

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

SFHSS (at 1155 Market St.) remains closed to the public. Employees requiring retirement services *must* make appointments.

Now that the rates and benefits process is over, the board meetings will be briefer. This was no exception. President Randy Scott was excused. Vice President Mary Hao chaired the meeting.

President Randy Scott appointed **new committee chairs** to the Finance and Budget Committee and the Governance Committee. Dr. Follansbee will chair the Governance Committee, with members Scott and Zvanski as continuing members, and Commissioner Breslin will chair the Finance and Budget Committee with members Canning and Hao as continuing members.

Executive Director Abbie Yant provided a comprehensive report, and thanked **Supervisor Chan** for sponsoring the **ordinance approving the HSS plans and contribution rates** for calendar year 2023 through the board of supervisors' meetings. Mayor Breed's office is holding the ordinance for final review.

**Kaiser** notified HSS in mid-June that it approved a major **benefits enhancement** for its **senior advantage plans**. Effective Jan. 1, 2023, Group Medicare plans with a \$1,500 maximum out of pocket (MOOP) will change to **\$1,000 with no impact to the plan year 2023 rates**.

Members of **Blue Shield HMO and Kaiser HMO** plans who live in California are **not impacted** by the supreme court ruling overturning *Roe v. Wade* since they are regulated by the state Department of Managed Health Care (DMHC). **Blue Shield of California PPO self-funded plan** members have **equitable access** to health care services covered under their health plan, regardless of where they live. Blue Shield has developed a travel reimburse-

ment program for plan participants living in states that ban or restrict access to pregnancy termination services.

HSS continues to work with **public safety** on mental health and substance use disorders to expand treatment options through Kaiser and Blue Shield, with Health Net still reviewing the options.

A presentation in December 2021 by Timothy T. Brown, Ph.D., M.A. on a U.C. Berkeley and SFHSS study evaluation on accountable care organizations (ACOs) continues with ongoing reports. The evaluation focuses primarily on those ACOs administered by Blue Shield of California. This work will continue with additional publications that are currently under development. This was cited as ongoing HSS board education since commissioners are required to be knowledgeable of matters concerning health and employee benefits policy and oversight.

The HSS Operations team has been working to create a successful **open enrollment** for all members in October. Additionally, the annual **dependent eligibility verification audit** that included **634 retirees** has concluded. Apparently, 18 members did not respond, so 32 dependents will be removed from HSS benefits.

May was Mental Health Awareness month, which generated many calls to our EAP! June also reported many calls with a greater reduction in July. Mental health services are essential, and it's good to know that we can access our EAP in addition to services provided by our health plans. There is an ongoing effort to increase these services, but a limited number of practicing mental health providers. The credentialing process takes several years.

The Employee Benefit Trust Fund remains healthy, as does the Healthcare Sustainability Fund. Currently, there are two audits in process, the controller's (in-

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## All Regularly Calendared September 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, Sept. 14, 10 a.m.

### **Program Committee**

Monday, Sept. 5, 1 p.m.

### **Editorial Committee**

Monday, Sept. 19, 10 a.m.

### **Executive Board**

Tuesday, Sept. 20, 10 a.m.

### **Membership Committee**

Tuesday, Sept. 27, 11 a.m.

### **Frugal Few Committee**

Friday, Sept. 16, 11 a.m.

### **Retirement System**

### **Health Service System**

[sfgov.org](http://sfgov.org) and SFGOVTV.

### Public

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

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

Thursday, Sept. 15 (*time to be announced*)

### **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)  
[iandhw@comcast.net](mailto:iandhw@comcast.net)  
or 1 (415) 939-5149.

**The Retirement Board did not meet during August so there will be no Retirement Committee Report listed in the September issue of *News & Views*.**

# Health Service Committee Report

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ternal audit) and the external Benefit Trust Fund audit by MGO. Reports are scheduled for the November meeting and the internal audit will be reported when completed.

This month's board education was entitled **Genomics and Pharmacy High-Cost Drugs**. That brings up the adage that there is money in drugs! Vice President, Pharmacy, Health Solutions Almaz Dawit, PharmD was the presenter. She reviewed the process that drugs undergo from development to FDA approval, to market. A number of drugs is now being developed to treat **rare or genetic diseases**. Most of the drugs cited in this presentation spent years in development and cost an average of over \$1,000 per month, with the possibil-

ity of over \$100,000 for a year of treatment. This is also why we often hear the comment about contacting the manufacturer if someone can't afford the drug. We learned terms about "orphan" drugs which are 25 times more costly than non-orphan drugs. Orphan drugs treat a subset of the population and often have some government subsidy because they often cost over \$10,000 per patient per year.

