

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

Incumbent President Karen Breslin and Lt. Chris Canning were **successfully elected** without benefit of a formal election when the challengers withdrew, saving the department \$75,000. Lt. Canning has 12 years of service, holds a BA in political science with a minor in business management, served on the POA board of directors, and has family members that are both active and retired from the City and County of San Francisco.

Mayor Breed appointed **Mary Hao** to replace Greg Sass. She is the director of human resources for the county of Marin. She joined the SFDHR labor team in 1999, and managed the human resources function at the Juvenile Probation Department for two years before going to Marin in 2016.

**Lisa Ocampo** was promoted to **well-being program coordinator**. Recruitment is ongoing for the well-being manager.

A bill to **amend the Excise Tax** (45% "Cadillac tax" on high employer-sponsored health coverage) was introduced to the U.S. senate on March 6, 2019. This part of the Affordable Care Act package has yet to be implemented.

**Video visit copays by plan:** Kaiser: Telehealth Services \$0 (KP Preventive Care mobile app). **United Healthcare:** *Early retirees:* in-network only 15% coinsurance and **no** virtual coverage for non-network. *Medicare retirees:* \$0 copay for virtual doctor visits (computer or smart phone); mental health: \$15 copayment. Use Doctor on Demand or AmWell; no charges for the nurses. There may be telephonic visit copays: \$5 primary care; \$15 specialist.

Claims and risk scores impact pre-

continued on page 2

## Retirement Committee Report

By Claire Zvanski

The fund is recovering nicely, to the tune of **\$25.1 billion**. The current fiscal year earnings are 4.24%. This quarter remains strong, and is anticipated to earn 5.80%. That opens the possibility of a supplemental COLA. Private equity's strong earnings is keeping that possibility alive, along with strong returns from real assets and private credit. The Portfolio Management Group (senior investment staff), recently created by CIO Bill Coaker, is meeting at least twice monthly to review and make investments and co-investments with the authority of the board. This group is also involved in **long-term planning** for the growth and management of the trust. It anticipates being **100% funded in ten years**, given the current investment strategies and by adding investment management staff with long-term career paths. This is a challenging strategy that will also require support from the mayor and the board of supervisors, despite the fact that the SFERS department is completely **self-funded** and does not expend general fund dollars.

- The **annual audit** for FY 2017-18 was prepared by Macias Gini & O'Connell LLP, in accordance with *Government Auditing Standards*. There were no material weaknesses. The total pension liability, as of June 30, 2018, exceeded the pension plan fiduciary net position by \$4.3 billion. Effective July 1, 2017, the Retirement System adopted Governmental Accounting Standards Board (GASB) Statement No 75, *Accounting and Financial Reporting for Postemployment Benefits Other than Pensions* (OPEB), previously reported under

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## May Calendar

### Annual Luncheon and Installation

Wednesday, June 12

**11:30 a.m. Social Gathering**

**12:15 p.m. Luncheon Buffet**

**Scottish Rite Masonic Temple**

**2850-19th Ave. at Sloat Blvd.**

### News & Views

#### Editorial Committee Meeting

Tuesday, May 21, 9 a.m.

Taraval Police Station

All interested parties welcome.

#### Executive Board Meeting

Tuesday, May 21, 10 a.m.

Taraval Police Station

All interested parties welcome.

### Public Meetings:

#### Retired Firefighters & Spouses Association

Thursday, May 16, 10 a.m.

*Location to be determined.*

#### Veteran Police Officers

Tuesday, May 14, 11 a.m.

San Francisco

Scottish Rite Masonic Center,

2850-19th Ave. & Sloat Blvd.

#### Retirement System

Wednesday, May 8, 1 p.m.

1145 Market St., 6th Floor

#### Health Service System

Thursday, May 9, 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, May 20, 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 continued from page 1

mium costs. *Musculoskeletal disorders* are the largest drivers of prospective healthcare risk. However, **diabetes** is HSS's **costliest manageable condition**. Early retirees and Medicare retirees have the highest risk scores.

