

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 good news is that our retirement fund is one of the top four performing pension funds in the nation! At \$35.8 billion, it remains 100% funded and quite stable; yet, the returns for January were not great. It seems that the market hit a slump and returns were down in every category except absolute return (where the hedge funds reside). Going forward, no one wants to repeat January.

The board voted to approve the annual 2% COLA for July 2022. Returns over the expected return of 7.2% (used to be 7.4%) are banked for future COLAs. (That way, we receive the annual 2% COLA regardless of annual returns.) The supplemental COLA returns qualifying this year are different and is not guaranteed or banked. The investment returns at the end of January for the fiscal year are 3.45%, but the fund remains 100% market rate funded. Keep your fingers crossed!

Staff continues to work remotely since the building at 1145 Market St. remains closed. If you have questions, you must call the SFERS system and leave a message. A staff member will get back to you. There is no shortcut to this process.

The Investment Committee meetings are not being televised by SFGOVTV but can be monitored through the telephone. Contact SFERS board secretary Darlene Armanino and she will send you meeting information.

The new officers elected by the board are Supervisor Ahsha Safai, president,

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Health Service Committee Report

By Claire Zvanski

The Health Service Board continues to meet remotely as required under California Government Code Section 54953(3) and passed a resolution giving authority to it and all its subcommittees for 30 days.

General public comment came from RECCSF member John Stenson as he commented on hedge funds, as well as former supervisor—now NUHW staffer—John Avalos, who advocated for increased mental/behavioral health services for both miscellaneous and safety members.

There was much discussion during Director Abbie Yant's report about Covid Home Test kits and the updated reimbursement options through the Medicare Advantage programs in UHC and Kaiser. No one has the home kits that the government is supposed to provide, since it was announced before the program was created. It is best to **double check the HSS website** to make sure you can identify your specific benefit. The general consensus is eight tests per month with a maximum reimbursement of up to \$12. This is based on Medicare Advantage plan reimbursements. "Thank you" to Bonnie Bompert for bringing this question forward and following up.

Recently, firefighters have requested the addition of a specialized behavioral health program into the health plans. HSS has been working with Local 798, the fire department and the city in efforts to negotiate a resolution to the request for this specific additional

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All Regularly Calendared March 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, March 9, 10 a.m.

Program Committee

Monday, March 7, 1 p.m.

Editorial Committee

Monday, March 14, 10 a.m.

Executive Board

Tuesday, March 15, 10 a.m.

Membership Committee

Tuesday, March 22, 11 a.m.

Frugal Few Committee

Friday, March 18, 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, March 17, 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.

Health Service Committee Report

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specialized behavioral health program. HSS does not contract with individual or specific providers. HSS negotiates with health benefit plans such as Kaiser, UHC, and Blue Shield to provide over-all health benefits to all its members. The police, fire and sheriff departments all have specialized behavioral health units available for their employees based on the unique services they are required to provide and the specific stresses that they experience. It has been acknowledged over time that all plans need to increase their behavioral/mental health providers and

benefits. Finally, the state of California is discovering the necessity to require behavioral/mental health benefits to mirror those of medical benefits, in that such benefits are not limited annually or monthly and by diagnosis or member. One challenge remains finding sufficient therapists to fulfill the need.

The annual demographics report on HSS membership is extremely valuable. It states that 40% of HSS members live within San Francisco! San Mateo county has 19%, with 12% living in Contra Costa County and 11% in Alameda County. There are about 40,500 retir-

ees, plus dependents, and average ages are 73-75 years. These statistics include the unified school district, community college, and superior court, in addition to the City & County of San Francisco. Congratulations go to Director of Enterprise Systems and Analytics Rin Coleridge and her amazing staff for this exceptional report.

