



# THE NETWORK

Newsletter of The Retired Employees of San Diego County

September 2015

Honoring Yesterday—Protecting Tomorrow

Vol. 46, No. 9

## PRESIDENT'S MESSAGE

By Susan Mallett



As we approach the fall months, the topic of open enrollment for health plans is typically discussed at SDCERA (our retirement system) meetings. This year is no exception. Future changes for the retiree healthcare program are being discussed at the Board of Retirement level. It is reassuring to hear a number of Board members express concerns for the least disruptive program changes while maintaining supportive services for retirees who must make health care insurance decisions annually. More details about some of the possible changes and projected timeline later in this article.

With the advent of the Affordable Care Act, there have already been changes to how many of us choose medical plan coverage. I suspect some of you are participating in the Covered California exchange and others may be purchasing Medicare supplemental coverage in the private markets at competitive and/or lower rates than those being offered through SDCERA. The reality is the retiree participation rate in the SDCERA medical plans continues to decrease. Currently there are 5,710 retirees enrolled in one of three offered medical plans, Kaiser, Health Net and United Healthcare. That is approximately 33% of the total SDCERA retirees of 16,959 as of April 2015. Over the past five years, the percentage of participation has declined at a rate of 2% per year. This occurs for a variety of reasons but ultimately the group "buying power" will be affected by the declining participation. The most noticeable decline has been in the under age 65 group as there are currently only 730 participants in the non-Medicare enrollment. It is also important to note that 62% of participating retirees are enrolled in Kaiser.

Retiree dental enrollment has remained fairly steady at 3619 retiree participants; number does not include enrolled dependents, for 2015. Almost three quarters of

those retirees are enrolled in SDCERA's Delta Dental PPO plan. As you know, RESDC offers members two very competitive dental plans, Ameritus PPO and Cigna HMO. There are currently 2,200 retirees enrolled in the RESDC dental plans. All dental plans, SDCERA and RESDC, will continue unchanged for 2016 with no increase in premium. Great news I would say.

As for medical premiums, the average premium increase for SDCERA medical plans is 3.95%, combining the 3.67% for Non-Medicare plans and 4.08% for Medicare plans. This premium increase is lower than the projected national increase on various exchanges for silver plans which are increasing by an average of 4.4% and Covered California exchange premiums that will increase by only 4%. All SDCERA medical plans and premiums were approved by the Board of Retirement on August 6<sup>th</sup> and will be effective in January 2016. When you receive your open enrollment materials, you can determine the 2016 premium for your individual medical plan choice.

Another point of business at the August Board meeting was to approve the proposed administrative fee for 2016 health plan participants. As you recall this is an administrative cost that cannot be paid with retirement fund earnings but must be passed on to health plan retiree participants, a fee added to medical and dental premiums each month. On a positive note, this year's administrative costs have been managed within the estimated budget and there is no overruns to pass on to next year. The approved administrative fee for 2016 will be \$4.

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## September Calendar of Events

**3—(Thurs.) SDCERA Board of Retirement Meeting**  
2275 Rio Bonito Way, Suite 200, 8:30 a.m.

**10—(Thurs.) RESDC Board of Directors Meeting**  
8825 Aero Drive, Suite 205, 9:30 a.m.

**17—(Thurs.) SDCERA Board of Retirement Meeting**  
2275 Rio Bonito Way, Suite 200, 8:30 a.m.

## WHY YOU SHOULD NOT SIGN THE “PUBLIC EMPLOYEES PENSION AND RETIREE HEALTHCARE BENEFITS INITIATIVE”

The following article was contributed by the Retirement Security Committee of the California Retired County Employees Association of California (CRCEA). CRCEA represents the twenty counties constituted under the 1937 Retirement Act. RESDC is encouraging our members to closely watch this important initiative and inform others about its devastating negative impacts.

