

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

SFERS always begins meeting in closed session and reports out eventually in the CIO reports. This decision to report out is rare and states that an offer of employment for the position of CEO/CIO (Chief Executive Officer/Chief Investment Officer) has been made. Current CEO Jay Huish will comment in his report.

One of the first action items was to increase existing cash release credit facility with BNY Mellon to \$600 million. Anna Langs made the presentation. The current limit is \$250 million, and it was explained that this would increase the SFERS liquidity and ability to meet pension obligation distributions and make private investment allocations during elevated market volatility. This recommendation was presented as a valuable and prudent decision by the board and supported by its investment advisors and consultants.

Interim Chief Investment Officer Kurt Braitberg reported that the fund remains stable at **100% funding at \$35.2 billion**. The return for the fiscal year is 2.72%. This means that the 7.2% rate of return was not met, so there will *not* be a supplemental COLA for FY2021-22. Since our annual 2% COLA is banked, we can count on that COLA in July.

The investment division happily announced that Jiada Tu has been appointed APM of Private Equity. She joined the staff a little over a year ago as an investment analyst intern in private equity while she was an SFERS

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## Health Service Committee Report

By Claire Zvanski

Executive Director Abbie Yant opened the meeting by reading a lovely proclamation declaring the many accomplishments of Mitchell Griggs over the years, with an added declaration that April 14 was Mitchell Griggs Day in San Francisco. Mitchell is officially retiring and, hopefully will soon join RECCSF. The tributes poured in—as they are much deserved—and many of us have mixed feelings since Mitchell was always the “go to” person who managed to solve many member issues over the years. This was Mitchell’s last HSS board meeting! Mitchell guided HSS through the pandemic, during which he led the HSS team to function remotely while continuing to conduct usual business, enhance electronic open enrollment, and hire and onboard new staff. Director Yant commended Mitchell on his deep understanding of health benefits along with his fierce commitment to member experiences and service.

Rey Guillen began working at HSS on April 18 as the chief operating officer, replacing Mitchell Griggs. He brings more than 20 years of experience in human resources and health benefits to San Francisco. He was most recently the human resources manager in the Department of Behavioral Wellness in Santa Barbara County. He has worked in a variety of California city and county governmental agencies over the years, including Santa Clara, the City of Palo Alto, and San Mateo County. We look forward to meeting and working with him and we are grateful that he will have the opportunity to work with Mitchell during a transition period.

There was a special HSS board strategic planning meeting on April 28, 2022. It brought together the HSS board, HSS leadership, employers, retirees, City Controller,

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## All Regularly Calendared May Meetings

### RECCSF

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

### **Zoom Electronic meetings**

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

### **General Membership Meeting**

Wednesday, May 11, 10 a.m.

### **Program Committee**

Monday, May 2, 1 p.m.

### **Editorial Committee**

Monday, May 16, 10 a.m.

### **Executive Board**

Tuesday, May 17, 10 a.m.

### **Membership Committee**

Tuesday, May 24, 11 a.m.

### **Frugal Few Committee**

Friday, May 20, 10 a.m.

### **Retirement System**

**Health Service System**  
[sfgov.org](http://sfgov.org) and [SFGOVTV](http://SFGOVTV).

### Public

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

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

Thursday, May 19, 10 a.m.

### **UESF Retired Division**

Contact: Rudi Faltus  
1 (415) 956-8373 or  
[Uesfrd01@gmail.com](mailto:Uesfrd01@gmail.com).

### **SEIU 1021 West Bay Retirees Chapter**

Contact: David Williams  
(Zoom meetings)  
[iamdhw@comcast.net](mailto:iamdhw@comcast.net)  
or 1 (415) 939-5149.

# Health Service Committee Report

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vendor partners and AON experts for a full day of information sharing. Among the key objectives of this meeting was to bring together a broad set of thinkers and perspectives to help shape current/future programs and services to best meet the needs of the diverse populations we serve, and also to identify important changes in our circumstances and knowledge that HSS can use to refresh our strategy and keep it relevant. Areas of focus will include primary care, mental health, population health, equity, and the state of the pharmaceutical industry.

It's exciting to note that our EAP and well-being sections collaborated on de-

veloping a first responder webpage for our first responder departments, such as; police, fire, sheriff and the San Francisco department of emergency peer support & wellness resources. It should also be noted that there has been a 66% increase in call volume at our EAP from February to March. It's very clear that two years of this pandemic is taking a toll on the mental health of our employees and first responders. All of our plans are challenged to find sufficient mental health therapists and counselors to meet the demands of members, but we continue to advocate on behalf of our members and urge our plans to enhance these services.

