

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 primary focus of this meeting was the retiree dental plan. Most specifically, the focus was on the **Delta Dental** PPO plan. As we know, this is funded specifically by our retiree membership (group rated) since there is no employer contribution to offset premium costs. Our premiums received a 4% rate relief in 2021 from pandemic suppression. It is now time to make sure we get back to having cleanings and other preventive services which help us maintain better physical health, as well.

There are three basic plans: Delta Dental PPO, DeltaCare USA HMO, and UHC Dental HMO. Within the Delta PPO, there are three dentist options: Delta PPO dentist, Delta Premier dentist and non-network dentists. If you choose a Delta dentist (PPO or Premier), you will **only pay the copay** for the service. If you choose a non-network dentist, you will pay the copay and be **balance billed** for all charged services. (It gets expensive.) HSS received reports from some members that their Delta dentists were leaving Delta. Specifics were not given. The HSS member services team is working with Delta to determine the issues and resolve them in an effort to keep as many dentists as possible in the network.

The Delta rate proposition for 2022 offsets the 2021 4% rate reduction by increasing rates 4.17%. The good news is that it's a **rate guarantee for two years** for both the Delta PPO and DeltaCare USA HMO. The UHC Dental HMO is offering a **one-year 10% rate reduction** based on recent plan experience.

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## Retirement Committee Report

By Claire Zvanski

The major issue still before the retirement board is the **discount rate!** Should it be lowered from the current 7.4% to 7.3 or 7.2%? In February, the recommendation was to go to 7.3%. Now, the actuary recommends considering 7.2% or 7.3%. The questions ranged from the impact on current employee contributions to the cost to the city (25 or 26% of payroll) as well as the probability of **supplemental COLAs**; specifically, the supplemental COLA threshold for the **pre-96 retirees**. The charter requires the fund to be **100% market rate funded** in order to generate a supplemental COLA for that population. It was clearly stated that **the fund will be 100% market rate funded on July 1, 2021**. It was also stated that the city's contribution needs to be calculated and "billed" now since the city pre-pays the retirement system and is getting ready to make the July 1 payment. There will be **no increase to employee contributions**. Depending on the percentage of reduction, the city's contribution rate remains about the same. Currently, the 7.4% discount rate is the highest in California among public pension plans. Keeping 7.4% will lower the city's contribution to about 24.4% payroll (saves \$62M). Going to 7.3% will put it at 25.5% (saves \$22m). Going lower will increase the contribution. While the pressure is on this board to make a decision, the board **continued this item to the Investment Committee meeting of April 21** and, subsequently, to the May retirement board meeting. As for supplemental

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## All Regularly Calendared May Meetings

### RECCSF

(For the immediate future, RECCSF will be communicating with members through *News & Views* and regular "e-mail blasts." Stay safe!)

### **Zoom Electronic meetings**

(Members welcome to attend: Contact: [sfskee1@gmail.com](mailto:sfskee1@gmail.com).)

### **Program Committee**

Monday, May 3, 1 p.m.

### **General Membership Meeting**

Wednesday, May 12, 10 a.m.

### **Editorial Committee**

Monday, May 17, 10 a.m.

### **Executive Board**

Tuesday, May 18, 10 a.m.

### **Membership Committee**

Wednesday, May 26, 1 p.m.

### **Frugal Few Committee**

Friday, May 14, 1 p.m.

### Public

(The following listed entities are individually choosing communication methods with their members.)

### **Retired Fire Fighters and Spouses Association**

(Meetings postponed until Fall, 2021.)

### **Retirement System and Health Service System**

[sfgov.org](http://sfgov.org) and [SFGOVTV](http://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  
(Zoom meetings)  
[iamdhw@comcast.net](mailto:iamdhw@comcast.net)  
or 1 (415) 939-5149.

## Retirement Committee Report

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COLAs to post 96 retirees, a reduction increases the probability of sufficient excess earnings to generate supplemental COLAs going forward.

