

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 Mary Anne McGuire-Hickey

The October Health Service meeting scheduled for Thursday, Oct. 10 is cancelled. The next meeting will be held on Thursday, Nov. 14 at 1 p.m.

HSS staff have worked closely with carriers on procedures to obtain second opinion diagnoses, and have shared this information with all providers.

- For assistance in obtaining a second opinion, consult with your primary care physician or specialist, and request a referral. The Blue Shield contact number for obtaining a second opinion is available under Shield Concierge at 1 (855) 747-5800. To understand more of your options, contact Shield Member Services at 1 (855) 256-9404.
- Kaiser Permanente recommends that you consult initially with your primary care provider for advice on obtaining a second opinion, and then contact the appropriate appointment center. If you need assistance or support, contact member services. Also, obtaining second opinions outside of Kaiser requires preauthorization, or the patient will be responsible for any costs.
- United Healthcare recommends that you ask your primary care physician for a referral, or call the customer service number listed on the reverse of your member ID card.
- In all cases, ensure that a sufficient time interval exists *before* your appointment for your medical records to be forwarded to your second opinion provider.

The open enrollment period begins Oct. 1, 2019. You may ensure that your contact information is accurate and up to date at the HSS website at

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## Retirement Committee Report

By Claire Zvanski

The SFERS Trust ranks in the **top 4%** across each of the past one, three, five and 10 years compared to our peers, according to CIO Bill Coaker, and is **now ranked number one** over the past year. It was pointed out that SFERS has significantly outperformed our peers, while incurring considerably less risk over this same time period. The Sharpe Ratio measures returns per unit of risk and SFERS ranks in the **top 1% over the past three years** and in the top 2% over the past five years.

For the year ending June 30, 2019, the fund experienced a **net investment gain of \$2.03 billion**. Assets increased from \$24.34 billion to \$25.86 billion in that year, outperforming the policy index by 178 basis points and ranking the fund in the first percentile of its peers!

In July 2014, SFERS had \$19.3 billion in assets. As of Aug. 31, 2019, the assets are **\$26.5 billion**, an increase of 38% in five years. Staff states that emphasizing alternative investments in asset allocation as well as emphasizing smaller, niche, specialist strategies in manager selection have helped achieve high excess returns as well as a lower risk profile. SFERS plans to hire staff for internal and direct investment management to continue this trend. The next asset allocation study is due to be presented in February 2020.

The report on **managers under review** remained unchanged. The **AFL-CIO Housing Investment Trust (HIT)** has been under review since 2017. Local labor recently expressed concern and has engaged in discussions with SFERS staff over the last several months. It was reported that a total of approximately 23 employees have departed the trust

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## October Calendar

**Annual Health Fair & Regular meeting**  
Wednesday, Oct. 9

*(Free senior flu shots!)*

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

**San Francisco Scottish Rite**

**Masonic Temple**

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

*(See Page 6 of this issue for details.)*

*News & Views*

**Editorial Committee Meeting**

Tuesday, Oct. 15, 9 a.m.

Taraval Police Station

All interested parties welcome.

**Executive Board Meeting**

Tuesday, Oct. 15, 10 a.m.

Taraval Police Station

All interested parties welcome.

**Public Meetings:**

**Retired Firefighters &**

**Spouses Association**

**Thursday, Nov. 21, 10 a.m.**

*Location to be determined.*

**Veteran Police Officers**

Tuesday, Oct. 8, 11 a.m.

San Francisco

Scottish Rite Masonic Center,

2850-19th Ave. & Sloat Blvd.

**Retirement System**

Wednesday, Oct. 9, 1 p.m.

1145 Market St., 6 Floor

**Health Service System**

No meeting in October

Thursday, Nov. 14, 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. 21, 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

during the past year, including the CEO in September 2018. Such changes raise red flags for the SFERS investment staff, which has had no fewer than 10 meetings with the HIT staff over the past 22 months. It also included an allocation reduction of \$120 million in May 2018. The future status of the AFL-CIO HIT was deferred and is expected to be brought back at the October board meeting.

Deferred Compensation manager Diane Chui Justen provided an update on the transition to VOYA, the new DCP record keeper. Members should have received a mailing

providing a PIN (personal identification number) for access by telephone and first time registration for online account access. Members are strongly encouraged to register online at <https://SFDCP.voya.com>. (Retirees can always consult with Joe Collins, who came out of retirement just to work with us again!)

