

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

NEWS & VIEWS

A MEMBERSHIP ORGANIZATION WORKING FOR ALL CITY RETIREES

Retirement Committee Report

By Claire Zvanski

The SFERS board will continue to meet remotely until the end of 2021. We will also continue to monitor board meetings remotely so long as SFGOVTV broadcasts those meetings.

RECCSF member John Stenson continues to submit general public comments at each board meeting. It is read into the record by CEO Jay Huish. At this meeting, Richard Halstead commented to the board that he would like it to consider making an administrative change regarding **continuant income** payments to disabled dependents. At the end of the meeting, Commissioner Heldfond requested that this issue be researched and presented to the board at the December meeting.

The **Deferred Compensation Plan** quarterly report is outstanding. It consists entirely of employee member contributions and is well over \$4 billion, including very successful market returns. The campaign to engage more employee participation has been successful, and will continue. Everyone is urged to log in to note latest progress. It has been pointed out how these funds result in a significant difference in income once retirees are aged 72 years and required to begin distribution.

The update on the **Environmental, Social and Governance (ESG)** Platform was presented by Andrew Collins. SFERS proposes to become a **net zero** asset owner by 2050. The report is extensive and impressive, with a series of divestment proposals—tobacco, Sudan, firearms, ammunition manufacturing,

continued on page 2

Health Service Committee Report

By Claire Zvanski

The first item of business was a resolution allowing the board to hold teleconference meetings to the end of the 2021 year (California Government Code Section 54953(3)). That means that the December meeting will be on SFGOVTV, and not in person.

President Follansbee, M.D. recommends members to go to sfdph.org to get the most current and most accurate updates on the COVID pandemic. He stated that the myths are addressed, and he has also done his own research and finds that the information is up to date and accurate. He is very impressed with that website—so tell all your friends, as well. San Francisco leads in California.

Director Yant reported that there are very few COVID cases in San Francisco and the booster shot is not required for active employees at this time and pointed out that the well-being team has some great activities and suggestions for both employees and retirees. Also, issues about ageism were brought up and it was pointed out that the team is very tuned into concerns of aging members and is a good resource for activities.

Open enrollment is now over, and the staff held over 24 highly successful webinars. This will probably be continued again in 2022 even with the anticipation of offices being open.

The staff is working on return to the workplace concerns and procedures. There is new staff, as well. It's probably true for many departments so there

continued on page 3

All Regularly Calendared December/January 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 Meeting

Wednesday, Dec. 8, Jan. 12, 10 a.m.

Program Committee

Monday, Dec. 6, Jan. 3, 1 p.m.

Editorial Committee

Monday, Jan. 17, 10 a.m.

Executive Board

Tuesday, Jan. 18, 10 a.m.

Membership Committee

Tuesday, Dec. 28, Jan. 25, 11 a.m.

Frugal Few Committee

Friday, Dec. 17, Jan 21 10 a.m.

Retirement System

Health Service System

sfgov.org and SFGOVTV.

Public

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

Retired Fire Fighters and Spouses Association

Thursday, Jan. 20, 10 a.m.

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

continued from page 1

and thermal coal—which were **continued** to the December meeting.

The good news is that SFERS' assets continue to grow. There is an estimated return of 5.02% over the first four months of this fiscal year. The fund remains over **100% market rate** funded at **\$36.6 billion**.

The Nov. 17 1 p.m. SFGOVTV meeting of the Investment Committee was joined by Melissa Ma, co-founder and managing partner of Asia Alternatives, and Gabriel Santos, global market strategist with J.P. Morgan Asset

Management's Global Market Insights Strategy Team. The focus of the meeting was on the investment implications of **recent regulatory changes in China**.

The **economic assumption** target we all watch for annually is the 7.4% that determines if we receive the annual 2% COLA. Cheiron has been presenting its reviews of price inflation, wage inflation, and discount rate assumptions since the August meeting. It proposed no changes to the price and wage inflation assumptions for the July 1, 2021 actuarial valuation, but it continues to

present three options for the discount rate (7.4%). These are: 7.2%, 7.0%, and 6.8%. Many other pension plans have reduced their discount rates to as low as 6.0% over the last year.

SFERS has been very conservative in its perspective. An extensive set of scenarios were presented at the October meeting. SFERS at 7.4% remains higher than the national median, and the highest in California. A reduction to 7.2% would keep the fund at 109% funded, with the lowest 6.8% at 104% funded. The board voted to adopt the 7.2% rate.