The fund is at **\$31.6 billion** as of March 31. Monthly earnings were only .98% but the **FY earnings are at 21.80%**. Public and private equity earnings remain very high with private credit and absolute return holding at over 12.6% for the fiscal year. As interest rates increase, bond earnings will decrease. The fund has made a remarkable recovery and the hope is for that to continue. There will be more detailed information, especially of the absolute return (hedge funds), at the April 21 Investment Committee meeting.

The other exciting news is that 200 employees attended a deferred compensation webinar. That is the highest attendance they have ever had at any meeting! *Sfdcp.org* is where everyone with funds in deferred compensation should go to check on earnings, etc. The stable value fund earnings for the second quarter are only 1.78%, but given the current state of the financial world, that is a solid percentage higher than interest on savings accounts and treasuries.

Finally, Jay Huish announced that the Retirement System's *Statement of Incompatible Activities* has been issued. It impacts staff and commissioners. The budget process remains incomplete, so the department is still trying to get the mayor's budget analyst to agree to the staffing requests; next, the board of supervisors' budget analyst. Is this tied to the discount rate? No one is saying!

*The 2020 Annual Report is now available on the SFERS website.*

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).

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## Calling all "Lifers"

By Linda Tabor-Beck

Are you—as am I—an RECCSF life Member? This was certainly a “good deal” when I joined. The deal was so good, in fact, that I now realize that I'm not currently contributing anything more to help support the organization that I think is so important for all of us retirees.

So, as a fellow life member, as well as chair of the Frugal Few Committee, I'd like to encourage you to join me in making a donation to RECCSF.

We need to maintain an income equivalent to our costs: At this time our dues—either annual or life—are no longer sufficient to support our needs.

Please consider sending RECCSF a donation, as well as encouraging your other retired city employee friends and acquaintances to join RECCSF.

Many thanks in advance!

## Health Service Committee Report

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Unless you purchase the premier VSP plan (vision), you do not see the premiums as they are blended into your medical premium costs. VSP is offering a five-year rate renewal with only two of the five years seeing a maximum 2% increase. Benefits remain the same.

HSS is encouraging all members to sign in to the *SFHSS.org* website so that you will receive the monthly *enews* and other communications. It is also partnering with RECCSF and other retiree organizations to provide health information far and wide. It's time to develop a social media opportunity for all members, unique to their interests and needs. (Hello, Hetch Hetchy!) HSS wants its members informed, healthy, getting benefit services, and living well.

The Department of Human Resources hosted a closed *Managing Implicit Bias* training in March specifically for the HSS leadership team. While this is an issue for the city, it remains an issue for HSS on several levels, including delivery of medical services. Our membership team expects that members would report incidents, concerns, and experiences of bias involving racism, misogyny, xenophobia, gender identity, sex, and sexual orientation.

HSS offices and the Well-being Center remain closed at this time. Staff will be returning to work in shifts. Continue to call in with your questions and issues so that the membership team can serve you.

Questions? Comments? Please feel free to contact Claire Zvanski at [czvanski@gmail.com](mailto:czvanski@gmail.com).

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## Welcome to the Friends of RECCSF

By Linda Tabor-Beck, chair

At our last committee meeting, The Frugal Few Committee decided to reinstate our public acknowledgment of the kind folks who donate to RECCSF. We call this group of generous folks the Friends of RECCSF.

*If you choose to donate, we don't publish any donation dollar amounts, and if you would rather remain anonymous, please be sure to let us know.*

**Many thanks to the following members who have donated since we started conducting Zoom electronic general membership meetings in November 2020**

Thomas Dang  
Adlai Jew  
Kathleen Keller  
George Lau  
David Leeds  
Madeleine Licavoli  
Stephanie Lyons  
Jerry Maxwell  
Mary Anne McGuire-  
Hickey

Tim O'Brien  
Patricia Pendergast  
Jean Thomas  
John "Skee" Tostanoski  
David Williams  
Claire Zvanski  
Anonymous – five  
members

# President's Message

By John "Skee" Tostanoski

As your president, I need to talk frankly about money, since I feel very responsible for the financial wellbeing of our organization.

In the six years that I have been involved in RECCSF, our financial resources have diminished each year; as a result, we have needed to implement many organizational changes in order to target effective cost-cutting.