Executive Director Jay Huish reported that it's time for the **Annual Combined Charities Campaign**. Expect correspondence with your September 2019 Retirement Allowances (end of the month).

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).

## Health Service Committee Report

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[www.sfhss.org](http://www.sfhss.org) by clicking on "health benefits enrollment" from your computer, tablet, smart phone or other mobile device.

Questions? Comments? Contact Mary Anne McGuire-Hickey at [mcguire-hickey@sbcglobal.net](mailto:mcguire-hickey@sbcglobal.net).

### Firefighters, Local 798, Annual Toy Program

If you can, please bring new unwrapped toys to the Dec. 11 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, or mail checks to Firefighters, Local 798, at 1139 Mission St., S.F., CA 94103

Thank you!



## 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 chuck their materials into your recycle basket. **Respond only to the packet issued by the Health Service System during October.** Open Enrollment for coverage in calendar year 2020—that counts.

## RECCSF is seeking donations for our Dec. 11 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. 24 for Mary Anne McGuire-Hickey at  
1 (415) 467-6862

## RECCSF Officers

Mary Anne McGuire-Hickey, President  
John "Skee" Tostanoski, First Vice President  
Second Vice President, vacant  
Bonnie Bompert, Secretary  
George Lau, Treasurer  
Leo Martinez, Sergeant at Arms

## Board Members

Richard Bridygham	Jerry Maxwell
Carol Cochran	Sheila Mullen
Thomas Dang	Linda Tabor-Beck
Ed "Rusty" Jepson	Tim O'Brien
David Leeds	David Williams
Stephanie M. Lyons	Claire Zvanski
Raymond Mason	

## 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

# President's Message

By Mary Anne McGuire-Hickey

A great many RECCSF events are coming up in October.

At the Oct. 9 General Membership Meeting, senior flu shots will be administered by Kaiser staff. Tables will be set up for vendors/representatives from Delta Dental, Kaiser Permanente, S.F. Health Service System Open Enrollment, SFHSS Well-Being, United Healthcare, and VSP. Presentations will be held by each group, as well as a brief RECCSF business meeting.

Membership Chair John "Skee" Tostanoski, Vice Chair Adlai "AJ" Jew, and other Membership Committee members have been meeting regularly to pursue ideas on recruiting recent retirees. Health Service has offered to assist us in contact pending retirees, but much work lies ahead in order to be able to implement our recruitment plans.

Member input on securing general membership meeting speakers is an ongoing project. Jodi Reid from CARA, last meeting's speaker, educated our members on critical hospital stay rights and shared that she would come back if group had concerns about another topic.

Any input from current members on how to reach these goals—like you—would be most appreciated!

Questions? Comments? Please feel free to contact me at [mcguire-hickey@sbcglobal.net](mailto:mcguire-hickey@sbcglobal.net).

## Sept. 17 Board Meeting Results

- Accepted Treasurer's Report

## New Members

Robert Stanton, MTA  
George Suter Airport

## RHCTF special meeting: hedge funds

The Retiree Health Care Trust Fund (RHCTF) was created by the passage of Proposition B (charter amendment) on the June 2008 ballot. The fund is to be used to pay the city's contribution to the health care premiums of its retirees and their survivors. There are two elected seats on this board. David Salem is the active employee who won his re-election bid and Ed Walsh is our retiree colleague who was just re-elected without challenge.

Many meetings with the city unions and employee organizations were held to discuss the city's unfunded healthcare liability that was estimated to be \$4.5 billion 30 years into the future. The city and all the stakeholders agreed to establish a method to begin to prefund that liability.

All employees hired after Jan. 9, 2009, are required to pay 2% of salary into this fund, which is matched by a 1% contribution from the city. Beginning July 2016, employees hired before Jan. 9, 2009 began contributing to the fund, and now pay 1% of salary with a matching contribution from the city. The superior court, SFUSD and community college have options to join the fund. Only community college joined with its contributions tracked separately by the controller.

