

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 focus of this meeting was to review and pass the rates and benefits specifically for active employees and **early retirees only!** Medicare retirees will have rates and benefits presented at the June meeting. Some of the information about **new** plan offerings is relevant to everyone, so don't turn the page!

May was **mental health awareness** month! It arrived at a perfect time when stress levels were high. HSS has a number of options available to employees and retired members contained in the health plans, virtual classes and online services through our partnership with **CredibleMind**. Mayor London Breed sent a video message through **CredibleMind**. **TeleHealth services** have also expanded in all the health plans. Check with your physician and plan for specifics. Most copays are being waived during the pandemic. It appears that over 71,000 HSS members (active and retired) have received covid vaccine as reported by the health plans. Kaiser vaccinated about 60,000 HSS members.

HSS is meeting regularly with **Delta Dental** staff to address network access, customer satisfaction, and other administrative issues plus dentist retention.

HSS offices remain closed. There is some staff who goes in regularly to perform essential work. The focus now is on the **October Open Enrollment**. **Member services** has been extremely busy—having taken in over 4100 calls in April, alone! **Everyone** is encouraged to regularly check the eNews for the latest updates in services. There might

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Retirement Committee Report

By Claire Zvanski

This was the first meeting for the newly appointed commissioner who replaces Carmen Chu when she was elevated to the position of chief administrative officer. **Shruti Gandhi** is a venture capitalist who brings with her an impressive academic background, as well as being the recipient of the University of Chicago Booth School of Business 2021 Distinguished Young Alumni Award. She is also an adjunct professor at Columbia University. (Google her!).

Over the last few months, there was much discussion about the economic assumptions and each month the decision was held over to the next month. Finally, 7.4 was reaffirmed and remains the **economic assumption and rate of return** for the next fiscal year. (rough translation, the minimum rate of return on investments that will generate a supplemental COLA). The board felt that, despite good returns and a favorable market, it was prudent to retain the 7.4 rate and not lower it. The employer contribution rate will be 24.41% for FY 2021-22.

The hottest news is the fund is now at **\$32.7 billion** with a fiscal year return of **25.73%**. (That is astounding!) Also, contributing to this achievement is the absolute return (hedge fund) rate of return of 12.29% for the fiscal year. Clearly, Mr. Coaker's investment strategies are paying off! While no one specifically mentioned "supplemental COLA," it is the *prediction of this reporter* that as long as the return remains above 7.4% through June 30,

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All Regularly Calendared June 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.)

Program Committee

Monday, June 7, 1 p.m.

General Membership Meeting and Installation of Officers and Board Members

Wednesday, June 9, 10 a.m.

Editorial Committee

Monday, June 14, 10 a.m.

Executive Board

Tuesday, June 15, 10 a.m.

Membership Committee

Wednesday, June 23, 11 a.m.

Frugal Few Committee

Friday, June 18, 10 a.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 and SFGOVTV.

UESF Retired Division

Contact: Rudi Faltus
1 (415) 956-8373 or

Uesfrd01@gmail.com.

SEIU 1021 West Bay Retirees Chapter

Contact: David Williams

(Zoom meetings)
iamdhw@comcast.net

or 1 (415) 939-5149.

Retirement Committee Report

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2021, many of us could count on a supplemental COLA. Furthermore, Cheiron, as well as the in-house actuary, **predict** that the fund *might* reach **100% market rate** value by June 30, 2021, or July 1, 2021. Do you remember the **Proposition C (2011) lawsuit** regarding the supplemental COLA? Prop C remains in effect for **“pre-96” retirees** who will become eligible for the supplemental COLA if the fund reaches 100% market rate. The month of June will be critical, and all eyes will be on investment performance! (*Nothing is guaranteed at this point, so don't spend what you haven't earned!*)

I suggest watching SFGOVTV coverage of the **SFERS Investment Committee** meetings. Those meetings are usually scheduled on a date before News & Views is published. The SFERS website provides the information and reviewed the **Canadian model** at the May meeting (**archived**).

