

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

Although the mayor has reopened city hall, please note that the 1145 Market St. location is *not open!* Health services and retirement offices remain closed.

Supervisor Connie Chan is now on the HSS board. President Stephen Follansbee, M.D. and Vice President Chris Canning were re-elected to their positions for one more year.

Law suits:

- *UFCW & Employers Benefit Trust v. Sutter Health (2014) joined by the People of the State of California ex. Rel Xavier Becerra v. Sutter (2018)* has been settled and HSS submitted a claim. Catherine Dodd, retired SF-HSS director, was among the experts who were deposed for the trial;
- *Sidibe v. Sutter Health (2014)* remains unsettled; and
- Blue Cross Blue Shield Association class-action suit. There's a \$2.67B settlement, but HSS is not a member of the class as it is a government employer. If an HSS member had this insurance from another employer, follow the directions provided in the notice.

HSS is meeting weekly with Delta Dental to address a number of member concerns including, but not limited to, many dentists in certain geographical areas resigning from the network, confusion between PPO and premier networks, and the SmileWay Wellness Program remaining underutilized and confusing to members and providers. Staff is developing "new retiree" videos

continued on page 2

Retirement Committee Report

By Claire Zvanski

The SFERS Board adopted the following vision statement, as recommended by the Governance Committee:

"The Vision of the San Francisco Employees' Retirement System is to be a trusted, leading edge, financially sound, well-governed, dependable, ethical and transparent pension plan."

This was a very exciting meeting as the investment returns are the highest that they have ever been. There is \$33.8 billion in the fund as of May 31, 2021. CIO Bill Coaker reported that the fund has more than \$34 billion as of June 9, 2021. That is a fiscal year return rate of 30.6%. So, "if the good lord's willing and the creek don't rise..." it is highly probable that there will be a supplemental COLA for the post-'96 retirees (my personal observation). Diversification remains the reasons for such incredible returns and manager selection. Mr. Coaker more specifically cited private equity investments, plus looking toward new economy themes such as technology, software, the digital transformation, cloud computing, internet security, biotech, genomics, and more broad convergence of technology and medical science and innovation.

In actuarial terms, the fund is at 100% funding value. It continues to rise as the returns remain high. By the meeting date, the value was 110%, but the issue that remains for many of us is the market value. That is the threshold value stated in Proposition C that impacts the pre-Nov. 6, 1996 retirees and a supplemental COLA. The Cheiron Actuarial Valuation Report places that value at 90% as of June 2020 and this

continued on page 2

All Regularly Calendared July/August 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.)

General Membership Meetings

Wednesday, July 14, 10 a.m.
Wednesday, Aug. 11, 10 a.m.

Program Committee

Monday, July 5, 1 p.m.
Monday, Aug. 2, 1 p.m.

Editorial Committee

No Editorial Committee in July
Monday, Aug. 16, 10 a.m.

Executive Board

No Executive Board meeting in July
Tuesday, Aug. 17, 10 a.m.

Membership Committee

Tuesday, July 27, 11 a.m.
Tuesday, Aug. 24, 11 a.m.

Frugal Few Committee

Friday, July 23, 10 a.m.
Friday, Aug. 20, 10 a.m.

Public

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

Retired Fire Fighters and Spouses Association

Thursday, Sept. 16

Retirement System

Wednesday, July 14

Health Service System

No HSS meeting in July
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.

Health Service Committee Report

continued from page 1

to help guide members to secure retiree benefits. Staff is also developing guides and booklets for plan year 2022 in preparation for open enrollment. Mental health remains primary during this “recovery” period; counseling is encouraged.

The trust fund remains in good shape and the general fund administrative budget was successfully negotiated through the mayor’s office and is now at the board of supervisors. There are no net changes in the year-end balance.

The **rates and benefits process concludes** with this meeting and joins the budget June 22, 2021 at the board of supervisors. Hearings will begin in July.