Then we reviewed the **gene and cell therapy** market. All this fits into "specialty medications." The trend continues to expand with an anticipated \$373 billion drug market by 2025. The information was overwhelming! *Yes!* It's true! There is money in drugs; biosimilars, or what are

commonly called "**generics**." The process is a bit "easier" when compared to branded drugs. But it will still generate at least \$49

billion in the same time frame. Governor Newsom is sponsoring the **Affordable Insulin Now Act** but it will take until 2026 to take effect. There are efforts in the U.S. Senate to reduce and limit prescription drug costs for Medicare beneficiaries. It's taking time and should also repeal the Trump administration drug rebate rules (which reduced rebates and raised the cost of drugs). Can we wait until 2032? Let's hope the **Pharmacy Benefit Manager (PBM) Transparency Act** passes the U.S. Senate!

Lastly, we heard from **Delta Dental**. Members are now scheduling cleanings and other services that remained on hold over the last two years. We are all being encouraged to follow up with our dentists and get cleanings that help with our oral health. Seventy-three percent of retirees are using our dental benefits. The **Smileway Wellness Benefit Program** remains underutilized. There are specific qualifications for that program, and we know many retirees qualify and are still not using the benefit. Delta sent out postcards in July highlighting SmileWay as well as preventive care benefits.

Lastly, HSS is requesting that retirees provide their email addresses to HSS. It provides a simpler and quicker communication option for HSS and for all of us! We don't always pay attention to postcards. Developing, printing, and mailing is time consuming, while an email blast can be sent effectively in a timely manner! *Please send your email address to HSS ASAP.*

Questions? Comments?

Please feel free to contact Claire Zvanski at [czvanski@gmail.com](mailto:czvanski@gmail.com).

## RECCSF Officers

Adlai "A.J." Jew  
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  
Ann Killebrew

David Leeds  
Stephanie M. Lyons  
Ray Mason  
Mary Anne McGuire-Hickey  
Sheila Mullen  
Tim O'Brien

Linda Tabor-Beck  
Jean S. Thomas  
John "Skee" Tostanoski  
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>

## 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.

- Patricia Pendergast
- Mary P. Dunne\*
- George Artemoff\*
- Richard Bridygham\*
- Carrolyn (Carrie) H. Lucas\*
- William A. (Bill) McConnell\*

# President's Message

By Adlai "A.J." Jew

I should like to express my thanks to those members who have been assisting me since I assumed my term of office in July; in particular, our immediate Past President John "Skee" Tostanoski and Second Vice President David Williams for sharing the chairing of the RECCSF Zoom electronic general membership meetings. Due to my current schedule, I can only attend the latter half of each general membership meeting; if necessary, I can resume as chair after I arrive. (One of my conditions of accepting the offer of presidency was obtaining the assurance of sharing chair duties when necessary).

I also appreciate all other RECCSF board members who are assuming other vital organizational tasks and reporting

on them at our meetings.

I also plan to attend and chair executive committee meetings and look forward to helping plan for the future of our great organization. My main focus will be on increasing membership and promoting member attendance at our general membership meetings.

Also, I will promote protecting our hard-earned benefits, treating each other with respect during discussions, enjoying each other's company when we gather, and experiencing happy retirements.



## Your "E" Board is in desperate need of help!

Submitted by John "Skee" Tostanoski

*The Executive board is asking for our members to consider volunteering to help keep RECCSF strong, now and in the future! Volunteers are badly needed to step up to assume the following positions:*

- **First Vice President.** This position substitutes for the president due to a vacation or emergency;
- **Treasurer.** This position documents RECCSF's expenditures and income, and prepares an annual budget. (A current spreadsheet outlines these responsibilities);
- **Retirement Board (SFERS) volunteer for Retirement Board meeting attendance, and preparation of follow-up written report for News and**

*Views.* The board meets monthly and can be reviewed at SFGOVTV or SFGOVTV2. Contact Claire Zvanski at [czvanski@gmail.com](mailto:czvanski@gmail.com) for further information; and

- **New RECCSF Executive Board Members.** With a special charter amendment on the November ballot, we need to have more members consider joining the RECCSF Executive Board. Proposition A will restore the supplemental COLA to our pre-96 city retiree colleagues. For further information, Contact RECCSF President Adlai (A.J.) Jew at 1 (415) 568-1206 or [adlajjew88@gmail.com](mailto:adlajjew88@gmail.com).

