

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

The primary focus in Health Service right now is preparation for October's open enrollment, the only time when we can change plans. If you are happy with your plan, then you don't need to do anything. You can add our retiree dental plan if you don't have it but want it.

If you have questions, then it is important to **contact Member Services** (telephone and video only). There will be eight separate **in-person** open enrollment health fairs, including Hetch Hetchy, SFO, and the SFUSD. Special HIPAA enrollment files are being developed for the transition from Blue Shield to UHC for new EPO plans for split families. (That's where one member is in Medicare and there is/are dependent(s) who are not eligible for Medicare.)

Our goal is to keep all of us very healthy. HSS joins our plans in recommending flu shots this time of year and also COVID-19 boosters. Keep masks, gloves, rapid test kits, and access to medical care available. Please have discussions with your physician about shingles and pneumonia shots, too.

Mental health continues to remain on the front burner! Expanded mental health employee assistance services for police, fire, and sheriffs have been developed with a new vendor, and families are included in the services.

The primary focus of this meeting was the draft presentation of the **Strategic Plan 2023–2025**. The point is to

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## Retirement Committee Report

By Claire Zvanski

New Chief Executive Officer and Chief Investment Officer Alison Romano made the following report at the Sept. 15 SFERS board meeting. As of Aug. 31, 2022, the fund is retaining 100% funding status, with assets currently \$33.5 billion with a small 0.33% fiscal year return. The greatest losses during the year came from public equity, but balanced out to a modest 3.23% fiscal year return. Real assets helped to sustain the fund overall with no losses and minimal returns.

Economic assumptions are reviewed annually. Cheiron proposes no changes to the price inflation, ultimate wage inflation, and amortization payment growth rate assumptions for the July 1, 2022 actuarial valuation. It is asking the board to consider three discount rate options: 6.8%, 7.0%, and 7.2%. Over time, contributions will depend on actual—not expected—investment returns. The current assumption is 7.2%. This is higher than the national median and one of the highest in California. It is at the high end of the reasonable range. Potential liquidity concerns may drive change in asset allocation, reducing expected returns. The recommendation to reduce the rate to 7.0% or 6.8% eases liquidity needs in the short term and moves the discount rate toward the center of reasonable range. (This was a discussion-only item.)

As retirees, we watch the thresholds for the supplemental cost of living benefits to determine that they are payable—as per charter section A8.526-

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## All Regularly Calendared October 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, Oct. 12, 10 a.m.

### **Program Committee**

Monday, Oct. 3, 1 p.m.

### **Editorial Committee**

Monday, Oct. 17, 10 a.m.

### **Executive Board**

Tuesday, Oct. 18, 10 a.m.

### **Membership Committee**

Wednesday, Oct. 26, 11 a.m.

### **Fragal Few Committee**

Friday, Oct. 21, 11 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, Nov. 17 (*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)  
[iamdhw@comcast.net](mailto:iamdhw@comcast.net)  
or 1 (415) 939-5149.

# Health Service Committee Report

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update the mission, vision, and values of the HSS, its members and its staff.

## Open enrollment notes:

- **Health Net CanopyCare HMO:** expanded service to Napa/Sonoma counties with Providence joining the Canopy Health network and added Seton Medical to their network;
- **Kaiser Senior Advantage (California)** out-of-pocket maximum has been reduced to \$1,000 individual/\$2,000 family, from \$1,500 individual/\$3,000 family;
- **VSP:** Walmart Vision and Sam's Club Vision are now in network providers with a frame allowance of \$80 for the basic plan and \$165 for the premier plan. VSP LightCare Program allows members who do not require prescription eyewear to use their frame and lens benefit toward the purchase of ready-made non-prescription sunglasses or blue light filtering glasses;
- **Delta Dental PPO: RETIREES:** the plan deductible for premier network and non-contracted dentists has

been reduced to \$50 individual/\$100 family, from \$75 individual/\$150 family. The coverage level from premier network dentist coinsurance for diagnostic & preventive services has increased to 100%, from 80%; and

- **UHC Medicare Advantage PPO:** PERS (Personal Emergency Response System) is a personal device offered through LifeLine which instantly connects the member to emergency responders in the case of a personal emergency. Health at Home replaces the post-discharge meal delivery, etc. benefit. This offers post-discharge meal delivery, post-discharge transportation, and post-discharge personal care benefits, together as a grouping. (The personal care benefits are unique and standardly excluded from most health plans.)

