



THE NETWORK

Newsletter of The Retired Employees of San Diego County

November 2015

Honoring Yesterday—Protecting Tomorrow

Vol. 46, No. 11

PRESIDENT'S MESSAGE

By Susan Mallett



During October, a number of RESDC events were scheduled. Our annual health fair picnic is to be held later in the month, October 28th, to insure all open enrollment materials are available. Our much anticipated Coming Home to the County Administration Center (CAC) was held on October 8th and was a great success. The event was set up on the east side of the building, rather than on the waterfront, which was fortuitous

as we had partial shade during yet another hot San Diego afternoon. Many of the 70 attendees traveled to the event aboard a RESDC chartered bus. On the bus ride back, RESDC Board member Chuck Brown noted there were many comments about the potentiality of an annual reunion event at other County sites as well as other day trips for members.

The event was an opportunity for retirees to see the County's Waterfront Park at CAC with its interactive water feature and fountain as well as the beautiful open space on either side of the historic downtown County building. A number of retirees remarked on the changes to the building and surroundings since they worked at the site some 10 to even 25 years ago. This visit "home" was truly memorable for a number of our attendees. Event attendees were able to participate in tours of the CAC grounds with a County park employee. It was also an opportunity to hear from and meet some County leaders and employee representatives.

The program began with a welcome from Supervisor Bill Horn, Chairman of the County Board of Supervisors. Thoughtful and enthusiastic State of the County remarks were given by County of San Diego Chief Administrative Officer Helen N. Robbins-Meyer. In her opening remarks she applauded the efforts of past dedicated employees who served their community through a variety of County assignments. She noted it was the legacy of those hard working employees that contributed to the efforts of current County employees to meet new challenges and con-

tinue to deliver outstanding County services and programs. She shared some significant accomplishments and good work being done each day by County departments and employees. She proudly shared the County's "Triple Crown" of financial ratings, that is the Triple A bond ratings from all three of the top rating agencies in the world earned by the County of San Diego for wisely managing taxpayers dollars. Ms. Robbins-Meyer mentioned the financial soundness of our pension system, SDCERA, by saying the current funding level at over 80% is well above the level considered to be a measure of the financial well being of a public pension fund.

The program also included comments from Israel Garza of the Treasurer Tax Collector office and President of the San Diego County Latino Association. He spoke on behalf of the eight Employee Resource Groups (ERGs) that are recognized as a resource to the County and to employees by providing networking, professional development activities, support for County of San Diego initiatives. These also assist with recruiting and retention and to promote cultural awareness and understanding. You can Learn more about the ERGs by visiting www.sandiegocounty.org under the Human Resources department. Finally, two speakers shared information about current public art displays in County facilities and historical displays to be added to CAC.

Thanks to the San Diego County Credit Union for a generous donation to support this event and for staffing a resource table with promotional items. Other resource tables were provided thanks to SDCERA's communication staff, San Diego County Employee Charitable Organization (CECO), Registrar of Voters, representatives of
(Continued on Page 5)

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PRESIDENT MALLETT'S TRANSMISSION TO THE BOARD OF RETIREMENT

After carefully following SDCERA staff and Board of Retirement discussions about the future of SDCERA sponsored health plans, RESDC President Mallett transmitted the following letter to the Board of Retirement:

October 13, 2015

San Diego County Board of Retirement
2275 Rio Bonito Way, Suite 200
San Diego, California 92108-1685

Chairman Murphy and Members of the Board:

Several times since the Affordable Care Act (ACA) became operational in 2010, SDCERA health consultants and staff have questioned whether major changes in SDCERA sponsored health plans for retirees, even their possible elimination, might be appropriate. The availability of health plans from the new ACA health insurance Exchanges were noted, as were statistics showing gradually decreasing use of SDCERA plans by retirees.

Possible modifications to SDCERA sponsored health plans were again discussed on August 6th, when you approved 2016 health providers and premium rates. Options, again including the possible elimination of SDCERA sponsored plans, were described, and retiree briefings about ACA Exchanges were announced. Board members expressed concern that members be fully informed, and encouraged their input before a final decision is made.