*There is strength in numbers. Join us now!*

## Preview: October is Health Service System Open Enrollment month!

By Claire Zvanski

The Oct. 12 RECCSF Zoom Electronic General Membership Meeting will bring your health and dental plan representatives *directly to you!*

If you are not already listed on our Zoom contact list, email Rich Bridygham at [ricksf1723@gmail.com](mailto:ricksf1723@gmail.com). (The Zoom link will be made available on your computer, laptop or cell phone.)

*There are no changes in benefits or*

plan options. Early retirees (not Medicare) should be contacting HSS *now* in advance of Open Enrollment. **Medicare Advantage** members will have all the updates in our coverage. Our plans are current with all updated benefits.

*Make sure that we can invite you to our Oct. 12 RECCSF Zoom electronic General Membership Meeting. We want all of our members to be able to attend!*

## Raffle Reminder

By Linda Tabor-Beck  
Chair, Frugal Few

First, many thanks to those who have been supporting our raffle, but "the more the merrier." The number of "tickets" purchased determines the number of cards given. We have been able to give out four gift cards at each of the last meetings. Wouldn't it be great to give out five?

As a reminder, here are the basics: *both steps are vital!*

- Send money (\$5 minimum for six numbers). Either mail a check to RECCSF office at 3915 Irving St., San Francisco, CA94122, or directly to me via Zelle at either [lindareccsf@gmail.com](mailto:lindareccsf@gmail.com) or 1 (415) 622 8093.
- Send me an email with your mailing address, choice of card (Safeway, Lucky's, Trader Joe's, BevMo, or See's Candies), and, if you send more than \$5, how you want it used. (For example, many members have sent \$100 and asked for 12 numbers for 10 meetings.) Please do remember this second step, otherwise I won't be able to get your card to you if you're a winner.

I love ending our meetings giving away prizes, so thank you for your support of RECCSF.

## July 13 Zoom Electronic General Membership Meeting



Shireen McSpadden, Executive Director, Department of Homelessness and Supportive Housing, gave a presentation on its mission of providing supportive services that include homelessness prevention, and shelter access and housing for newly homeless San Franciscans. For further information, please feel free to contact [shireenmcspadden@sfgov.org](mailto:shireenmcspadden@sfgov.org).

## You are cordially invited.....

By Richard Brydygham

RECCSF Executive Board Member at large

Dear members:

RECCSF is continuing to utilize the Zoom electronic platform *exclusively* for our second Wednesday of the month general membership meetings.

Previously, all members were invited to join us by utilizing the ZOOM platform, but for various reasons, some members have chosen not to participate.

If this is your situation, we want to let you know that RECCSF has some great future programs planned, and we are reaching out again to see if you would reconsider joining your fellow members in enjoying programs of vital interest to city retirees.

Please feel free to contact me at [ricksf1723@gmail.com](mailto:ricksf1723@gmail.com). If access has been a problem, I can email you instructions on how to effectively log on to ZOOM on your computer, tablet, or phone.

Thanks for considering our request, and I hope to hear from you soon.

## Sept. 16 Zoom Electronic Board Meeting Results

- The annual budget was approved without objection.
- A motion to add *caring.com* to RECCSF's website under "other links" passed by voice vote.
- Volunteers are needed for the position of Treasurer and for monitoring the monthly San Francisco Retirement Board meetings.

## Members Connect



RECCSF past president John "Skee" Tostanoski and his bride, Andrita, displaying the RECCSF retirement plaque honoring his extraordinary tenure of service to RECCSF.



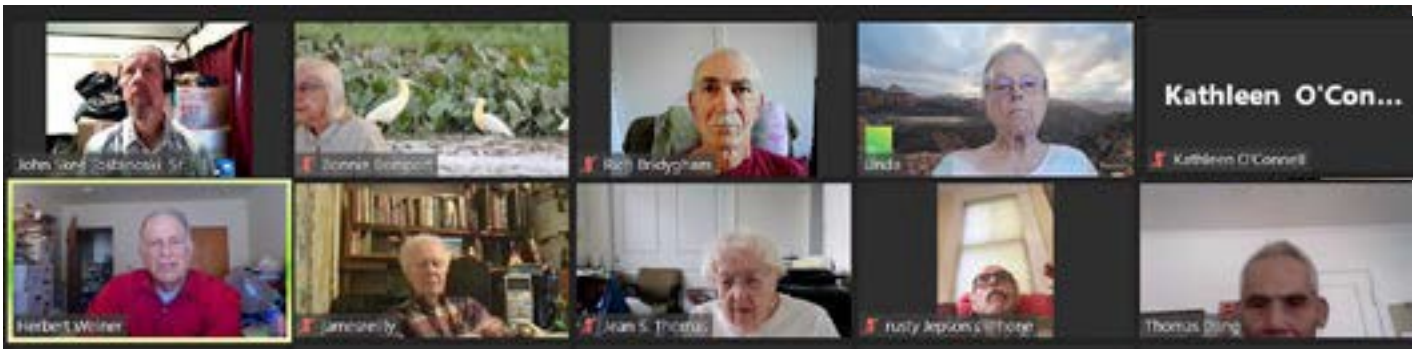
Board members Leo Martinez and David Williams enjoying an afternoon Giants game provided by tickets David won in a special raffle held after a recent RECCSF General Membership Meeting.

