



THE NETWORK



Newsletter of The Retired Employees of San Diego County

April 2017

Honoring Yesterday—Protecting Tomorrow

Vol. 48, No. 4

BOARD OF RETIREMENT CANDIDATE FORUM HOSTED BY RESDC TUESDAY, APRIL 11, 2017, 10:00 A.M.

Location: SDCERA, 2275 Rio Bonito Way
San Diego, CA 92108-1685
2nd Floor Board Room



All candidates running for the Retired and Alternate Retired Member SDCERA seats are invited to speak and field questions from County retirees. Read more about this event on Page 3.

RSVP requested but not required: online at <http://www.resdc.net/resdc-events/> or by calling (619) 688-9229.

PRESIDENT'S MESSAGE

By John J. McTighe



I want to welcome all the new members who have joined us since the beginning of the year. In addition, we should be seeing an influx of new members this month from many of those county employees who retired at the end of March to benefit from this year's SDCERA 2% cost of living adjustment (COLA). If you fit into that category I want to let you

know that you've made a great decision to join RESDC along with your fellow retirees. We are San Diego's largest organization of retired county employees and the only one that is recognized by SDCERA as representing retired county workers. We take that responsibility seriously. As I've mentioned before in this space, advocating on behalf of our members is our number one responsibility. At the same time, we are about having fun and providing education and social activities for our members.

In February, we held a general membership meeting in Escondido at the newly rebranded senior center. We had a great two-part program that featured a presentation about the AARP Foundation-funded Experience Corps operated locally by the Children's Initiative. The Experience Corps provides much needed reading tutoring services to children (Continued on Page 6)

RECENT EVENTS

- ◆ **March 8th** was International Women's Day. National Institute on Retirement Security (NIRS) research from 2016 detailed women's financial security challenges and offered policy recommendations to close the retirement gender gap. To access the full report, visit www.nirsonline.org. Click on Research.
- ◆ **Save the Date: Vital Aging 2017—June 2nd.** Hosted by County Aging and Independence Services, the conference theme is "Steps for Success." The conference's focus is to help older adults be successful with their health and nutrition goals. Information is available at www.aisevents.org.

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April Calendar of Events

- 11—(Tues.) Board of Retirement Candidate Forum**
SDCERA, 2275 Rio Bonito Way,
2nd Floor Board Room, 10:00 a.m.
- 13—(Thurs.) RESDC Board of Directors Meeting**
8825 Aero Drive, Suite 205, 9:30 am
- 18—(Tues.) RESDC General Membership Meeting**
Serra Mesa-Kearny Library,
9005 Aero Dr., Noon
- 20—(Thurs.) SDCERA Board of Retirement Meeting**
2275 Rio Bonito Way, Suite 200, 8:30 am

AFFORDABLE CARE ACT REDO

By Stan Coombs, Director



This article is an upgraded redo! In June 2013, a NETWORK article entitled “The Patient Protection and Affordable Care Act” (ACA), listed provisions of that 2010 federal legislation, more commonly called “Obamacare.” It was to be implemented over eight years, and affected all residents of the United States.

National events since then have overtaken us. The ACA is on the brink of major congressional revisions, maybe complete repeal, and that’ll be messy because of complicated health, social, economic and philosophical issues that affect fiercely opposing political interests.

It’s time to describe the ACA again, so readers can track the fate of their most and least favored provisions. “You can’t follow the game without a program.” Some original provisions were indefinitely delayed, and to the extent possible those instances are noted. The original ACA included:

Scheduled for 2010 – The ACA established minimum standards for health insurance policies, and prohibited lifetime limits on coverage, rejection for pre-existing conditions and cancellation due to illness. Premiums for elderly were limited to three times minimum premiums. Parent’s policies were required to cover children until age 26. Physicians were prohibited from sending patients to hospitals they own. Five billion dollars was provided for coverage of eligible, high-risk individuals and \$250 rebates to Medicare Part D enrollees affected by the “donut hole.” Drug manufacturers were limited to 12 years of exclusivity before generics allowed. Tax credits, to 35% of small business employee health costs were provided, and a 10% tax on indoor tanning imposed.

