

Official Publication of the Retired Employees of the City and County of San Francisco

# NEWS & VIEWS

A MEMBERSHIP ORGANIZATION WORKING FOR ALL CITY RETIREES

## San Francisco Health Service System has expanded dental coverage for qualified retirees

SFHSS retirees with qualifying chronic health conditions can opt in to receive expanded dental coverage with complimentary SmileWay® Wellness Benefits. This benefit offers 100% coverage for four cleanings, gum maintenance procedures, scaling procedures, or a combination of these three, annually.

Also included is 100% coverage for one periodontal scaling and root planing procedure per quarter.

Qualifying conditions include:

- Diabetes;
- heart disease;
- HIV/AIDS;

- rheumatoid arthritis; and
- stroke.

To sign up, visit [deltadentalins.com/ccsf](http://deltadentalins.com/ccsf) or call 1 (888) 335-8227, Monday through Friday, 8 a.m. to 8 p.m., pacific time.



## Get inspired with the San Francisco Health Service System Work of Art challenge!

**Challenge Begins on 11/16/2020.**

If life at home is feeling a bit dull or monotonous, join us for a four-week challenge with *Work of Art*, wherein you will explore the art of living an emotionally healthy life.

Learn skills to foster resilience and boost happiness, all while creating your own *Work of Art!*

For more information, *or to register*, visit <https://sfhss.org/work-art>.



## Retirement Committee Report

By Claire Zvanski

The primary focus of this meeting was to review and update the Retirement System's **environmental, social and governance** investing. Director of ESG Investing Andrew Collins provided the overview and updates going back to 1988, when SFERS first adopted

“social investment policies.” SFERS fundamentally believes that ESG factors can have a material impact on the value of companies and securities, as well as affect the macroeconomic environment more broadly. Today, SFERS announces its ambition for **the trust to be net zero emissions by 2050**, in line

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## All Regularly calendared November Meetings *Cancelled!*

The current COVID-19 virus is affecting all of us. Both Governor Gavin Newsom and San Francisco Mayor London Breed have issued directives for everyone—*particularly seniors*—to “shelter in place” as much as possible for the foreseeable future. In that spirit, the following regularly scheduled meetings have been cancelled for the month of November. As the situation develops, regular meeting updates will be communicated to our members through “email blasts” and future editions of *News & Views*. Stay safe!

### *RECCSF meetings:*

**General Membership Meeting**  
**Editorial and Executive Board meetings**

Electronic Zoom meetings as scheduled.

**Membership Committee Meeting**  
Electronic Zoom meetings as scheduled.

### *Public Meetings:*

**Retired Fire Fighters and Spouses Association**

**Veteran Police Officers**

**Retirement System**

**Health Service System**

Retirement and Health Service System meetings available at [sfgov.org](http://sfgov.org) and SFGOVTV

**UESF Retired Division**

Contact: Rudi Faltus 1 (415) 956-8373  
or [uesfrd01@gmail.com](mailto:uesfrd01@gmail.com)

**SEIU 1021 West Bay Retirees Chapter**

Contact: David Williams to participate in Zoom meetings at:  
[iamdhw@comcast.net](mailto:iamdhw@comcast.net)  
or 1 (415) 939-5149.

# Retirement Committee Report

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with the objectives of the 2015 Paris Agreement in limiting global temperature increase to 1.5 degrees Celsius as staff begins the development of a climate action plan.

Collaboration and communication with other investment funds and managers are the primary functions that have resulted in policy changes in some funds, no renewed investments in various companies followed by specific lists of these companies; and, finally, divestment (level III) in specific categories of investments. SFERS restricts its external managers from directly investing SFERS capital in securities with business operations in U.S. tobacco manufacturers and wholesale distributors, companies operating in Sudan, firearms and ammunition manufacturing companies and retailers, thermal coal companies; and, finally, select oil and gas companies.