Our Frugal Few Committee is dedicated to preserving RECCSF finances and invites you to join us if you have any ideas or opinions to help strengthen our finances.

From what I understand, RECCSF was established in 1959 and incorporated in 1963. One of the reasons we did well financially in the past was because many of our members had bequeathed funds to RECCSF in their estate planning, and I am urging you to please consider continuing this tradition in your financial planning.

The **most important way** for RECCSF to remain viable is to increase our membership. I'd again like to encourage you to invite former coworkers and other city retirees of your acquaintance to join RECCSF. Remember, we have introduced the **\$25 new member introductory 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 critical financial and medical benefits.

We are continuing to conduct monthly Zoom electronic general membership meetings with excellent speakers who inform our members about issues that personally affect them, and I would like to encourage all of our members to join us.

Our April General Membership meeting was very informative. Nathan Sinclair from the San Francisco Dept. of Technology (DTIS) presented an enlightening program on avoiding scams, as well as on how to protect ourselves when using our communication devices.

Our election of officers and board members is scheduled for the May 12 meeting, and I am asking you to please consider joining the team. *We need new ideas and the support of members!*

On the health note, it seems like the larger world is beginning to slowly reopen, and more Covid 19 inoculations are being made available. I asked my doctor his opinion on receiving the vaccinations. He strongly recommended getting

## Consider a bequest to RECCSF in your Financial Planning

By Linda-Tabor Beck

I'm currently in the midst of getting my trust re-written. One item on my list is a bequest to RECCSF. I want to ensure that the important work our organization does for all city retirees will carry on well into the future.

I hope that other RECCSF members will also consider including a bequest to RECCSF in their personal financial planning.

May 2021

them, so I received them both, and encourage all RECCSF members to do the same. (This whole "herd immunity" thing has me feeling like a sheep! Baa!)

On a personal note, my bride has not yet been medically cleared to receive her immunizations, so our world is going to continue to remain small.

By the way, I did have a reaction to the second vaccination and felt a little "under the weather" for a few days while my antibodies grew stronger. The bottom line is that it's critical for me to protect my bride, and my having a few uncomfortable days is a small price to pay.

Today, I will be thankful for having everything that I need in life, including the people I care about and who also care for me.

If I smile at someone but think that they do not see my smile, I will say "Hello and have a good day," and hope that this will bring sunshine to them. I hope that someone smiles at you today, as well.

If you have any comments or questions, please feel free to contact me at [sfskee1@gmail.com](mailto:sfskee1@gmail.com).



### April 14 Zoom Electronic Board Meeting Results

- Accepted Treasurer's Report.
- Accepted a motion to send a link to an article about Bill Coaker's investment strategy to RECCSF membership by email blast passed without objection. Bill Coaker is San Francisco Employees' Retirement System Chief Investment Officer. Link: <https://www.ai-cio.com/lists/2021-power-100/?pid=60943>.
- A motion that RECCSF send a letter to the appropriate officials to support funding of S.F. City College System passed without objection.
- A motion to continue to hold Zoom meetings until the end of 2021 passed without objection.

### 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	

# The RECCSF Watchbird



## Save our CCSF!

By John “Skee” Tostanoski

*City College of San Francisco has helped so many of us to succeed; we now need to help them!*

I first enrolled in City College straight out of my trade-focused high school. For many young people the City College experience works well at this time, but for me it wasn't a good fit. I decided to immediately begin work in the trades.

After I became a city employee at 36 years of age, and parent to five children, I returned to City College motivated and wanting to succeed. Two years later I received an AA and Certificate of Completion. This allowed me to compete for better positions within the city. I wasn't alone: The night classes then were full of adults wanting to aim higher in life.

As seniors, we have also had the opportunity to attend a wide range of academic and physical activity programs. (Many of us require hands-on instruction rather than being successful learning from a computer.)

We all owe a huge debt to City Col-

lege for the opportunities that became available because of this education. City college is a lifeline of hope, *and City College employees are also city employees.*

Please tell your co-workers, friends, and families that City College is under attack. If we don't respond quickly there won't be much left for our children and grandchildren!