Medicare retiree and **Kaiser Multi-Region Retiree Health Plan rates** were adopted, which include non-Medicare retirees, plus dependents. **Washington, Northwest, and Hawaii** are the regions. This is also the first time that the charter changes in employer contributions based on years of service is being applied to those hired on or after Jan. 10, 2009 (who are now retiring). *The five-year vesting with full benefits no longer applies.* Both early retirees (non-Medicare) and Medicare retirees with dependents have fewer than 100 persons in each category.

Kaiser’s Senior Advantage plan rates were also adopted. Kaiser presented a 10.8% premium reduction. It was also noted that Kaiser reconciles any differences between the 2022 rate provided today and the ultimate final 2022 rate next spring and will apply the difference to the 2023 rates. The goal is to have the actual rate as close to the initial esti-

mate as possible since the Medicare population is risk rated.

The UnitedHealthcare (UHC) **Medicare Advantage PPO** rates are part of a two-year commitment of a 1.2% increase in year two on a status quo basis. UHC will also continue to be the administrator for its “split families,” wherein one member is Medicare eligible and enrolled in the **UHC MAPD plan**. The other members will continue to have the same plan choices for non-Medicare family member enrollment: Blue Shield Access Plus, BSC Trio, and UHC Non-Medicare PPO plan (and Choice Not Available PPO plan). Silver Sneakers, transportation services and post-discharge delivery up to 84 meals consecutively are included. **Mixed Medicare family enrollment (split families) will not be available in 2022 for the non-Medicare Health Net CanopyCare plan.**

Active employees who take advantage of the (FSA) Flexible Spending Accounts (Section 125 Cafeteria Plan) are now allowed to increase their dependent care deductions to \$10,500 if they earn \$130,000 or less. This complies with the American Rescue Plan Act (ARPA) signed into law on March 11, 2021.

The board reviewed the **HSS Medicare evaluation** and planned release of **Medicare Advantage Plan request for proposals for 2023**. The actual RFP will be reviewed in August. Kaiser is exempt from this process as there are no comparable providers.

Finally, the board voted to **cancel the July 2021 meeting. Please call HSS Member Services** for help with plan problems.

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

Retirement Committee Report

continued from page 1

2020 Valuation Report was adopted. The review and acceptance of the **July 1, 2021 Supplemental COLA Analysis** will be presented at the **Sept. 8, 2021 board meeting**.

The Investment Committee reviewed the **Canadian Pension Model** at its May 19, 2021 meeting. It is worth reviewing the SFGOVTV archives. The next Investment Committee meeting will be held on July 21 at 1 p.m., and it will include updates on the real assets, private equity, private credit portfolios, as well as a liquidity analysis and pacing scheduled for private markets and SFERS co-investments. Tune in to learn more about SFERS investment strategies.

The **Deferred Compensation Plan** is also doing very well. Funds are at **over \$4.7 billion**. This was the first meeting for newly appointed Commissioner Shruti Gandhi who complimented Director Diane Chui Justen, and inquired as to the marketing practices of the program. It was also pointed out that this plan does not offer “matching funds” as would be found in private employer plans. It is purely voluntary and can also be used as supplemental funding to alleviate a shortfall at the time of retirement.

Director Jay Huish reported that the department budget has been submitted to the board of supervisors and will be scheduled for the July budget hearings. No issues or concerns have been mentioned.

Deputy City Attorney Robert Bryan featured an educational presentation of **fiduciary duties**. It was very enlightening and timely, given the new commissioner appointment.

The governance committee presented an update of board policies with recommendations including terms of reference and a number of other policy amendments. It is prudent to review these rules, terms and policies on an “at least every five years” basis.

Leona Bridges filed the board member “good of the order” with a review of her term and a huge “thank you” to the board and staff for all the support she was given during her term as president. She continues to serve on the board and commented that she enjoys serving and looks forward to being able to help support the newly elected officers.

While one of the **closed session** issues listed was the “public employee appointment/hiring” (position to be filled: executive director), no report or comments were given and it was voted to “not disclose.”