VSP benefits were renewed with the note that it is worth paying attention to how to best utilize these benefits to get the best value. Active employees will also be eligible for blue light tinting on their glasses that protects them from the glare generated by high frequency computer use. Since so many retirees are on Zoom these days, and also use computers a lot, it is worth having a discussion with your vision care provider to discover if you would benefit from either a lens treatment or some additional items such as sunglasses or other antiglare glasses for computer use.

The final issue the HSS board took up was retiree dental health that includes Delta Dental PPO, DeltaCare USA HMO, and the UnitedHealthcare (UHC) HMO plans. Commissioner Breslin was especially concerned about the diminishing numbers of Delta Premier dentists. Delta representatives indicated that they continuously seek to recruit dentists to their network, but the dentist chooses basic or premier based on the reimbursement rates from Delta. As mentioned many times, this is a fully-insured plan, meaning that all costs are paid by the members who enroll since there is no employer-sponsored retiree dental benefit. It would take a charter amendment and commitment by the city to fund such a benefit, which is very unlikely any time soon, so it is our enrollment in this plan and our utilization (claims) that determine its affordability. Two benefit changes were made to the Delta PPO plan that reduced the annual deductible back to \$50 per person (\$100/family) for premier dentists (and out-of-network dentists), and also increased to 100% coverage for cleanings/exams and x-rays that resulted in a 7% premium increase. The DeltaCare USA HMO premiums will be 8.4% less in 2023. There is no change in the UHC HMO rates or benefits. Retiree dental remains a focus of your HSS board. Delta claims it has approximately 65% of all dentists in California in its network, yet members, both active and retired, continue to complain that it remains a challenge to find a Delta dentist, especially one in the premier network.

The rates and benefits process continues and will address the Medicare Advantage plans at future meetings.

Again, we wish Mitchell Griggs well as he transitions into retirement, and we look forward to having him join RECCSF sooner rather than later!

Questions? Comments?

Please feel free to contact Claire Zvanski at [czvanski@gmail.com](mailto: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](mailto:reccsf@att.net)  
Website: [sfretirees.org](http://sfretirees.org)  
Phone Number:  
1 (415) 681-5949

### S.F. Retirement System

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

### Health Service System

Website: [sfhss.org](http://sfhss.org)  
Phone Numbers:  
Member services:  
1 (628) 652-4700  
Employee Assistance:  
1 (628) 652-4600 (24/7)  
Toll-free: 1 (800) 541-2266  
Fax: 1 (628) 652-4701  
Benefits: [sfhss.org/benefits/retirees](http://sfhss.org/benefits/retirees)

### Health Service Quick Links

**Blue Shield HMO Plans**  
<https://sfhss.org/access-hmo-blue-shield-california>

**Kaiser Permanente HMO**  
<https://sfhss.org/kaiser-permanente-hmo>

**City Plan & City Plan 20 PPO**  
<https://sfhss.org/unitedhealthcare-ppo-city-plan>

**UHC Medicare Advantage PPO**  
<https://sfhss.org/uhc-medicare-advantage-ppo>

### Dental and Vision:

**Delta Dental**  
<https://sfhss.org/delta-dental-ppo>

**UnitedHealthcare Dental**  
<https://sfhss.org/unitedhealthcare-dental-dhmo>

**DeltaCare USA**  
<https://sfhss.org/deltacare-usa-dhmo>

**VSP Vision**  
<https://sfhss.org/vsp-vision-plans>

# President's Message

By John "Skee" Tostanoski

I have almost completed my two years as your president and am hopeful that another member will step forward to lead us as president during the next two years. There has been a learning curve on my part; some successes and some things that I would have done differently—as is the way of life. I am glad that I have had this opportunity and plan to work behind the scenes with my successor to help RECCSF continue moving forward.

Also, the covid-19 pandemic has changed a lot of the “nuts and bolts” of how we have been conducting business within the organization. For example, all in-person meetings were cancelled since sheltering in place was mandated.

I want to thank all of you for your financial support to RECCSF. “Wishful Wednesday,” our latest fundraising event conducted by Frugal Few Committee chair Linda Tabor-Beck, was a great success. The monthly raffle after our general membership meetings is also helping; six tickets can be purchased for \$5. To participate in this fun event, please contact Linda at [lindareccsf@gmail.com](mailto:lindareccsf@gmail.com).