**Rally Coach Programs** are now included and focus on weight loss, diabetes prevention and nicotine cessation.

Questions? Comments?

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

# Retirement

## Committee Report

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3—if in the previous fiscal year there were earnings in excess of the expected earnings on the actuarial value of assets. Cheiron provided its analysis that demonstrates there are no excess earnings as defined by this charter section. Therefore, no July 1, 2022 supplemental cost of living benefit adjustment is payable to SFERS retirees.

Deferred Compensation Plan Administrator Diane Chui Justen reported that the Stable Value Fund currently holds over \$1 billion in participant assets as of June 30, 2022. The negative performance in the bond market contributed to a lower market to book ratio for the portfolio, decreasing from 99.65% to 96.30%. Despite this slight decrease, the rise in yields more than offset the lower market to book ratio to increase the declared rate for the quarter. The target date funds are the

SFDCP's default investment alternative.

Finally, a new quarterly dashboard report was provided to the board members regarding member services. In Q2 2022 there were 98,922 pension payments. The total amount of pension payments in that quarter was \$432,861,708. There were 485 retirement counseling appointments and 2,939 emails. Four hundred and fourteen retirements were processed. There were 18 webinars with over 1,500 attendees, as well. (We hope that you found these statistics interesting.)

The SFERS offices at 1145 Market St. remain closed, except for appointments. Telephone calls, emails and website visits are welcomed.

Questions? Comments?

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

## 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>

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

- October 12
- November 9
- December 14

# President's Message

By Adlai "A.J." Jew

RECCSF has played an important role in enabling *all* city retirees to connect with each other, as well as carrying forward our mission of protecting the benefits of our members by disseminating information through speakers, our *News & Views* newsletter, web page, email notifications, and Zoom electronic meeting platform.

I would like to thank all members, past and present, who for many years have contributed to keeping our organization viable through so generously donating their time and financial support.

I hope that more members will continue to contribute their financial support, as well as continuing to assume leadership roles. Currently, vacant positions include: First Vice President, Treasurer, and Membership Committee Chair. (I will continue to lead our executive board in providing RECCSF programs.)

Also, we must face the fact that our organization has been steadily dwindling due to many challenges, such as issues informing prospective and current retirees about

our existence, resulting in declining membership; and operating on a deficit for many years (although reserve depletion slowed due to conducting Zoom electronic meetings in place of incurring expenses necessary to conducting in-person meetings).

*Unless we make some critical changes, RECCSF's reserves will soon be completely depleted, and it will be no longer viable to sustain the organization.*

*Therefore, the main agenda item in future executive board meetings will be discussing and implementing strategies for the future of RECCSF.*

Also, I cordially invite every RECCSF member to observe our monthly Zoom electronic RECCSF Executive Board meeting process, held on the third Tuesday of each month at 10 a.m. (except in July and December).

Please contact Richard Brydgham at [ricksf1723@gmail.com](mailto:ricksf1723@gmail.com) if you would like to be placed on the monthly Zoom electronic RECCSF executive board meeting notification link list.



## 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!*

## 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.

## Raffle Reminder

By Linda Tabor-Beck, Chair, Frugal Few Committee

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.

## Sept. 20 Zoom Electronic Board Meeting Results

- A motion to invite all members to observe RECCSF Executive Board meetings passed without objection.

