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

News & Views

A Membership Organization working for All City Retirees

November 20 Zoom Electronic General Membership Meeting





Inspector Calder Storm, Fire Prevention/Community Outreach Education Program, San Francisco Fire Department, gave an in-depth presentation on preparing for fire safety in the holiday season.

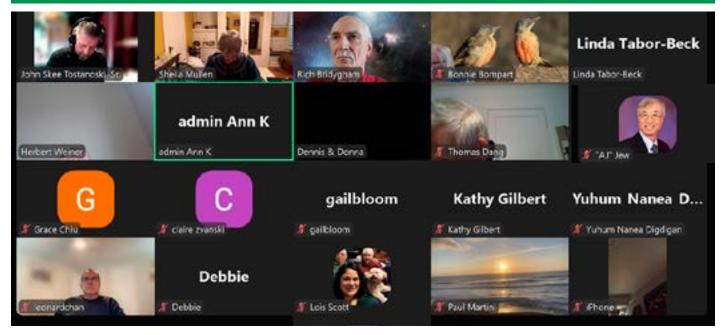








Below is a sampling of RECCSF members in attendance at the RECCSF November 20 Zoom Electronic General Membership Meeting.



November 12 Zoom Electronic Board Meeting Results

• No resolutions were passed

All Regularly Scheduled December/January 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: ricksf1723@ gmail.com.)

General Membership Meeting

Wednesday, December 18, 10:30 a.m. Wednesday, January 15, 10 a.m.

Program Committee

Monday, December 2, 10 a.m.

Monday, January 6, 10 a.m.

Editorial Committee

Future committee meetings postponed until further notice.

Executive Board

Tuesday, January 14, 10 a.m.

Membership Committee

Future committee meetings cancelled until further notice.

Frugal Few Committee

Future committee meetings postponed until further notice.

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.

Some Holiday Meeting Schedule Changes!

Wednesday, December 18, 10 a.m. Zoom Electronic General Membership Meeting

(We decided to give our faithful speakers a holiday break). Our regular business meeting will be focusing on and discussing significant issues affecting retired city employees in 2025.

RECCSF Special Holiday in-person "Coffee Klatch" Meeting

For December only, we will hold our monthly get-together on
Friday, December 20, at 10:30 a.m. (the third Friday of the month) to share
some holiday cheer and good food with our fellow members.
In January we will return to our normal schedule of meeting on
Friday, January 24, at 10:30 a.m. (the fourth Friday of the month).

Meetings are held at the Westlake Coffee Shop,
1901 Junipero Serra Blvd. Suite D, in Daly City.
Free parking in complex and very close to the BART station.

Everyone is invited and we hope to see you there!

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-ppocity-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/united health care-dental-dhmo

DeltaCare USA

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

VSP Vision

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

RECCSF Officers

President Vacant First Vice President Vacant David Williams Second Vice President Bonnie Bompart Secretary John "Skee" Tostanoski Treasurer Leo Martinez Sergeant-at-arms

Board Members

Sue Blomberg Ann Killebrew
Richard Bridygham David Leeds
Carol Cochran Stephanie M. Lyons
Thomas Dang Ray Mason
Rudi Faltus Mary Anne McGuire-Hickey
Ed "Rusty" Jepson Sheila Mullen
Adlai "A.J." Jew Tim O'Brien

Linda Tabor-Beck Assistant Treasurer Jean S. Thomas Herbert Weiner Claire Zvanski

Health Service System Committee Report

By Linda Tabor-Beck and John "Skee" Tostanoski

As we have been reporting, if you were a continuing United Health Care member during October Open Enrollment, you will now be a Blue Shield of California PPO member effective January 1, 2025.

You need to start the transition to Blue Shield *now* by confirming that your doctor(s) will accept Blue Shield. Once the transition has occurred, be sure to check that all your prescriptions

were successfully transferred to Amazon if you were using the OptumRx mail order service.

If you have any questions about how to manage this transition, call the Blue Shield San Francisco City Employees hotline at 1 (800) 370-8852.

Executive Director of the San Francisco Health Service System Abbie Yant is retiring and has given notice. Director Yant has agreed to stay on until a replacement has been identified and approved.

Retirement Committee Report

By Linda Tabor Beck and John "Skee" Tostanoski

At the start of November, the total fund was valued at \$36.2 billion.

Also, we are aware that city retirees are anxious to find out what

the percentage will be for this year's supplemental cost of living adjustment. The calculations should be completed in December and then we will be informed. The COLA will be retroactive to 7/1/2024.

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.)

Madeleine Licavoli*

RECCSF 2024/2025 General Membership Meetings Wednesdays at 10 a.m.

- December 18
- July 16
- January 15
- August 20
- February 19
- September 17
- March 19
- October 15
- April 16
- November 19
- May 21June 18
- December 17

Can Strategic Home Renovations Help Reduce Your Property Taxes?

From your friends at San Francisco Federal Credit Union

Homeownership offers many financial benefits, but it often comes with a hefty property tax bill. While taxes are inevitable, strategic home renovations can help reduce this expense. By making smart, targeted improvements, homeowners can potentially lower their property's assessed value or qualify for tax incentives, easing the financial burden.

Focus on functional improvements—updating plumbing, electrical, HVAC, and other systems—to boost efficiency without necessarily increasing property tax burdens. Such upgrades may even qualify for energy-related tax credits, offsetting any added property value.

Avoid luxury renovations, as highend features and elaborate landscaping



can drive up property assessments. Instead, invest in energy-efficient solutions like solar panels or geothermal systems, which often come with tax credits or exemptions. Contact local authorities to explore incentives for these green upgrades.

Rather than adding square footage, consider remodeling existing spaces such as basements or attics to add value without significantly impacting tax assessments. Transforming underutilized areas can improve the property's appeal without triggering tax increases associated with expansions.

Finally, consult professionals such as real estate appraisers or tax advisors, who can provide guidance on renovations that balance functionality with tax savings. By taking a strategic, informed approach, homeowners can make impactful renovations that enhance their property while managing tax costs effectively.

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, December 18, 10 a.m.

Speakers being given a holiday! Business meeting on 2024/2025 transition

Wednesday, January 15, 10 a.m.

Presentation by University of San Francisco (UCSF) on Brain Health

News & Views

December 2024/January 2025 Volume 125, Number 10 Sheila Mullen, Editor

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sfretirees.org

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reccsf@att.net 3915 Irving St., San Francisco, CA 94122

News & Views February 2025 Deadline:

Friday, January 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.

Note to members:

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

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 to be held on Tuesday, January 14, at 10 a.m.

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.

- Promotional introductory rate for new members only: one-year membership for \$25.
- \$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!

RECCSF

Retired Employees of the City and County of San Francisco