Our general membership meetings are continuing on Zoom for the foreseeable future and can be accessed by computer or mobile phone. If you are having trouble con-

necting, I suggest asking a grandchild or any other young person. They've grown up with this technology and are usually happy to assist. If that resource is not possible, please contact me at [sfskee1@gmail.com](mailto:sfskee1@gmail.com).

On a personal note, we are living with our daughter across town until she is able to resume living on her own.

There are also losses; a death in the family, and challenging medical reports.

On the bright side, we are enjoying having grandchildren living close to us. I am continuing to utilize the UHC Able 360 therapy to learn new tools to help deal with the multiple stresses that have happened in our family. I am again encouraging everyone to take care of themselves physically and mentally. You've earned these benefits! If you happen to know me personally, you know that I generally keep my problems to myself. So, I think that it is important to make the best decisions for myself and try to encourage all of us to extend our active lives as long as possible.

Please feel free to direct any comments or questions to me at [sfskee1@gmail.com](mailto:sfskee1@gmail.com).



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## Retirement Committee Report

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MBA investment fellow. She brings an extensive experience (Hong Kong) and educational background (including an MBA from UC Berkeley—Haas). Chris Wisdom will join the staff as APM of public equity. He has extensive experience in both the San Joaquin and Stanislaus County pension systems.

The deferred compensation plan is requesting a fee reduction from 4.8 to 2.5%. The fund is doing exceptionally well, increasing \$1.8 billion in growth over the last three years. This is a sharing of savings and earnings. Thank you, VOYA! It was pointed out that 40% of those in the (conservative) stable value fund are over age 65. It was also mentioned that there is pending or suggested federal legislation to change the required distribution age from 70.5 to 72 years, or possibly age 75. Stay tuned.

The board was given the annual educational presentation on fiduciary duties from both Ashley Dunning of Nossaman (legal consultant) and board Deputy City Attorney Cecilia

Mangoba.

Chief Operating Officer Caryn Bortnik presented the 2021 SFERS Annual Report, and it was suggested to send a copy to the CEO/CIO candidate.

CEO Jay Huish reported that the office is now open *by appointment only* per current city policy only two days a week: Tuesdays and Thursdays. The current Thursday board meeting schedule will continue through June 9, with the possibility of returning to the former meeting schedule in July. It was pointed out that all charter commissions are now required to meet in person. There are a few exceptions for those commissioners over age 65 with vulnerable health conditions. Lastly, Mr. Huish announced that Allison Romano has accepted the offer of employment as CEO/CIO and is scheduled to begin officially in mid-June. Ms. Romano is in Florida and is scheduled to arrive in the bay area in May and might attend the May board meeting. Mr. Huish stated he is pleased with the selection and looks forward to working with her during a brief transi-

tion period.

Board president Ahsha Safai thanked Commissioner Scott Heldfond for his leadership in the challenging and extensive search process to find the new CEO/CIO. He also thanked CEO Jay Huish for his extended service of staying an additional two years after his planned retirement and praised him for his outstanding service to SFERS over the years. Also praised by both President Safai and Director Huish was Board Secretary Darlene Armanino, who has kept the commissioners updated, and board materials current and distributed to all commissioners and staff for each meeting. Ms. Armanino also provides staff assistance at each board meeting to make sure that both in-person and telephone public comment occurs, the meetings are timely, and the minutes accurate. Her administrative skills are very much respected and lauded by both staff and commissioners.

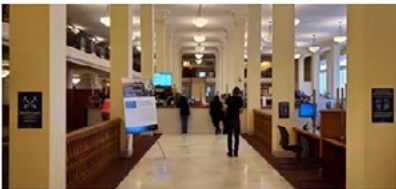
There will be a reception for Jay Huish at a later date.

Questions? Comments? Contact Claire Zvanski at [czvanski@gmail.com](mailto:czvanski@gmail.com), or Herb Weiner at [h.weiner@sbcglobal.net](mailto:h.weiner@sbcglobal.net).



San Francisco Assessor-Recorder Joaquin Torres addressed the membership on the various comprehensive and critical responsibilities of his office.