Scheduled for 2011 – Insurers were required to spend 80% to 85% of premiums on health costs and claims, or rebate the difference to policyholders, and required to announce rate change proposals in excess of 10%. State rate reviews were enhanced. Drug manufacturers were required to provide a 50% discount on brand name prescriptions filled in the “donut hole,” and a 75% discount on drugs was to be subsidized by 2020. Pharmaceutical industry fees on brand name drugs used in government health programs was imposed, and taxes on health savings account withdrawals before age 65 were increased from 10% to 20%.

Scheduled for 2012 – Insurance plans were required to

cover preventive services, including mammograms, colonoscopies, contraceptive screenings and counseling. Federal benchmark payments to Medicare Advantage plans were reduced.

Scheduled for 2013 – Hospital readmission reduction programs were required, including basing payments to providers on quality of care, and reducing payments to hospitals with excess readmissions due to complications. Standardized paperwork required of insurance companies, allowing comparisons between health plans. A legal exception allowing religious organizations to avoid providing employees contraceptive services was removed. Pre-tax contributions to healthcare flexible spending accounts were capped at \$2,500/year, a 2.3% excise tax was levied on non-over-the-counter medical devices (indefinitely delayed), the income threshold for medical tax deductions was increased from 7% to 10%, through 2016. The Medicare tax was increased .9% on wages and 3.9% on unearned income, with no cap for filers with \$200,000 and \$250,000 adjusted gross income. Medicaid payments to physicians for primary care below the rates effective in 2013 and 2014 was prohibited, and federal funding was provided.

Scheduled for 2014 – Individuals were required to have minimum essential health insurance coverage, or pay penalties of \$285 per family, or 1% of income, rising to \$2,085, or 2.5% of income in 2016. Businesses were required to provide acceptable health care or be penalized up to \$2,000 per full time employee for employers with more than 50 employees. State-based health insurance exchanges for individuals, and businesses with less than 100 employees, were mandated. Individuals with household incomes between 133% and 400% of the poverty line could enroll through the exchanges, with subsidies provided on a sliding scale, with cost caps of 2% of income up to 133% of the federal poverty level, and up to 9.5% for incomes to 400%. Delays beyond 90 days for group eligibility were prohibited. Insurers were subjected to a new excise tax, based on market share, ultimately indexed to medical cost growth.

Scheduled for 2015 – Higher Medicare fees were allowed for physicians providing higher quality, lower cost care.

(Continued on Page 8)



WELCOME NEW MEMBERS

- | | |
|------------------------|-----------------------------|
| Gene Grigg | Sheriff |
| Kim Hatfield | Chief Administrative Office |
| Edgardo Mananzan | Public Works |
| Charlotte A. Pianowski | |
| Jackalyn Rodriguez | Superior Court |



SPECIAL EVENT!
RESDC TO HOST BOARD OF
RETIREMENT CANDIDATE FORUM
Tuesday, April 11, 2017, 10:00 a.m.
By Mark Nanzer, Executive Director



Happy spring everyone! I'm excited to announce that RESDC is hosting a forum where candidates running for the Retired and Alternate Retired Member SDCERA Board of Retirement seats will be invited to speak and field questions from County retirees.

This forum will provide a unique opportunity for candidates to provide their viewpoints on a variety of topics including:

- Their experiences as a County of San Diego employee
- Why they are running for the seat
- What issues they believe are important to County retirees
- Their opinion on what makes an excellent trustee
- The knowledge and skills they will bring in their role as a fiduciary
- Why retirees should vote for them
- Views on specific issues trustees are responsible for
 - ◊ Oversight of the pension fund
 - ◊ Investment decisions
 - ◊ Disability retirements
 - ◊ Employer and employee contribution rates

Event Details:

Date: Tuesday, April 11, 2017
Time: 10 a.m.
Location: SDCERA
 2275 Rio Bonito Way
 San Diego, CA 92108-1685
 2nd Floor Board Room

RSVP requested but not required:
 online at <http://www.resdc.net/resdc-events/>
 or by calling (619) 688-9229.

We hope to see you there!

PENSION FACTS AT A GLANCE

3%

Approximate percentage that pension costs represent of state spending in the 2016-17 California budget.



