

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

NEWS & VIEWS

A MEMBERSHIP ORGANIZATION WORKING FOR ALL CITY RETIREES

October 11 Zoom Electronic General Membership Meeting



Rey Guillen, Chief Operating Officer, San Francisco Health Service System, gave an in-depth presentation on the October HSS Open Enrollment process. Mr. Guillen was followed up by Julie Brady, PMP, Executive Retiree Solutions Manager, Kaiser Permanente, who conducted a comprehensive Medicare presentation.

Below is a sampling of RECCSF members in attendance at the RECCSF October 11 Zoom Electronic General Membership meeting.



Retirement Committee Report

By Claire Zvanski

The fund balance as of Aug. 31, 2023, is \$34 billion. On a preliminary basis, the SFERS Total Plan returned -0.9% in the month of August. Performance was driven by liquid markets, with the SFERS Public Equity and Fixed Income portfolios returning -3.3% and -0.1%, respectively. For the first eight months of 2023, the SFERS Total Plan has generated a +5.7% return. Public Equity is the best performing asset class with a calendar year-to-date return of +15.4%;

but don't get your hopes up just yet. Remember, there are other asset classes that are not doing as well (with negative returns) and the final calculation for supplemental COLA payouts won't be calculated until 2024!

The usual 2% COLA is payable as the earnings are banked annually to guarantee the 2% annual COLA.

The supplemental COLA Analysis as of July 1, 2023, for the possibility of a supplemental COLA for this year determined that there are no excess earnings as defined by the Charter

A8.526.3, therefore, no July 1, 2023 supplemental cost of living benefit adjustment is payable to SFERS retirees. Based on an estimated return of 4.67% and preliminary cash flows provided by SFERS staff, Cheiron estimated there were no investment earnings in excess of the expected earnings on the actuarial value of assets of \$2,296 million for the fiscal year ending June 30, 2023. As a result, no supplemental COLA is payable.

Questions? Comments? Contact Claire Zvanski at czvanski@gmail.com.

Health Service Committee Report

By Claire Zvanski

October was Open Enrollment month, so the HSS Board did not meet. This is the time of year when all members are encouraged to review their plan options and make decisions regarding those options that will carry them and their covered dependents throughout the plan year.

For retirees, our options are more limited than for active members. Early retirees do have several options that change once they are 65 years of age. Those 65 and older have Medicare Advantage and Kaiser as options. Your HSS board reviews all the plans annually. The board tries to find the best options at the most affordable rates. The amount the city contributes toward our health benefits is defined in the city charter. As retirees, we do not bargain for our benefits, the amount that the city contributes, or what we pay. The formula is set in the charter, and it would take a vote of the public

to change that formula.

That also answers the question about retiree dental and why we don't have an employer sponsored plan. It would take a vote of the public to grant us that option. Quite frankly, the public sentiment with regard to granting city employees any additional benefits has been rather stale for many years.

Your RECCSF colleagues and leadership, along with Protect Our Benefits (POB), plus the labor organizations such as firefighters, POA, SEIU and IFPTE, continue to monitor local politics, and have for many years. If the political climate changes, you can rest assured that all of us will get together to formulate the charter change we need. At this writing, all I can say is: "Don't hold your breath!"

Members often ask about "traditional Medicare." Your HSS board continues to review the options available and works with professional organizations and vendors who do the research to

identify the most comprehensive and affordable options available for our membership. Again, the employer contributions are defined in the city charter. We pay the difference between the employer contribution and the cost of the benefit. These days, we are very fortunate that the costs are basically neutral, with very little out-of-pocket costs to us as members. We do have to pay for our covered dependents.

Medicare Advantage was formulated some years ago to keep Medicare more affordable. There are many detractors. No one knows what the future will hold. There are also many efforts for "Medicare for all" which is aimed at changing the entire health care structure or system so that everyone will have affordable or possibly "free" medical care. The movement continues, mostly championed by labor unions. Kaiser remains the one stable private option for those who don't want to sign up for any PPO plans. Review your options carefully.

Questions? Comments? Contact Claire Zvanski at czvanski@gmail.com.

Hey Superheroes—Just for You!

Because of the incredible support you have given to RECCSF, a special raffle drawing will be held after the November 8 General Membership meeting. We'll conduct our regular raffle for those members who have chosen to participate in our monthly raffle drawings; but then—drumroll

please—we'll have a special raffle containing *only* your names, so each winner will be a Superhero donor.