New Chief Financial Officer Iftikhar Hussain presented the budget and latest financial report. Mr. Hussain's prior experience with health plans serves him well. The HSS trust remains in good shape currently, but it was mentioned that it will probably disappear in five years. Along with Commissioner Mary Hao, Mr. Hussain presented the HSS budget. It remains astounding that cuts are not required since the city has a "surplus" going forward for the next two years. Creative reclassifying will allow HSS to provide much earned promotions and one or two new staff for specific programs.

Governance Committee chair Randy Scott presented the revisions to the Governance Terms of Reference and Policies. This major governing document is required to be updated every three years. While only a few sections are involved, it remains curious to see how some terms have changed over time and how benefits can be expanded as a result.

The calendar was presented for the 2022 Rates and Benefits process for plan year 2023. It was also noted that there is a specific blackout period during this process. A few extra full board meeting days are scheduled each month going forward, as well. Collective bargaining provided additional benefit options to active employees over the years, such as: life insurance, pet insurance, death and dismemberment and long-term disability. Those rates for 2023 were presented.

Finally, all were reminded that 1145 Market St. remains closed. Staff is working remotely. Anyone with concerns, questions and problems needs to call HSS customer service and leave a message, and a staff member will respond. We are all advised to regularly check the HSS website for updates, and also for wellness options from that program. Essential telephone numbers are posted on the website.

Questions? Comments?

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

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>

President's Message

By John "Skee" Tostanoski

I hope that everyone had a great time with watching the Superbowl and enjoying Valentine's Day! Our lives are still on the "overwhelmed" side of the spectrum. We are definitely enjoying the sunny weather and trying to get out of the house as much as we can.

I know that I write in every President's Message about taking care of our physical and mental health. I have discovered that through United Healthcare there is a couple of benefits that I have been overlooking.

One is the Silver Sneakers exercise program that offers both in-person and online classes. (I'm signed up, but at this point cannot participate because I do not have internet access at my current location.)

AbleToTherapy360 helps supports mental health through an eight-week counseling program. I am going to make a call to them at 1 (866) 287-1802 and see for myself if this is a telephone option that works for me. I believe that we retirees deserve the best life possible. We have earned our great medical benefits and need to use them when necessary!

This month is a very important month to be active in contacting our elected officials in supporting the ballot initiative, *FairnessForSFRetirees.org*, an initiative that pledges to

restore pre-1996 city retirees' supplemental COLAs. Now is the time to take solid action so that it can make it on to the November 2022 city ballot.

The monthly raffle, held after our Feb. 9 General Membership meeting, produced four winners! To purchase future chances, please contact Linda Tabor-Beck at lindareccsf@gmail.com.

Our next RECCSF general membership meeting will be held on Wednesday, March 9, at 10 a.m. If you would like to be placed on our contact list for Zoom meeting invitations, or if you know of an interesting speaker whom you think may be open to speaking at one of our meetings, please contact me at me at sfskee1@gmail.com, and I will follow up.

Our current RECCSF board is comprised of a dedicated group of members who believe that it is important to continuously monitor the status of our pension and health benefits, but we need to recruit new executive board members to help us continue keeping RECCSF viable and interesting to our membership. Please consider joining us on a committee or as an executive board member.

Please feel free to direct any comments or questions to me at sfskee1@gmail.com.



Retirement Committee Report

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and Scott Heldfond, vice president. Congratulations to both! Commissioner Al Casciato's term has expired, and the newly elected commissioner was sworn in at the end of February. Since there was only one uncontested candidate for the position, no election was necessary. The Retirement Board will continue to meet remotely until the mayor's office directs otherwise.

In keeping with its ESG guidelines, the board passed 2022 proxy voting guidelines for voting its investments, and then recommended investing up to \$400 million in a Fidelity tactical bond separate account, and up to \$200 million in the Impactive Capital Fund.

The deferred compensation fund provided a quarterly report. Investments have continued to grow, and it is also actively promoting membership. The fund stresses the value of procuring this supplemental income in addition to the regular pension plan. Since many of the usual commuting

expenses are reduced these days, it makes sense to bank unspent wages in a deferred compensation account. Additionally, it makes sense to bank raises. The stable value fund currently holds nearly \$1 billion in participant assets. It also provides weekly webinars for active employees on a variety of deferred compensation and other financial topics.