NEW RESDC MEMBER SELF-SERVICE WEBSITE

As part of our ongoing effort to better serve our members, we have expanded our website to include a new member self-service area! You are now able to login online to:

- Update your phone number and email address
- Change your email preferences
- Opt to join our new Member Directory (visible only to logged in members)
- Register and pay for RESDC events with a credit card

We hope you will enjoy the added convenience and features of this new online member portal. All our other services remain unchanged.

If you don't currently receive emails from RESDC and would like to like to join both our email list and the new member website, send us your full name and email address by contacting us at resdc@resdc.net or by calling (619) 688-9229. Please also let us know if you'd like go green by receiving The NETWORK by email only. We'll continue sending you The NETWORK via postal mail unless you specify otherwise.



PENSION FACTS AMERICANS VERY WORRIED ABOUT LIFE AFTER WORK

By Chris Heiserman, Director



Outside our realm of public sector employees and retirees, most Americans feel that a secure, adequate retirement at the end of a working career is a distant, almost unattainable dream. A national savings "crisis" is well documented in report after report that describes the average amount salted away in 401(k) accounts as woefully short of providing a satisfactory income stream in retirement.

Then there are the millions of private sector workers (an estimated 6.8 million in California) who don't even have access to a 401(k) savings account where they work. These citizens and voters were dealt a blow by federal elected officials recently when Congress moved to block innovative programs in several states designed to provide a voluntary savings mechanism to workers in small businesses with no retirement plan at all.

These politicians should read a recent national survey of 800 people age 25 and older polled by phone since the 2016 election. In this survey conducted for the National Institute on Retirement Security (NIRS), 75% of respondents supported such work place savings options.

Key findings in the survey report, "Retirement Security 2017 - Americans' Views of the Retirement Crisis," are very telling and consistent with a general feeling of apprehension about retirement prospects. Some 88% of Americans apparently agree that the nation faces a retirement crisis. The report said, "To ensure a secure retirement, three-fourths of Americans plan to work longer and spend less in retirement."

Even though the country is seriously politically divided on many issues, support for state-sponsored savings plans was fairly bipartisan. These savings options were favored by 83% of Democrats polled and 72% of Republicans. In addition, 80% of those surveyed said the average worker cannot save enough on their own for a secure retirement (this response was up from 73% in a 2015 report).

The report said that 82% of Americans have a favorable view of traditional pensions and 85% feel all workers should have access to a pension plan so they can be independent and self-sufficient when they stop working.

A large majority of Americans (85%) also believe leaders in Washington, D.C. don't understand the challenges people face in preparing for retirement. And 88% said making sure Americans have a secure retirement should be a higher priority for Congress and other federal leaders in Washington.

Americans strongly support public sector pensions and see them as a significant tool for recruitment and retention of public service workers. Respondents especially support pensions for police and firefighters (90%) and for teachers (81%). Those surveyed said these benefits are deserved because public employees contribute to the cost of their pensions in every paycheck.

The full report is available at: www.nirsonline.org.

TWO SDCERA BOARD OF RETIREMENT SEATS UP FOR ELECTION

An election for the General Member Second seat, the Retired Member Eighth seat, and the Alternate Retired Member seat on the SDCERA Board of Retirement will be held on **May 2, 2017**. The Board of Retirement is SDCERA's governing body, responsible for the administration of retirement benefits and investment of Trust Fund assets.

Watch for your ballot in your mail in early April. Ballots must be received on **May 2nd by 5 p.m.** in the Registrar of Voters office.

On May 5th, SDCERA will update sdcera.org to announce the winners. RESDC will also send out an email announcement and post the election results on our website and social media.

The successful candidates will serve a three-year term on the Board of Retirement beginning **July 1, 2017**. **Read more about the Candidate Forum, hosted by RESDC, on Page 3.**



RESDC'S FACEBOOK PAGE

If you're a member of Facebook, please like 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, newsworthy announcements, and details about the benefits we offer. We also post photos from recent gatherings, meetings, and lunches. Use our Facebook page as another way to stay in touch with RESDC.