Finally, there was the election of board president and vice president. **Al Casciato was elected president and Supervisor Ahsha Safai was elected vice president**. Congratulations to both from RECCSF!

RECCSF looks forward to receiving Jay Huish’s membership application soon!

Questions? Comments?

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

President's Message

By John "Skee" Tostanoski

I was so impressed by our latest presenter at our June 9 Zoom electronic General Membership Meeting. New San Francisco City Administrator Carmen Chu led the swearing-in ceremony for our officers and board members and did a presentation about her responsibilities and priorities. Her presentation was wonderful, and her clarity and knowledge were inspiring. All her remarks came across in a positive manner without any political jargon. It felt much like she was sitting in our living rooms with us, we were having a discussion, and she was speaking her mind.

I felt much respect for Carmen, and she made me feel like I was in good hands. All of our political speakers could profit from following her example. (It also made me wonder whether or not I was ever that sharp or had ever demonstrated that kind of clarity in speaking).

I also wanted to thank the Program Committee members for all their hard work to ensure that this meeting worked smoothly! Great job!

If you are a member of RECCSF you have the opportunity to attend our Zoom electronic general membership meetings either on a desktop or laptop computer, or a smart phone. This has become a monthly informational meeting, along with offering presentations that affect us as seniors and retirees. Just send me your email address and I will add you to our invite list and you will be sent invitations with links to all the meetings.

We have been recording these meetings and emailing an additional link afterwards so members can review, at least, our invited speakers' presentations. Our goal is to provide you with information that can be helpful not only in regard to our retiree city benefits, but also with our personal lives and safety issues.

The media is announcing daily how the Covid pandemic is evolving. Sheltering in place looks like it may soon not be the norm for most people. I fully respect that we hold many differing opinions and viewpoints on recommended

pandemic behaviors. Because of the situation inside my personal "bubble," I will continue to wear my mask when I am around others. I'm hoping in the near future my bride will be well enough so that this strategy will no longer be necessary.

We are surrounded by so much cynicism and bombarded by negative news that it can easily affect me. There are many, many ways that people can maintain their resemblance of goodness, friendliness, kindness and hopes of making the world a better place. I recently read an inspirational short piece by Max Ehrmann entitled *Desiderata* (readily available on the internet).

I also often read a small pamphlet entitled *Bits and Pieces* that contains inspirational quotes and short stories. I always think better and am inspired by these works, and my hope is that we all are able to be inspired!

Today, I am going to catch up by calling a friend I haven't talked with for a while. Also, I am going to finish a small outstanding project, as well passing on one of the items in my home that I haven't used for some time to someone else who can appreciate it. I am blessed to have been given more than I've needed.

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



June 15 Zoom Electronic Board Meeting Results

- Accepted Treasurer's Report.
- May 18 board meeting minutes accepted without objection.

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.

