-5949

Office email: reccsf@att.net

Executive Board Meeting

Tuesday, Nov. 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

December Deadline:

Friday, Nov. 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 website:

sfretirees.org

RECCSF office

email:

reccsf@att.net

3915 Irving St.,

San Francisco, CA 94122

Membership and Subscriptions

for retired city employees

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



I want to know!

Join

RECCSF

Retired Employees of the City and County of San Francisco

