Official Publication of the Retired Employees of the City and County of San Francisco

NEWS & VIEWS

A MEMBERSHIP ORGANIZATION WORKING FOR ALL CITY RETIREES

September 13 Zoom Electronic General Membership Meeting



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



President's Message

By Adlai "A.J." Jew

Thanks to our many donors for their generous donations to our fundraising campaign: I plan to personally thank each donor for their generosity.

I am glad that the executive board has decided on acquiring a new software provider, Neon RCM, and hope that key board members will soon be trained in its use.

I am also grateful to see that our meetings are adhering to speaker time limits, due to a timekeeper that alerts the assembly when limits are exceeded. In addition, the "point of order" procedure is enforced whenever members discuss topics not germane to the business at hand.

My goal is to make the general membership and executive board meetings more effective and efficient. I believe that the main purpose of the general membership meeting is to provide a forum for interesting presentations on topics impactful to our members, and that the main purpose of the executive board meeting is to make decisions impactful to our members.

I feel that we are spending too much meeting time on reports containing information only. Committee reports should include some recommendations or proposals for the members to make decisions during the "new business" section of the monthly board meeting.

I believe that many of our reports and announcements can be distributed by email, or printed in *News & Views*. (If there is no new business at executive board meetings we essentially don't need to include it—just read the emails or the newsletter.)

Also, I hope that more of our members would attend meetings if we could



make them more interesting and efficient.

I am also looking forward to some informal gatherings arranged so that our members could connect and socialize.

Happy October!

Health Service Committee Report

By Claire Zvanski

The issues between United Health Care and UCSF continue. No settlement is in sight, but discussions and negotiations continue. There should be no disruption in access to benefits or providers.

All retirees are strongly urged to receive both flu shots (for seniors) and also the covid booster shots when they become available. At this time The RSV issue remains unknown. Stay in touch with your health plan, HSS, and your physician. It's not sure if another vaccine will become available, or if the concern about this virus continues. Flu and covid currently remain the primary concerns.

The other major concern as we age seems to be diabetes. Type 2 or adultonset diabetes is more common than we realize. Diet and exercise are essential for prevention, but no guarantee. HSS and the YMCA have program options, as do all our health plans. Kaiser is tracking members very closely and offers program options. UHC also has options for Medicare Advantage members. Blue Shield and Health Net also provide programs and apps for members.

Staffing continues to be a challenge at HSS, but there is active recruitment ongoing through Human Resources. The good news is that a few folks have been promoted within HSS! The finances seem to be stable these days and HSS was able to give the city \$1.5 million to help offset its budget deficit.

Since October is Open Enrollment month, the HSS board will not meet. There will be numbers of health fairs and clinics, which should be listed on the HSS website. We are all encouraged to attend. Flu and covid injections would be provided at no cost. There should be no cost to those shots, regardless of where you receive them. Make sure you carefully read the open enrollment materials that you receive. If you aren't going to change your health plan, then you don't have to do anything.

HSS is developing an RFP (request for proposal) for Medicare for 2025. There is an RFP process for 2024 dental, vision, and non-Medicare pharmacy. The November meeting should discuss these issues in greater detail.

This addresses benefits for early retirees (pre-65 is non--Medicare). As you "early retirees" know, the costs for your benefits, especially for dependents, is significant. The formula for determining these costs is in the city charter. Commissioner Breslin has requested a tutorial on this process for the November HSS board meeting. Stay well, safe, and vaccinated.

Questions? Comments?

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

September 19 Zoom Electronic Board Meeting Results.

• Proposed budget accepted by members present.

• November 8

RECCSF 2023 General Membership Meeting Dates

Wednesdays at 10 a.m.

• December 13

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 2024—that counts.

All Regularly Scheduled 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.)

General Membership Meeting Wednesday, October 11, 10 a.m.

Program Committee Monday, October 2, 1 p.m. Editorial Committee

Monday, October 16, 10 a.m. Executive Board

Tuesday,October 17, 10 a.m. **Membership Committee** Wednesday, October 25, 11 a.m.

Frugal Few Committee Friday, October 20, 11 a.m.

Retirement System Health Service System *sfgov.org* and SFGOVTV.

<u>Public</u>

(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.

New RECCSF In-person Get-togethers!