**Best Doctors** continues to provide helpful services, such as assistance in finding a primary care or specialist physician, digitizing all medical records, treatment and diagnosis review, expert medical opinions, and critical care support in acute care facilities. All plans offer second opinion options, but Best Doctors provides expert analysis with noted specialists not related to the health plans.

**Drugs:** brands, biosimilars, generics! A number of **brand** drugs have been approved for additional/newer diagnoses.

Example: Humira was originally prescribed for rheumatoid arthritis and is now prescribed for Crohn's disease, ulcerative colitis in adults, psoriatic and juvenile idiopathic arthritis, and plaque psoriasis. **Biosimilars** are coming on the market. They are significantly similar to an FDA-approved product without any meaningful differences, and are typically lower cost (15-30%). Some **generics** are now costing more than brand drugs, due to fewer manufacturers.

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

*FYI, Future RECCSF Health Service Committee Reports will be submitted by incoming RECCSF President, Mary Anne McGuire-Hickey.*

## Retirement Committee Report continued from page 1

GASB Statement No. 45.

- Estimated net cash outflows for benefit payments are \$511 million in 2019, or 2% of SFERS plan assets. Liquidity needs to fund **private markets** will be met by reducing liquid credit and public equities in keeping with the **current investment strategies**. Private equity is at target allocation of 18% and projected to become net cash flow positive in 2019. Real assets is close to its target allocation of 17%, and projected to become net cash flow positive until 2020/21.
- The **private equity** program is expected to be self-funded, starting 2019, with positive projected net annual cash flows around \$400 million, according to SFERS advisor TorreyCove.
- The proposed **annual budget** for fiscal year 2019-2020 was approved by the board, and submitted in a timely manner. The budget includes a significant restructuring of the Retirement Services Division, staffing for an invest-

ment operations unit within the accounting division, and funding for a public relations officer.

- The **2018 annual report** has been completed and approved by the board.
- Mayoral appointee Scott Heldfond attended his first meeting. He previously served 15 years on the Health Service System board and most recently served on the Civil Service Commission. He replaces Wendy Paskin-Jordan, whose term expired February 20, 2019.
- Oral arguments are set for **May 1, 2019, at 1:30 p.m.** 350 McAllister St., 4th floor, at the Court of Appeals in *City and County of San Francisco v. Retirement Board* (payment of supplemental COLA to pre-1996 retirees). Electronic devices (cell phones) may not be allowed in the courtroom.

Questions? Comments?

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

### April 16 Board Meeting Results

- Accepted Treasurer's Report
- Accepted resignation as of this date of Claire Zvanski as RECCSF Board president. First Vice President Mary Anne McGuire-Hickey automatically succeeded to presidency. (Claire will remain as RECCSF board member.)

### RECCSF Officers

Mary Anne McGuire-Hickey,  
President

John "Skee" Tostanoski,  
First Vice President

Bonnie Bompert, Secretary

George Lau, Treasurer

Leo Martinez, Sergeant at Arms

### Board Members

Richard Bridygham  
Carol Cochran  
Thomas Dang  
Adlai "AJ" Jew

Stephanie M. Lyons  
Raymond Mason  
Jerry Maxwell  
Sheila Mullen

Linda Tabor-Beck  
Tim O'Brien  
David Williams  
Claire Zvanski

### Useful Phone Numbers

#### RECCSF Office

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

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

Phone Number:

1 (415) 681-5949

#### Health Service System

Website: [myhss.org](http://myhss.org)

Phone Numbers:

1 (415) 554-1750

1 (800) 541-2266

#### S.F. Retirement System

Website: [sfgov.org/sfers](http://sfgov.org/sfers)

Phone Numbers:

1 (415) 487-7000

1 (888) 849-0777

# Outgoing President's Message

By Claire Zvanski

This is my final message to you as RECCSF President. During my current term, it became increasingly clear to me that my goals to restore RECCSF to its previous status with the city were unachievable. Continuing requests for more member involvement in the board went unanswered, as did the failure to complete a new member recruitment project. An exception was the successful implementation of my goal of taking RECCSF meetings outside of San Francisco to areas where many of our retirees now reside. Currently, a Vallejo site has been identified for a possible summer meeting.