### New State-wide Initiative is an All Out Attack on Public Pensions!

*By Mike DeBord*

The new State-wide “initiative” (that will soon be circulating around the State gathering petition signatures) will try and **close every single State and local government defined benefit retirement plan** to new employees! The initiative, titled “**Public Employees. Pension and Retiree Healthcare Benefits**” would apply to all cities and counties, school districts, special districts, boards, commissions, universities and State government. If the proponents of this initiative get sufficient signatures by February 8, 2016, **it will be on the November 8, 2016 General Election ballot** as an amendment to the State Constitution.

The proponents of this initiative submitted their proposal to the State Attorney General who writes the “Title and Summary” for all initiatives submitted. The Attorney General says in their Summary of this initiative, that the proposal would:

- **Eliminate Constitutional protections for vested pension and retiree healthcare benefits** for current employees, including those working in K-12 schools, higher education, hospitals, and police protection, for future work performed.

- **Add initiative and referendum powers** to the Constitution (so voters could be responsible) **for determining public employee compensation and retirement benefits.**
- **Would bar government employers from enrolling new employees in “defined benefit” plans,** or paying more than one-half cost of new employees retirement benefits, or enhancing retirement benefits, **unless specifically approved by the voters.**

This initiative would **require thousands of new ballot measures at taxpayer cost** and **close defined benefit retirement plans to new employees even though they have the lowest fees and highest investment returns** compared to other types of plans such as 401(k)'s.

**This Initiative is the most serious threat to public pensions ever put forth in California!** It creates very burdensome and expensive barriers for local government to continue pensions for their new employees. It also **affects existing workers and can affect current retirees** as existing retirement plans are closed to new employees.

**We need your help** to try and defeat this initiative, which would undermine all public sector workers, including teachers, nurses, police and firefighters. Please **don't be fooled by the proponents,** and their deep pocket supporters, who use the media very effectively to put out their propaganda. Tell your family and friends **not to sign the petition** for this destructive Initiative!

We will be providing future updates and additional information.

**Thank You for Your Help!**



## PENSION FACTS AT A GLANCE

**SDCERA is 76 Years Old**

**SDCERA was born on July 1, 1939 and topped 40,000 members for the first time this year.**

**SAVE THE DATE & JOIN US!  
'COMING HOME TO THE  
COUNTY ADMINISTRATION CENTER'**



COUNTY OF SAN DIEGO  
PARKS & RECREATION

**THURSDAY, OCTOBER 8<sup>TH</sup> 2015  
2:00 PM – 4:00 PM  
County Administration Center  
Waterfront Park  
1600 Pacific Highway  
San Diego, CA 92101**

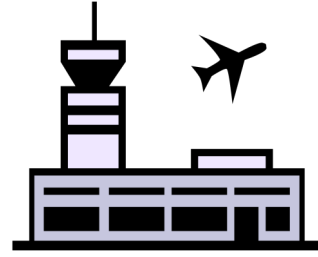
RESDC, in collaboration with the County of San Diego Employee Resource Groups, Chief Administrative Office, and San Diego County Credit Union is excited to announce an upcoming event you won't want to miss!

Since 1938, the County Administration Center (CAC) has stood on the San Diego bay, welcoming residents and visitors alike, symbolizing the highest aspirations and ideals of public service that "the noblest motive is the public good."

The 'Coming Home to the CAC' event invites retired employees of San Diego County to come "back home" to celebrate the County of San Diego Waterfront Park, the newest jewel on the bay, have an opportunity to connect with former colleagues, and meet and bond with new generations of County employees.

This event also offers a unique opportunity for County of San Diego leadership to celebrate the many contributions of former employees and highlight the current talent and experience of active County employees.

**We will be offering free chartered transportation to and from the event. To reserve your spot, you must RSVP no later than Friday, September 25<sup>th</sup> 2015. Please RSVP by contacting our office at 619-688-9229. We look forward to seeing you at this event.**



**NEW STREET NEAR AIRPORT  
HONORS FORMER COUNTY DCAO**

A new street on the north side of Lindbergh Field will be named "Admiral Boland Way" by the San Diego County Regional Airport Authority in recognition of contributions to the community by Admiral Bruce Boland, former Deputy Chief Administrative Officer of San Diego County and "Navy Mayor" during his naval career commanding shore-based activities here.