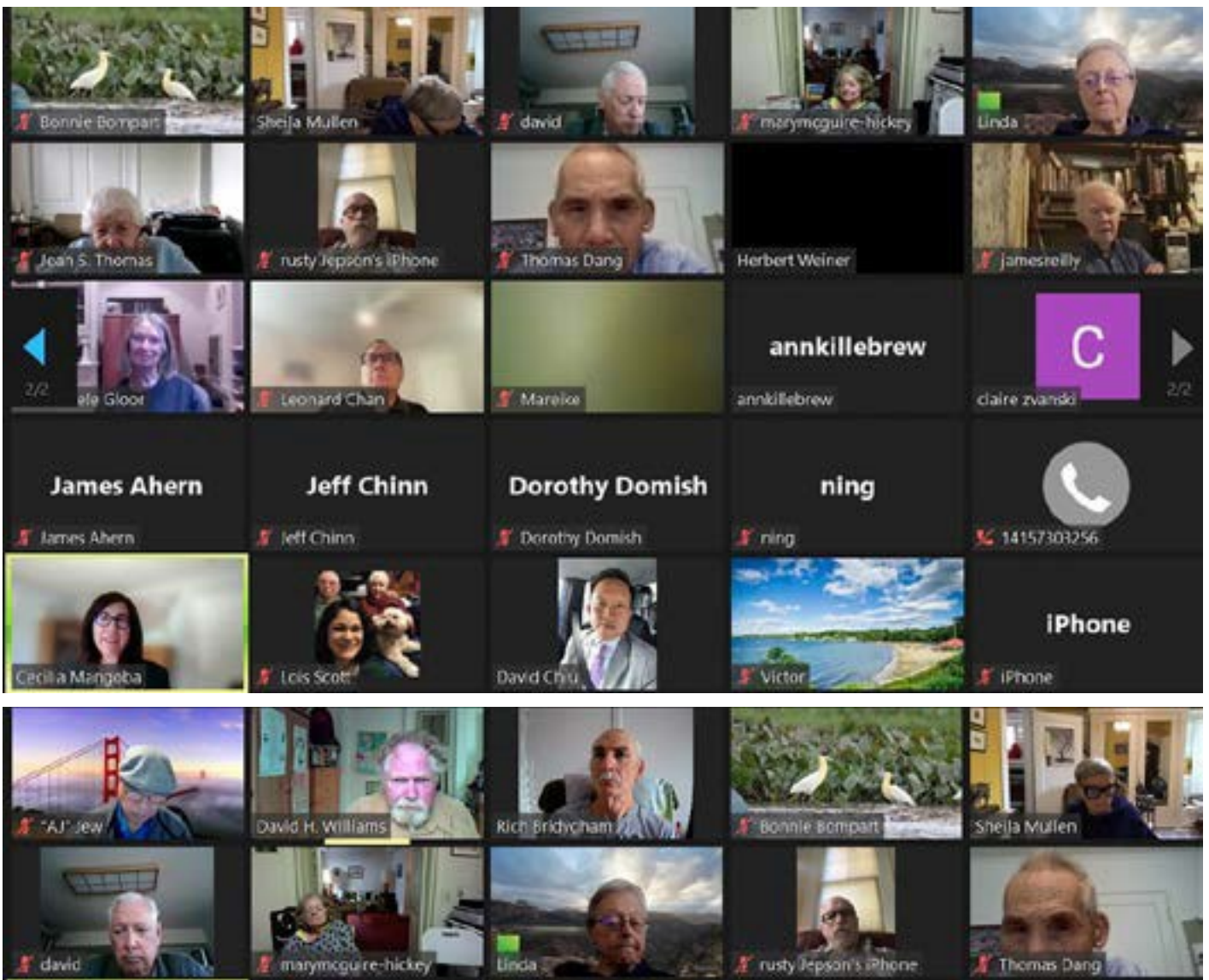
# Sept. 14 Zoom Electronic General Membership Meeting