We now understand the issue has narrowed somewhat, and the elimination of SDCERA sponsored plans may no longer seem a promising option.

The Retired Employees of San Diego County (RESDC) represents a substantial number of retirees. We've monitored this issue closely for years, attending SDCERA Benefit Committee meetings, discussing options with your staff and health consultants. We appreciate their cooperation and assistance.

Comparing available health insurance coverages is important, complicated, and stressful for retirees. We strongly support quality health coverage for retirees, the availability of new insurance options that improve individual coverage, and any assistance required to access those.

RESDC has not reached a final conclusion as to the best course at this point, but we are not convinced that reducing or eliminating SDCERA's existing plan sponsorship is required to meet these goals, or to provide other options to retirees. Retirees can already pursue Exchange coverage without losing the SDCERA sponsored option, as indicated by the enrollment figures.

Several reasons have been suggested for changing SDCERA health plan sponsorship, which we believe warrant further examination.

The number of retirees in sponsored health plans apparently decreased by 260 retirees, or 4.3%, since 2010, while the number purchasing coverage outside and waiving SDCERA offerings has increased 3,126 retirees, or 40.1% during that same five-years. But, the total number of retirees has also increased by 2,866, or 21%. We're told that further reductions in sponsored plan enrollment could lead to insufficient numbers to obtain group rates.

Enrollment may ultimately dip below insurance industry desired minimums in the future. But, SDCERA sponsored plans are now available at attractive rates (to some extent due to SDCERA consultant's research and negotiations with plan providers), the reduction in enrollments is very gradual, and almost 6,000 retirees still conclude that sponsored plans are their best fit; about 35% of all county retirees.

Why should sponsored plans be eliminated now, given that level of acceptance?

We are told that Exchange plan premiums usually vary based on age, while SDCERA sponsored premiums are the same for all and thus more attractive for older retirees. SDCERA sponsored premiums include strong drug coverage, while cheaper exchange plans may not, providing a motivation to move back to sponsored coverage when expensive

pharmaceuticals become necessary. And, Exchange plans tend to control costs by limiting facilities and medical personnel, a situation that may not satisfy retirees.

SDCERA staff has also noted that the Affordable Care Act requires a 40% excise tax, commencing in 2018, be applied to the portion of employer sponsored health insurance premiums that exceeds \$11,850/year. It's predicted the tax will impact pre-65, Non-Medicare, Non-Kaiser retirees, ranging from \$187/year to \$1,106/year, but not post-65 Medicare retirees, mainly due to lower Medicare associated premiums.

It's not clear to us how the onset of the excise tax argues for changes in SDCERA plan sponsorship. Apparently SDCERA legal advisors opine that the excise tax applies to their sponsored health premiums, even though SDCERA is not an "employer." It's also not clear how confident those advisors can be at this early stage. And, given the debate over changes to the ACA in the early stages of the 2016 presidential campaign, it seems premature to base long-term changes on existing regulations.

We also understand staff is planning briefings for retirees who may be impacted by the 40% excise tax and, possibly, to describe opportunities available in the health Exchange market.

RESDC supports such retiree briefing sessions, and urges they be commenced soon and continued as long as attendance levels demonstrate the need. We are ready to help get the word out to retirees.

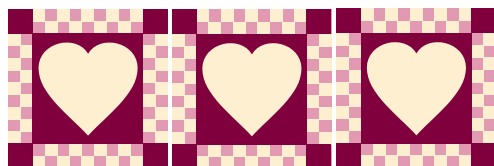
We appreciate your attention, and the opportunity to provide this summary of our concerns at this stage. We look forward to further discussions, and expect to express our views more fully as the situation clarifies.

Please contact me or Mark Nanzer at (619) 325-1901 for any clarification required.

Sincerely,

Susan Mallett
President

Cc: David Wescoe
Johanna Shick
Lyn Worthington



BITS AND PIECES

Viola Kasner and her husband will be celebrating their 65th wedding anniversary this month! She also recently reached her 87th birthday! Viola retired in 1983 after more than 18 years with the county. She worked in Vista Superior Court. She and her husband live in Washington, Utah. They enjoy the area except for the excessive heat in the summer months.