Boland was a naval aviator during the Vietnam War; his naval career culminated in promotion to Admiral in 1985. He retired in 1987 after serving his country for 34 years, and then served as DCAO for the county until 1993 when he was appointed President and CEO of the United Way of San Diego County.

In 2006, then Mayor Jerry Sanders appointed Boland to the Airport Authority Board, where he served until his passing last year at age 81. As Chair of the Terminal Development Committee, he played a huge role in the award-winning expansion of Lindbergh Field's Terminal 2. Boland was a life-long volunteer for community interests and staunch supporter of the military in San Diego.

When the airport's new long term parking lot and rental car facility opens in 2016, we will all get the chance to travel on "Admiral Boland Way" and be reminded of this local hero who dedicated his life to his country and to "America's Finest City."



Identity theft is one of the fastest growing crimes in the United States. There are steps you can take to minimize your risk of identity theft including: destroying unused checks and credit cards, taking extra security with online purchases, being aware of phone scams and simply guarding your purse or wallet. Be sure you do not give out your personal information over the phone unless you are sure you know to whom you're speaking. SDCCU® also encourages you to review your credit report at least once a year for free at [www.annualcreditreport.com](http://www.annualcreditreport.com).

For information on what to do if you think you've become a victim of fraud or identity theft visit [sdccu.com](http://sdccu.com) and search for identity protection.

## PENSION FACTS

### White House Conference on Aging

By Chris Heiserman, Director

Once in each decade since 1961 the Office of the President of the United States has sponsored a national conference which makes policy recommendations on issues affecting the health and well-being of older Americans. The 1961 Conference was attended by 3,000 people representing nearly 300 organizations and led directly to passage of landmark legislation, including the Senior Citizens Housing Act of 1962, Medicare, Medicaid and the Older Americans Act.

The 2015 Conference on Aging was held on July 13, 2015 after a year-long nationwide preliminary effort to collect and share information and ideas from seniors, advocates, community leaders and experts in the aging field. Among the numerous key issues addressed were adequate health care, retirement security, Alzheimer's prevention and treatment, and training caregivers to provide long term services to seniors. This Conference on Aging used technology to bring the national conversation on improving the quality of life for seniors to communities across the country through more than 600 live streaming "watch" parties sponsored by organizations, cities and counties. Viewers were also able to participate in the discussion via social media on Twitter.

President Barack Obama enumerated several initiatives at the Conference that his Administration will pursue. Some of those announcements included facilitating state efforts to provide new workplace-based retirement savings opportunities; updating the quality and safety requirements for more than 15,000 nursing home and skilled nursing home facilities; a proposed new rule for the U.S. Department of Agriculture to increase accessibility to nutrition services for homebound older Americans and people with disabilities; and launching a new website ([www.Aging.gov](http://www.Aging.gov))

The new Aging website is intended as a one-stop resource for a broad range of information on federal programs and local services about healthy aging, elder justice (fraud, abuse, etc.), long term care and more. As part of the Conference's major emphasis on utilizing technology to help address senior issues, many leading private sector companies announced new plans to support older Americans with tech solutions. For example, Uber, the "taxi" company with the smart phone application that connects riders with a vast network of drivers using their own cars, will launch pilot programs in Florida, Texas, Ohio, Arizona and California to work with senior community centers to provide technology tutorials and free or discounted rides. These partnerships will support mobility and independence opportunities for seniors.

This brief snapshot of the White House Conference on Aging circa 2015 barely scratches the surface of the topics covered and the background and detailed information available. The Conference also afforded special recognition to the anniversaries of the landmark federal support programs – Medicare and Medicaid (50 years) and Social Security (80 years) – and noted the future fiscal challenges they face.

