

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

Important San Francisco Health Service System Alert!

By RECCSF treasurer and past president
John "Skee" Tostanoski

San Francisco Health Service System commissioners, under pressure from San Francisco Mayor London Breed and the San Francisco Board of Supervisors, have voted to change the provider of the retired employees of the City and County of San Francisco from UnitedHealthcare to Blue Shield of California.

This proposed change presents many practical concerns for city retirees. Will our current doctors and hospitals continue to provide services? If we relocate out of state, do they accept Blue Shield of California PPO? I suggest that you contact the Health Service System to ask any questions which might affect you personally. Also,

please share this proposal and other information you receive with your retired friends and past co-workers.

San Francisco city employee retiree groups, such as Protect Our Benefits (POB), Retired Firefighters of SFFD, San Francisco Veteran Police Officers Association, City College of San Francisco Faculty Union, and other retired unions, have all joined together to challenge this decision.

These groups—and other San Francisco city retiree organizations—are exploring such options as lobbying Mayor London Breed, the San Francisco Board of Supervisors, and individual supervisors and committees.

It is important to recognize that this decision can still be reversed prior to Open Enrollment in October, and RECCSF will keep our members informed in a timely manner of any future developments in this regard.

June 19 Zoom Electronic General Membership Meeting

Outgoing RECCSF President Adlai (A.J.) Jew swore in 2024/25 Second Vice President David Willams and board members Richard Brydgham, Linda Tabor-Beck, and Herb Weiner. (Incoming board member Rudi Faltus was not present.)



Below is a sampling of RECCSF members in attendance at the RECCSF June 19 Zoom Electronic General Membership meeting.



RECCSF In-person Get-togethers continue!

Everyone is invited to join in a “coffee klatch” meeting—*yes, in person*—on Friday, June 26, and August 23, at 10:30 a.m. 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. Hope to see you there!

RECCSF 2024 General Membership Meetings Wednesday at 10 a.m.

- July 17
- August 21
- September 18
- October 16
- November 20
- December 18

All Regularly Scheduled July/August 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, July 17, 10 a.m.
Wednesday, August 21, 10 a.m.

Program Committee
Monday, August 5, 1 p.m.

Editorial Committee
Future committee meetings
postponed until further notice.

Executive Board
Tuesday, August 13, 10 a.m.

Membership Committee
Wednesday, August 28, 11 a.m.

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.

June 11 Zoom Electronic Board Meeting Results

Due to lack of a quorum no resolutions were passed.

RECCSF Executive Board and General Membership Meeting Date Changes

The Zoom electronic General Membership Meetings have moved from the second Wednesday of the month to the third Wednesday of the month, at 10 a.m. The Zoom electronic Executive Board Meetings have moved from the third Tuesday of the month to the second Tuesday of the month, at 10 a.m.

The reason for these moves was to enable RECCSF to provide to our members more up-to-date reports on current city retirement and health board meeting results. The corresponding ZOOM links will be emailed out about three to five days before the meetings.

Please be sure to mark these important date changes on your calendars!

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

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Vacant
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Vacant

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Second Vice President
Bonnie Bompart
Secretary

John “Skee” Tostanoski
Treasurer
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Ray Mason
Mary Anne McGuire-Hickey
Sheila Mullen

Tim O’Brien
Linda Tabor-Beck
Assistant Treasurer
Jean S. Thomas
Herbert Weiner
Claire Zvanski

Financial Strategies for Seasonal Workers

From your friends at San Francisco
Federal Credit Union

Seasonal work, while offering flexibility and built-in vacation time, also presents unique financial challenges due to its irregular income flow. Following are effective strategies to ensure financial stability across different seasons.

Maximize employer incentives: Evaluate and choose employers based on the best package of incentives, including bonuses and reimbursements, to maximize your earnings.

Understand and manage monthly expenses: Crucial to financial management is understanding your monthly expenses. Know what you need to maintain a decent standard of living throughout the year and prepare for leaner months.

Strategic savings and budgeting: Calculate your necessary expenses for the off-season and divide this by your active working months to determine how much to save. Use multiple savings accounts to segregate funds for specific future needs like taxes or vacations. Regularly update your budget to reflect changes in income and spending patterns.