It also became increasingly clear to me that the board prefers RECCSF to be a more socially—than advocacy—focused organization.

I will continue to monitor the Re-

tirement System meetings and write the Retirement Committee report, but other members are needed to step up to help ensure an orderly succession. It takes time to learn terms, and understand the actions of the board and their effects.

Incoming RECCSF President Mary Anne McGuire-Hickey has committed to accompanying me to Health Service Board meetings, as well as assuming responsibility for writing the Health Service Committee Report.

In general, orderly succession practices remain a concern. I intend to continue to assist the incoming president during the transition, including providing office support and helping to monitor our database.

Now is the time for mentoring. Although Ed Walsh currently serves as our retiree representative, the same



exists for the Retiree Health Care Trust Fund board.

Bottom line: RECCSF is an invaluable organization that needs your additional involvement and support to thrive!

# Incoming President's Message

By Mary Anne McGuire-Hickey

At the April 16 RECCSF Board meeting, Claire Zvanski resigned her RECCSF presidency, as of that date. According to the RECCSF bylaws, as first vice president I automatically succeeded as president; this action was immediately confirmed by the RECCSF Executive Board.

The support from the board was very encouraging. Claire immediately agreed to continue as our RECCSF Retirement Board representative. Claire also reassured me that she would initially orient me into learning the



inner workings of the office—which, up until now, she has been trying to manage alone.

Jerry Maxwell and I will attend the Health Service System meetings, and ensure that the *News & Views* Health Service Committee reports continue without interruption. Sheila Mullen will continue doing a great job as editor of *News & Views*.

Also, we encourage other RECCSF members to attend vital Retirement and Health Service meetings that affect our retirement and health benefits. Meeting dates and times are listed on the Page 1 calendar of *News & Views*.

The Membership Committee, under the leadership of chair John “Skee” Tostanoski, continues to be a vital part of our activities. Our current mission is to obtain more recently retired members, as well getting “on board” other past retirees who *now* want to become more active in helping us to demonstrate the increasing strength of the RECCSF organization.

Ideas and strategies to increase our membership are greatly appreciated. Please feel free to contact me at [mcguire-hickey@sbcglobal.net](mailto:mcguire-hickey@sbcglobal.net), 1 (415) 467-6862, or by contacting the RECCSF office at 3915 Irving St., San Francisco, CA 94122.

## RECCSF Election Results

To be sworn in on June 12

Elected Officers June 2019-2021

Secretary: Bonnie Bompert (*incumbent*)

Treasurer: George Lau (*incumbent*)

Sergeant at Arms: Leo Martinez (*incumbent*)

Elected Executive Board

June 2019-2021

Rich Bridyham  
Thomas Dang  
David Leeds

Jerry Maxwell  
Sheila Mullen

June 2019-2020

Ed (Rusty) Jepson  
(*one-year  
unexpired term*)

# April 10 General Membership Meeting



Muni retirees, from left, standing: Froilan De Guzman, John Stenson, Gilberto Lucas. Sitting: Aryanto Hadi, Eli Calimquim.



Speaker Karen Coppock, Director, HomeMatch, San Francisco. Ms. Coppock gave an illuminating presentation on her agency's shared housing program that improves lives and communities by bringing people together to share homes. If interested in the program, contact 1 (415) 351-1000 or [homematchsf.org](http://homematchsf.org).



Willia Rodgers, Dept. of Human Services.



Betty Jane Eckmann, retiree spouse, DPW.



Standing: Board member Linda Tabor-Beck. Sitting: from left, Bill Watson (George Gomez' husband), George Gomez, Assessor's Office, Vincent Williams, Assessor's Office.



David Leeds, DPH, and Barbara Hughes, SFMTA.

# RECCSF Annual Luncheon

*and Installation of Officers & Board Members*

Wednesday, June 12, 2019

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

**Speaker: Shireen McSpadden**  
**Executive Director, Department of Aging and Adult Services**

***(New Annual Luncheon location!)***

*(Parking available in lower level garage.)*

*(We regret that, due to current legal issues, alcohol will not be sold or consumed on the premises.)*

***11:30 a.m. Social Gathering ♦ 12:15 p.m. Luncheon Buffet***

***Individual Luncheon Tickets: \$38 ♦ (Reserved tables of eight available at \$304 per table.)***

**Make your reservation at the April 10 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 4—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.