There has been no further update on the current CEO/CIO personnel search.

The staff is focused on the return to work planning along with building access. Limited appointment office hours on Tuesdays and Thursdays are available and must be made online. Public access to the building is still not allowed.

Questions? Comments?

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

RECCSF Officers

John "Skee" Tostanoski,
President
First Vice President
Vacant

David Williams,
Second Vice President
Bonnie Bompert,
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
Herbert Weiner
Claire Zvanski

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>

RECCSF needs you!

We are working with Protect Our Benefits on the **Fairness for SF Retirees** campaign to restore the Supplemental COLA to pre-96 retirees. Are you a miscellaneous (not police/fire) retiree who retired on or before Nov. 6, 1996? Is your retirement stipend less than \$22,000 a year? If so, our campaign needs you! We want to share your story. Contact our campaign managers: Cherri Senders and/or Tony Fazio.
cherri@sendersgroup.com
winningdirections.com
Fairnessforsretirees@gmail.com
(Tony Fazio)
Fairnessforsretirees.org
Other general questions:
czvanski@gmail.com

President's Message

By John "Skee" Tostanoski

I have just returned from Northern California: Siskiyou County, Fort Jones at the base of the Marble Mountain Wilderness. The fires came within about 10 miles of our place. Fortunately, we were able to accomplish a major fire prevention cleanup.

There are many events for which I am thankful. One new grandson was born in October, and another baby is expected in December. Some friends have bounced back from devastating illnesses to the joy of their loved ones. (We don't need to be "blood" to be family to one another!)

Once again, I am facing a medical issue (eye problem) for which I am so grateful to be able to rely on our excellent health insurance. (Our benefits are critical and need to be continually protected!)

Some RECCSF members are working with other organizations to put a proposition on the ballot to reinstate COLAs that were stripped from city retirees who retired prior to 1996 with significantly smaller pensions. This major effort will also be requesting donations of time and energy from all of us to ensure its success.

We are continuing to conduct all RECCSF Zoom electronic general membership meetings for the foreseeable

future. These meetings feature monthly guest speakers with presentations of topics of interest to our members. Please join us!

"Thank you" to all members who continue to support our monthly raffle, as well as those who continue to make additional donations that help our organization continue to advocate for *all* retired city employees.

I am once again asking you to consider joining us on the RECCSF Executive Board. Currently, we have several vacant positions that would also provide you with a voice in important RECCSF decisions. If you can help, please email me at sfskee1@gmail.com.

Have a wonderful holiday season! I hope that if you are in need someone will reach out to you and help you along, and that if you see others in need, you will be strong enough to reach out to them. Hands have reached out to me even when I was too stubborn to know that I needed them!

Peace and blessings to you all, and wishing you a happy new year if we are unable to connect at one of our next RECCSF Zoom meetings.



Health Service Committee Report

continued from page 1

will be many changes as offices reopen for the public. The board of supervisors is concerned about mental health services in San Francisco. There will be new mental health service legislation in effect in July 2022. It remains a "hot topic" at HSS and with all our health providers. We are anticipating expanded networks of providers soon. She also reported that the RFI (request for information) process regarding Medicare Advantage plans has been completed by the board and a report will be made at the December meeting. Because HSS is beginning the negotiations with our health care providers for 2022 benefits, there is a black-out period between now and July 2022 for board members.

The financial auditors report stated there are no deficiencies and no non-compliant issues, so we received a good financial report! The system is sound for FY 2021. This includes the self-funded plans, as well. All the commissioners joined in congratulating the CIO Larry Loo and his staff on a job

well done. It was also noted that his contributions to the RFI process were exceptional and greatly appreciated by the committee members.

Senior Health Planner Derrick Tsoi reported on member health statistics related to specific diagnoses such as diabetes, heart disease, lower back problems, muscular-skeletal problems, etc. This report gives HSS the ability to work with health plans to improve services and target specific conditions for early diagnosis and/or prevention. An issue that was added to the concerns is that of commuting. These days, many active employees spend at least an hour or two a day commuting to and from work. Even with remote work options, the job becomes more sedentary and that has health implications, as well, so it was suggested that future analyses consider various job classifications and the activities involved that might impact health.

Going forward, there is the annual board self-evaluation and the executive director's evaluation processes for plan year 2021. The board should complete its process in about three weeks. The ED performance evaluation will take place from December through March.

The Governance Committee is responsible to oversee HSS Board policies and to review the policies and terms of reference every three years to ensure that they remain relevant and appropriate. The draft 2022 timeline and review process was approved.