Jean Thomas*

William Carle*

Claire Zvanski*

Bonnie Bompert*

Rosemarie and Michael Cologne*

July/August 2021

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

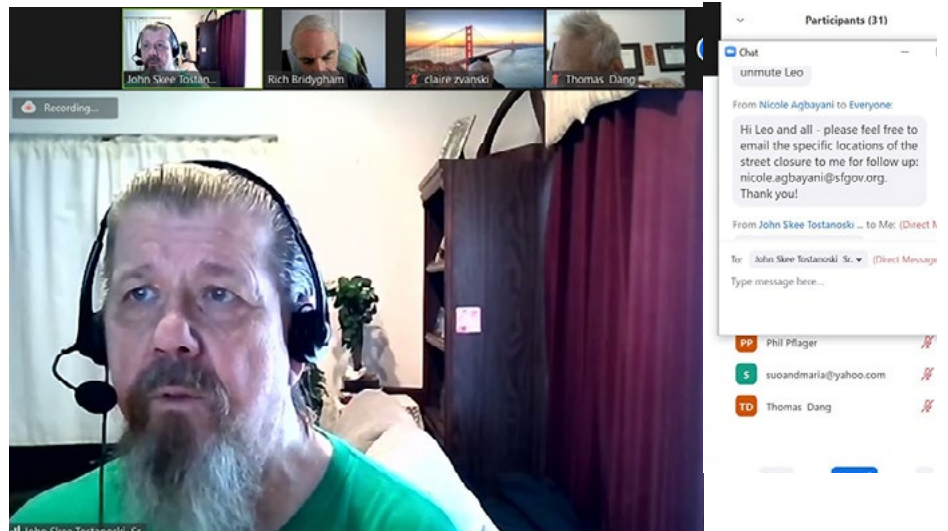
Board Members

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

June 9 Zoom Electronic General Membership Meeting



City Administrator Carmen Chu conducted the installation of RECCSF 2021/2022 officers and board members, gave an excellent presentation on the role of city administrator and her priorities in office, and conducted an insightful Q & A session afterward with RECCSF members. Email contact address for Carmen Chu's assistant, Nicole, at nicole.agbayani@sfgov.org.

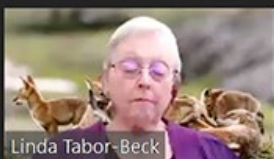


RECCSF President John (Skee) Tostanoski did a magnificent job of keeping the highly successful program on track and on time.

Following is a sampling of RECCSF members in attendance at the RECCSF June 9 Zoom Electronic General Membership meeting.



claire zvanski is talking...



Gary_M

MARY DUNNE

nora montano



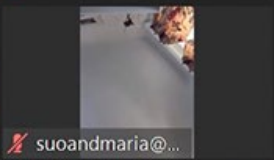
Kate Favetti



Jeff Chinn



David H. Williams



suoandmaria@...



Jim

Michele Gloor



Mary Anne Mcg...

Phil Pflager

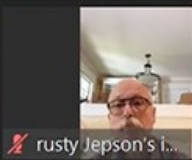


Leo

David



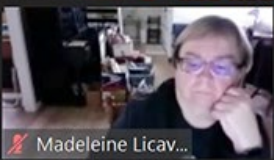
jamesreilly



rusty Jepson's i...



Herbert Weiner



Madeleine Licav...



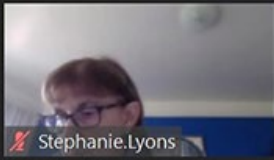
Charles hastings



deaconwade



annkillebrew



Stephanie.Lyons



Lois Scott



david



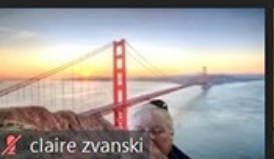
John Skee Tostanos...



Rich Bridygham



david



claire zvanski



Sheila Mullen



Julie



Jerry Maxwell



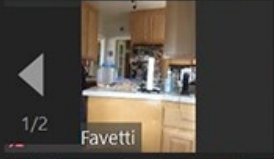
genia Pauplis



Jean S. Thomas



Linda Tabor-Beck



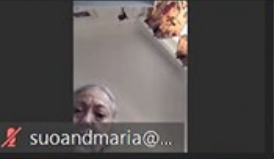
Favetti



George K. Lau



Joe Collins



suoandmaria@...



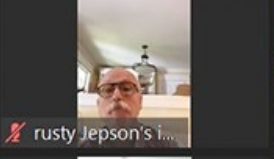
Mary Anne Mcg...



Jim



Leo



rusty Jepson's i...



Herbert Weiner



Charles hastings



David H. Williams



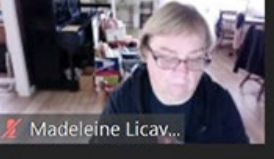
jamesreilly



Timothy Won



deaconwade



Madeleine Licav...



I don't like to ask for money!

By RECCSF President
John "Skee" Tostanoski

When I now receive financial requests from my favorite membership organizations after having religiously paid my dues, I no longer spend much time wondering why they may be requesting additional funds.