**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 are sold.

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.

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## Luncheon Reservation Form

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

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

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

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

*Buffet entrée first choices:*       *Roast Beef*                       *Salmon*                       *Vegetarian*  
(plus salad, vegetables, dessert, coffee and tea.)

Please mark first entrée choice. (You may select from all choices at the luncheon; this request is to help the caterer with planning.)

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

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

# RECCSF Board Member Profile: Adlai “A.J.” Jew

As told to Stephanie Lyons and John “Skee” Tostanoski

I was born in a small town near Guangzhou, China, and immigrated to the United States at age six.

I grew up in San Francisco and attended Jean Parker Elementary, Francisco Junior High, and Galileo High School. I attended City College of San Francisco, and then transferred to U.C. Berkeley, where I graduated with a Bachelor of Science degree in Civil Engineering and a Master of Science degree in Geotechnical Engineering.

My wife, daughter, and I reside in San Francisco; and have a son living in Danville, and a son, daughter-in-law, and grandson living in Alamo.

I worked at the Airport Department as a civil engineer for over 37 years and retired in 2010. I was in the Engineering Division, designing and managing construction of runway, taxiway, and roadway projects. Prior to retiring, I was in charge of the airport’s Pavement Management Program.

My hobbies include drawing, painting, karaoke singing, and playing the ukulele.

In addition to RECCSF, I am also a member of a Toastmasters Club, a Lions International Club, and a chapter of the National Association of Parliamentarians. I am currently working part time as an educator, presenting workshops on achieving a happy retirement by ensuring stable financial, mental, and physical health.

I joined RECCSF to be part of a group that represents city retirees, and to get involved in protecting our



earned retirement benefits. While on the board, I learned how the organization functions, and developed some great friendships.

I encourage all members to get more involved in RECCSF, and to recruit more city retirees to join.

## New Members

Wayne Lee	DPW
Victor Hurtado	Fire

## Second Peninsula

### RECCSF Meeting Scheduled!

**Who:** South Bay members, and other retired city employees.

**When:** Wednesday, May 22, 2019  
10 a.m. to 12 noon

**Where:** IHOP, 510 El Camino Real, Belmont, California

*A separate room has been reserved for our meeting.  
No-host breakfast. Coffee and Tea provided by RECCSF.*

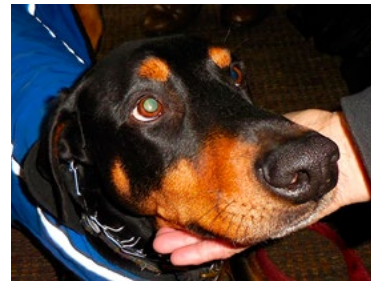
**Why:** RECCSF plans to conduct meetings that are easier to attend in members’ own communities.

**For more information, or to reserve your place, please contact Richard Bridygham at 1 (415) 672-0231 or [ricksf1723@gmail.com](mailto:ricksf1723@gmail.com).**

***We are required to submit a head count, so please RSVP by Monday, May 20.***



Thirty stalwart RECCSF members braved the elements to attend the March 27 meeting in Novato! It was the second RECCSF meeting in Novato, and also brought out members from Santa Rosa, Napa, Petaluma, Sausalito, and other North Bay areas. It was delightful to see so many familiar faces, and to get to meet some new folks. Froilan De Guzman traveled from Belmont, and also promised to attend the upcoming Belmont May meeting! It would also be fantastic to form a new North Bay chapter (hint, hint). Many thanks to board members Claire Zvanski, "Skee" Tostanoski, Bonnie Bompert, Linda Tabor-Beck, Leo Martinez and News & Views editor Sheila Mullen, all of whom made the trek from San Francisco. Sheila's pictures tell the story!