Carol Wilson and her husband, Jim, celebrated their 60th wedding anniversary in September! Carol retired from Edgemoor Hospital in the early 80s. They both enjoy volunteer work with their church in Virginia. They also enjoy traveling, especially their road trips as well as several cruises they have taken.



HAVE YOU SEEN PHOTOS FROM THE COMING HOME TO THE CAC EVENT? WE POST PHOTOS AND IMPORTANT ANNOUNCEMENTS ON FACEBOOK!

If you're a member of facebook, please check out RESDC's facebook page. We can be found by searching for our full name, Retired Employees of San Diego County, or by going directly to: www.facebook.com/retiredemployeesofsandiegocounty

We use facebook to keep our members informed of upcoming events and newsworthy announcements. We also post photos from recent gatherings, meetings, and lunches. Use our facebook page as another way to stay in touch with RESDC.



DON'T GET HOOKED – SENIOR FRAUD PROTECTION SEMINAR

By Mark Nanzer, Executive Director

I had the opportunity to attend a recent seminar held at the Ronald Reagan Community Center in El Cajon. County Supervisor Dianne Jacob hosted a “Don’t Get Hooked” event, geared towards seniors. Supervisor Jacob organized this event in collaboration with the County District Attorney’s office to bring attention to this issue as well as offer advice and resources. Attendees learned the common types of fraud/scams and were provided ways to be prepared to “not get hooked.” As an organization that serves retirees, RESDC is very aware of the real threat that scams and fraud present. This type of criminal activity is not going away anytime soon and we will continue to inform our members about how to be prepared if they are targeted by criminals.

Panel presenters included representatives from the County of San Diego Sheriff’s, Deputy District Attorney’s, and County Assessor/Recorder/Clerk’s offices, from Aging and Independent Services, and Elder Law and Advocacy.

Detective Maureen Perkins discussed how criminals use various schemes like telling seniors their grandson is in jail and they need to send a money order to get them out. Other types of fraud include claiming you owe taxes and need to pay a fee over the phone and the lottery scam, which is a type of advance-fee fraud which begins with an unexpected email notification, phone call, or mailing (sometimes including a large check) explaining that “You have won!” a large sum of money in a lottery.

Personal testimonials were provided through video including one by Father Michael Ortiz who was overjoyed when he received a check for \$1.6 million. He responded to a form he got in the mail to enter a Publishers Clearing House sweepstakes. After receiving the check, Ortiz said a man claiming to be an attorney bugged him almost daily. The man told him that before he could cash the check, he had to send \$41,000 to cover taxes. After much hesitation, Ortiz sent the money. He says he really wanted to help the school. But after sending all of his life savings, the man stopped calling. I applaud Father Ortiz’s courage in sharing his story in hopes that it helps others who are potential victims.

Deputy District Attorney Paul Greenwood shared 10 tips that seniors should remember:

1) Choose a caregiver with caution. Don’t hire through Craigslist or a newspaper ad. Request a background check from the agency the caregiver is from.

2) Criminals deceiving seniors to gain access to their homes are most likely to steal jewelry. Keep an inventory of it. Lock the drawers. Keep a photo or video of valuables.

3) Shred everything that has your name, address and personal information on it, to avoid identity theft.

4) Protect incoming and outgoing mail. There have been mailbox thieves. Never allow incoming mail to sit in an unsecured mailbox with public access. Consider renting a PO Box if you have an unlocked mailbox.

5) Obtain a credit search at least 2-3 times a year. By law, a person can get one free credit search a year through Experian, Equinox, and TransUnion. You can consider freezing your credit, and talk to banks about credit searches.

6) Have caller ID on your telephone. Determine if the call is private or unknown, and be on guard. Don’t be afraid to hang up or let it go to a message machine. Crooks don’t leave messages. For annoying telemarketers, have a whistle ready to blow at the telemarketer.

7) You will never win a foreign lottery. Don’t believe the mail, an email or a call. People keep falling for this. The frustration is not being able to get the money back to the victim. Also, don’t believe the IRS and Pepsi when a letter is received about winning the sweepstakes. Avoid the Grandma scam on the phone when someone claims that their grandchild is in trouble, and the criminal asks the grandmother to obtain a green dot card or iTunes etc.

