

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

We won! Many thanks and congratulations to everyone who wrote in and called our retirement board to lobby for remote public comment. The issue has been at the top of our agenda for several months, ever since SFERS stated that all public comment must be made in person with no remote access allowed.

We reminded the SFERS board that retired city employees live all around the world, and that SFERS needs to respect us and allow us the option of providing remote public comment, since attending SFERS board meetings in person is not always possible; and that retirees should not be required to have a medical accommodation in order to request remote access.

Item 11 on this agenda specifically addressed remote public comment. You would have thought that it was **their idea** all along! The vote was **unanimous!** So, my dear colleagues, please monitor the SFERS board meetings (SFGOVTV) and feel free to **call in** to remote public comment in general to **thank** board members for their support, and to also comment before any vote is taken on any issue of interest. Only the time limit issue remains—two or three minutes? Some board members prefer two minutes. (The previous practice was three minutes.) Let them know!

There is more good news. The vacan-

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Health Service Committee Report

By Claire Zvanski

Two meetings of the HSS board were held in May and tentatively scheduled for June, based on the board of supervisors' budget deadline. The city's deficit is significant, and this is often when "city hall" turns toward the employee benefit systems to "true up" the deficit. Our fiduciary responsibilities — and charter — limit what we can do to not compromise the formulas required to sustain benefits for our members going forward.

The HSS department is currently half-staffed, which is why customer service calls are taking longer to resolve. HSS is working with civil service to hire more staff, but identifying qualified candidates remains the challenge. (The mayor wants to eliminate all city vacant positions, which compromises HSS services to **all** our members.)

The rates and benefits negotiations continue, and the outcome is unknown. Active employees have cost formulas built into their contracts. Early retirees (non-Medicare) do not have contracts or charter protections. This means that early retirees will probably experience increasing costs unknown at this time. High medical claims last year have driven up costs, and HSS is doing its best to minimize the financial impact

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All Regularly Scheduled June 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, June 14, 10 a.m.

Program Committee

Monday, June 5, 1 p.m.

Editorial Committee

Monday, June 19, 10 a.m.

Executive Board

Tuesday, June 20, 10 a.m.

Membership Committee

Wednesday, June 28, 11 a.m.

Frugal Few Committee

Friday, June 16, 11 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

To be announced.

UESF Retired Division

Contact: Rudi Faltus

1 (415) 956-8373 or

Uesfrd01@gmail.com.

SEIU 1021 West Bay Retirees Chapter

Contact: David Williams

(Zoom meetings)

iamdhw@comcast.net

or 1 (415) 939-5149.

Retirement Committee Report

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cy on the board has been filled by Tim O'Connor (SFFD). No other candidate filed for this position, so no election was needed. Welcome Commissioner O'Connor!

You might look at the strategic plan. Should it be a five-year or a three-year plan? All correspondence should be made through the board secretary (Darlene Armanino). This plan involves reports about member benefits and services, administrative staff, the website, board members, etc.

A request for proposal (RFP) is being issued for the actuarial audit.

Our investment managers are watching private liquidity and private assets very carefully with a recommended 10-11% reduction with ongoing stress tests. Our fund has limited liquidity/cash that is based on member disbursements. Real estate investments are also limited. The April asset and liability study recommended the reduction. A July 12 investment committee meeting is scheduled.

Deferred Compensation continues to perform well, and assets exceed \$1 billion. There is no exposure to any failing banks. (Check the VOYA newsletter and website for details.)

A group traveled from the state of Virginia to attend the meeting to provide in-person public comment regarding an SFERS investment in a company/property in Virginia. The delegation stated that this company openly practices discrimination and racism against African Americans and violates other ESG principles, as well. They requested that the SFERS board investigate this company's practices and consider divesting the \$931 million. CEO/CIO Alison Romano indicated this will be followed up. All present thanked those who traveled from Virginia to address the board on this issue.

Questions? Comments?

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

Health Service Committee Report

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to both members and the city.

HSS is advising all members to be aware of their mental health and to access the Mental Health Awareness Calendar on the HSS website to avail themselves of services. The "public health emergency" has officially ended, but we continue to advise all members to continue to practice safe health protocols, such as wearing masks.