GENERAL MEMBERSHIP MEETING
APRIL 18, 2017
12:00 NOON
Serra Mesa-Kearny Mesa Library
9005 Aero Drive, San Diego, 92123

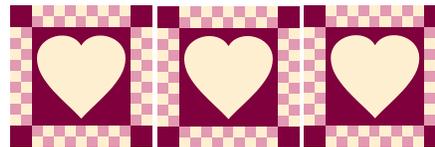
Jill Swaim, Road Scholar Ambassador and Group Leader, will be one of our speakers at the April General Membership Meeting. She taught many grades from pre-school through college and spent time at a Fine and Performing Arts magnet school. She worked as the AVID Coordinator at the Ventura County Office of Education at the end of her career in education. She became interested in travel when she became a teacher, as those vacation days provided wonderful opportunities to see the country and the world. She has been with Road Scholar for 13 years as a Group Leader and served as a volunteer Ambassador over the last four years.

Wouldn't you love to travel? At the April General Membership Meeting Jill will give a history of the Elderhostel Program which is now called Road Scholar.

For 40 years, Road Scholar programs, (until 2010 known by the organization's official name, Elderhostel) have expanded to encompass an extraordinary range of subjects and locations in every state of the U.S., the provinces of Canada, 150 countries around the world, and aboard vessels that transverse rivers and seas. Road Scholar offers programs in almost every area of interest. Whether you enjoy hiking through the Grand Canyon, birding in Costa Rica, or rebuilding homes on the Gulf Coast—there is something for everyone. Come to hear about these programs that attract many people who never want to stop learning.

Our other presenter at this General Membership Meeting will be **Larissa Wilmert from Lopez and Wilmert, LLP**. Larissa will speak about the benefits of a living trust estate plan. Estate planning is not just for the people you will one day leave behind, but is also to make sure that if you are ever unable to make decisions for yourself, the people whom you designate to take care of you have the legal authority to do so without long and expensive court proceedings.

We hope to see many of you at this informative meeting on April 18th. **RSVP requested but not required: online at <http://www.resdc.net/resdc-events/> or by calling the RESDC office at (619) 688-9229.**



BITS AND PIECES

Nancy Watson Evans retired from In Home Supportive Services (a division of HHSA) in 2000 as a Social Worker. She celebrated her 80th birthday in December! Her children had a surprise party for her with over 60 people in attendance. Nancy's former coworker, **Judy Benson**, attended the party. Also in December, Nancy and her husband, Jack, flew to Hawaii to attend the 75th anniversary of the attack on Pearl Harbor. Jack is a Pearl Harbor survivor. Several of their family members were able to join them in Hawaii.

Edwin Kues retired from Probation in 1992. He celebrated his 88th birthday last month! Edwin and his wife, Yukiko, will celebrate their 62nd wedding anniversary in June!

Susan Thompson worked for Social Services for 14 years and retired in 1984. She turned 85 in March! After retirement, she moved back to her small town in South Dakota, and worked as a classroom assistant for many years with the school system. She retired again a few years ago with plans to spend her remaining years traveling. She visits family members in San Diego at least once a year.



2017 SDCERA COLA

At the February SDCERA Board of Retirement meeting, the Board approved staff's recommendation for a 2.0% Cost-of-Living Adjustment effective **April 2017**. The actual cost-of-living adjustment is dependent on tier and date of retirement. For more information, visit:

sdcera.com/board_retirement_meeting_agenda.htm



Happy Spring!



President's Message (Continued from page 1)

from kindergarten to third grade. We heard very sobering statistics about the poor reading levels of many children today and how Experience Corps senior volunteers provide critically needed assistance to help struggling children improve their reading skills so they can develop a foundation for later success in school and life.

The second part of our program featured RESDC's own Technology Manager, **Liz Silverman**, walking us through a tutorial on social media. Liz helped us understand what social media is and how it can be used. She expertly exposed us to terminology and several do's and don'ts when using Facebook and Twitter. This was an extremely helpful presentation for our members who have not had firsthand experience with social media and might want to dip their toes in the water. We will repeat this program in the future for our members who live in other parts of the county.