Highlights of the Conference, the Agenda, a key deliverables document, Discussion Guide, a recording of President Obama's address and other tidbits are available online at: [www.WhiteHouseConferenceOnAging.gov](http://www.WhiteHouseConferenceOnAging.gov).



Dear RESDC Members,

As the San Diego County Employees' Charitable Organization (CECO) nears its 60<sup>th</sup> anniversary, I invite you to join your County family in '**lending a hand**' to our local community.

Since its inception in 1956, CECO has been an employee-managed, non-profit organization that has dedicated its efforts to distributing 100% of donations from County employees and retirees to the community by way of grants to local non-profit programs, and assistance to employees and retirees facing a crisis. We are very proud of what CECO has been able to give back to the community. In the last 10 years alone, CECO has raised and distributed \$2.5 million.

To those of you already supporting CECO, **thank you!** Because of your generosity, CECO is able to help address the diverse needs in our community. To those of you interested in giving to CECO, simply complete and submit a "[Request for County Employees Charitable Organization \(CECO\)](#)" form, which is available from the SDCERA website, [Forms & Publications](#) page. CECO also accepts one-time donations; you may simply email [sdceco@sdcounty.ca.gov](mailto:sdceco@sdcounty.ca.gov) for details.

Please visit [www.sdceco.org](http://www.sdceco.org) for news and updates, including a listing of non-profit programs that have been funded by CECO.

I look forward to your membership. **Together we can make a difference!**

Mavette Trinidad Sadile  
CECO, President



## WELCOME NEW MEMBERS

Susan A. Hahn                      Environmental Health  
Dorrie A. Leukhardt              District Attorney  
Winona W. Weatherly

## SDCERA OVERHAUL CONTINUES

*By Stan Coombs*

Last April we reported that three of five top SDCERA executives were being fired, leaving or retiring from SDCERA, notably including controversial Chief Investment Strategist Lee Partridge, of Salient Partners. The next month, long-time Chief Executive Officer Brian White resigned under pressure, and consultant David Wescoe, of Efficient Market Advisors, was appointed to temporarily run the system. The governing Board of Retirement was on a tear. Applications were solicited for those vacancies by an outside headhunting firm, EFL Associates.

In May we reported that the Board of Retirement General Financial Consultant, Scott Whalen, was attempting to guide the Board in the development of a new investment strategy, to replace Salient's plan, with limited success. Whelan had been assigned that responsibility, and he urged the Board to proceed expeditiously, pointing out that new portfolio investment categories (asset allocations) needed to be identified and funds transferred to same before Salient leaves in mid-November.

Since then, Greg Bych, previously with the San Diego City Retirement System, was appointed Chief Financial Officer, replacing retiring Mark Mimnaugh; Stephen Sexauer, of Allainz Global Investors, was appointed the new internal Chief Investment Officer; and, David Wescoe announced his candidacy to become permanent Chief Executive Officer.

On July 16<sup>th</sup>, the Board of Retirement voted unanimously (Board Member Oemcke absent) to terminate their contract with consultant, Salient Partners. Salient is contractually bound to provide services for another 180 days. And, in early August, Elaine Reagan, also from the San Diego City Retirement System, was appointed Chief Legal Officer, replacing consultant attorney Steve Rice, who had left to join the Los Angeles County Board of Retirement.

It's early to expect appointment of a new Chief Executive Officer. Although, based on previous Board discussion with Mary Hob, of EFL Associates, a list of final "best candidates" should be nearing completion.

So, what's SDCERA's financial situation midst these many changes?

Final figures from the just-completed 2014-15 Fiscal Year are not yet available, and may ultimately change the picture a bit. But, the San Diego County Retirement System is strong, over 83% funded, with \$10.6 billion in assets, rising to that level from a \$5.6 billion low point in February 2009, the depth of the recession. Nationally, public retirement systems average about 70% funded. The several liability years, principally resulting from recent recession losses, are being paid off over twenty-year amortization periods.