The **Deferred Compensation** program, through Voya, is introducing many new strategies to increase participation of active employees. The stable value fund now holds **over \$1 billion in member assets**. A Request for proposal (RFP) has recommended Callan as the investment consulting services for another five years. **Joe Collins remains our retiree rep!**

Questions? Comments?

Contact Claire Zvanski at czvanski@gmail.com, or Herb Weiner at h.weiner@sbcglobal.net.

Five Ways to Save on Your Gardening Costs

From Your Friends at San Francisco Federal Credit Union

Now that warm weather has arrived and we are spending more time outdoors, it's time to pull the weeds, do some replanting, and make our gardens beautiful again. Here are some tips on how to not spend too much “green” on the greenery!

1. **Purchase used gear.** Before buying expensive gardening gear, check out sites like Craigslist and Goodwill for quality equipment at bargain prices.
2. **Rent equipment.** You can rent a wide variety of gardening tools at Home Depot for a fraction of what it would cost you to spend for your own equipment.
3. **Shop the dollar stores.** You'll find loads of gardening supplies at rock-bottom prices in stores such as Dollar Tree.
4. **Shop the sales.** Mowers and tillers usually see steep discounts at Memorial Day sale events. Flowerpots, garden décor, lawn furniture and select plants tend to go on sale at the end of July.
5. **Buy seeds.** Instead of buying young transplants, buy packets of seeds for as little as a dollar—or perhaps even less.

This article is courtesy of San Francisco Federal Credit Union, where you can find low-interest home improvement lines of credit (HELOC) and home improvement loans. For more information, visit sanfranciscofcu.com, call (415) 775-5377, or stop by one of our branches.

Health Service Committee Report

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be a “Retiree Corner” in a future issue. The budget will be at the board of supervisors by June 1, 2021.

There are some changes for 2022, and HealthNet is back. **You will receive the specifics when the Open Enrollment materials are mailed to you.** In brief, these plans will be provided: Blue Shield Access and Trio HMOs; Blue Shield PPO Accolade (which we used to call “City Plan” plus “choice not available” for those in Tuolumne, for example); Kaiser; and Health Net CanopyCare HMO (new in 2022). Again, specifics will be sent to everyone in **Open Enrollment** materials, so **please do not call the office and ask for information.** The HSS PPO, which was called the “City Plan” for many years, **remains intact.** Blue Shield administers it for HSS. Benefits, choices, providers remain consistent with some improved benefits. Don't be confused by the new name. It remains our PPO, with choices!

There have been some medical group changes due to a number of issues, including the fires in northern California. The health plans are very aware and are working with providers (physicians, hospitals & pharmacies) to maintain services and continuity. Benefits are not impacted. Every plan does its best to maintain providers, but life's reality is that people retire and/or move. Do your best to be understanding and “go with the flow.” This has been a challenging year for everyone. Stay well and safe.

Questions? Comments? Please feel free to contact Claire Zvanski at czvanski@gmail.com.

May 18 Zoom Electronic Board Meeting Results

- Accepted Treasurer's Report.
- A challenge made to the chair that concerned multiple amendments and motions that resulted in the loss of control of the meeting failed with, eight votes opposing.
- A motion that RECCSF no longer research the possibility of gaining 501C3 status failed, with one for and 11 opposed. An amendment to the motion that RECCSF postpone a 501C3 investigation until 2025 passed with eight for, and four opposed. The entire motion failed since the main motion failed.
- The 501C3 status issue was sent back, without objection, to the Frugal Few Committee with the recommendation that the issue be dropped from the agenda until there is substantial new information.