A major focus of the meeting was the discussion of the racial equity context departmental, citywide, and national initiative to provide an overview of racial equity work and seek ongoing collaborative input. The Office of Racial Equity (ORE) was formally created by legislative ordinance No. 188-19 as a new division of the Human Rights Commission. Phase II: Service delivery will focus on the delivery of external services and programs. It is well-known at this point that racial inequities exist in the delivery of health services to minorities. HSS is an employer-based system and has put its contractors (Kaiser, UHC, Blue Shield, VSP, Delta Dental, et al) on notice to provide information regarding service equity to HSS members. This is not an easy task. However, it is part of a national, regional, and state-wide project (100 cities and 30 states). Mental/behavioral health is a significant part of this project. It is a fact that there are national and statewide shortages among clinicians to represent the diversity of the CCSF employee population. Such shortages also exist on the health delivery side.

Racial equity is the just and fair inclusion in society so that all people participate, prosper, and reach their full potential; no matter their race, ethnicity, or background.

Questions? Comments?

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

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 Adlai "A.J." Jew

Soon, summer starts and terms will end for some of our RECCSF officers and board members.

June will also mark the ending of the first half of my term as your president. I am looking forward to serving another year, and am happy to announce that our current officers and board members are willing to serve for the next two-year terms.

Hopefully, RECCSF membership will increase through our recruiting incentive program.

Our Program Committee will continue to schedule speakers that make presentations on varied subjects of interest to our membership.

Our Membership Committee will be planning some in-person gatherings

at convenient locations for members desiring increased social contact with other members.

However, our general membership and executive board meetings will continue to be conducted through electronic Zoom formats that may *possibly* be combined with hybrid in-person formats.

I will continue to strive to conduct general membership and executive board meetings efficiently and effectively, with members being given the opportunity to speak or respond without interruption for five-minute allotted time periods. I again encourage that all members respect each other's varying viewpoints, so that after each meeting all attendees feel that they were heard.

I sincerely hope that all members



will join me in all these endeavors throughout the second half of my term of office as your RECCSF president.

2023 Nominations Committee Report

By John "Skee" Tostanoski,
Nominations Committee chair

RECCSF is now seeking continuing support to help ensure that RECCSF remains growing and active into the future. We are asking you, our members, to consider donating some time so that messages on important RECCSF issues can continue to flow out to the membership without interruption.

In my opinion, we are blessed to have a current board that is willing to "go the extra mile" for us, but, as you will see below, more volunteer assistance is

needed to complete our board.

The following members have been nominated and have accepted:

Officers

- Secretary: Bonnie Bompert (incumbent)
- Treasurer: John (Skee) Tostanoski (appointed incumbent)
- Sergeant at Arms: Leo Martinez (incumbent)

Board members

- David Leeds (incumbent) Hospitality chair
- Sheila Mullen (incumbent) *News & Views* editor

- Thomas Dang (incumbent) at large

Additional nominations are being sought for the following positions:

- Program chair
- Membership chair
- three at large board members

If you are interested in serving, have questions, or need more information, please feel free to contact me at sfskee1@gmail.com or 1 (415) 699-1050.

Thank you in advance for considering volunteering some of your time to help ensure the continuing future success of RECCSF.

Friends of RECCSF

By Linda Tabor-Beck
Chair, Frugal Few Committee

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

- Patricia Pendergast
- Anonymous
- Anonymous*
- Connie Love Miles
- Germaine Q. Wong*