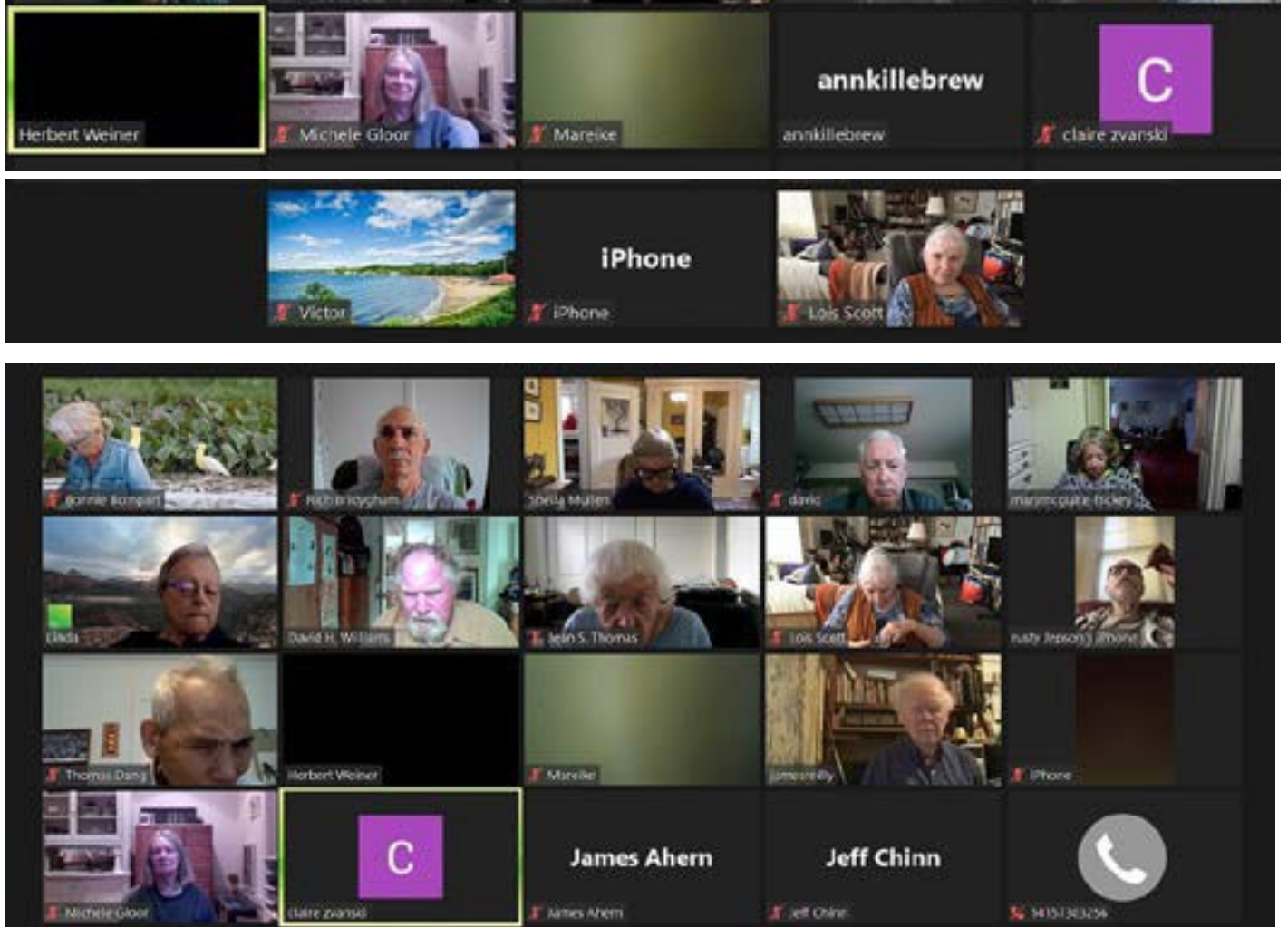
San Francisco City Attorney David Chiu gave a stimulating presentation on responsibilities of the city attorney's office that include defending the city against lawsuits, initiating lawsuits on behalf of the city, and providing legal counsel to all city departments.



Below is a sampling of RECCSF members in attendance at the RECCSF September 14 Zoom Electronic General Membership meeting.



Below is a sampling of RECCSF members in attendance at the RECCSF September 14 Zoom Electronic General Membership meeting.



## Members Connect



Immediate Past President John "Skee" Tostanoski with his bride, Andrita, enjoying a recent Giants game with tickets won at a recent RECCSF auction. The tickets were donated to the auction by member Pat Pendergast.

### Call the Tow!

*By Herb Weiner*

I had a recent traumatic experience with my automobile when the warning on its dashboard indicated that something was wrong with my vehicle.

Foolishly, I drove my automobile back to San Francisco and was able to park it at home; but, when I drove it to my dealer, it gave out completely.

To compound my misery, I had to wait four hours for a tow in hot weather, due to hassles dealing with the American Automobile Association!