RECCSF Officers

John “Skee” Tostanoski,
President

Jerry Maxwell,
First Vice President

David Williams,
Second Vice President

Bonnie Bompart,
Secretary

George Lau,
Treasurer

Leo Martinez,
Sergeant-at-arms

Board Members

Sue Blomberg

Richard Bridygham

Carol Cochran

Thomas Dang

Ed “Rusty” Jepson
A.J. Jew

David Leeds

Stephanie M. Lyons

Ray Mason

Mary Anne

McGuire-Hickey
Sheila Mullen

Tim O'Brien

Linda Tabor-Beck

Jean S. Thomas

Claire Zvanski

President's Message

By John "Skee" Tostanoski

This month, I would like to let everyone know what RECCSF is doing for *you!*

- RECCSF has a wonderful Facebook site! **Bonnie Bompart** has made a fabulous effort in posting items daily that affect us as seniors. There is a lot of work that goes into publishing outstanding articles and pictures, and I deeply admire her efforts. Please like the posts, and if you would like to submit articles to be posted, please contact Bonnie at bbompart@mac.com.
- RECCSF emails you our newsletter, *News & Views*, 10 months a year. Editor **Sheila Mullen** edits articles according to Associated Press guidelines and manages the production schedule in order to ensure that *News & Views* is always emailed to members in a timely manner. Each *News & Views* issue contains committee reports, articles and opinion pieces from members, images from monthly general membership meetings, and more. All submissions are reviewed by an **Editorial Committee** prior to each issue's publication. If you'd like to submit *News & Views* copy or join the Editorial Committee, please contact Sheila at sheilamullen@me.com.
- RECCSF's **Health Service Committee** is chaired by **Claire Zvanski**, who attends the monthly Health Service Board meetings and writes a report for the RECCSF *News & Views*. If you'd like to attend these meetings and join this committee, please contact Claire at cvanski@gmail.com.
- The **Retirement Committee** is also chaired by **Claire Zvanski**, who attends the monthly Retirement Board meetings and writes reports for *News & Views*. This is how we get our notices on the status of our COLAs (cost of living adjustments) and our supplemental COLAs, and where we learn the current description and status of our retirement fund investments. If you would like to join Claire at these meetings contact Claire at cvanski@gmail.com.
- Our **Program Committee**, chaired by me, works out the "nuts and bolts" for planning our general membership meetings, and identifies and schedules speakers relevant to city retiree senior interests. If you have an interest in helping design our meetings, contact me at sfskee1@gmail.com.
- Our **Frugal Few Committee** researches methods to financially support RECCSF. Committee chair **Linda Tabor-Beck** runs a fun raffle after our monthly general membership meetings. She also investigates other creative methods for raising funds to support RECCSF, a necessary function in order to help keep our organization financially healthy. If you are interested in helping out, please contact Linda at Lindareccsf@gmail.com.
- **A.J. Jew** is the chair of our **Membership Committee**. The

Membership committee has a dual mission of increasing our membership and retaining current members. *This is the committee that initiated our current \$25 new members limited time offer, which was implemented to give new city retirees an opportunity to start receiving News & Views to take advantage of our information sharing in a concise form. The hope is they will stay with RECCSF and encourage their friends to join as well. Please continue to invite your retired friends!* If you're interested in helping with this important endeavor, please contact A.J. at adlajew@gmail.com.



- Our RECCSF **Sunshine Committee** is chaired by **Carol Cochran**, who sends cards from RECCSF to the person or family if we are informed that a member of our organization is ill, or dies.
- **Since December of 2020, we are conducting monthly electronic general membership meetings on Zoom.** We've had excellent, interesting, thought-provoking presenters at our meetings. This has been a real change and challenge. There's a lot of work going on behind the scenes. **Rich Bridygham**, our Communications chair, controls our Zoom meetings.

These are some of activities that we are conducting, and there are several new committees that we are going to start. A major one is the **Constitution and Bylaws Committee**. Our constitution and bylaws need to be updated. We also need write letters to our political leaders: the governor, the mayor, and the board of supervisors. MTA Commissioners have already received our letters in support of senior issues and city employees' issues in support of our constitution objectives. It is important that we continue to let our leaders know where we stand as an organization. If you are interested in helping out, please contact me at sfskee1@gmail.com.