The issues are as follows:

- chronic underfunding of our California community colleges has left CCSF facing a cut of at least 50%;
- City College is a majority “student of color” institution. It is essential to San Franciscans, especially those in the most need, and
- *We need to take action, now!*

### **The cuts to CCSF will hurt our communities:**

- 31,000 students would be denied educational opportunities;
- 610 employees—or a staggering 65% of CCSF faculty who are disproportionately persons of color—are facing layoffs during the pandemic; and

- working class people rely on the programs at risk of being slashed, such as: nursing, ESL, ethnic/diversity studies, construction, culinary, older adults, general education transfer courses, and more.

**I am asking you to please sign the petition below telling elected leaders to fund CCSF.**

- Copy and paste this to your computer <http://bit.ly/Petition2SaveCCSF>.
- You can get more information at: <http://bit.ly/AFT2121APRIL>.

*The foregoing information was received from Ann Killebrew.*

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## RECCSF Raffle Reminder

By Linda Tabor-Beck

First of all, RECCSF extends many thanks to those members who have been supporting our raffle—but “the more the merrier!” We have been able to give out three gift cards at each of our last general membership meetings. Wouldn't it be great to be able to give out four? (FYI, the number of “tickets” purchased determines the number of cards given.)

As a reminder, following are listed the basics:

- Mail check (\$5 minimum for six numbers) to the RECCSF office at 3915 Irving St., 94122, or contact me directly via Zelle at either [lindareccsf@gmail.com](mailto:lindareccsf@gmail.com) or 1 (415) 622 8093; **and**
- Email me your mailing address, choice of card (Safeway, Lucky's, Trader Joe's, BevMo, or See's). If you have mailed more than \$5, advise how you want it used. (For example, many members have mailed \$100 and requested 12 numbers for 10 meetings.)

*Please do remember the second step; otherwise, I can't get your card to you if you're a winner.*

I love ending our meetings by giving away prizes, so “thank you” for your support of RECCSF.

### RECCSF 2021 General Membership Meeting Dates at 10 a.m.

Wednesday, May 12

Wednesday, June 9  
*(induction of officers  
and board members)*

Wednesday, July 14

Wednesday, Aug. 11

Wednesday, Sept. 8

Wednesday, Oct. 13  
*(health fair)*

Wednesday, Nov. 10

Wednesday, Dec. 8  
*(holiday party)*

Until further notice,  
all RECCSF Zoom general  
membership meetings will  
be conducted electronically.

*Attendance by RSVP  
only to [reccsf@att.net](mailto:reccsf@att.net).*

*(Regular reminder notices will  
be emailed to members who  
RSVP prior to meeting dates.)*

Our Zoom electronic meetings  
can be logged on to at  
9:50 a.m., will begin promptly  
at 10 a.m., and end by 12 p.m.

*Please calendar these important  
2021 dates ASAP!*

# Handling Credit Card Debt on a Fixed Income

From Your Friends at San Francisco  
Federal Credit Union

If you have cash flow issues, and spent time analyzing your complete financial situation, you may have more to offer than you think.

- **Permanent life insurance policy:** If you have a permanent life insurance policy in which you've accumulated a substantial cash value, you may consider taking a cash-surrender loan in order to repay all, or part, of your debt. You can take out up to 96% of the investment portion while leaving the death benefit intact. The loan does not need to be repaid. The insurance company will recoup the balance (plus interest) after you die.
- **Savings and assets:** Having enough money saved for future expenses and emergencies is important. However, if a large amount is accumulated and you've got high interest debt, consider using some savings to erode the balance. You may also consider

selling unnecessary property.

- **Employment:** For some, going back to work is a reasonable, and even attractive, possibility to relieve financial burden. However, if you are not able to work, do not unduly push yourself. Your health and well-being—particularly at this stage of your life—is too important to jeopardize.
- **Home equity/reverse mortgage:** Many homeowners have built equity in their homes, which can be used to your advantage. It can be helpful to get a home equity line of credit or second mortgage, or obtain a reverse mortgage (a loan against your home that you do not have to repay as long as you live there).  
Once you have a very good idea of how much money you have to offer, it's time to contact your creditors.
- Call each of your creditors, ask to speak to a supervisor, and explain your circumstances.
- Propose a plan that you can afford.