Finally, health plan representatives are given the opportunity to present reports and updates to the board. The Kaiser representative was the only one to report and she commented about the labor issues at Kaiser. All labor issues have been resolved with agreements except the ongoing issue with Stationary Engineers' Local 39. It is anticipated it will also be resolved very soon. Care has not been impacted as Kaiser brought in temporary replacement staff to maintain facilities. A "sympathy strike" was held Nov. 18 across all Kaiser facilities in California with other unionized workers such as nurses, pharmacists, custodians, and office workers participating. Many appointments were rescheduled.

The HSS board meeting concluded an hour earlier than usual.

Questions? Comments?

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

Nov. 10 Zoom Electronic General Membership Meeting



Marie Jobling, Community Living Campaign, gave a stimulating presentation on this organization's mission to help seniors and persons with disabilities age and thrive at home.

RECCSF 2022 General Membership Meeting Dates Wednesdays at 10 a.m.

- January 12
- February 9
- March 9
- April 13
- May 11
- June 8
- July 13
- August 10
- September 14
- October 12
- November 9
- December 14

Program Overview

 <p>Neighborhood Networks</p> <ul style="list-style-type: none"> • Food Networks • Community Connector Networks • Other Networks 	 <p>Neighborhood Tech Connect</p> <ul style="list-style-type: none"> • SF Connected Digital Training • Device & Internet Access • Staff Training 	 <p>Senior & Disability Employment</p> <ul style="list-style-type: none"> • SF ReServe • Work Matters Collaborative 	 <p>Organizing & Coalition Building</p> <ul style="list-style-type: none"> • SF Tech Council • Dignity Fund Coalition • Budget Campaigns
Community	Empowerment	Advocacy	

Transportation

Transportation Ambassador does outreach while staff support advocacy to restore MUNI



LOW-COST TAXI RIDES



for San Francisco Seniors 65+ and Adults with Disabilities

THE ESSENTIAL TRIP CARD

The City started a low-cost taxi program when the pandemic began, called the **Essential Trip Card**, for SF residents who are 65+ or have a disability. Riders pay 20% of fares using a prepaid debit card. Riders can put up to \$12 of money on the card each month, which gives them \$60 of credit (the City puts on the other \$48).

- Good for rides in SF only
- Your balance rolls over each month
- The program is temporary, but there is no planned end date

CLC might have funding to pay your share!
Depending where you live, CLC might be able to pay your \$12, so you get \$60 of taxi rides for free! For details, contact Cathy at 415-638-9183 or cathy@sfcommunityliving.org.

TO APPLY:

Call 311 (Mon-Fri, 9am-4pm) and tell them you want to sign up for the Essential Trip Card. They'll take your application over the phone, and you'll get your card in the mail about a week later.