# August 10 Zoom Electronic General Membership Meeting

Executive Director for the San Francisco Health Service System Abbie Yant gave a comprehensive presentation on the multiple member benefits provided by HSS Member Services.



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



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

- September 14
- October 12
- November 9
- December 14

# Should You Put Medical Expenses on a Credit Card?

From Your Friends at San Francisco  
Federal Credit Union

Before choosing to pay for your medical expenses using a *credit card*, it's important to understand other options.

**It's essential** to understand the difference between medical debt and credit card debt.

The most important difference is that medical debt doesn't always immediately affect your credit score, and essentially gives you more time to pay your medical expenses without impacting your credit score.

Medical providers are usually quite flexible; but, if by chance, your medical debt does get sent to a collection agency, you'll typically be given time to pay off your debt before it negatively affects your

credit history. On the other hand, any late payments to your credit card could immediately harm your credit score.

Review all medical bills for accuracy and contact your insurance company to ensure that you're only paying what is necessary. You can then determine if you can afford to put this expense on your credit card.

If you can pay off the balance relatively easily and quickly, then it's probably fine. However, if you cannot pay it off within your credit card billing cycle, your better option would be to work out a payment plan with the medical provider.

Many medical providers are lenient in payment plans and frequently won't charge you interest. (They understand that medical expenses are usually unexpected and

will work with their patients—you just need to ask.)

If your medical provider is not flexible with payment plans, instead of using your credit card another option is a personal loan. SFFedCU's *personal loans* start at 2.99% APR—a much lower rate than credit cards. Since these loans have set monthly payments, you'll know exactly when you've paid off the debt.

What if your medical expenses are significant, or will be costly and ongoing? In this situation, you may want to consider using the equity in your home via a *Home Equity Loan or Home Equity Line of Credit (HELOC)*. Because you're using your home as collateral with this type of loan, the interest rates are usually much lower than credit cards and have more flexible repayment terms.

San Francisco Federal Credit Union can work with you to find the best solution to alleviate your medical debt without incurring excess fees or high interest.

*This article is courtesy of San Francisco Federal Credit Union, with branches in San Francisco and San Mateo counties. For information on our products and services, visit [SanFranciscoFCU.com](http://SanFranciscoFCU.com), call (415) 775-5377, or stop by one of our convenient branch locations.*

## I am asking for donations!

By RECCSF Past President  
John "Skee" Tostanoski

I receive financial requests from my favorite membership organizations after having religiously paid my dues, and 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 electronic 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 to be able to continue our mission as front-line 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 former 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 in future *News & Views* Friends of RECCSF columns. (For further information on donations, please contact [lindareccsf@gmail.com](mailto:lindareccsf@gmail.com).)

### New members

- Susan Nangle
- Fred Sanchez (lifetime)
- Cynthia Servetnick
- Sharon Wilensky (rejoined)

Welcome! We encourage new members to contact their colleagues and inspire them to join us as well.

### Ignore Those Health Insurer Mailers!

At this time of year, a flood of health insurer flyers tend to hit our mailboxes, enticing us to change to various health plans, or to sign up for drug or Medicare-supplement plans. Ignore their pleas—whether by mail, telephone calls or TV ads—and chuck their materials into your recycle basket. Respond only to the packet issued by the Health Service System during October. Open Enrollment for coverage in calendar year 2023—that counts.

# RECCSF Zoom Electronic General Membership Meeting

Wednesday, Sept. 14, 10 a.m.

City Attorney David Chiu

## News & Views

September 2022  
Volume 123, Number 7  
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, Sept. 20, at 10 a.m.

### Note to members:

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

### News & Views

#### October 2022 Deadline:

Friday, Sept. 16, 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