If the minimum payment is \$150, and all you can afford is \$50, don't promise more. (If you can't meet the payment, your credibility will be harmed, making future negotiation more difficult.)

- Keep a record of the person you spoke with, what was said, and the date and time of the call.
- Back up your conversation with a letter or email. Mail letters from the post office so that you can send them certified mail, return receipt requested.

Take action by exploring all of your options and offering what you can. This way you can take pride in knowing that you are doing your very best to deal with these financial issues.

*This article is courtesy of San Francisco Federal Credit Union. For information about our products and services, including reverse mortgages and lines of credit, visit [www.sanfranciscofcu.com](http://www.sanfranciscofcu.com), call (415) 775-5377, or stop by one of our branches.*

## 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>

# April 14 Zoom Electronic General Membership Meeting



Nathan Sinclair, Cybersecurity Defense Manager, Department of Technology, City and County of San Francisco

Mr. Sinclair's presentation covered strategies on how to remain safe from scams, hacks, and other security breaches.

## Who to Contact / How to Find Reporting & Resources

Contact local authorities if you're being scammed:

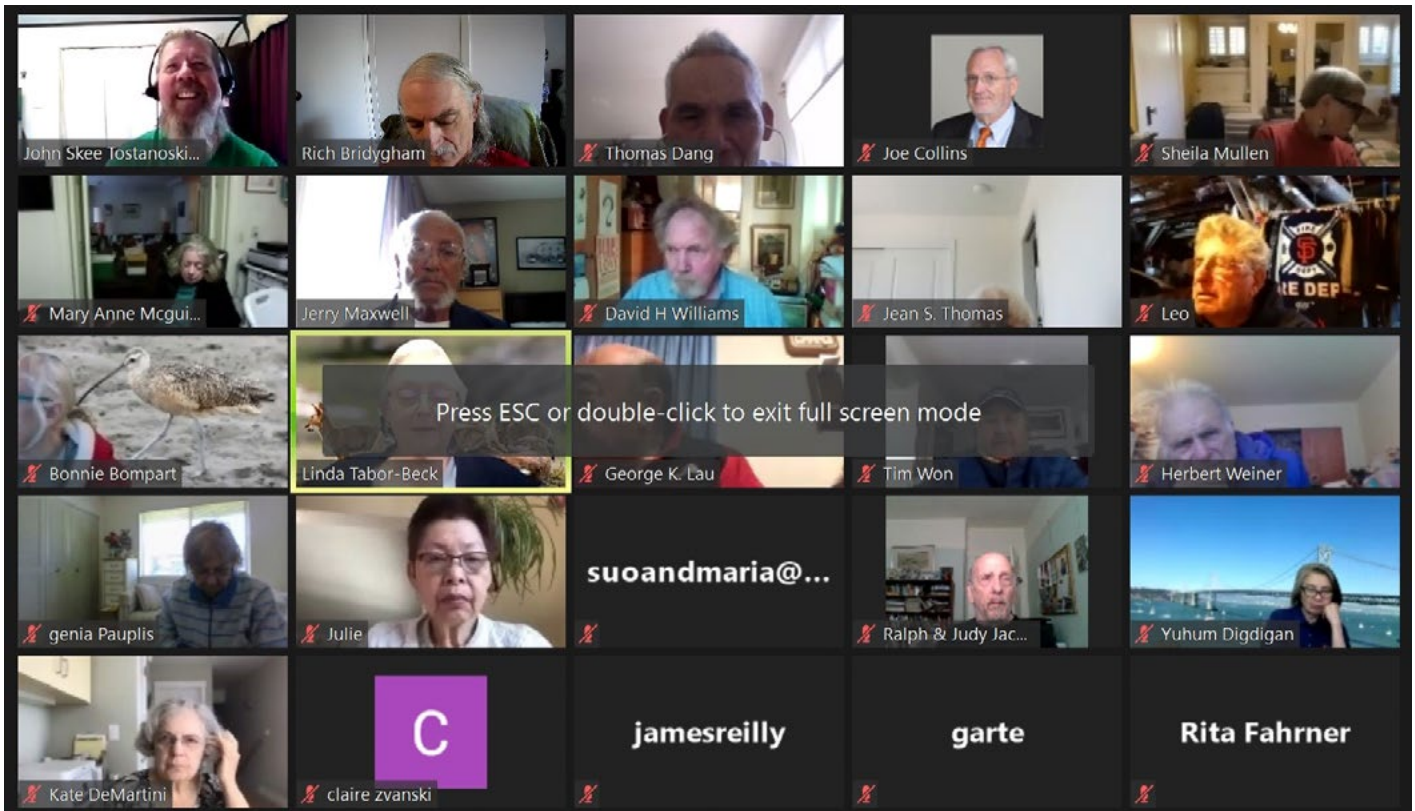
- <https://sanfranciscopolice.org/financial-crimes-unit-fraud>
- <https://www.oaklandca.gov/services/report-a-crime-online>
- [https://www.alcoda.org/cewpc/id theft hi-tech crime](https://www.alcoda.org/cewpc/id%20theft%20hi-tech%20crime)