**Assessor's Office Room 190**



- City Hall Main Office Hours Mon–Fri, 8 AM – 5 PM
- Visit: [sfassessor.org](http://sfassessor.org)
- Call: (415) 554-5596 or 311
- Email: [assessor@sfgov.org](mailto:assessor@sfgov.org)

# April 13 Zoom Electronic General Membership Meeting

## Office of the Assessor-Recorder



### Primary Office Responsibilities

1. Assess property
2. Grant exemptions
3. Transfer Tax/Collections
4. Record documents

## Other Tax Savings

### Homeowners' Exemption

- \$7,000 property tax exemption for principal place of residence

### Senior, Blind, or Disabled Property Tax Postponement (State Controller)

- Homeowners who are seniors, are blind, or have a disability to defer current-year property taxes on their principal residence.
- [postponement@sco.ca.gov](mailto:postponement@sco.ca.gov)

### SFUSD ASSESSMENTS

- 2021-2022 Exemption Amount = \$602.74
- Application form on SFUSD's website - available on May 1, 2022
- Contact: [SeniorExemptionOffice@sfusd.edu](mailto:SeniorExemptionOffice@sfusd.edu)

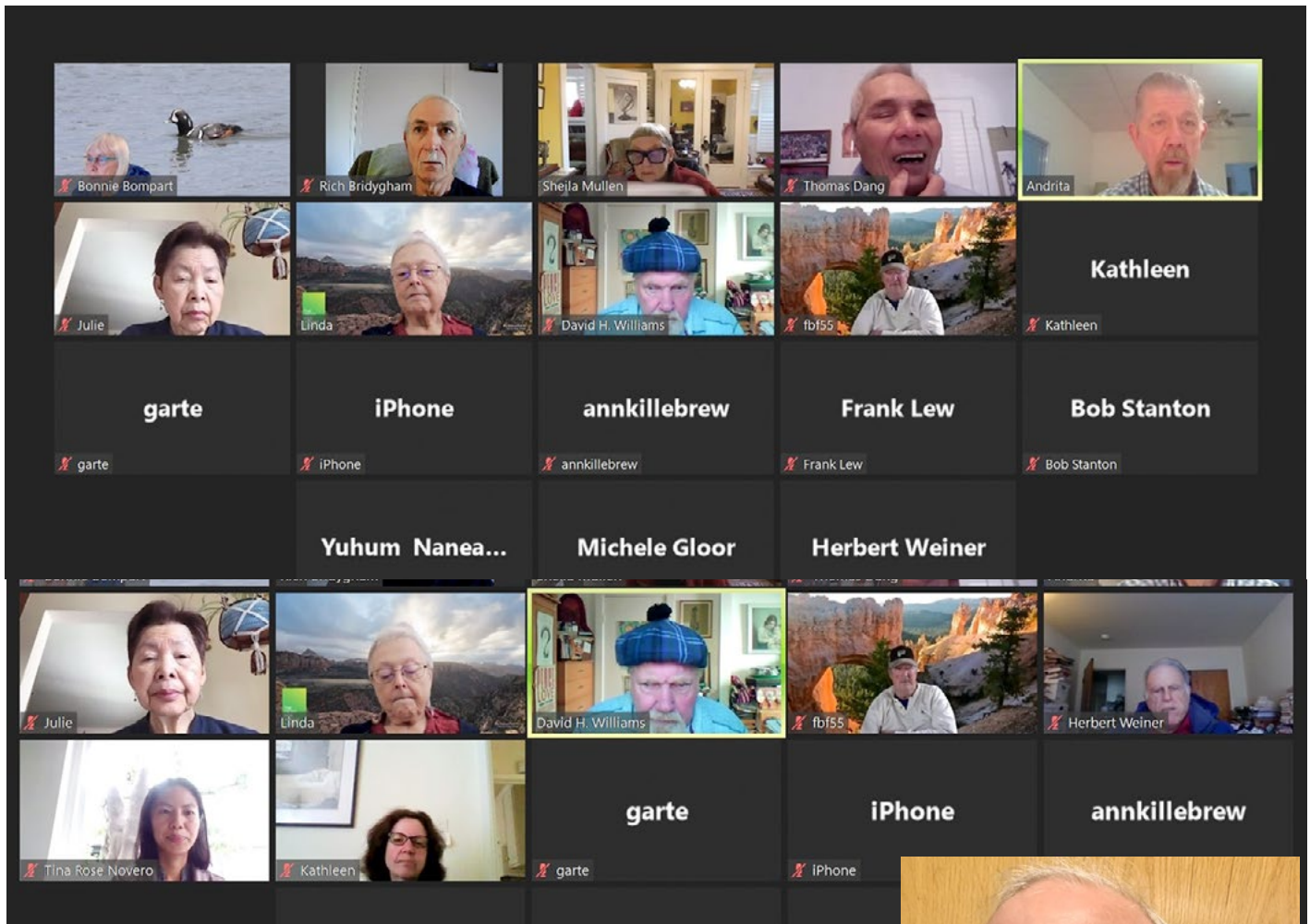
### Estate Plan Services

- Includes 1-1 legal counseling
- Financial workshops
- Complete estate plan: documents include a will, living trust, healthcare directive, and power of attorney.