8) Have a copy of your bank statement sent to a trusted financial advisor if the senior is blind.

9) Don’t assume the friendly handyman is licensed. Always check with BBB and State Licenses Contractors Board. Get three estimates; insist on a written contract; get photographs of the work he does; and never pay more than 10% of the contract price up front.

10) Always have a second line of defense at the front door, like a locked screen door or a security chain guard. Never allow a stranger in your home even if the emergency seems real. Instead, tell the person you will call 9-1-1.

Avoiding all threats of fraud against yourself or loved ones takes diligence. My grandmother always told me, “Well-informed is well-armed.” Here are some great resources to keep you armed against these potential threats!

Adult Protective Services - 1-800-510-2020
www.sandiegocounty.gov/hhsa/programs/ais/adult_protective_services

You can also access a copy of the “Don’t Get Hooked” booklet at: www.sdca.org/helping/dont-get-hooked.pdf.

President's Message (Continued from Page 1)

the County's Employee Resource Groups (ERG) and our RESDC Administrative Assistant Liz Silverman. The entire event set up, refreshments and charter bus were provided by the very capable Event Outfitters.

It was my honor to recognize the event planning committee, RESDC's Mark Nanzer, John McTighe, Liz Silverman, and CAO's office Chief of Staff Nicole Alejandre and Giang Nguyen CAO's office/County Emerging Workforce ERG. This dedicated group met over the past several months to develop the concept of the event and ultimately to organize the event program and presentations. Special recognition to RESDC member and past Board member, Mila Thurber, who planted the original seed for this event out of her memorable experiences of similar events held for retired federal employees. This event was a success in large part to the hard work and forethought of the planning committee and of course to all retirees who attended. It is our hope that similar events will be planned to showcase other new and renovated County sites such as the County Operations Center on Overland Avenue in Kearny Mesa. If you attended, please share your comments with RESDC as we value our members' opinions and suggestions:

www.resdc.net/feedback



**Photo above:
RESDC Board members with President Susan Mallett, Executive Director Mark Nanzer, and County of San Diego CAO Helen Robbins-Meyer**

**Photos by:
Liz Silverman**



PENSION FACTS DATA FOR 150+ PUBLIC PENSION PLANS ON THE WEB

By Chris Heiserman, Director

A Public Plans Database (PPD) developed by a consortium led by the respected Center for Retirement Research at Boston College allows anyone to easily retrieve information on the fiscal health, employer and employee contribution rates, retirement benefits, investment allocations, and more for over 150 state and local pension plans.

The data is primarily from the plans' Comprehensive Annual Financial Reports (CAFRs), actuarial evaluations and other financial documents and includes annual data since 2001. Sponsors of the PPD want to help state and local government elected officials and managers of the pension systems make informed decisions about budget and retirement issues. The data is provided at no cost to policy makers, researchers, the media and the public.

PPD includes a state by state map of the plans covered and an interactive tool which allows users to select variables and customize tables for comparison of individual plans to national averages and to other pension plans. It also has "quick facts" pages with graphs displaying key statistics on individual plans.

There are 15 California retirement plans in the PPD, including CalPERS, California Teachers, Los Angeles County, City of Los Angeles, County of San Diego, City of San Diego, and the City and County of San Francisco. Comprehensive data from financial reports through 2013 is available to compare these pension plans.

PPD is maintained through a partnership of the Center for Retirement Research at Boston College, the Center for State and Local Government Excellence and the National Association of State Retirement Administrators. It is a remarkable resource and tool to examine objective, accurate information about some of the nation's largest public pension plans. Check it out at:

<http://publicplansdata.org/>

Photo below: Coming Home to the County Administration Center. October 8, 2015.

PENSION FACTS AT A GLANCE

879,329 Members

California State Teachers Retirement System (CalSTRS) provides retirement, disability, and survivor benefits to pre-kindergarten through community college educators and their families. Largest educator-only pension fund in the world.