The board unanimously reaffirmed its intent to:

- **remain divested from U.S. tobacco companies**, and adopt an updated list of restricted companies;
- **remain divested from certain companies operating in Sudan**, and adopt an updated list of restricted companies;
- **remain divested from firearms and ammunition manufacturing and retail companies**, and adopt an updated list of restricted companies. In September 2018, staff was directed to undertake direct engagement with Dick's Sporting Goods, Walmart, Firstcash, Inc. and Ezc Corp, Inc. (Ezc Corp did not respond). Dick's, Walmart and Firstcash have phased out sales of firearms. In 2018, SFERS became a signatory to the Principles for a Responsible Civilian Firearms Industry along with 13 other investors—and the list has since increased;
- **remain divested from thermal coal companies** and adopt an updated list of restricted companies; and
- establish a watch list of 24 companies (including ConocoPhillips and Petrobras) plus engagement where SFERS has current equity.

## RECCSF Officers

John "Skee" Tostanoski, President  
Jerry Maxwell, First Vice President  
David Williams, Second Vice President  
Bonnie Bompert, Secretary  
George Lau, Treasurer  
Leo Martinez, Sergeant at Arms

## Board Members

Sue Blomberg	Ray Mason
Richard Bridygham	Mary Anne McGuire-Hickey
Carol Cochran	Sheila Mullen
Thomas Dang	Tim O'Brien
Ed "Rusty" Jepson	Linda Tabor-Beck
A.J. Jew	Jean S. Thomas
David Leeds	Claire Zvanski
Stephanie M. Lyons	

Cumulatively, SFERS has invested over \$1 billion of its public equity portfolio in **fossil fuel free and low-carbon passive strategies as well as a low carbon active mandate**. At the same time, SFERS has **divested from thermal coal companies and select oil and gas companies** across its public equity and fixed income portfolios.

Managing Director of Asset Allocation, Risk Management, and Innovative Solutions Anna Langs presented the update of the **risk management review**. Over the past five years, SFERS increased its concentration in technology, health care, China, and active management. The report stated specifically that the fund has benefited substantially from taking those risks. The fund allocation to public markets is at an all-time low, and its weight to private markets and alternative investments is at historic highs. That has helped reduce the volatility of plan returns, but it has also reduced liquidity. (Note previous meeting reports regarding board decisions to address liquidity concerns.)

CFO Bill Coaker reported that, as of Sept. 30, 2020, the fund was at **\$28.2 billion**. The return for the first quarter was 6.23%, even with September losses in public equity and real assets. He stated that the market is making strong recoveries but notes that COVID still impacts the market. The absolute return portfolio (hedge funds) lost 10.56% in March but has recovered more than 7% since. Real assets struggled due to the COVID impact on hotels and office properties. Natural resources plunged as the demand for oil caused large losses. Oil prices tend to self-correct, especially in transportation.

October was National Retirement Security Month and the **deferred compensation program** is doing outreach to attract more employees. Log in to the website to make sure that **your beneficiary information** is up to date and accurate. There is a current request for proposal (RFP) for the SFDCP Investment Consulting Services.

The audited financial statements and supplemental schedules for years ended June 30, 2018 and 2019 were presented. These are prepared by outside auditors selected by the controller's office.

Jay Huish provided an article from *Pensions & Investments* by Arleen Jacobius stating that the California supreme court has sent four remaining cases concerning the so-called California rule back to the state courts of appeal. Only two of the cases will be fully reconsidered by the courts of appeal based on the Alameda decision.

Questions? Comments?

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

## October 20 Electronic Board Meeting Results.

- Accepted minutes as written.
- Accepted Treasurer's Report.
- Accepted motion for Membership Committee to discuss and organize an electronic general membership meeting.

# President's Message

By John "Skee" Tostanoski

Halloween celebrations have "taken a pass" in my neighborhood this year; how sad and unfortunate, but safety demands.

I hope that all of our members have taken advantage of our free senior *high dose* flu vaccine. It was a bit of an ordeal to identify mine. However, I did persevere; and, after several inquiries, I was able to receive it at Costco.

Of course, the upcoming elections are now first in people's minds. Be sure to vote so that your voice can be heard. I send successful candidates in all of the races best wishes in dealing with this unprecedented time both in our local areas and the nation.