\*Free for low-income households, \$400 for moderate-income households  
 Call: (510) 271-8443, ext. 300 [inquiries@heraca.org](mailto:inquiries@heraca.org)

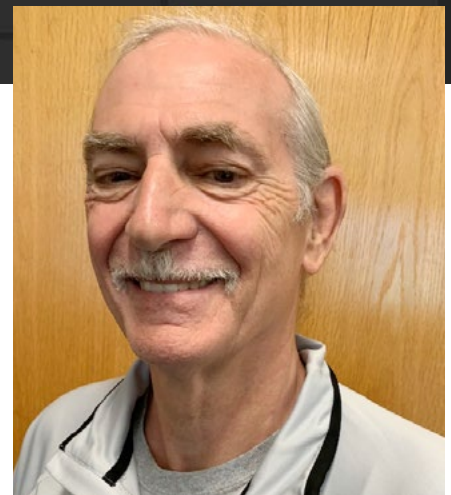
Below is a sampling of RECCSF members in attendance at the RECCSF April 13 Zoom Electronic General Membership meeting.



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

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

The RECCSF Executive Board would like to extend a message of support and appreciation to our board member and technical facilitator Richard Bridygham, who works quietly behind the scenes at our Zoom electronic board and general membership meetings to ensure that all RECCSF members and friends have access to our monthly RECCSF Zoom meetings.



**April 13 Zoom Electronic Board Meeting Results**

- Accepted Treasurer’s Report. RECCSF’s year-to-date deficit is \$3,041.
- A motion to initiate a campaign to put items up for auction through the Frugal Few Committee and allow the committee to contact members for donations passed without objection.
- A motion to continue permanently the introductory new membership fee of \$25 for the first year of membership passed without opposition.

# Looking to Make Some Home Improvements?

From Your Friends at  
San Francisco Federal Credit Union

May is National Home Improvement Month. Some of you may be thinking about making some changes. For less than \$100, you can give a room an entire new look:

- give a tired kitchen a new look by replacing just the cabinet fronts;
- cover your countertops with granite look-a-like contact paper instead of paying for actual new counter tops;
- use PVC pipes for curtain rods;
- create a mirrored backsplash in your kitchen using a pack of self-adhesive mirror tiles, which retail at approximately \$15 per 20-tile pack;
- give your home fresh-looking walls for the cost of just paint and brushes; and
- let the light in by replacing aging fixtures with trendy, inexpensive ones from online discounters, or shop Memorial Day sales.

However, if you're contemplating a larger home improvement project, you may want to rethink that DIY approach. **Following are three projects when calling in a professional may be a good idea:**

- turning two small spaces into a large open space may be appealing, but it is not easy to know when it is safe. Even if the wall in question is not load-bearing, it may take an expert's eye to determine which walls are safe to take down and

which are best left alone. In addition, a professional will be apprised of current local building codes;

- working with electricity: Adding new electrical outlets and rewiring an underused space can be a smart home improvement, but electrical work is not a DIY project due to the potentially deadly current flowing through those wires. This work requires a licensed electrician, and the safety aspect cannot be overestimated; and
- planning a plumbing upgrade: A professional plumber probably isn't needed to upgrade the kitchen sink faucets, but more elaborate plumbing renovations require professional help. Whether it's adding an upflush toilet system or upgrading to a steam shower, there are many ways a DIY plumbing project can go wrong. Be sure to call in a plumber to perform the actual work.

Many homeowners are seeking ways to enhance the value of their living spaces and improve the resale values of their properties, but it is essential to know when to call in a professional.

*This article is courtesy of San Francisco Federal Credit Union, with branches in San Francisco and San Mateo counties. Our Home Equity Line of Credit (HELOC) loans start at 4%APR and allow you to withdraw funds whenever you choose. For more information, visit [www.sanfranciscofcu.com](http://www.sanfranciscofcu.com) or stop by one of our branches.*

## “Wishful Wednesday”

### The Frugal Few Committee Thanks You!

By Linda Tabor-Beck, chair

Many, *many* heartfelt thanks go out to our members who were able and willing to provide additional support to RECCSF through our Wishful Wednesday event. Five members used the Zelle link and 38 folks mailed checks to the office.