Report malware and phishing to DHS by e-mail at [cert@cert.org](mailto:cert@cert.org) and [soc@us-cert.gov](mailto:soc@us-cert.gov)

Northern California Regional Intelligence Center <https://ncric.ca.gov/>



A sampling of RECCSF members in attendance at the RECCSF April 14 Zoom General Membership meeting.



## Save the date!

2021 RECCSF New Board Member/  
Officer Installation Ceremony  
at Zoom Electronic General  
Membership Meeting on  
**Wednesday, June 9, 2021**

## 2021/22 New Officer/Board Member Installation Schedule

Voting at the May 12 Zoom General Membership Meeting  
Installation at the June 9 Zoom General Membership Meeting

### Officer Candidates

Secretary: Bonnie Bompart  
Treasurer: George Lau  
Sergeant at Arms: Leo Martinez

### Board Member at Large Candidates

David Leeds Sheila Mullen *plus three vacant positions*

## RECCSF is extending congratulations to our 98-year-old member, “Happy” Harry Lew!



On April 10, 2021, Mr. Lew, who served in Borneo, was awarded the Congressional Medal of Honor for his service in World War II. For his invaluable service, he also received a certificate from the Congressional Gold Medal Committee and a medal from the American Legion, Cathay Post 384.

He was the only Chinese American in the 727th Amphibian Tractor Division, and his knowledge of the language provided invaluable assistance in communicating with local friendly informants.

Mr. Lew wrote and published his autobiography, *An Ocean Apart... from Home to Home*.

It's a recommended “read!”