I'd like to remind our members to actively invite past coworkers and other city retirees of your acquaintance to join RECCSF. Now that we have introduced the introductory, new member discounted rate, new members will

soon realize that, among other bonuses, the RECCSF *News and Views* newsletter keeps them continuously informed as to the status of their financial and medical benefits.

Lastly, as many of us struggle through this pandemic, I encourage members to be aware of additional stresses in relationships, or additional loneliness for seniors living alone. Reaching out with a phone call, email, or card can make a difference.

If you happen to become ill or depressed yourself, remember that our excellent medical plans are available to help restore your physical and emotional well-being.

And, you and yours stay safe!



## We need member photos!

Since our in-person general membership meetings are now temporarily postponed due to the coronavirus pandemic, our editor will welcome personal photos of our members—at work or play—to be published in *News & Views* to help keep us in touch with each other.

Please include captions with member name and activity description, and email to [sheilamullen@mac.com](mailto:sheilamullen@mac.com).  
*Items suitable for publication will be printed as space allows.*

## Useful Contact Information

### RECCSF Office

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

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

Phone Number:

1 (415) 681-5949

### S.F. Retirement System

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

Phone Numbers:

1 (415) 487-7000

1 (888) 849-0777

### Health Service System

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

Phone Numbers:

Member services:

1 (628) 652-4700

Employee Assistance:

1 (628) 652-4600 (24/7)

Toll-free: 1 (800) 541-2266

Fax: 1 (628) 652-4701

Benefits: [sfhss.org/benefits/retirees](http://sfhss.org/benefits/retirees)

### Health Service Quick Links

Blue Shield HMO Plans

<https://sfhss.org/access-hmo-blue-shield-california>

Kaiser Permanente HMO

<https://sfhss.org/kaiser-permanente-hmo>

City Plan & City Plan 20 PPO

<https://sfhss.org/unitedhealthcare-ppo-city-plan>

UHC Medicare Advantage PPO

<https://sfhss.org/uhc-medicare-advantage-ppo>

### Dental and Vision:

Delta Dental

<https://sfhss.org/delta-dental-ppo>

UnitedHealthcare Dental

<https://sfhss.org/unitedhealthcare-dental-dhmo>

DeltaCare USA

<https://sfhss.org/deltacare-usa-dhmo>

VSP Vision

<https://sfhss.org/vsp-vision-plans>



# RECCSF Board Member Profile: Ray Mason

*As told to Stephanie Lyons and John “Skee” Tostanoski*

Like many other RECCSF members and board members, I was born in San Francisco—as were my children and grandchildren.

I attended Mission Dolores Grammar School, Lowell High School, Cogswell College and City College of San Francisco.

In December, 1956, I started working for the city in the Survey Section of the Bureau of Engineering. In 1963, I was promoted to the Water Dept., Millbrae. In 1967, I made my final move to the Airport, from which I retired in 1995 as Chief Surveyor. During my ca-

reer with the city I served on the board of directors of IFPTE, Local 21, and as Local 21’s representative to the San Mateo County Labor Council.

After I retired, my wife and I travelled about the U.S. by automobile. (Don’t knock it until you try it, because this mode of travel gives you the freedom to visit many different places and meet many more people than otherwise possible.)

Upon retirement, I joined RECCSF; and, at the gentle urging of Jerry Gallagher, ran for, and was elected, to its board of directors. I am now an RECCSF past president and continue to support and advocate for health and pension benefits for our members.



I strongly urge other members to also become active, and to likewise consider running for the RECCSF Board.

## Flu Vaccination Season Continues!

*Submitted by Claire Zvanski*

***It’s not too late to get your flu vaccination!***

***As a matter of fact, it’s a great time to get vaccinated!***

If you are aged 65 years or older, ask for the “super senior vaccination!”

Otherwise, the standard flu vaccination is perfect for you!

All city and county locations tend to be fully booked up, so make sure that you go soon to your local Walgreen’s, CVS, Thrifty or COSTCO pharmacies.

*In most cases, there is no charge for the vaccination.*

If you do happen to get charged, be sure to get a receipt and submit it to your health plan for reimbursement.