In 2013, Proposition A eliminated a few loopholes of the original Prop B by preventing funds from being expended in 2020, requiring the fund to be "fully funded" or to exceed 10% of the city's total payroll costs in a fiscal year. The mayor, controller, trust board and a majority of the board of supervisors must agree to allow payments from the fund for that year.

Investments are doing well. Meketa is the investment manager. It is suggesting that the trustees consider investing 4% into Global Macro. SFERS CIO Bill Coaker is strongly recommending a 10% investment. Members discovered that Global Macro is actually a hedge fund. High fees along with high risks make hedge funds questionable investments for employee benefit plans.

There is a special meeting on Friday, Oct. 4, at 9 a.m., at 1145 Market St., 6th floor, to consider this investment. Your participation is requested, especially if you consider hedge funds too risky for our retiree health care benefit trust fund that has not yet reached \$1 billion.

## Important Notice: from RECCSF President Mary Anne McGuire-Hickey

Due to our current RECCSF severe fiscal crisis, at our Dec. 11 general membership meeting members will be voting on the issue of increasing RECCSF annual membership dues. This proposed dues increase has been voted on, and recommended by, the RECCSF Executive Board. The motion is to increase annual membership dues by \$20, raising it from \$48 to \$68 annually.

Although it may seem awkward to conduct this business on the same date as our annual holiday party, we need as many RECCSF members present as possible (at least 50) to be able to take a comprehensive final vote on this critically needed dues increase.

**It's our future in the balance: If you can, please plan to be there!**



**First area meeting of RECCSF members in Vallejo.  
It was a great reunion for many of our members. Join us next time!”**



## 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. 9 general membership meeting. Certificates will be distributed at the Dec. 11 Holiday Party.

If you wish your certificate(s) mailed to you, please check the box below, include 55¢ 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. 11 Holiday Party.

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

**All orders must be received by Wednesday, Dec. 4, 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 55¢ per certificate in my check.

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

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

## RECCSF Dues Increase proposal 2019

The RECCSF Board is proposing a dues increase. This has been an ongoing topic for some time.

For the first time, I am opposing this recommendation. Clearly, RECCSF needs the boost in revenue. Many of our colleagues are reaching emeritus age when they no longer have to pay dues. Many more of us are lifetime members. It's gratifying to find so many lifers paying the annual dues and making other donations.

While we continue to seek remedy for our pre-96 retiree colleagues, I fear too many of our members will not be able to afford ongoing membership. I will request dispensations for all who can't afford the increase, should it pass at the Dec. 11 Holiday party business meeting.

It is my opinion that we have not sufficiently exhausted our membership recruitment options. We've been frugal stewards. We've made a number of austerity changes over the last few years, including taking *News and Views* totally electronic.

Now, there's a new generation of retirees who prefer electronic interactions instead of club memberships. We need to pursue them. We need you to help us, too. I would like us to delay the consideration for a year while we focus on recruitment.

Sincerest thanks,  
Claire Zvanski

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### Eight Reasons to Create a Monthly Budget

*From Your Friends at San Francisco Federal Credit Union*

Are you not sure what you'll gain by budgeting? The following is a list of the benefits.

1. You'll spend less.
2. You'll have more freedom by knowing exactly how much you have to spend.
3. You won't neglect any fixed expenses because you'll have money set aside for them.
4. You'll skip more impulse purchases.
5. You'll have more money to put into savings when this expense is built into your budget.
6. You'll have fewer arguments and misunderstandings about spending when it's all been pre-decided and discussed beforehand.
7. You'll never be afraid of running out of money before your next check arrives.
8. You'll feel more confident about your financial situation when you know exactly how much money you have to spend each month.

This article is courtesy of San Francisco Federal Credit Union, which offers low interest rates on personal loans, auto and home loans, as well as one of the lowest rate credit cards in the country. For more information, visit [SanFranciscoFCU.com](http://SanFranciscoFCU.com), call 1 (415) 775-5377, or stop by one of our branches.