Everyone is invited to join in a "coffee klatch" meeting—*yes, an in-person meeting!*—on Friday, October 20. We'll be meeting at 10:30 a.m. at the Food Court in the Stonestown Galleria in San Francisco. Come and enjoy some long-overdue ca-maraderie. We'll just chat and enjoy each other's company. Hope to see

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*

you there!

If you can't attend this meeting, perhaps you could join us on Friday, November 10, at 10:30 a.m., at the Westlake Coffee Shop in San Francisco—good parking and very close to the BART station.

Come one! Come all!

Health Service Quick Links

Blue Shield HMO Plans https://sfhss.org/access-hmo-blueshield-california

Kaiser Permanente HMO https://sfhss.org/kaiser-permanentehmo

City Plan & City Plan 20 PPO https://sfhss.org/unitedhealthcareppo-city-plan

UHC Medicare Advantage PPO https://sfhss.org/uhc-medicareadvantage-ppo

Dental and Vision:

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

UnitedHealthcare Dental https://sfhss.org/unitedhealthcaredental-dhmo

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

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

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Friends of RECCSF

By Linda Tabor-Beck, Frugal Few chair

Woo Hoo!!! Superheros Abound!

Who needs the comics to find superheroes when they are right here in our organization. You guys rock!

As you can see below, a lot of folks stepped up with their support of RECCSF—superheroes all—and mere words feel very inadequate to express our gratitude for your generosity. If your donation isn't listed here, it's probably still in the mail, but we'll definitely catch you for the next issue of *News & Views*.

Your support has already been put into action. As luck would have it, the main lights went out after our appeal arrived in your inbox. New lights have already been ordered and will soon arrive at the office. Your generosity at work!

So, "thank you, merci, gracias, camon, tack, danke, asante, bedankt, xiexie, arigato, kia ora, spasibo, dyakuyu, obrigado" to everyone listed here, as well as to everyone who supports RECCSF with their membership. (English, French, Spanish, Vietnamese, Swedish, German, Swahili, Dutch, Chinese, Japanese, Māori, Russian, Ukrainian, Portuguese.)

Anonymous 4**** Thomas Dang* Sheila Mullen* Linda Tabor-Beck* Richard Bridygham Jean Thomas* Frederick Fisk* Retired Firefighters & Spouses Assn, via Tim O'Brien* Catherine De Martini* Kathy Shine * George Artemoff* Germaine Q Wong* Thomas A. McGee* Patricia M. Pendergast* Kathleen M. Keller * Ralph Jacobson* Isabel L. Auerbach* Michael J. Nolan* Michael S. Hebel* William M. Carle* Iris E. Biblowitz Michael B. Allen* Claire Zvanski* Gary Lavaysse* R. V. Rudovsky* * indicates life member

Protect Your Finances from Online Scams

From your friends at San Francisco Federal Credit Union

Keep your identity and money secure by following this quick guide to identifying—and avoiding—online fraud.

Never click on suspicious links.

In the most common "phishing" scenario, a scammer will bait users with an appealing link that re-directs them to another website. Clicking these links can infect the target's computer with a virus that steals their personal information or locks them out of their computer. The simple solution? Think before you click. *Pro tip:* You should change your passwords regularly, especially those of your financial accounts.

Online Shopping for products you never receive.

While most online companies are not scammers, you may see fake retailers on social media or even in your email. The link will direct you to a third-party eCommerce store and may require payment via electronic transfer; these are common red flags. Once you share your credit card information on a fake site, your information can be used for future unauthorized purchases. *Pro tip:* Only use sites that use secure payment platforms when shopping online.

Think twice before taking that survey.

Online survey scams are commonly promoted in banner ads or social media posts and promise discounts or giveaways to participants. By clicking on these surveys, you may be giving up information such as your bank and credit card number.

Online dating profiles too good to be true.

Some scammers use online dating websites to steal personal and financial



information. Watch out for anyone who wants to move your conversation from the dating site to email or can never meet in person; or the big one, asking for money.

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 Zoom Electronic General Membership Meeting Wednesday, October 11, 10 a.m.

Annual Health Fair

(Speakers to be announced)

News & Views October 2023 Volume 124, Number 8 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, October 17, at 10 a.m.

Note to members:

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

News & Views November 2023 Deadline:

Friday, October 13, 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 years)
- 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

October 2023