

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

NEWS & VIEWS

A MEMBERSHIP ORGANIZATION WORKING FOR ALL CITY RETIREES

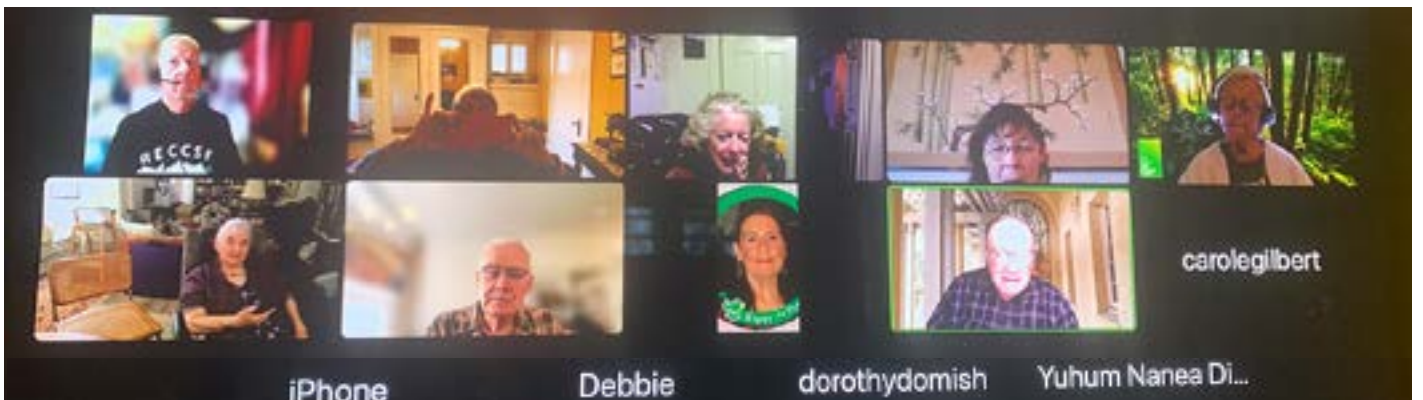
September 18 Zoom Electronic General Membership Meeting



San Francisco Historian Richard Rothman gave a fascinating presentation on San Francisco “New Deal” era murals that are still installed in prominent locations about the city.



Below is a sampling of RECCSF members in attendance at the RECCSF September 18 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, October 25, 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.

- October 16
- November 20
- December 18

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: ricksf1723@gmail.com.)

General Membership Meeting
Wednesday, October 16, 10 a.m.

Program Committee
Monday, October 7, 10 a.m.

Editorial Committee
Future committee meetings postponed until further notice.

Executive Board
Tuesday, October 8, 10 a.m.

Membership Committee
Wednesday, October 23, 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.

Kaiser Permanente Member Transportation Benefit

As a Kaiser Permanente Medicare health plan member, you can get a ride to and from your appointments at no cost. Your plan covers up to 24 one-way trips (50 miles per trip) per calendar year. You can get rides for: doctor appointments, medical services such as lab or X-ray, or picking up medications or medical equipment.

For rideshare, taxi, or private transportation service, call 1 (877) 930-1477 (TTY 711). You can also schedule online at medicaltrip.net or download the MTM Link Member app.

For wheelchair van or gurney van transportation service, call 1 (833) 226-6760.

Request your ride at least three business days (Monday through Friday) before your appointment. If you have an urgent last-minute appointment, call as soon as you can, and Kaiser will try to accommodate you. When you call, have your Kaiser Permanente ID card, the date and time of your appointment, your departure and destination addresses, and if you’ll need a return trip.

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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Adlai “A.J.” Jew

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Ray Mason
Mary Anne McGuire-Hickey
Sheila Mullen
Tim O’Brien

Linda Tabor-Beck
Assistant Treasurer
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Herbert Weiner
Claire Zvanski

Health Service System Committee Report

by Linda Tabor-Beck and
John "Skee" Tostanoski

The major news from HSS is the planned retirement Executive Director Abby Yant.

Also, as you probably know, the switch from UnitedHealthcare to Blue Shield in January 2025 is going forward.

POB has spent significant funds on attorney fees to try to prevent the change. While there would be a good case, the reality is that a legal fight would be very expensive and require several years to reach a decision.

Rather than continue the fight, it was

decided that our efforts would be better spent on monitoring the transition once the new plan goes into effect and encourage members to notify HSS each time a problem arises. (In the past, HSS received so many complaints that the three-year contract with Blue Shield was terminated after the first year, and United Health Care was installed).

Our October 16, 10 a.m. Zoom Electronic General Membership Meeting will feature representatives from Blue Shield to answer questions, so plan to attend and have your concerns addressed!

If you are receiving *News and Views*,

you will be receiving an email invite. If there are questions, contact Rich Bridygham at ricksf1723@gmail.com with your email address so he can send you the Zoom link.

Retirement Committee Report

by Linda Tabor-Beck and
John "Skee" Tostanoski

The fund continues to be quite well off financially. Calculations are still being done to determine the amount of the annual COLA, so stay tuned for that information.

Smart Leasing: Unlocking Retirement Wealth with Rental Properties

From your friends at San Francisco
Federal Credit Union

Purchasing a rental property in retirement can offer a steady stream of income and the potential for property appreciation, but it comes with considerable financial commitments and responsibilities. To finance the property, most lenders require a 25% to 30% down payment and proof of stable employment income for at least two years prior to retirement. A high credit score is advantageous for securing favorable interest rates.

Financial planning for rental properties extends beyond the initial purchase. Landlords should budget for maintenance, repairs, and possible vacancies; and include costs like property taxes, utilities, and homeowners' insurance. Rental income is taxable, but many associated expenses are deductible.

Municipal regulations may necessitate inspections and fees to convert a property for rental use. Hiring a professional for legal guidance is advised. To handle day-to-day operations, landlords might also consider property management services that typically cost about 6% of the rental income. However, direct management can lead to better tenant relationships and prop-



erty oversight.

The location of the rental property is crucial. Ideal properties are in areas with high rental demand — such as college towns or near urban centers — and to attract tenants and minimize vacancies should be close to amenities like public transportation and shopping centers.

Being a landlord involves 24-hour responsibility for property maintenance and tenant issues. Landlords must be proactive in tenant screening, adhere to housing laws, and to avoid discrimination familiarize themselves with the Federal Housing Administration (FHA).

For those looking to support low-income tenants, participating in the

Housing Choice Voucher Program (Section 8) provides reliable government-subsidized rent payments, enhancing tenant stability.

Investing in rental property requires diligence and can be rewarding if managed properly. Prospective landlords should thoroughly research and potentially seek professional advice to navigate this complex investment landscape.

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 16, 10 a.m.

As of January 1, 2025 the San Francisco city employees' retiree health plan will transition from UnitedHealthcare to Blue Shield.

Blue Shield representatives will attend to describe coverage and answer members' questions.

As a city retiree, it is in your interest to attend this important Zoom electronic meeting!

News & Views

October 2024

Volume 125, Number 8

Sheila Mullen, Editor

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sfretirees.org

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San Francisco, CA 94122

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 announced.

News & Views

November 2024 Deadline:

- Friday, October 11, 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.

New Members

- Vivian Zaks
- Donna Meixner

September 10 Zoom Electronic Board Meeting Results

- Due to lack of quorum no resolutions were passed.

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