A flu vaccination will help you to stay well during the COVID pandemic.

*Also, always remember to wear your mask!*

**Editor’s Note:** We urge more submissions from our members—both Opinion pieces and articles—that reflect the varying opinions of *all* of our members on issues of interest to city retirees. Submissions are printed on a space-available basis and subject to being edited for grammar, length, and appropriate language, but *never* for opinion.



# Our RECCSF members Our community



Stay home! Stay safe!

## See's Candy Gift Cards

As a holiday season service to our members, RECCSF is taking orders for See's Candy gift cards at the discounted price of \$23.50 each. Please check the box below, and make sure to write your address on the order form.

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

**All orders must be received by Friday, Dec. 4, 2020 and accompanied by a check payable to RECCSF. No exceptions!**

(If you order more than five gift cards, please include \$1 for postage in your check.)

Do not send an envelope—we can't use them to mail the cards.

**Questions? Contact Sue Blomberg at 1 (415) 221-9731 or [suesue22@pacbell.net](mailto:suesue22@pacbell.net).**

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

Mail order form and check to: Sue Blomberg: 4819 Anza St., San Francisco CA 94121

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

Number of gift cards \_\_\_\_\_ @ \$23.50 per certificate = \$ \_\_\_\_\_

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

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

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

# The RECCSF Watchbird



## Health Care Scams are in Season, Too!

Submitted by Retirement Board Commissioner  
Al "Croce" Casciato

There are more scammers out there than ever before! No one will ever call you from Social Security, the IRS, a bank, Blue Shield, PG&E, UHC, the DMV or anywhere else (including your nephew stranded in Nigeria).

Dear Patient,

Sutter Health values your privacy and we work hard to protect your medical and personal information. Recently, we learned that individuals claiming to be employees of Sutter Health are contacting patients and asking them to provide their full social security number, banking information, credit card information, and other sensitive data to verify their identity. Sutter Health does not ask for this information to verify your identity over the phone, within the online chat function of My Health Online, or via email.

Sutter Health may ask for the following information to verify your identity:

- Full name
- Date of birth
- And a 3rd identifier – which may include:

Hang up on these callers. Never give them your personal information, or correct any information provided by them.

No legitimate agency takes payment in gift cards, either. Think very carefully before you act.

Following is a sample letter from Sutter Health addressing this problem. Be smart and be safe!

- Phone number;
- Address; or
- Last four digits of social security number

Sutter Health staff may reach out to you via phone, email or postal mail. Our emails will always come from an email address ending in @SutterHealth.org.

Sutter Health will never request bank account numbers, full social security numbers, or full credit card numbers to verify your identity through any of these channels of communication.

If you have questions, please contact your provider's office about any additional measures they may take to protect your information.

Thank you for trusting us with your care and for protecting your private information.

## Ignore Those Health Insurer Mailers!

At this time of year, a flood of health insurer flyers tend to bombard our mailboxes, telephones and TV commercials, enticing us to change to various health plans, or to sign up for drug or Medicare-supplement plans. Ignore their pleas—whether by mail, telephone calls or TV ads—and chuck their materials into the recycle basket.

*Your lifetime employer-sponsored health care coverage is at risk here. If you make the serious mistake of purchasing alternate health care, you will be permanently removed from the San Francisco City & County Health Service System health care coverage.* So, toss out those mailers, hang up your telephone, and ignore any TV solicitations.

*Open only your HSS Open Enrollment envelope and follow the instructions very carefully, especially if you are on Medicare. You need to respond only if you are making any changes to your current health plan choices.*

*During October open enrollment month respond only to the packet issued by the Health Service System to secure coverage changes for calendar year 2021—that counts!*

## Six Ways to Protect Yourself During International Fraud Awareness Week

(Nov. 15 to 21, 2020)

From Your Friends at San Francisco Federal Credit Union

1. Keep hard copies of all credit and debit cards in a safe, secure place.
2. Use double-authentication on all online banking transactions.
3. Never click on any suspicious-looking links or download any material with which you are unfamiliar with the source.
4. Don't share sensitive information online unless you can absolutely verify the identity of the other party.
5. Check your credit card and checking account statements carefully each month and remember to report any suspicious activity immediately.
6. Set a spending cap for your credit and debit cards, as well as a specific geographic area for their use.