The holidays are right around the corner and with a little planning you can save money and reduce stress to ensure a fun-filled holiday season. San Diego County Credit Union's products and services make saving easier than ever. It could be as simple as setting up a new special savings account, using our 30,000 surcharge-FREE CO-OP ATMs, refinancing to a lower interest rate, or saving money on postage by paying your bills online.

Start saving for your goals today. Visit sdccu.com, call (877) 732-2848 or come into any of our more than 30 convenient branch locations.



NOVEMBER RESDC OFFICE SCHEDULE

The Retired Employees of San Diego County office will be closed on Wednesday, November 11 in observance of Veterans Day. RESDC will also be closed on Thursday and Friday, November 26 and 27 for the Thanksgiving holiday.

SPEAKING TO THE QUALITY OF LIFE'S END – PART 2

In The NETWORK last month we explained how Physician Orders for Life-Sustaining Treatment (POLST) forms can help seriously ill patients have more control over the quality of their treatment. The need for such a program was born out of years of frustration and concern by doctors and hospital care personnel for their patients and patients' family members struggling with critical end of life decisions without adequate information.

The POLST document helps families talk with their loved ones and health care team about treatment choices ahead of time and can reduce patient and family stress and suffering, making sure the individual's wishes are known and honored. According to organizations established to help in these circumstances, patients near the end of their lives often get treatment that may not help them live longer or better. It may also cause them pain.

A POLST document makes an individual's wishes clear to family members and caregivers. POLST is different than an Advanced Care Directive, which allows a person to choose someone to speak for them with general guidance as to health care matters. POLST is for the seriously ill and spells out a patient's desires exactly about certain treatments.

The bright pink POLST form becomes a part of a patient's medical record once it is signed and stays with them at home, in a hospital, nursing home or assisted care facility. Decisions documented on the POLST form include whether to:

- Attempt cardiopulmonary resuscitation (CPR),
- Use high intensity treatments,
- Use a ventilator to help with breathing, and
- Provide artificial nutrition by tube.

Reminder: Executing a POLST document is a completely voluntary personal choice. A patient with the capacity to make their own decisions or a recognized decision-maker can modify POLST at any time.

POLST legislation was passed in California effective January 1, 2009. By 2012 95% of California nursing homes had completed POLST forms with residents, and 65% of hospitals had a formal POLST policy. Learn more about POLST from the following resources on-line: www.caPOLST.org or the Coalition for Compassionate Care of California, <http://coalitionccc.org/>.

WELCOME NEW MEMBERS

Robin Bush
Bella B. Cabana
Margaret J. Galt
Barbara J. Wilson

Health & Human Services
Health & Human Services

ASSOCIATION OFFICERS

President.....Susan Mallett
 1st Vice Pres.....Stan Coombs
 2nd Vice Pres.....Merrilyn Carpenter
 Secretary.....Joan Wright
 Treasurer.....Frank Bittner

ASSOCIATION DIRECTORS

Chuck Brown, Carlos Gonzalez,
 Janice Graham Heather, Chris Heiserman
 Joe McGuire, John McTighe,
 Janel Pehau, George Shoemaker

EXECUTIVE DIRECTOR

Mark Nanzer

OFFICE STAFF....Marge Elmendorf

....Karen Hazel
Liz Silverman

NETWORK EDITOR....Karen Hazel



**SEE'S CANDY CERTIFICATES
 GREAT HOLIDAY GIFTS!
 PURCHASE FROM RESDC
 FOR LESS!**

See's Candy is now priced at \$18.00 per pound if you buy it at one of their stores. RESDC members can purchase See's gift certificate from us at \$15.50 each.

If you would like to order certificates from our office, please address an envelope to RESDC, 8825 Aero Dr., Suite 205, San Diego, CA 92123. Enclose a check for \$15.50 for each certificate.

Also enclose a business size (#10) self-addressed stamped 49¢ envelope as the certificates will not fit in a small envelope. If you order over five certificates, please put 71¢ postage on the self-addressed enclosed envelope. Please include a stamped envelope for every 10 certificates. Candy certificates are redeemable at any of the See's retail stores for ready-packed or specially packed boxes.