I would like to thank our members who have made donations to our organization. We very much appreciate it. Again, I would like to encourage our members to remember RECCSF in their estate planning.

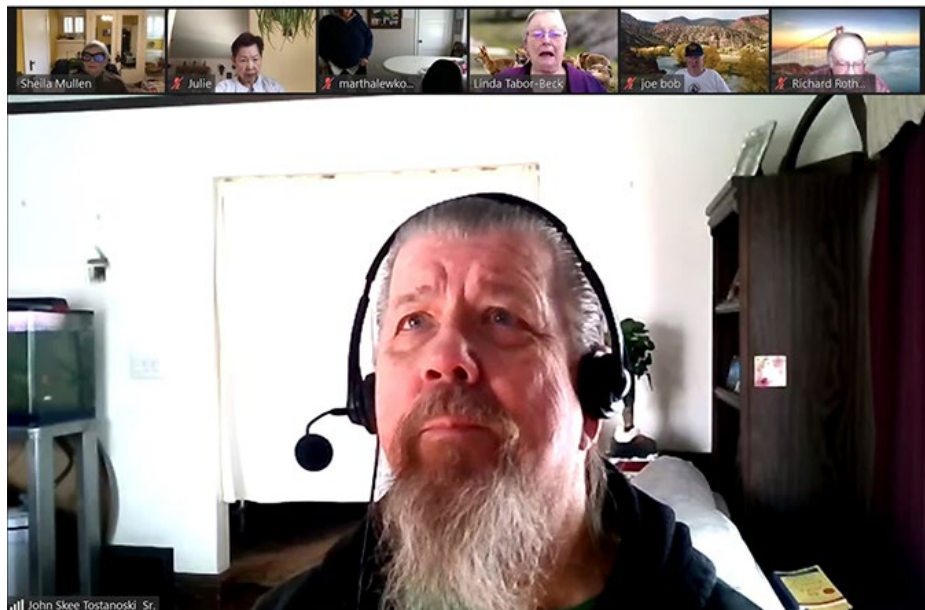
Our induction of officers and board members is scheduled for our next Zoom electronic general membership meeting to be held on Wednesday, June 9, at 10 a.m. Carmen Chu, our new San Francisco city administrator, will be leading the oath of office and conducting a presentation. I am very much looking forward to this event!

If you would like to receive an invitation to our next Zoom general membership meeting, meeting or have any comments or questions, please feel free to contact me at sfskee1@gmail.com.

May 12 Zoom Electronic General Membership Meeting



Furlishous Wyatt, Security Services Manager, San Francisco SAFE, gave a fascinating and informative presentation on such items as hot car break ins, theft, garage break ins, elder assaults, and other subjects of concern to at-risk seniors. For more information, please contact sfsafe.org.



RECCSF President John "Skee" Tostanoski conducted the well-attended Zoom electronic May 12 General Membership meeting.

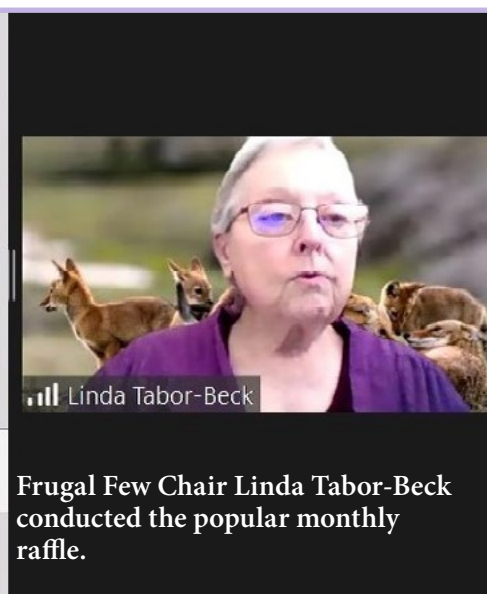
Save the date!