As well as raising five children of my own, in addition to periodically offering shelter to other young at-risk family members, I've always been a fulltime wage earner without the time to volunteer personally in the running of any of my favorite organizations.

Now that I have retired, and my children are raised with families of their own, I am able to dedicate more of my time and energy to RECCSF.

I began my involvement as a volunteer executive board member. Since ultimately moving on to vice president and president roles, I have discovered firsthand the reasons why most nonprofits need to vigorously solicit additional donations. RECCSF is no exception. That is why News and Views often contains special financial need reminders.

RECCSF has no paid staff. All necessary management functions are performed by

our dedicated volunteers. Ongoing expenditures include office rent, utilities, News and Views production costs, and the Wild Apricot computer program for collection of dues and circulation of critical notices of interest to members.

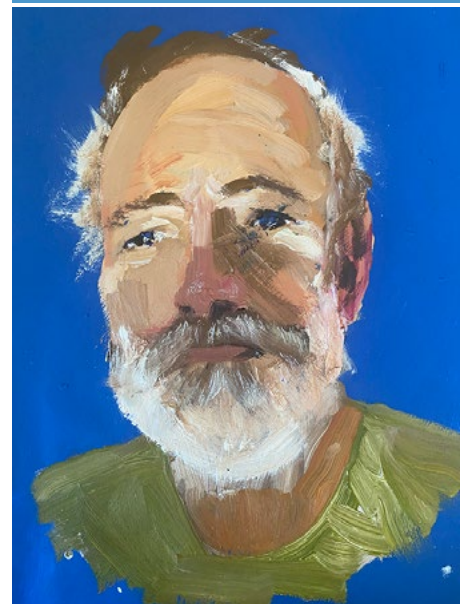
Many executive board members, including myself, are continuously donating materials and funds to help address our ongoing costs, such as: Zoom meeting production expenses, physical mailing expenses to elected officials supporting RECCSF goals, and more.

In addition, your board has pruned expenses in every possible way in order to continue our mission as the frontline defenders of your critical city retiree health and financial retirement benefits.

Frankly, our continuing existence as your advocate is now dependent on your help. I, as your president, am asking those who value our mission to keep members informed about critical retirement issues to please donate whatever you can afford to continue to keep RECCSF viable now and into the future.

Thank you in advance for your help, and I hope to see many more of our members' names listed soon in future News & Views Friends of RECCSF columns.

MEMBERS CONNECT



My name is Rich Siebert. I retired from Fire service about 18 years ago. I do some painting and recently completed this self portrait. I've enclosed the photo I used for the portrait also. Thanks for all the great work RECCSF does for us!



RECCSF 2021 General Membership

Meeting Dates at 10 a.m.

Wednesday, July 14

Wednesday, Aug. 11

Wednesday, Sept. 8

Wednesday, Oct. 13 (*health fair*)

Wednesday, Nov. 10

Wednesday, Dec. 8 (*holiday party*)

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>

Five Ways to Use a Personal Loan This Summer

From Your Friends at San Francisco
Federal Credit Union

Summer can be super-expensive. Before you start “swiping the plastic” to pay for everything, consider taking out a personal loan. The application process is rapid, and you don’t need flawless credit in order to identify a good rate. We also offer fantastic terms, with interest rates as low as 1.99% APR.

We have outlined several ways to help you responsibly use a personal

loan this summer.

Getting married

If you’re “tying the knot” this summer, use a personal loan to fund larger wedding expenses, such as your ring, wedding dress or venue, or to cover the smaller costs, such as the flowers and photographer.

Funding a move

Summer can be an ideal time for household moves but moving costs can be prohibitive. Taking out a personal loan to help cover the costs can make your move a lot less stressful.

Funding a dream vacation

Now that we can travel again, are you dreaming of a luxury summer vacation, but don’t have the funds to pay for it? It can still happen with the help of a personal loan. You’ll have a payment plan that you can afford, and you’ll finally be free to enjoy that get-

away you’ve been dreaming about ever since COVID limited our lives.