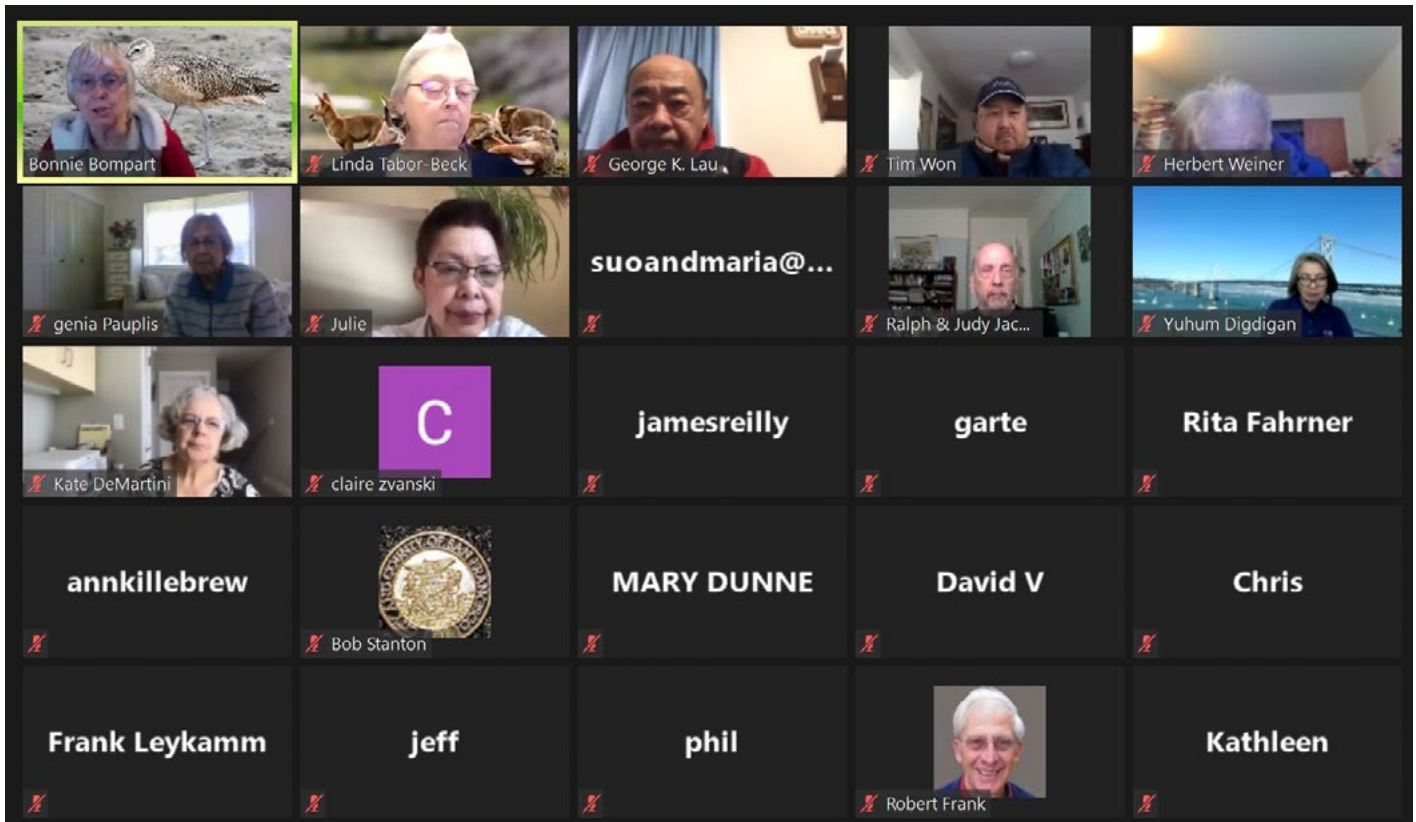
## Members Connect



Board Member Thomas Dang at Spreckels Lake, San Francisco.

## April 14 Zoom Electronic General Membership Meeting

A sampling of RECCSF members in attendance at the RECCSF April 14 Zoom General Membership meeting.



# Upcoming Zoom Electronic General Membership Meeting

Wednesday, May 12, 10 a.m.

*Presenter*

Furlishous Wyatt, Security Services Manager  
San Francisco SAFE, 850 Bryant St., San Francisco

*Mr. Wyatt's presentation may include discussion of such items as hot car break ins, theft, garage break ins, elder assaults, or other subjects of concern to at-risk seniors.*

*Preview Announcement: RECCSF officer and board member election to be held at May 12 Zoom General Membership Meeting and installation at June 9 Zoom General Membership meeting.*

## News & Views

May 2021  
Volume 122, Number 4  
Sheila Mullen, Editor  
Office: 1 (415) 681-5949  
Office email: [reccsf@att.net](mailto:reccsf@att.net)

## Zoom Electronic Executive Board Meeting

All in-person board meetings cancelled until further notice. Your RECCSF Executive Board is meeting by Zoom for the foreseeable future.  
The next Executive Board meeting will be held on Tuesday, May 18, at 10 a.m.

### Note to members:

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

### News & Views

#### June Deadline:

☛ Friday, May 14, 5:30 p.m.  
Please email your submissions to:  
[sheilamullen@me.com](mailto:sheilamullen@me.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@me.com](mailto:sheilamullen@me.com).



## I want to know!

Join

# RECCSF

Retired Employees of the City and County of San Francisco