2021 RECCSF New Board Member/Officer Installation Ceremony at Zoom Electronic General Membership Meeting on **Wednesday, June 9, 2021, 10 a.m.**

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

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)

Suo Fong & Maria Vermiglio	
Tim O'Brien	Safeway?
Tim O'Brien	
Tim O'Brien	
Tim O'Brien	
Tim O'Brien	
Tim O'Brien	
Lois Scott	TJ's
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Lois Scott	
Charles Hastings	TJ's



Frugal Few Chair Linda Tabor-Beck conducted the popular monthly raffle.

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

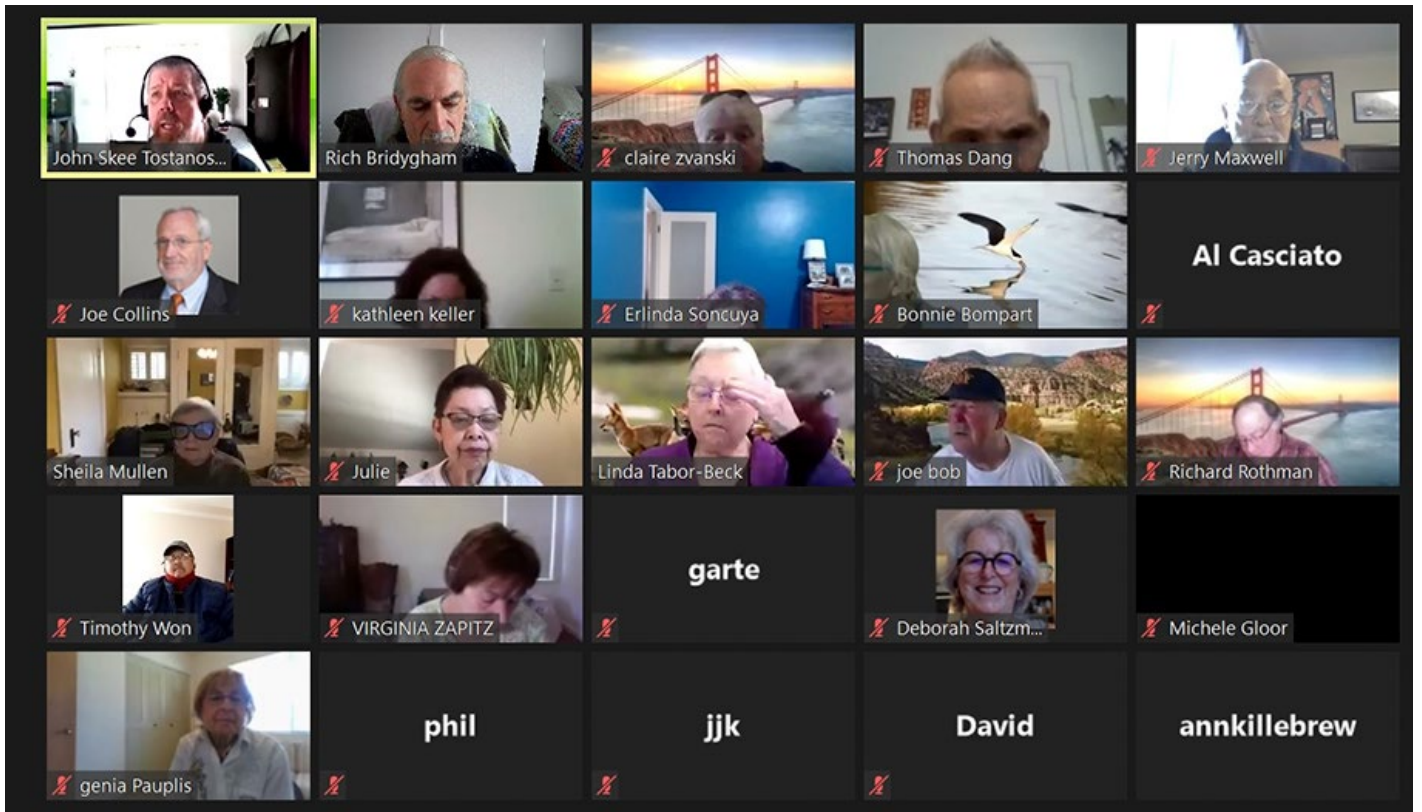
Attendance by RSVP only to reccsf@att.net.