I'm writing this as an RECCSF Executive Board member and Membership Committee Chair. I am supporting the dues increase proposal. Since for the last three years I have opposed the dues increase recommendation, this is a reversal of position for me—as well as for the majority of our executive board,

Why now? I have watched our executive board effect multiple changes in order to help keep RECCSF fiscally sound, but year after year the deficit in our finances has continued. I have been very encouraged by the difficult changes that have been implemented in order to achieve some annual reduction in the deficit amount, *but we are still running at a deficit.*

RECCSF is very important to me, and I have great friends and colleagues in this organization. I'm constantly being challenged by the generosity and caring for our retired members, especially by our executive board members. I see countless hours spent by board members Mary Anne, Claire, Sheila, Linda, Bonnie, Leo, Thomas, George, Stephanie, David, Carol, Jerry, Richard and Tim; as well as by our new board members, Rusty and David. If it weren't for this board, we would be many thousands of dollars in debt! They donate significant volunteer hours and critical financial assistance working on our behalf! We are blessed that this organization possesses these fine "angels."

Other RECCSF angels have been quietly donating funds above their dues requirement, as well as additional donations from some of our life members. These members have helped us to reduce our deficit gap. Without their extraordinary continued support, our financial situation would be much worse, and I wish to personally thank them.

Our treasurer, George Lau, has stated that this modest \$20 annual dues increase will certainly not solve our financial shortfalls—*but it will help.*

There is strength in maintaining and increasing the number of our members, and I am in support of providing a reduced membership option for those of our members who truly cannot afford the proposed increase. A discussion of this option will be held by the RECCSF Board prior to the membership vote to be taken at our Dec. 11 annual holiday party business meeting.

Also, If you can provide fundraising ideas and energy to help resolve our current fiscal crisis, please feel free to contact Linda Tabor-Beck, Frugal Few Committee Chair, at [cane\\_elder@yahoo.com](mailto:cane_elder@yahoo.com).

Respectfully yours,

John (Skee) Tostanoski,  
First Vice President and  
Membership Committee Chair

## RECCSF Board Member Profile:

### Leo Martinez

*As told to Stephanie Lyons and John "Skee" Tostanoski*

In 1939, I was born to Frances and Leo Martinez in Jackson, California, the seat of Amador County. Most of the men in my parents' families were gold miners, working in the mines (as opposed to in the rivers).

In 1944, our family moved to the Rolph Park area of San Francisco, in St. Peter's Parish at 24th and Potrero Sts. I attended Starr King Elementary School, James Denman Middle School, Horace Mann Junior High, Lowell High School, and City College of San Francisco.

Early on, I loved sports. Jim Thorpe was my idol. I played sports and honed my skills at James Rolph Park. Like many youngsters at the time, I sold newspapers at Seals Stadium as well on neighborhood street corners.

I was fortunate enough to meet and marry the proverbial "girl next door," who lived on Utah Street. We were

blessed with two children, a boy and a girl. In 1963, while I was working for PG&E, we purchased a house in the Excelsior District. We still live in that house—56 years later.

In 1964, I joined the San Francisco Fire Department. An historic highlight of my career occurred in 1986 and 1987, when I became one of the training officers for the first women to enter the department.

In 1968, while serving at Station #43 on Brazil St., I became a union steward. In that role, I met (the late) Tony Sacco, a past president of RECCSF, an occasion that launched my volunteering career. I would like to thank Tony, as well many others in RECCSF, for their efforts in helping to keep me youthful!

I currently function as sergeant at arms at RECCSF general membership meetings, and would like to encourage anyone who is interested in assisting me to stop by my desk at our next meeting. It's a great way to get involved in the organization and meet the members!



### Be sure to attend our Wed. Oct. 9 Health Fair!

#### Find out everything that you need to know for 2020 about:

- Health Service System open enrollment
- Health Service System well-being practices
- Kaiser Permanente
- UnitedHealthcare
- Delta Dental
- Vision Service Plan
- Deferred Compensation
- See's candy order forms

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

***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.)**

### Calling all members!

#### Volunteers needed for Oct. 9 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 Richard Bridygham at [ricksf1723@gmail.com](mailto:ricksf1723@gmail.com).

***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 RECCSF T-shirts!

## General Membership Meeting

Wednesday, Oct. 9, 10 a.m.

Annual Health Fair

◆ Open enrollment information ◆

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

*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. 11, 10 a.m. Mark your calendars now!

### News & Views

October 2019

Volume 209, Number 9

Sheila Mullen, Editor

Office: 1 (415) 681-5949

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

### Executive Board Meeting

Tuesday, Oct. 15, 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. 11, 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