## 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).

## Some Late-breaking News about our upcoming June 12 Annual Luncheon!

*From your June luncheon Planning Committee.*

Dear Members,

A quick note regarding our upcoming June Installation Luncheon. Welcome to a new experience! For the first time, the luncheon will be held at our current meeting location, the Scottish Rite Masonic Temple on 19th Ave. at Sloat Blvd.

Due to ever-increasing costs, the board has voted in a new price per person of \$38—a small increase over last year's cost of \$35.

Additionally, the luncheon will be a buffet service. Do not worry if you have any mobility issues, however, as we have a number of volunteers who will be available to provide assistance to any and all who request help.

Looking forward to seeing all of you there!



## Your outdated eyeglasses can find a welcome new home!

Are you wondering how to recycle that pile of outdated eyeglasses that you no longer need? Bring them to the next RECCSF *area* membership meeting!

Board member Linda Tabor-Beck will collect them; and then forward all to Zimbabwe, where they will be given to folks who desperately need them.

Many thanks in advance!

## Five Ways to Improve Your Credit Score

*From Your Friends at San Francisco Federal Credit Union*

- Pay your bills on time. If you find this to be a challenge, consider signing up for automatic payments.
- Pay more than just the minimum payment on your credit cards. Work on paying down your debt before you acquire any new debt.
- Pay your credit card bills before they're due. This way, more of your money will go toward paying for the month's purchases instead of interest.
- Find out if you have any outstanding medical bills. These can significantly drag down your credit score.
- If your debt has become unmanageable, consider debt consolidation. Learn more at [sanfranciscofcu.com/debt-consolidation](http://sanfranciscofcu.com/debt-consolidation).

*This article is courtesy of San Francisco Federal Credit Union, which provides members free access to personal financial counseling. SFFedCU offers debt consolidation loans with rates as low as 3.99%APR. For more information, visit [SanFranciscoFCU.com](http://SanFranciscoFCU.com), call 1 (415) 775-5377, or stop by one of our branches.*

## This sweet little pup needs you!

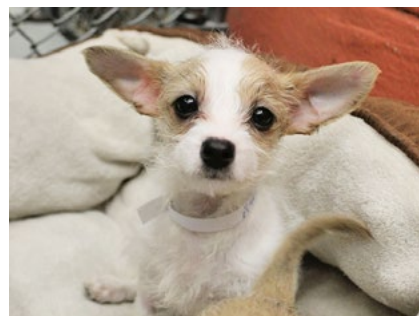
San Francisco Animal Care and Control, your city's open-door shelter, would like to invite RECCSF members to volunteer with us. We take in 10,000 animals a year—not only cats and dogs, but also rabbits, birds, fish, guinea pigs, etc. You could help to make a huge difference in improving their lives, while receiving unconditional love in return.

We offer an excellent specialized training program, with a volunteer time commitment of two hours a week for a minimum of six months.

The shelter is located at 1200-15th St. (at Harrison), and volunteer hours are available seven days a week, from 8:30 a.m. to 7:30 p.m.

To sign up for a volunteer orientation session, please contact us at 1 (415) 554-9414, or [acc.volunteer@sfgov.org](mailto:acc.volunteer@sfgov.org).

Please consider volunteering with San Francisco Animal Care and Control. It can be such a rewarding experience, and you will helping to provide care and support to so many deserving animals!





# RECCSF Annual Luncheon and Installation of Officers & Board Members

**Wednesday, June 12, 2019**

**Scottish Rite Masonic Temple,  
2850-19th Ave., at Sloat Blvd.**  
(Parking available in lower level garage.)

***New June luncheon location!***

## *News & Views*

May 2019  
Volume 209, Number 5  
Sheila Mullen, Editor  
Office: 1 (415) 681-5949  
Office email: [reccsf@att.net](mailto:reccsf@att.net)

## **Executive Board Meeting**

**Tuesday, May 21, 10 a.m.**  
Taraval Police Station, 2345-24th Ave.  
*All interested parties welcome.*

## *Note to members:*

Please keep RECCSF updated  
with changes in address,  
phone number and email.

## *News & Views*

### **June Deadline:**

☛ Friday, May 17, 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