Renovating your home

Whether you want to give your kitchen a makeover or turn your garage into a guest suite this summer, a personal loan can make it possible. This is especially true if you don’t have a lot of equity in your home, and may not be a good candidate for an equity loan.

Funding medical expenses

If there are medical procedures you’ve been avoiding getting accomplished because they’re not covered by your health insurance plan, consider a personal loan for getting them done this summer.

This article is courtesy of San Francisco Federal Credit Union.

For more information, visit sanfranciscofcu.com, call 1 (415) 775-5377, or stop by one of our branches.

A Good Read

By Herb Weiner

Do you remember the air raid drills in school, or the McCarthy period wherein some citizens were falsely accused of being Communists? Certainly, you must remember the Korean War and the Cuban Missile Crisis—these events frightened us all.

While these events happened many years ago, they were crucial segments of the Cold War era—the central conflict of the 20th century.

Jeremy Isaacs, the producer of the series *The World at War*, and Taylor Downing have collaborated on writing *Cold War*, a nicely balanced work of this period that so shaped our lives.

While I might have some differences with this excellent work as one who was an antiwar demonstrator, it gives weight to both sides with a good bibliography for future reading.

One of the problems we face as the senior generation is passing on the knowledge of our times to those who will follow us. Most of the younger generation, while promising in their more liberal and tolerant views, have little knowledge of the 20th century, especially the Cold War. This is a work that will inform them.

You may wish to read this book, and perhaps pass it on or order it for relatives and friends. Advice of caution: The revised work of this book came out in 2008 in paperback. *Upon ordering it through internet websites or purchasing it at your favorite bookstore, be sure to get the second, expanded edition.*

An interesting DUI case

By Harry Lew

While being employed as a court room clerk at the Hall of Justice in San Francisco, I had witnessed many horrible criminal cases, such as: murders, prostitutions, pornographies, and illegal drugs.

Sometimes, there were interesting and humorous cases. One that stands out vividly in my memory was the last case of a court session. The defendant was brought in for a DUI and driving backward on a busy one-way street, resulting in property damages.

The defendant stood facing the judge with his body covered with a blanket. The judge asked him his name, and he replied, “Jim Jones.” The judge asked him why he was covered with only a blanket and the defendant replied that the prison garment was dirty, then suddenly dropped the blanket, and in a completely naked state turned around facing all observers.

A boisterous commotion filled the court room, and the bailiff rushed over to cover the defendant with the blanket. (The defendant was well endowed with a body of a Greek warrior.) A young

blonde woman felt flat down on the floor, moaning.

The court reporter, Bob, leaned over to me and whispered, “Harry, be sure to stamp the item as defense exhibit number nine.” We both winked at each other and smiled.

The judge yelled loudly, “Order in the court,” and furiously pounded his gavel.

After it quieted down, the judge sternly looked at the defendant and said, “Mr. Jones, you have created a serious court disruption and will be sentenced and punished according to the court’s judgement. You will be sentenced for the DUI and driving backward on a busy one-way street.

The judge asked, “Which school did you attend?” The defendant replied, “Penn State.”

The judge then ordered, “You went to Penn State and you will go to the State Pen for 90 days, plus \$10,000 fine, no bail. Court adjourned.”

(It was later determined that the young blonde woman was the defendant’s girlfriend.)

Wow, that was an interesting case!

Upcoming Zoom Electronic General Membership Meeting

Wednesday, July 14, 10 a.m.

Tomi Kato of the San Francisco Fire Department will address the membership on the SFPD's fire prevention/education team.

Wednesday, Aug. 11, 10 a.m.

Health Service System Executive Director Abbie Yant will address the membership on current Health Service System updates.

News & Views

July/August 2021
Volume 122, Number 6
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, Aug. 17, at 10 a.m.

Note to members:

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

News & Views

September Deadline:

☛ Friday, Aug. 13, 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