2019 may seem a long way off, but our Executive Director **Mark Nanzer** and I are in the early stages of scouting a location to host the statewide **California Retired County Employees Association's (CRCEA)** biannual conference that will be held in April of that year. CRCEA is the statewide association of organizations like RESDC that represent the retired employees in the 20 counties that are governed by the County Employees Retirement Act of 1937, sometimes referred to CERL or the 37 Act. Currently, **Skip Murphy**, the elected retiree representative on the SDCERA Board, is President, and **Carlos Gonzalez** from our own RESDC Board is Treasurer of CRCEA. Conferences alternate between Northern and Southern California and beyond and rotate among the larger member counties. Our turn to host is coming up in April 2019. I will keep you updated as we get closer, but if you are the type who likes to help with hospitality and think you might want to volunteer to be part of the host committee, we'd love to hear from you. Please let **Mark Nanzer** or **Karen Hazel** at our office know you'd like to volunteer and they'll put you on the list to be contacted as we get closer to the conference date.

This past month, RESDC had a first of its kind event with our **RESDC Evening at the Theatre**. We had 32 members attend a showing of **On the 20th Century** at the Cygnet Theatre in Old Town. Members had a great time and left the theater laughing. This is just one of the opportunities we have for our members to get together in a social setting. Over the past year, we've had the **Flag Day and Holiday Luncheons**, the **Health Fair Picnic**, **Coming Home to the COC**, a **RESDC Day at the Padres**, and **RESDC Day at the Races**. Your Board of Directors and staff are always looking for ways we can serve our members with opportunities to mix and have an enjoyable time. Please let me or Mark know of ideas you may have to add to the events we can sponsor that would be appealing to members. Also, don't forget that one of your benefits of being a RESDC member is access to **Recreation Connection** which provides discount admissions to attractions and events throughout Southern California.

To access your discounts, go online at: www.recreationconnection.com and click on "MEMBERS ENTER HERE."

Finally, I look forward to seeing many of you at the forum for SDCERA Board of Retirement retiree candidates on April 11th (see page 3 for more information).



RESDC T-SHIRTS ARE STILL AVAILABLE!

RESDC T-shirts are available for purchase. Beyond being reasonably priced, the benefits of the new RESDC T-shirts are many. Here are a few reasons to get yours:

- Impress your fellow county retirees by sporting this very comfortable and fashionable shirt
- Proudly tell the world of your connection to RESDC
- As a retiree, you can wear it every day and not get in trouble with the boss, and of course...
- It's a great gift idea!

RESDC T-shirts can be purchased for \$11.00 plus tax at:

Custom Tees and Things
5450 Complex Street, Suite 306
San Diego, CA 92123
(858) 715-8211
Monday through Friday, 8:00 am-4:00 pm

You can have T-shirts shipped to you for a small shipping fee.

RESDC T-shirt sizes available:
Women: Small - XL
Men: Small - 2XL



In a big bank trap? Eligible SDCCU® cardholders can transfer their high-rate credit cards to a low-rate SDCCU Visa®! Transferring is easier than ever with the new SDCCU Easy Balance Transfer mobile app. Simply take a picture of the credit card payment stub you want to transfer and the app will collect the required information. It's as easy as Balance. Snap. Transfer.SM The app is available from either iTunes® or Google Play®, search for SDCCU.

Start saving today. You can make your balance transfer request by using the SDCCU Easy Balance Transfer mobile app, calling us at (877) 732-2848 or by visiting one of our more than 30 convenient branch locations.

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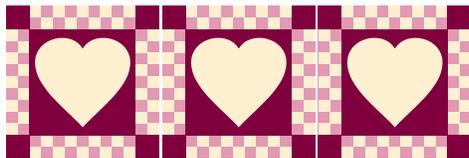
.....Karen Hazel

.....Liz Silverman

NETWORK EDITOR.....Karen Hazel

RESDC Office Email Address:

resdc@resdc.net



BITS AND PIECES

Editor's Note: We would like to continue printing some Bits and Pieces items in this newsletter about our members.

If you have taken an interesting trip or have had an intriguing event happen recently, please let us know so that we can share your story with our members. If you have reached an 80th (or more) birthday, or 50th (or more) wedding anniversary, please call Karen Hazel at (866) 688-9229 or write RESDC, 8825 Aero Dr., Suite 205, San Diego, CA 92123.