Emergency and credit management: Build an emergency fund to



cushion against unexpected expenses, which are more challenging with fluctuating income. Avoid relying on credit cards, as high-interest debt can escalate financial risks.

Control spending: Be mindful of stress-related expenditures during busy periods. Choose low-cost leisure activities to enjoy your downtime without derailing your budget.

Plan major purchases wisely: Delay significant purchases until you've assessed your financial health post-season to avoid financial strain during your downtime.

Utilize financial services and assistance: Avoid expensive check-cashing services by using traditional banking services. Also, explore eligibility for unemployment benefits or other governmental assistance programs during your non-working periods.

By adopting these financial prac-

tices, seasonal workers can more easily manage their finances, ensuring stability and reducing the anxiety associated with fluctuating incomes.

Skin Cancer Prevention: How to Check Your Skin

(Transcript of Healthwise video at:
<https://bit.ly/3xnMlwj>.)

Healthwise via Kaiser Permanente

Almost every person has at least a few spots on their skin; freckles, moles or age spots. Watching for changes and growths is smart because skin cancer is common. *One out of three cancers is a skin cancer.*

Look for any spot that isn't like the others that looks, feels, or acts differently. A mole or freckle that you've had for a long time that looks the same isn't usually something to worry about. It's the ones that start changing that you need to watch—like a spot that starts to hurt, itch, bleed, or crust.

Changes to watch: Half of the spot starts to look differently than the other; the edges seem jagged or blurry; it's more than one color or getting darker; and its size is growing or is larger than a pencil eraser. Any suspicious changes should be checked by your doctor.

Where do *you* check? Use mirrors to check everywhere. Start with your upper body, face, neck, and chest. Check the back of your neck. Lift your arms to view the sides of your body. Bend your elbows to check your forearms and the back of your upper arms. Check your back. Check the palms of your hands. Check your scalp by parting your hair in different places. Check both the front and back of your legs. Check your feet, including their bottoms and in-between your toes. Check your butt and—believe it or not—your genitals.

Trust your gut. If you notice something a little strange, don't wait or wonder. The only way to know for sure if something odd is cancer is to get it checked by your doctor.

Do You Give a Darn?

...and if you know me, you know that I wasn't thinking "darn."

By Linda Tabor-Beck

RECCSF is a vitally important organization. It is the *only membership organization* that represents *all retired* San Francisco city employees.

Do you appreciate getting regular updates about your retirement and health benefits?

Do you appreciate knowing that your organization monitors your benefits, and takes immediate action when your benefits are being threatened?

Do you appreciate the interesting and informative programs presented at our monthly zoom electronic general membership meetings?

Do you appreciate the extensive

amount of time and effort being made by the *very few* members who make this all happen?

If you care about RECCSF, the few members who are working very hard to keep RECCSF viable would *really* appreciate it if you would join us in our efforts.

If you care enough about your benefits to help preserve them, please attend our next zoom electronic general membership meeting, and nominate yourself to join the RECCSF Executive Board. The more hands that help, the lighter the load!

Thanks in advance for your attention and consideration.

RECCSF Zoom Electronic General Membership Meetings

Wednesday, July 17, 10 a.m.

Shireen McSpadden,
Executive Director of the San Francisco Department of Homelessness and Supportive Housing
and Jennifer Friedenbach,
Executive Director, Coalition on Homelessness, DHW

Wednesday, August 21, 10 a.m.

To be announced.

News & Views

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Sheila Mullen, Editor

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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, August 13, at 10 a.m.

Friends of RECCSF

By Linda Tabor-Beck, Chair,
Frugal Few Committee

We thank the following RECCSF members who so generously donated this past month: Pat Pendergast and Madeleine Licavoli. Your support toward helping RECCSF meet its ongoing operating expenses is so very appreciated.

Visit our website:

sfretirees.org

RECCSF office
email:

reccsf@att.net

3915 Irving St.,
San Francisco, CA 94122

News & Views

September 2024 Deadline:

☛ Friday, August 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.

Note to members:

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

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!

Join

RECCSF

Retired Employees of the City and County of San Francisco