I was finally able to get service by getting the phone number of the local AAA towing company, who were very accommodating.

So, let my tale of woe be a lesson. Call for a tow as soon as possible when your automobile dashboard indicates trouble!

# Just Say No!

From Your Friends at San Francisco Federal Credit Union

- when someone asks for your online bank account numbers;
- when an online “friend” asks you to deposit a check or open a new account;
- when a social media “friend” asks for any of your personal financial information—especially your social security number;
- when someone you haven’t met in person asks you to send/wire them money;
- if someone you’ve only met on social media offers you a job and asks you to buy and send them bitcoin, money orders or gift cards; and
- when someone you meet—whether it be in person or online—asks for help cashing a check by depositing it into your own account, sending them a portion of the money, and telling you that you can keep the rest of the money.

Saying *no* means that you will not allow yourself to become a victim of fraud, or aid and abet a criminal. Most

importantly, you will keep your hard-earned money safe!

For more information, visit the Federal Trade Commission website and read about social media scammers and romance scam schemes at:

<https://consumer.ftc.gov/consumer-alerts/2015/07/faking-it-scammers-tricks-steal-your-heart-and-money>;

<https://consumer.ftc.gov/articles/what-you-need-know-about-romance-scams>; <https://www.ftc.gov/news-events/data-visualizations/data-spotlight/2022/01/social-media-gold-mine-scammers-2021>;

and [https://www.sanfranciscofcu.com/?utm\\_source=Email&utm\\_medium=Retired&utm\\_campaign=Scammers&sid=%SUBSCRIBERID%](https://www.sanfranciscofcu.com/?utm_source=Email&utm_medium=Retired&utm_campaign=Scammers&sid=%SUBSCRIBERID%).

*This article is courtesy of San Francisco Federal Credit Union, with branches in San Francisco and San Mateo counties. To learn about our products and services visit SanFranciscoFCU.com, call 1 (415) 775-5377, or stop by one of our branches.*

## Friends of RECCSF

By Linda Tabor-Beck  
Chair, Frugal Few Committee

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

- Rosemarie Cologne

## Abbreviated Financial Statement for RECCSF For the Fiscal Year ended July 31, 2022

### Revenue:

Membership Dues	\$9,584.00
Contributions	11,099.31
Others	1.03
	<u>\$20,684.34</u>

### Expenditures:

<i>News and Views</i>	\$3,550.00
Meeting & Office Expenses	18,928.46
Others	–
	<u>\$22,478.46</u>

Deficit for the year (\$1,794.12)

## Welcome back to Wishful Wednesday!

By Linda Tabor-Beck  
Chair, Frugal Few Committee

The Frugal Few Committee is back with you with our now biannual fundraising drive. As a reminder, this is part of our effort to keep RECCSF solvent, so that we can continue to represent our fellow retirees and continuously monitor the status of our vital health and financial retiree benefits.

On Wednesday, Oct. 26, we’d like to ask you to consider supporting RECCSF with a donation. As usual, there are two available options:

- Mail a check to our office at 3915 Irving St., San Francisco, CA 94122; or
- Use Zelle as an online option. Zelle is offered by U.S. banks, but not

credit unions. Zelle users can send donations to [lindareccsf@gmail.com](mailto:lindareccsf@gmail.com).

Whichever method you choose, please remember to put “donation” on the memo line of your check or in the Zelle message option.

We hope you’ll consider a donation that fits into your budget; no donation is too small.

Thank you in advance, and please advise us whether you are an annual or life member so that you will receive proper acknowledgment in our online newsletter, *News & Views*.

Also, please let us know if you wish to be listed as “Anonymous.”

Many thanks to our past donors. You are most appreciated!

## RECCSF Officers

Adlai “A.J.” Jew  
President  
First Vice President  
Vacant

David Williams,  
Second Vice President  
Bonnie Bompart,  
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

# RECCSF Zoom Electronic General Membership Meeting

Wednesday, Oct. 12, 10 a.m.

*October Health Fair details to be announced.*

## News & Views

October 2022  
Volume 123, Number 8  
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, Oct. 18, at 10 a.m.

### Note to members:

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

### News & Views

#### November 2022 Deadline:

☛ Friday, Oct. 14, 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