You may also send your information to us by e-mail at resdc@resdc.net.



**Earth Day
April 22nd!**

IN MEMORIAM

Mary Adair	Health & Human Services
Greta Ash	Health & Human Services
Shirley Bingham	Sheriff
William Bransford	Health & Human Services
Sharon Colton	Planning & Land Use
Thomas Conner	Planning & Land Use
Elizabeth Cummings*	Health & Human Services
Helen Findley	Surviving Spouse
Dorothy Gilford	Probation
Judith Hughes	Surviving Spouse
James Jones	Treasurer Tax Collector
Georgia King	Sheriff
Elizabeth Kral	Public Works
James Maloney	Information Services
Paul Maracin	District Attorney
Glenna Mauldin	Auditor & Controller
Hector Michel	Public Works
Victor Miles Jr.	Surviving Spouse
Jihad Nassr	Sheriff
David Olinger	Health & Human Services
David Osuna	Sheriff
Myrtle Poole	Social Services
Linda Powers	District Attorney
W. Radcliffe	Agriculture, Weights, Measures
Calvin Rigg	General Services
Emma Roberts	Revenue & Recovery
Virginia Rogers	Health & Human Services
Leonard Ross	Health & Human Services
Barbara Schiro	Health & Human Services
Novella Schulte	Surviving Spouse
S. Singer	Health & Human Services
Helen Thomassen	Surviving Spouse
Fred Timm	Probation
Judith Vinson	Probation
James Zubaugh	Public Works

***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 619-688-9229.

MEMBER PRIVACY

Any retiree or surviving spouse who does not 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.
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NETWORK is the official monthly newsletter of the Retired Employees of San Diego County, Inc. (RESDC), a private non-profit organization.

Retired Employees of San Diego County, Inc.
 8825 Aero Drive, Suite 205
 San Diego, CA 92123

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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.

APRIL GENERAL MEMBERSHIP MEETING



When: Tuesday, April 18, 2017
Time: 12:00 Noon
Place: Serra Mesa-Kearny Mesa Public Library
 9005 Aero Dr., San Diego, 92123

Road Scholar: Adventures in Life-Long Learning presented by Jill Swaim. A history of Elderhostel which is now called Road Scholar.

Larissa Wilmert of Lopez and Wilmert, LLP—Learn about the benefits of a living trust estate plan.

Directions to Serra Mesa/Kearny Mesa Public Library: Take I-15 to Aero Dr. West. Drive 1.1 miles. Library is on the left. There is a large parking lot with ample room.

RSVP requested but not required: online at <http://www.resdc.net/resdc-events/> or by calling (619) 688-9229.

Affordable Care Act Redo (Continued from Page 2)

Scheduled for 2016 – States were allowed to request waivers of ACA requirements, provided they offer alternative health plans.

Scheduled for 2017 – States could allow businesses with more than 100 employees to purchase insurance through the exchanges.

Scheduled for 2018 – A 40% excise tax against “Cadillac” health plan premiums in excess of \$10,200 for individuals and \$27,500 for families was required, increasing to \$11,850 and \$30,950, respectively for retirees and high-risk professionals (indefinitely delayed).

During December 2016, San Diego County retirement net assets increased \$179 million, bringing year-to-date increases to \$386.1 million and total assets to \$10.7 billion. These figures represent a point in time. Retirement fund levels regularly cycle up and down with investment market cycles, and public retirement systems are long-term organizations with time to address those variations.

Errata: The March 2017 NETWORK reported average San Diego Region Social Security benefits to be \$17,502. That figure should have been \$12,271. We regret the error.



 ★
 ★ **SAVE THE DATE!** ★
 ★ **FLAG DAY LUNCHEON** ★
 ★ **THURSDAY, JUNE 15, 2017** ★
 ★
 ★ This year the RESDC Flag Day Luncheon will be held at the La Mesa Community Center again while the Ronald Reagan Center undergoes extensive renovations. Please join us at the La Mesa Community Center on June 15th for our annual luncheon.
 ★ Look for more information and reservation forms in the May and June issues of The NETWORK.
 ★
 ★
 ★*****