These certificates do not have an expiration date. See's Candy Certificates are available through RESDC all year long.

IN MEMORIAM

Kenneth M. Adam*	Health & Human Services
William Barisic	Assessor Recorder County Clerk
Marilyn Bouet	Municipal Court
Maura Byrne	Superior Court
Shirley Caufled	Probation
Richard Cloonan	
Marue Dailey	Health & Human Services
Patricia Demeo	Health & Human Services
Patricia Depew	Health & Human Services
Helen Ensley	Municipal Court
Esperanza Eugenio	Health & Human Services
Clementine L. Finley	Health & Human Services
Paz Gonzales	County Clerk
Joyce Irving	NMFS
Joyce Jones	Social Services
Julie Krause	Probation
David J. McEntee	Surviving Spouse
Margueret McKinney	Health & Human Services
Leland McPhie	Sheriff
Constance Meadows	Probation
Eva Nordine	Welfare
Jordan Power	Surviving Spouse
Genevieve C. Ritchie	Welfare
Esther A. Robinson	Surviving Spouse
Ada Roelke	Health Services
William B. Saunders	Public Defender
Mille Saxton	Surviving Spouse
Mary Slafter	Surviving Spouse
Mary P. Steiger	
Jaqueline Szobar	Municipal Court
Barbara Velarde	County Library
Vaughn Waight	Sheriff
Ralph E. Williams	Animal Services

*Active

**Gone from our sight, but never our memories.
 Gone from our touch, but never our hearts.**

The surviving spouse of a member is eligible for RESDC membership. For enrollment assistance, call (866) 688-9229.

MEMBER PRIVACY

Any retiree or surviving spouse who doesn't want his/her death notice published in the "In Memoriam" section of this newsletter may notify the RESDC office and your privacy will be maintained.





Office Hours: 9 a.m. to 2 p.m. Monday through Friday
TELEPHONE: (866) 688-9229 Toll Free
FAX: (619) 688-0766
E-MAIL: resdc@resdc.net
Website: www.resdc.net
NETWORK is the official monthly newsletter of the Retired Employees of San Diego County, Inc. (RESDC), a private non-profit organization.

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Business and Inquiries: Business matters and address changes may be recorded on the office voice mail at any time, call (866) 688-9229. Please spell your last name so the correct member record can be located.

The information printed in the NETWORK is believed to be from reliable sources. However, no responsibility is assumed by the NETWORK for inaccuracies contained herein.

ANNUAL HOLIDAY LUNCHEON

Wednesday, December 16, 2015

Social Time 11 am-11:30 am

Lunch will be served at 11:30 am

Bahia Resort Hotel, 998 W. Mission Bay Drive, Mission Beach

Cost—\$22 per person



Menu: Roast Turkey Dinner or Vegetarian meal.

Program: President's Welcome, Introduction of guests, approval of the 2016 budget, and Entertainment (to be announced in the December issue of The NETWORK.)

Reservations: Reservation forms and payment must be in our office by **Wednesday, December 9th**. Cancellations must be received by **December 9**; no refunds can be made after that date. **Reserved tables will be provided only for groups of ten. No Exceptions. All ten names must be on one reservation form with payment for all ten on one check.** Indicate on the reservation form below the names of those in your party and include payment for all. Please make your check payable to RESDC, enclose it along with the form and mail to: **RESDC, 8825 Aero Dr., Suite 205, San Diego, CA 92123**. Badge and raffle ticket packets should be picked up at the registration table at the event. They will not be mailed. If handicapped seating is required, please call our office at (866) 688-9229.

Directions: From I-5 South, take Sea World Drive to West Mission Bay Drive. From I-5 North and I-8 West, take "Beaches" to Sports Arena/West Mission Bay Drive. Bahia is on north side of West Mission Bay Drive.

ANNUAL HOLIDAY LUNCHEON RESERVATION FORM

Member Name(s) _____ Telephone # _____

Name of Spouse or Guest(s) _____

of Reservations at \$22 each _____ Total Enclosed _____

Menu Selection: Roast Turkey _____ Vegetarian meal _____

Please indicate menu selections for each person.

Dept. and Year Retired _____ E-mail address _____