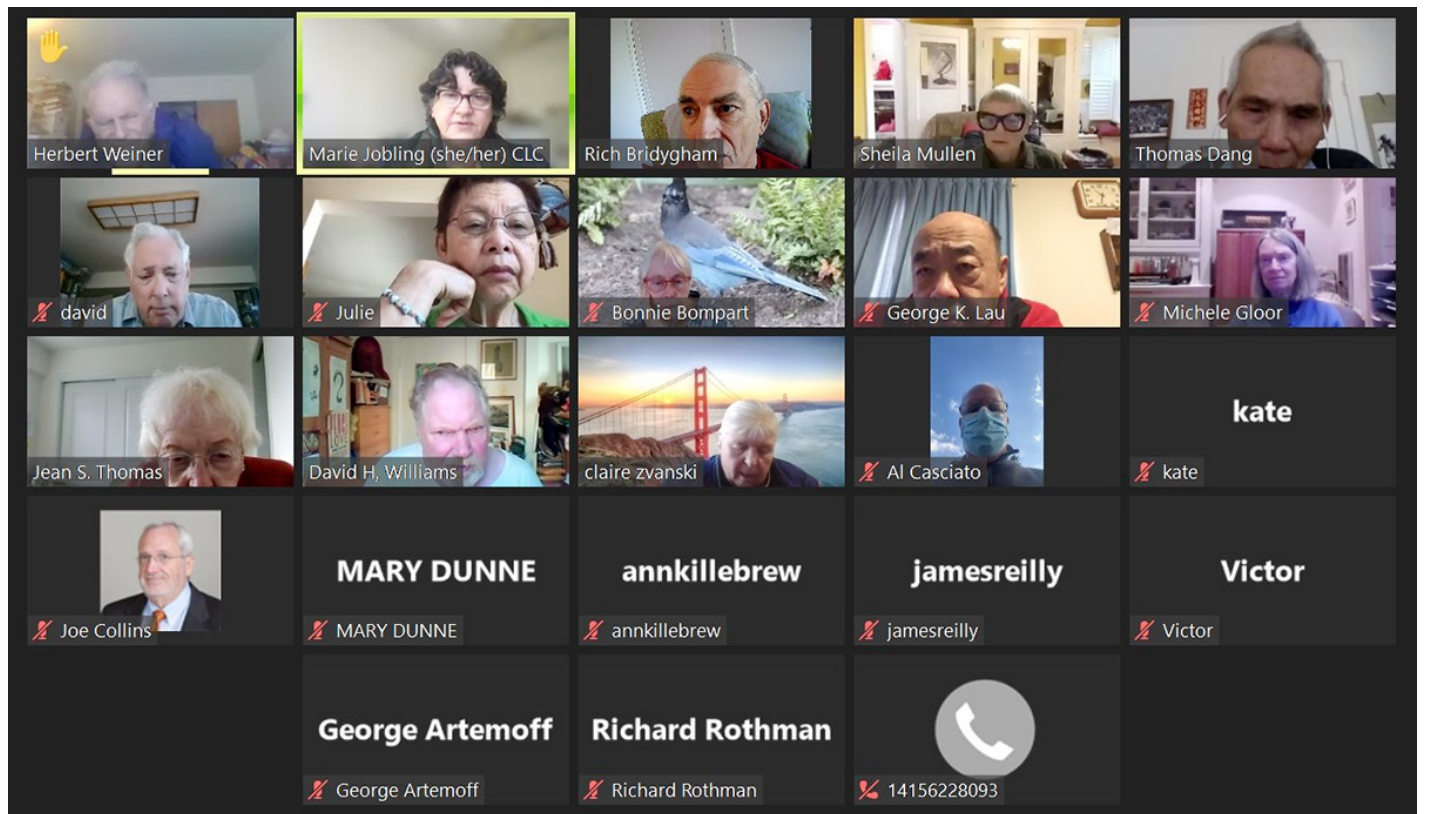
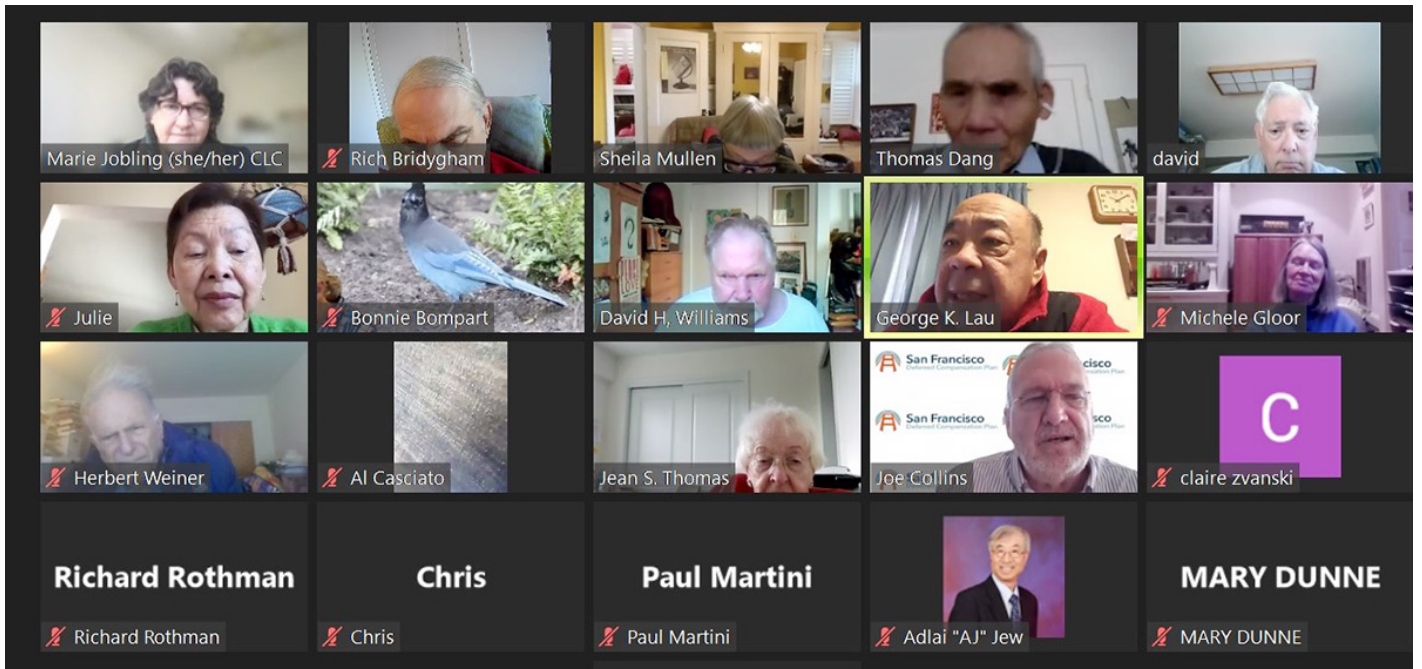
www.sfcommunityliving.org • 415.821.1003 • info@sfcommunityliving.org