(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!

Following is a sampling of RECCSF members in attendance at the RECCSF May 12 Zoom Electronic General Membership meeting.



The RECCSF Watchbird



We are the Target!

By Herbert J. Weiner
(Impaled Muni stakeholder)

Are you inconvenienced when you have to walk a long distance to the bus stop? Are you distressed about your bus run being discontinued? Are parking fees too high for you? What about the lack of parking spaces in our city, making it difficult to shop? What about being struck by bicyclists who illegally ride on the sidewalk? What about bicyclists being favored over seniors?

Clearly, the Municipal Transit Agency is an ageist agency that listens to the Bicycle Coalition, the Transit Riders Union, and Vision Zero; and not seniors, disabled or the residents of San Francisco neighborhoods.

What can we do? One solution is to log on to the Municipal Transit Agency (MTA) website at SFGOVTV.

org on the first and third Tuesdays of the month, starting at 1 p.m.

You can also phone in at 1 (415) 554-4188 and express your feelings on the ninth item on their agenda, which consists of public comment that is unrelated to other matters in the meeting, as well as other specific issues as they are presented: e.g., parking, bike lanes, and the budget.

- **One could say that we have targets on our backs.** If this is so, we should fire back, showing our anger and concern.
- Presently, the system is not working and does not serve everyone equally.

Let's match the voices of praise to a failed agency by phoning in our concerns, thus making MUNI and the Municipal Transit Agency more equitable for all.

MEMBERS CONNECT.



Herb Meiberger's best buddy, *Bark*, "smelling the roses" on a beautiful spring day in San Francisco

Friends of RECCSF

By Linda Tabor-Beck,
Frugal Few chair

We thank the following RECCSF members who so generously gave donations this past month.

Please note that all current life member contributors' names are denoted with asterisks.

Magda A. Hendry*
Andrew T. Rudovsky*
Joseph T. Unamun*
John R. Vera*

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@me.com.

Items suitable for publication will be printed as space allows.

Useful Contact Information

RECCSF Office

Email: reccsf@att.net
Website: sfretirees.org
Phone Number:
1 (415) 681-5949

S.F. Retirement System

Website: sfgov.org/sfers
Phone Numbers:
1 (415) 487-7000
1 (888) 849-0777

Health Service System

Website: 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

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>

Upcoming Zoom Electronic General Membership Meeting

Wednesday, June 9, 10 a.m.

City Administrator Carmen Chu
Office of the City Administrator

will present remarks and conduct the installation of
2021/2022 RECCSF officers and board members.

News & Views

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Volume 122, Number 5
Sheila Mullen, Editor
Office: 1 (415) 681-5949
Office email: 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, June 15, at 10 a.m.

Note to members:

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

News & Views

July/August Deadline:

☛ Friday, June 11, 5:30 p.m.
Please email your submissions to:
sheilamullen@me.com.

Letters to the editor and opinion pieces are welcome.
All submissions subject to further editing.

Visit our website:

sfretirees.org

RECCSF office
email:

reccsf@att.net

3915 Irving St.,
San Francisco, CA 94122

Membership and Subscriptions

for retired city employees

Membership application: www.sfretirees.org; email: reccsf@att.net.

Active city employees within five years of retirement are eligible to join RECCSF.

- \$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.



I want to know!

Join

RECCSF

Retired Employees of the City and County of San Francisco

