

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 16 Zoom Electronic General Membership Meeting

San Francisco Health Service System



Representatives from the the San Francisco Health Service System, Kaiser Permanente, and Blue Shield gave in-depth presentations on the 2025 retired city employee health plans, and spent significant time responding to questions presented by members.

Kaiser Permanente



Blue Shield of California



Below is a sampling of RECCSF members in attendance at the RECCSF October 16 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, November 22, at 10:00 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.

- November 20
- December 18

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: ricksf1723@gmail.com.)

General Membership Meeting

Wednesday, November 20, 10 a.m.

Program Committee

Monday, November 4, 10 a.m.

Editorial Committee

Future committee meetings postponed until further notice.

Executive Board

Tuesday, November 12, 10 a.m.

Membership Committee

Wednesday, November 27, 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.

October 8 Zoom Electronic Board Meeting Results

- The board supported a motion, without objection, that Linda Tabor-Beck becomes an additional signer on the San Francisco Federal Credit Union bank account.
- The board supported a motion, without objection, that RECCSF supports San Francisco Proposition H and emails members explaining RECCSF's support.
- Also, board members will invite outgoing Executive Director of the San Francisco Health Service System Abby Yant to dinner to honor her service to San Francisco.

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

President
Vacant
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
Rudi Faltus
Ed “Rusty” Jepson
Adlai “A.J.” Jew

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
Herbert Weiner
Claire Zvanski

Health Service System Committee Report

By Linda Tabor-Beck and John "Skee" Tostanoski

While Health Service System board meetings are usually not conducted in October, one was held on Monday, October 21 because of the upcoming retirement of Executive Director Abby Yant, who will be retiring in November 2024.

The October 16 RECCSF Zoom Electronic General Membership Meeting was well attended: numbers of members asked questions of the Health Service System, Kaiser Permanente, and Blue Shield representatives. On the following day at the United Educators of San Francisco Retired Members meeting, many of the same questions

and concerns were raised.

Disappointment at losing the YMCA exercise option was brought up at both meetings, as were concerns about the adequacy of the medical transportation benefit. (The only clear answer on the medical transport benefit was that a new transportation company is contracted for 2025, so hopefully transportation requests will be satisfactorily met when the coverage goes into effect on January 1, 2025.)

For Blue Shield members, the prescription home delivery company will be changing from OptumRx to Amazon. To sign up, go online to *Amazon.com*. On the home page, click on the heading "Pharmacy," and follow the

instructions.

Even if you already have an Amazon account, it is recommended to go online now to establish your link to Amazon's Pharmacy. That way, once you receive your Blue Shield ID card and the change of service has gone into effect, you'll be able to personally confirm that all your prescriptions have been transferred successfully. (This will be important because you might need to contact your doctor to send in an order to Amazon.)

If you have any questions or concerns about the foregoing changes, please call the Blue Shield information number dedicated to San Francisco retirees at 1 (800) 370-8852.

Fueling Smart:

How to Save Money on Gas in a High-Price Era

From your friends at San Francisco Federal Credit Union

As a nation deeply intertwined with oil dependence, most individuals must consider the cost of gasoline within their budgets. With fluctuating prices often skewing high, investing thought into fuel expenditure is not only wise but necessary. Because of this, here are some practical strategies to help ease the burden on your wallet when filling up the tank.

- **Find Affordable Gas:** Use apps like GasBuddy to locate the lowest gas prices in your area. This simple step can lead to significant savings over time.
- **Minimize Idle Time:** Modern vehicles don't require long warm-ups. Start driving about 30 seconds after ignition to prevent wasteful idling.
- **Adopt Smoother Driving Habits:** Abide by speed limits and avoid aggressive acceleration and braking. Maintaining a steady pace can reduce fuel consumption significantly.
- **Consider Electric Vehicles:** If you're in the market for a new car, think about an electric or hybrid model.



Not only is it cheaper to operate compared to gas vehicles, but you may also qualify for a \$7,500 tax credit.

- **Reduce Idling:** Turn off your engine during prolonged stops in traffic to save fuel and reduce emissions.
- **Declutter Your Car:** Extra weight demands more fuel. Clean out your trunk and keep it light to improve gas mileage.
- **Avoid Roof Loads:** Carry items inside your car instead of on the roof to avoid increased resistance and fuel consumption, especially at higher speeds.
- **Limit Air Conditioning Use:** Only use the air conditioner when

absolutely necessary, as it can significantly decrease fuel efficiency.

- **Combine Errands:** Plan your driving routes efficiently. Multiple short trips starting with a cold engine can use twice as much fuel as a longer multi-stop trip.
- **Look for Gas Rewards Programs:** Many retailers offer loyalty programs that save you money on gas when you shop.
- **Use Recommended Motor Oil:** Stick to your car manufacturer's recommendation to ensure optimal engine performance and fuel efficiency.
- **Regular Maintenance:** Keep your car in good shape. Check your tires regularly and follow through with maintenance checks to keep your vehicle running efficiently.

Following these tips will not only save you money but also contribute to a healthier environment.

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.

Diabetes: The Basics of Insulin

Presented by Kaiser Permanente

Diabetes occurs when your body stops naturally making insulin or using it well. Your blood sugar begins going up and starts to affect your overall health. This most often happens over time and in later years.

Eating healthy, staying active, and taking diabetes pills are the first important ways to control your blood sugar. Over time, though, diabetes and your health needs can change. That's when insulin may be added to your medication plan.

What is insulin?

- Insulin is a natural hormone in your body. It allows your body to use sugar from the food you eat for energy now or to store sugar for your energy needs later. How your body controls and uses insulin helps control your blood sugar. Increased insulin lowers blood sugar. Decreased insulin (or when your body doesn't use insulin properly) raises blood sugar. The right insulin levels lead to the right blood sugar levels.

Why might I take insulin?

Having type 2 diabetes means your body has lost the ability to produce or use its own insulin properly.

If your pancreas can still make insulin, sometimes diabetes pills and other treatments can help your body use that insulin better. However, you may need to take insulin, in the form of an injection, in the following cases:

- Your pancreas can't make insulin at all. Your pancreas can make insulin but not enough for what your body needs.
- Diabetes pills or other treatments aren't helping enough or at all.

How often would I need to take insulin?

You may need to take insulin one or more times a day. When, and how often, depends on your daily routine of activity and the type of insulin your doctor prescribes. Your doctor will work with you on what that schedule needs to be.

Note:

The insulin you take will lower your blood sugar whether or not you eat,

so it's important to eat well-balanced meals and take your insulin in the amount and at the times prescribed by your care team.

Bottom line:

Your diabetes treatment may change over time. Insulin medication—in addition to taking diabetes pills, eating healthy, and staying active—can help control your blood sugar.

Retirement Committee Report

By Linda Tabor-Beck and John "Skee" Tostanoski

The Retired City Employees' Retirement Fund contains roughly \$37.4 billion, continues to be quite well off financially, and is one of the top performers in the nation for its size.

Calculations still being performed to determine the percentage of our annual COLA should be completed by November or December 2024.

The COLA will be retroactive from July 1, 2024, so "stay tuned" for more information.

Members Connect ...over the years



RECCSF Zoom Electronic General Membership Meeting

Wednesday, November 20, 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 2024
Volume 125, Number 9
Sheila Mullen, Editor
Office: 1 (415) 681-5949
Office email: reccsf@att.net

Visit our website:

sfretirees.org
RECCSF office email:
reccsf@att.net
3915 Irving St.,
San Francisco, CA 94122

Note to members:

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

News & Views

December 2024/January 2025

Deadline:

- Friday, November 15, 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.

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.



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