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

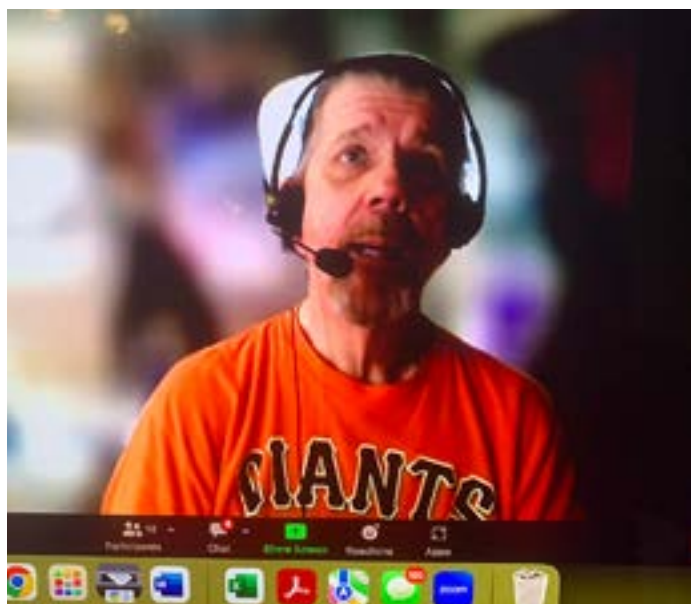
Board Members

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

May 10 Zoom Electronic General Membership Meeting



RECCSF past president John “Skee” Tostanoski, assisted by board member Linda Tabor-Beck, gave an informative and stimulating presentation on Federal Trade Commission consumer advice that covered such topics as scams, illicit

robocalls, stolen identity, hijacked computers, & more. A governmental informative video on such issues is available at <https://consumer.ftc.gov/media>.

Credit Counseling for Seniors in a Financial Crunch

From your friends at San Francisco Federal Credit Union

Many seniors avoid seeking help for their financial problems, citing reasons such as not wanting to bother people, not knowing whom to trust, and feeling ashamed. Yet, trying to deal with debt issues alone is often not the best approach.

If you need professional and objective financial support, contact a reputable credit-counseling agency. These nonprofit organizations provide comprehensive, educational, and goal-oriented services at no, or low, cost, and their counselors are experienced with assisting a wide spectrum of debtors. They offer budget and debt counseling

to assist with money management, and debt management plans for help with outstanding financial obligations.

A debt management plan (DMP) may be an ideal way to deal with such financial obligations as credit card debt, unsecured loans, and medical bills. The agency will perform much of the communication with creditors, and your interest rates and penalty fees may be reduced, or even eliminated.

That said, not all credit-counseling agencies are created equal. When choosing, search for an organization that has been in business for a significant period, is accredited by a neutral third party, and is certified by HUD to provide housing counseling.

Avoid any organization that aggressively solicits you for business and makes “too good to be true” offers, such as being vague about interest rates and fees, charging the first month payment as a DMP set-up fee, or containing high monthly administration fees. If you will be using their DMP, consult the Better Business Bureau first to ascertain any past client complaints.

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

RECCSF 2023 General Membership Meeting Dates Wednesdays at 10 a.m.

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

New members

Allen Wong (lifetime)	Fire
Linda Wittcop	SFPD

An Urgent Message From the RECCSF Membership Committee

By past president
John "Skee" Tostanoski

The RECCSF Membership Committee is urging your assistance by inviting your friends, former coworkers, pending retirees, or other retired city workers to join The Retired Employees of the City and County of San Francisco.

Also, if you regularly gather with any group comprised of retirees from **any** city occupation, we can provide speakers to address your group on why we believe it's in their best interest to join RECCSF.

While we were active city employees,

many of us belonged to larger advocacy groups or unions that represented us as bargaining units and provided resources for addressing questions or problems. Unfortunately, these resources dissolved when we retired.

Most current retiree information received from the Health Service System arrives in the form of a mailed packet that is sometimes hard to understand. The Retirement Board fails to provide retirees with any direct information at all.

In response, RECCSF currently conducts monthly Zoom electronic general membership meetings that feature timely reports from representatives

who regularly attend health service and retirement board meetings. In addition, guest speakers conduct presentations on issues important to **all** city retirees, such as increasing costs of health benefits, COLA increases, proposed charter amendments, and issues that encourage members to become activists for our common good. Of course, there's also the social aspect of being able to connect with city retirees possessing many-faceted levels of experience.

Also, please consider inviting an RECCSF speaker to address your post-city retiree group. We need you! You need us!

Members Connect ...over the years



May 16 Zoom Electronic Board Meeting Results.

- No actions were taken.

RECCSF Zoom Electronic General Membership Meeting

Wednesday, June 14, 10 a.m.

Joel Engardio

Member, San Francisco Board of Supervisors, District 4, will present remarks and conduct installation of 2023/2025 RECCSF officers and board members.

News & Views

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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, June 20, at 10 a.m.

Note to members:

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

News & Views

July/August 2023 Deadline:

☛ Friday, June 16, 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