This article is courtesy of San Francisco Federal Credit Union, with branches in San Francisco and San Mateo counties. For other financial tips, visit [SanFranciscoFCU.com/financial-tips](http://SanFranciscoFCU.com/financial-tips); and, for more information on our products and services, visit [SanFranciscoFCU.com](http://SanFranciscoFCU.com), call (415) 775-5377, or stop by one of our branches.



# Members connect



Former longtime Retirement Board Commissioner Herb Meiberger and his dog, Bark, relaxing at Crissy Field. (Bark is sticking out his tongue at the photographer!)



Kathleen Keller and her dog, Major, at the observation lot above the Cliff House, near Merrie Way. It's a nice walk from there along the Point Lobos trail that offers great views of the Golden Gate Bridge. After 35 years with the city, Kathleen Keller retired from DEM as a 911 Dispatcher, and wishes good health to all members!



Hello. I'm Barbara Erhard. I retired from the superior court in 2013, and my husband, Paul, also retired from the DPW electrical shop in 2013. Over the past few years, we have been remodeling the 1955 hunting cabin we bought in Jackson, California in 2010. We are currently building a cedar fence; 160 of 180 feet is now completed.

I also knit, and have just finished a baby afghan as a special request for a baby shower.



## Beware!

*By Harry Lew*

Several years ago, I had a very scary "fender bender" with a cement truck in front of the hall of justice. I was driving on Bryant Street (a one-way street) in the third lane to the right, heading in the direction of the bay bridge. Suddenly, our small car received an impact to the left back door delivered by a huge cement truck; luckily, no one was injured. The only damage was a small dent and some visible scratches on the left rear door of our car. The accident clearly was the fault of the cement truck driver; but, as sometimes happens, the truck driver denied he was at fault.

A police officer appeared and stated that he had witnessed the accident. Another police officer appeared at the scene later to write up the accident report, and I was told that it would be sent to me. The copy of the accident report that I received was correct as to the date and location, but in error as to the facts.

I filed a claim against the cement truck company and truck driver in small claims court. I obtained the cement truck driver's driving record; it revealed that he had received numerous speeding citations and was driving without a valid driver's license at the time of the accident! Summarily, the judge awarded us the judgment.

My point is that anyone finding themselves in this type of situation, and dissatisfied with how it is handled, should make every effort to pursue the issue in order to reach a fair and equitable result.

# Upcoming General Membership Meetings

Due to the current COVID-19 (corona) virus emergency, all upcoming RECCSF meetings have been cancelled for the foreseeable future. Please be assured that your RECCSF Board will keep members updated on future developments through our RECCSF *News & Views* newsletter, periodic “email blasts,” and RECCSF website at [sfretirees.org](http://sfretirees.org). Our age group is particularly vulnerable for contracting this infection, and we urge all of our members to stay safe by self-quarantining at home as much as possible.

## *News & Views*

November 2020  
Volume 121, Number 10  
Sheila Mullen, Editor  
Office: 1 (415) 681-5949  
Office email: [reccsf@att.net](mailto:reccsf@att.net)

## Executive Board Meeting

All in-person board meetings cancelled until further notice. Your RECCSF Executive Board is meeting by Zoom for the foreseeable future.

### *Note to members:*

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

### *News & Views*

#### *December/January Deadline:*

☛ Friday, Nov. 13, 5:30 p.m.  
Please email your submissions to:  
[sheilamullen@mac.com](mailto:sheilamullen@mac.com).  
Letters to the editor and opinion pieces are welcome.  
All submissions subject to further editing.

### Visit our website:

[sfretirees.org](http://sfretirees.org)  
RECCSF office  
email:  
[reccsf@att.net](mailto:reccsf@att.net)  
3915 Irving St.,  
San Francisco, CA 94122

## 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.

- \$68, *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).



## I want to know!

Join

# RECCSF

Retired Employees of the City and County of San Francisco