We hope you'll join us for this special raffle. Good luck to each of you, and "thank you" for your support!



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 November 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, November 8, 10 a.m.

Program Committee

Monday, November 6, 1 p.m.

Editorial Committee

Monday, November 20, 10 a.m.

Executive Board

Tuesday, November 21, 10 a.m.

Membership Committee

Wednesday, November 22, 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.

New RECCSF In-person Get-togethers!

Everyone is invited to join in a “coffee klatch” meeting—*yes, an in person meeting!*—on Friday, November 10, at 10:30 a.m. We’ll be meeting at the Westlake Coffee Shop in San Francisco—good parking and very close to the BART station.

Come One! Come all!

October 17 Zoom Electronic Board Meeting Results.

- Due to a lack of quorum, no official actions were taken.

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

- November 8
- December 13

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>

RECCSF Officers

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

David Williams,
Second Vice President
Bonnie Bompert,
Secretary

John “Skee” Tostanoski,
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
Assistant Treasurer
Jean S. Thomas
John “Skee” Tostanoski
Herbert Weiner
Claire Zvanski

Friends of RECCSF

By Linda Tabor-Beck,
Frugal Few chair

Woo Hoo again!!!

Even more Superheros Among Us!

I am so pleased to share with you the names of more of our superheroes who have been so generous in their support of RECCSF.

Thanks to all of you, I can tell you we will be able to cover *all* the costs of the needed work to be done in the office.

One small update to share: I reported last month that new office lights were en route. I can now tell you two of the three fixtures have been put in. (Thank you, Rich Bridygham!)

We have never had such great lighting in all our time in this office; so, on behalf of those of us who spend time there, we thank you very much!

Mary Anne O'Leary*
Jacqueline Haug-Schulz*
Claire Zvanski*
Connie Love Miles
Marilyn Thieme
Mary Anne McGuire-Hickey*
John R. Waite
William D. Pearse*
Sally Houston*
Carolyn (Carri) Lucas*

*indicates life member

Digital Payment Apps: A Safety Guide

From your friends at San Francisco
Federal Credit Union

Scams are a tough reality of living in a computer-driven world, and digital payment methods are no exception. With payment apps becoming more common, knowing how to safeguard your information is essential.

Use known, trusted apps.

If a friend or business is asking you to use an app with which you are unfamiliar, take the time to research the service online and check reviews. If an app is trustworthy, there will be lots of information available about it on the internet.

Know your recipient.

Only send money to people, businesses, or organizations that you know and trust. It's common for scam artists to contact people via text, phone, or mail to request money. Rather than responding to these appeals, contact companies or other entities that you deal with directly.



Check for errors.

Even though an app may be legitimate, some don't allow users to cancel a payment once it's sent. Take the extra time to carefully review that you are sending money to the correct recipient.

Step up your device security.

A criminal who steals or finds your lost phone can potentially access your apps and use them to send themselves money from your account. Use unique passwords or biometric authentication—such as a thumbprint or facial scan—on your accounts to prevent these types of intrusions.

tion—such as a thumbprint or facial scan—on your accounts to prevent these types of intrusions.

Consider credit instead.

Credit cards provide fraud protection that payment apps typically don't. If a situation presents itself in which sending money via an app feels uncomfortable, consider using a credit card instead. A credit card payment will likely be much easier to reverse if needed.

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.

December 13 Holiday luncheon cancelled

Due to a venue scheduling problem, the proposed RECCSF holiday luncheon on December 13, 2023 has been forwarded for reconsideration to Spring 2024.



San Francisco Firefighters Annual Toy Program

needs your donations this holiday season!
(Especially needed are dolls and sports items.)

Please mail checks payable to
SF Firefighters Local 798 Toy Program
1139 Mission St., San Francisco, CA 94103.

Please mail gift cards for older children—
such as Amazon or Target—to
325 Newhall Street,
San Francisco, CA 94124,
and toys can be dropped off at any
San Francisco firehouse.

The children thank you! Sally Casazza, chairperson, 1 (415) 777-0440

RECCSF Zoom Electronic General Membership Meeting

Wednesday, November 8, 10 a.m.

Fire Safety for the Holiday Season

Presentation by Inspector Calder Storm
Fire Prevention/Community Outreach Education Program
San Francisco Fire Department

News & Views

November 2023

Volume 124, Number 9

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, November 21, at 10 a.m.

Note to members:

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

News & Views

December 2023/January 2024 Deadline:

☛ Friday, November 17, 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