There was much discussion about the city's budget and the employer contribution rate that is much reduced for FY 2022-23. It is also anticipated that within five years the employer contribution rate will be zero because it is anticipated that the fund will become self-sustaining by then. It was stated that the current budget "surplus" is directly due to SFERS reducing the employer contribution rate.

There is no news on the search for a replacement for Executive Director Jay Huish. Mr. Huish stated that he is nearing the end of his extended tenure and is looking forward to actual retirement. Executive searches remain very

challenging.

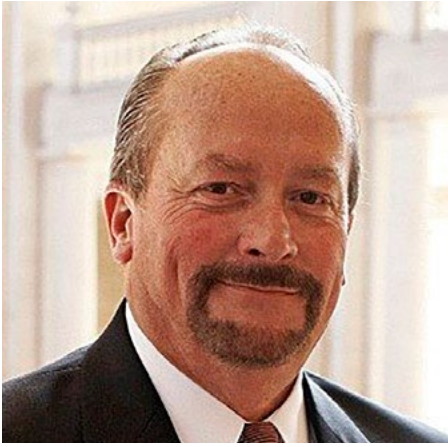
Deputy Director Caryn Bortnik reported on a new internship program that is being created in SFERS. The goal is to retain staff by providing career opportunities for staff who seek promotions but can't find them in SFERS. It was pointed out that quite a few very knowledgeable and capable staff persons have left SFERS in search of promotions. Given the time it takes time to train replacements, it would be worthwhile setting up options for staff to remain and enhance expertise in the system. The program will initially be set up for one-to-two-year internships and should begin in the new fiscal year.

Questions? Comments?

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

Feb. 15 Zoom Electronic Board Meeting Results

- Treasurer's Report approved.



