

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

NEWS & VIEWS

A MEMBERSHIP ORGANIZATION WORKING FOR ALL CITY RETIREES

July 17 Zoom Electronic General Membership Meeting



Shireen McFadden

Executive Director of the San Francisco Department of Homelessness and Supportive Housing



Jennifer Friedenbach

Executive Director of the Coalition on Homelessness, DHW

Ms. McFadden and Ms. Friedenbach gave a joint presentation on the past and current status of their respective departments.

Below is a sampling of RECCSF members in attendance at the RECCSF July 17 Zoom Electronic General Membership meeting.



August 21 Zoom Electronic General Membership Meeting



Dr. Gray Brechin, historical geographer and author of *Imperial San Francisco: Urban Power, Earthly Ruin*, gave a fascinating presentation on “The Living New Deal,” a nationwide team effort to identify and map the often indispensable and beautiful infrastructure built by Franklin Roosevelt’s administration to lift the United States out of the Great Depression.



Below is a sampling of RECCSF members in attendance at the RECCSF August 21 Zoom Electronic General Membership meeting.



New Members

- Patty Chong-Delon • Rudi Faltus • Lynn Schneider • Robert Vigil

RECCSF In-person Get-togethers continue!

Everyone is invited to join in a “coffee klatch” meeting—*yes, in person*—on Friday, September 27, 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.

- September 18
- October 16
- November 20
- December 18

All Regularly Scheduled September 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, September 18, 10 a.m.

Program Committee
Monday, September 2, 10 a.m.

Editorial Committee
Future committee meetings
postponed until further notice.

Executive Board
Tuesday, September 10, 10 a.m.

Membership Committee
Wednesday, September 25, 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.

August 13 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>

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Vacant

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Rudi Faltus
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Adlai “A.J.” Jew

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Despite Protests, HSS Votes to Transition Retiree Health Care to Blue Shield of California

By Cherri Sanders, Communications Director, Protect Our Benefits (POB)

Silver Lining: Blue Shield of California has pledged to work with retirees to buffer the change.

POB will be holding them accountable: Report your problems to us.

On August 6, 2024, the San Francisco City Employees' Health Service System made it final. Following weeks of protests from hundreds of Protect Our Benefits (POB) and coalition retiree members, the Health Service System Board voted to adopt Blue Shield of California PPO as its official retiree health plan effective Jan. 1, 2025. The 17,500 San Francisco city and county retirees currently enrolled in the United Healthcare PPO will automatically be transitioned over to the new plan on that date.

While we were not successful in re-

taining the United Healthcare Medicare Advantage PPO, we did extract some significant concessions from Blue Shield and the Health Service System to help ease the transition.

Most significantly, between now and January 1, 2025, Blue Shield has promised to work with every doctor and hospital who formerly stated that they do not accept the Blue Shield PPO. So long as the doctors and hospitals had accepted the United Healthcare Medicare Advantage PPO, Blue Shield will ensure they are entitled to the same co-pays, payments and deductibles.

Blue Shield has set up a hotline number for city retirees who are having questions or issues about coverage at: 1 (800) 370-8852 (8 a.m. to 8 p.m., seven days a week); and https://myoptions.blueshieldca.com/sfhss_retiree for city retirees to learn about the transition process and to report any problems.

Between now and December 31, 2024, you will continue to be covered by United Healthcare; the transition to Blue Shield of California PPO will start on January 1, 2025.

In the meantime: Be informing your doctor or hospital on how to connect directly with Blue Shield of California representatives at 1 (800) 370-8852; be emailing information@protectourbenefits.org; and be filling out the form at <https://protectourbenefits.org/tell-us-your-story/>.

POB will continue to monitor Blue Shield of California during this transition and hold them to their promises. We will be meeting in the coming weeks with both the San Francisco City Employees' Health Service System and Blue Shield of California to secure more details, and to ensure the easiest transition possible. We will keep you updated.

How to Communicate with a Creditor

From your friends at San Francisco Federal Credit Union

If you anticipate difficulty in meeting your financial obligations, or are already behind on payments, taking proactive steps is essential. Ignoring the situation will only worsen it, reducing your options. Following is a guide to managing communication with creditors effectively.

Act early. Contact your creditors as soon as you realize that you won't be able to make a payment. Proactive communication might qualify you for special programs to maintain your account in good standing and prevent damage to your credit score.

Be honest and stay calm. Always be truthful about your financial situation, even if the reason for non-payment is due to personal irresponsibility. Maintain a calm demeanor during conversations to avoid emotional responses that could cloud your judgment or lead to regrettable comments.

Be Realistic. Avoid overpromising what you can't deliver. If you can't make a payment immediately, request more time than you think you need to prevent falling short of your own commitments.

Propose specific solutions. Initiate the



conversation by offering solutions, such as:

- **a hardship plan;** reduced or paused payments for a period of time;
- **fee and interest reduction;** lower or eliminate additional charges to your account;
- **interest-only payments;** paying just interest until you can resume full payments; or
- **settlement;** a lump sum payment that is less than the total balance owed.

Negotiate and escalate. If offered a settlement, negotiate further for a better deal. If needed, escalate your request to a manager or supervisor, who usually has more authority to negotiate than standard customer service representatives.

Document everything. Keep a detailed

record of all communications, including names, dates, and discussions. Write formal letters to reinforce your commitment and provide proof of your communication efforts.

Avoid post-dated checks. Do not send post-dated checks as they can be cashed at any time and may lead to further complications if they are returned.

Understand potential consequences. Know that if you can't pay, **secured debts** may lead to repossession of collateral (e.g., a car), or **unsecured debts** could result in legal action.

Know your rights. Familiarize yourself with the Fair Debt Collection Practices Act and state laws to ensure creditors adhere to legal practices. Maintain regular communication with creditors to stay in control of your situation and demonstrate your commitment to resolving the debt.

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 Meetings

Wednesday, September 18, 10 a.m.

Native San Franciscan Richard Rothman will give a continuing presentation on New Deal Murals in San Francisco, including a discussion about preserving The Delia Fleishhacker Memorial Building (commonly known as the Mothers Building) at the San Francisco Zoo.

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, September 10, at 10 a.m.

Friends of RECCSF

By Linda Tabor-Beck, Chair,
Frugal Few Committee

We thank the following RECCSF member who so generously donated this past month: Ken Mooney* and Ray Favetti*. 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

October 2024 Deadline:

Friday, September 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.

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!

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Retired Employees of the City and County of San Francisco