I'm happy to report the total amount received for the day was over \$3,000, which will certainly help us “keep the lights on.”

In all honesty, I must admit that I was surprised by the generosity of our donors. In this time of pandemic-created inflation—exacerbated by the price gouging

of the oil industry—I really didn't expect folks to be comfortable donating such generous amounts. It's such an understatement to announce that your response was so gratefully appreciated!

I know you folks are aware that RECCSF is the only member organization looking out for the welfare of *all* City retirees. I feel that your collective response reflects this awareness, as well as an acknowledgement of the importance of RECCSF's continued presence.

As inadequate as these words may be, we “*thank you!*”

## Friends of RECCSF

By Linda Tabor-Beck,  
Frugal Few chair

We thank the following RECCSF members who so generously donated this past month. Please note that the asterisk denotes a life member.

- John “Skee” Tostanoski\*
- Frederick Fisk
- Madeleine Licavoli\*
- Mary C. Figliuolo
- Rich Bridygham\*
- Carri Lucas\*
- George Artemoff\*
- Monica Maguire
- Rebecca Cooper (emeritus)
- Richard Kannisto
- Richard W. Brown
- Donald Beilke
- Margaret Divine
- Patrick Skain
- Bill & Juna Carte\*
- James F. Fields
- Gary & Irene Lavaysse\*
- Ralph & Judy Jacobson\*
- Kathleen Keller\*
- Stephen Flaherty
- Jane Burgelin\*
- Martha Lewkowitz
- Three Anonymous \*\*\*
- Mike Hebel
- R.V. Rudovsky
- Susan Blomberg\*
- Lawrence T. Klein
- Dennis & Carolyn Owen
- Gary Barisone
- Dennis Young
- Michael J. Nolan\*
- William Segale
- Marlene Bergmarks
- Richard M. Miller
- Patricia Pendergast
- Catherine DeMartini\*
- Thomas Dang
- Mike Brennan
- Barbara Stavro

# RECCSF Zoom Electronic General Membership Meeting

Wednesday, May 11, 10 a.m.

Kelly Dearman  
Executive Director, Department of Disability and Aging Services, and  
Ravi Durbeej  
Executive Assistant and Commission Secretary,  
Human Services Agency, City and County of San Francisco.

## News & Views

May 2022  
Volume 123, Number 4  
Sheila Mullen, Editor  
Office: 1 (415) 681-5949  
Office email: [reccsf@att.net](mailto:reccsf@att.net)

## Zoom Electronic Executive Board Meeting

All in-person board meetings cancelled until further notice. Your RECCSF Executive Board is meeting by Zoom for the foreseeable future.  
The next Executive Board meeting will be held on Tuesday, May 17, at 10 a.m.

### Note to members:

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

### News & Views

#### June 2022 Deadline:

Friday, May 13, 5:30 p.m.  
Please email your submissions to:  
[sheilamullen@me.com](mailto:sheilamullen@me.com).  
Letters to the editor and opinion pieces are welcome.  
All submissions subject to further editing.

### Visit our website:

[sfretirees.org](http://sfretirees.org)  
RECCSF office  
email:  
[reccsf@att.net](mailto:reccsf@att.net)  
3915 Irving St.,  
San Francisco, CA 94122

## Membership and Subscriptions

for retired city employees

Membership application: [www.sfretirees.org](http://www.sfretirees.org); email: [reccsf@att.net](mailto:reccsf@att.net).

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

- \$68, annual
- \$600, lifetime (payable over four months in four payments of \$150 per month, or annually over four years in increments of \$150 per year)
- Members without computer access should contact the RECCSF office at 1 (415) 681-5949.

*News & Views* is the publication of the Retired Employees of the City & County of San Francisco, Inc., a nonprofit organization. *News & Views* is published to express the policies, ideals and accomplishments of the organization. Nothing shall be published herein that is racist, sexist or ageist, or that is derogatory toward religious beliefs and other personal issues; nor shall be published anything in violation of Article VII, Section 1 of the RECCSF constitution. Editorial contributions from individuals, organizations and groups other than RECCSF and its members may be included in *News & Views* only upon the approval of the Editorial Committee.

Submissions to *News & Views* are solicited and encouraged.

Submit in Word document to: [sheilamullen@me.com](mailto:sheilamullen@me.com).



## I want to know!

Join

# RECCSF

Retired Employees of the City and County of San Francisco