Feb. 9 Zoom Electronic General Membership Meeting

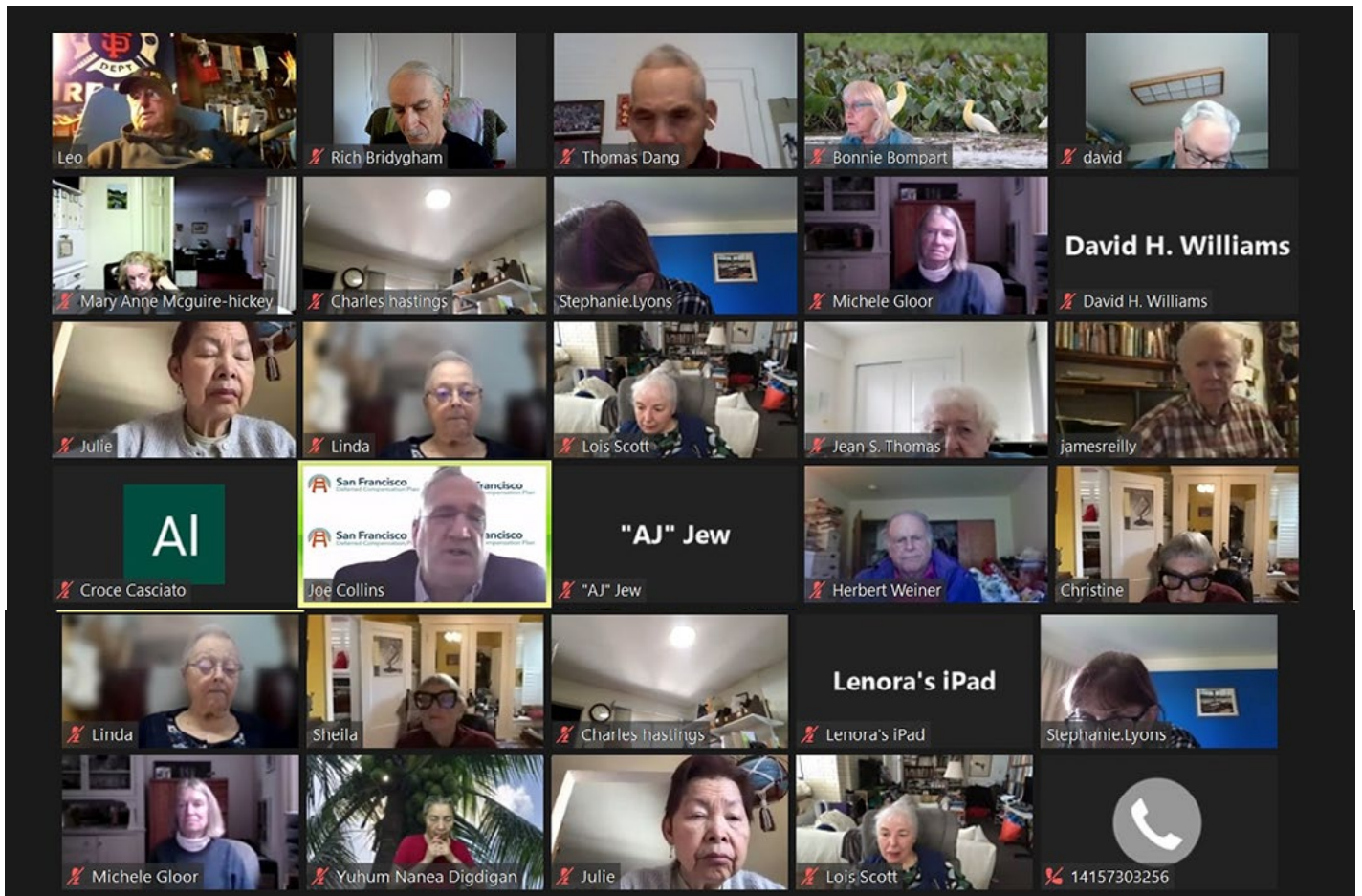
Executive Director of the San Francisco Employees' Retirement System Jay Huish reported on the Retirement System current status.

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

The screenshot shows a Zoom meeting interface with a grid of video thumbnails and a list of 31 participants on the right. The grid includes thumbnails for participants such as Leo, Croce Casciato, Thomas Dang, Bonnie Bompert, "AJ" Jew, Joe Collins, John Skee Tostanoski Sr., Rich Bridygham, Mary Anne Mcguire-hi..., david, Lenora's iPad, irles hastings, Stephanie.Lyons, rusty Jepson's iPhone, Michele Gloor, David H. Williams, Yuhum Nanea Digidjan, Julie, Linda, Lojs Scott, suoandmaria@..., Jean S. Thomas, jamesreilly, and MARY DUNNE. The participant list on the right includes Rich Bridygham (Host, me), John Skee Tostanoski Sr. (Co-host), Bonnie Bompert, Joe Collins, joyce, Stephanie.Lyons, Christine, jamesreilly, Leo, "AJ" Jew, Charles hastings, and claire zvanski.

This screenshot shows a different view of the Zoom meeting grid. Visible participants include John Skee Tostanoski Sr., Rich Bridygham, Leo, Croce Casciato, Thomas Dang, Bonnie Bompert, "AJ" Jew, Joe Collins, Mary Anne Mcguire-hick..., david, claire zvanski, David H. Williams, rusty Jepson's iPhone, Herbert Weiner, and Jean S. Thomas.

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



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

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



March 2022



This Certificate of Recognition is being awarded to Mr. Casciato by RECCSF President John "Skee" Tostanoski, on behalf of its executive board and membership, in recognition of his dedicated service to RECCSF.

By Mark Rand

*The San Francisco Municipal Transit Agency seems bullheaded and determined to push its agenda that adversely impacts upon seniors, the disabled and motorists.**

It is refreshing to hear someone else feeling the same way. Coupled with SFMTA, the San Francisco Recreation and Parks Department and the San Francisco Bicycle Coalition, powerful and well-organized budget entities are pushing their agendas without regard

to seniors and the disabled.