Kindness During a Pandemic



Below is a sampling of RECCSF members in attendance at the RECCSF Nov. 10 Zoom Electronic General Membership meeting.



Nov. 16 Zoom Electronic Board Meeting Results

- Treasurer's Report accepted without objection.
- RECCSF collected \$630 from dues this month of the \$1000 it needs per month for financial stability.
- RECCSF will conduct all meetings by Zoom for the foreseeable future.

Taking Steps Toward Financial Improvement in the New Year

From Your Friends at San Francisco Federal Credit Union

A new year is a wonderful time to make important changes in your financial life. Here are financial resolutions and three easy steps to help you implement each of them.

Build a budget: Creating and sticking to a monthly budget forces accountability while giving a clear picture of your financial reality.

- Track your spending over three months.
- Use a spreadsheet or a finance app and divide your expenses into categories. Average three prior months to set your goal.
- Going forward, track your spending and stick to each category's limit.

If your budget reveals that your monthly income doesn't cover your expenses, look for ways to cut back.

Get out of debt: If necessary, speak to a financial counselor to help manage your money. Carrying long-term debt can mean paying a lot of interest. It can also devastate your credit score.

- Make a list of your outstanding debts.
- Review your monthly budget and look for ways to cut back.
- Start by paying off your smallest debt with the money you trimmed from your budget, then move on to the next smallest. Repeat until you are debt-free.

If you're carrying multiple debts with high interest rates, consider a debt consolidation or personal loan to help simplify your payments. This way, you'll only have one low-interest loan to pay off each month.

Start saving: Living without a safety net means that a relatively small, unexpected expense can throw off your finances, forcing you into debt. Savings can also fund your long-term goals and dreams.

- Review your monthly budget. Find ways to cut back, like cancelling unnecessary subscriptions.
- Use the money you've saved to open an emergency fund and a long-term savings fund at San Francisco Federal Credit Union.
- Set up an automatic monthly transfer from your checking account to your savings accounts so you never forget to feed your savings.

You can open a savings account with an initial deposit as low as \$5!

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

San Francisco Firefighters Annual Toy Program

needs your donations this holiday season!
(Especially needed are dolls and sports items.)

Please mail checks payable to
San Francisco Firefighters Local 798 Toy Program
1139 Mission St., San Francisco, CA 94103.

Please mail gift cards for older children—
such as Amazon or Target—
to 2225 Jerrold Ave., San Francisco, CA 94124.

*Other donations and toys can be dropped
off at any San Francisco firehouse.*

The children thank you!
Sally Casazza, chairperson
1 (415) 777-0440



MEMBERS CONNECT



Our dedicated *News & Views* designer Georgette's delightful Salukis; Layla, Lena and Zoyee.

RECCSF Zoom Electronic Annual Holiday Party

Wednesday, Dec. 8, 10 a.m.

Speaker: Debbie Uchida, Little Brothers
(an organization serving socially isolated elders)
uchia@littlebrotherssf.org

Singer/songwriter Hali Hammer will lead the membership in holiday songs.

Wednesday, Jan. 12, 10 a.m.

Speaker: Dr. Sergio Lanata, Behavioral Neurologist and Director of the Community Outreach Program at the UCSF Memory and Aging Center.

News & Views

December 2021/January 2022
Volume 122, Number 10
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, Jan. 18, at 10 a.m.

Note to members:

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

News & Views

February 2022 Deadline:

☛ Friday, Jan. 14, 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