When was the last time you could access the Rose Garden, the Conservatory of Flowers, and the dahlia, fuchsia, and palm gardens off JFK Drive in Golden Gate Park, or tried to drive on the Great Highway? These destinations are for the young and the able—not us.

An enraged group has taken it upon themselves to use their own funds to sue the Recreation and Parks Department to keep the Great Highway open—at least during the week. These

persons are *not* an organization, but San Francisco citizens who came together for this specific purpose. They are approaching the city with private funds to try to wear them down.

What can you do? You vote, right?

Send emails to

MayorLondonBreed@sfgov.com

and to the

Boardofsupervisors@sfgov.com.

**Editor's note: extracted from "Opinion" article by Herbert Weiner in News & Views February issue.*

Make Money With Spring Cleaning!

From Your Friends at
San Francisco Federal Credit Union

Spring is almost here—and so is spring cleaning! This year don't just clean your home; get rid of your unwanted or unused items via online selling sites.

Sell old clothing on ThredUp.com. The site is geared toward better secondhand clothing. If your clothing is worth less than \$60, it will pay you for it as soon as it's processed in the site's warehouse. If you have designer clothing that's worth more, you'll be reimbursed when the item is sold through the company's site.

Sell unwanted jewelry on Worthy.com, including your old rings, bracelets, necklaces, and earrings made from gold or platinum—with or without

diamonds. After you've mailed in your jewelry, *Worthy.com* will clean and photograph the piece and set a fair price for it. If a bid you're happy with is reached, the site will sell the jewelry and transfer the funds to you. If the bidding stays low and/or fails to reach the price you were hoping for, you can have your item(s) returned to you.

Sell unwanted furniture? Check out Chairish.com, wherein you can sell your dated dinette set! *Chairish.com* is an online public marketplace that specializes in used and vintage furniture in excellent condition. There is no price placed on your item list, and you'll keep up to 80% of the sale price.

Get rid of your unused gift cards on GiftCardGranny.com, wherein you can sell or exchange them for up to 92% of

their value.

If you have grandchildren and can't find a brick-and-mortar consignment shop near you, **try selling baby and children's wear on Swap.com.** Let the company know that you're interested in selling, and it will send you a pre-paid shipping label to affix to a box that you fill with your unwanted items. According to the site, sellers earn an average of \$150 per box.

This article is courtesy of San Francisco Federal Credit Union, with branches in San Francisco and San Mateo counties. For other financial tips, visit sanfranciscofcu.com/financial-education, and for more information on our products and services, visit www.sanfranciscofcu.com, call 1 (415) 775-5377, or stop by one of our branches.

Friends of RECCSF

By Linda Tabor-Beck,
Frugal Few chair

We thank the following RECCSF members who so generously gave a donation these past months.

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

George Artemoff*

Richard Bridygham*

Mary P. Dunne*

Carrolyn (Carrie) H. Lucas*

William A. (Bill) McConnell*

2022/24 RECCSF New Executive Board Member Election!

RECCSF is currently soliciting members to run for the RECCSF Executive Board, either as board members or officers.

Terms are for two-year periods.

We encourage members to consider enriching their RECCSF experience by serving in one of these capacities.

For newcomers, in particular, it's a great way to get to know your fellow members, and to get your ideas heard!

Nominations will be open for the following positions: president, first vice president, second vice president, and five board members at large.

For more information, contact:

John "Skee" Tostanoski at sfskee1@gmail.com.

RECCSF Zoom Electronic General Membership Meeting

Wednesday, March 9, 10 a.m.

San Francisco Assessor-Recorder Joaquin Torres
will address the membership.

News & Views

March 2022
Volume 123, Number 2
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, March 15, at 10 a.m.

Note to members:

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

News & Views

April 2022 Deadline:

Friday, March 18, 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