The fund investment program has been strong for years. Market earnings reported in Annual Valuation Reports, by our independent outside actuary, have been as high as 22.57%, as low as -25.71% (2008-2009 crash year), and averaging 8.8% over the last 12 years, and 12.1% since Salient took over in 2010. Earnings for fiscal year 2014-15

don't look as promising. The market's been problematic of late, and along with a recent retreat-from-risk, diminished earnings.

What about the new investment strategy that's been promised? Some Board members have been critical of perceived risk from leveraging and called for changes.

On July 16<sup>th</sup>, new Chief Investment Officer Stephen Sexauer presented a two-step change, from the current Salient investment strategy to a described "Transition Portfolio Structure," leading to a promised new investment policy and asset allocations in mid-September, after the Board decides certain core portfolio factors.

The August 20<sup>th</sup> Board session will deal further with earnings and risk goals, management issues, asset allocations and leverage, included in that strategy.

Sexauer's charts also described specific changes from previous investments. By August 6<sup>th</sup>, \$1.5 billion had been transferred from Salient management to the Transition Structure, and while total allocations assigned to the Public Market (75% of total portfolio), Private Markets (22%) and Cash (3%) remain the same, there are substantial modifications within those broad investment categories. Hedge funds, relative value and risk parity exposures are heavily reduced, and the funds moved into more equities and fixed income.

The rearrangement brings the portfolio closer to investment patterns of five prominent peer retirement systems, Sacramento, Contra Costa, San Bernardino, Orange and Alameda counties, and the City of San Diego, and away from SDCERA's previous tailored approach.

The Board's General Financial Consultant estimates these interim changes will slightly decrease expected earnings, from 7% to 6.9%, and increase risk from 11.1% to 11.8%. The Board's official long-term earnings goal, or assumption rate, is 7.75%.

Associated costs and fees, interestingly, generated little reaction from the Board. Sexauer noted Salient's 8 basis point fee on the entire portfolio, over \$8 million/year, and indicated there will be no significant change when all investment strategizing, management and operational costs of the Transition Structure are included. RESDC had previously questioned whether costs would change much with a revised strategy.

We can all watch more Board discussions at 8:30 (PCT), August 20<sup>th</sup>, at [SDCERA.org](http://SDCERA.org).

San Diego retirement system net assets increased \$1 million in May, increasing fiscal-year-to-date gains to \$381 million and total fund assets to \$10.6 billion.

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## September 7, 2015





## 'TEAM RESDC' PARTICIPATES IN UPCOMING WALK TO END ALZHEIMER'S, OCT. 17, 2015

*By Mark Nanzer, Executive Director*

I'm excited to announce that RESDC has registered a team to participate in the 'Walk to End Alzheimer's', scheduled for Saturday, October 17<sup>th</sup>, 2015 (see details below). Located at beautiful Balboa Park, the Alzheimer's Association 'Walk to End Alzheimer's®' is the world's largest event to raise awareness and funds for Alzheimer's care, support, and research. Held annually in more than 600 communities nationwide, this inspiring event calls on participants of all ages and abilities to reclaim the future for millions. Together, we can end Alzheimer's disease, the nation's sixth-leading cause of death.

As a recognized partner in the County of San Diego's Live Well San Diego initiative, RESDC is proud to be participating in this event as it provides an opportunity to demonstrate our support for two of the three guiding principles of Live Well San Diego.

- 1) Building Better Health calls for improving the health of all residents and supporting healthy choices
- 2) Thriving calls for cultivating opportunities for all people and communities to grow, connect, and enjoy the highest quality of life

We are looking to engage interested RESDC members to join us at the Walk. Please see below invitation from our Team RESDC Captain, Board Director John McTighe to join Team RESDC on Saturday, October 17, 2015:

***As an Alzheimer's Association 'Walk to End Alzheimer's®' Team Captain, the end of Alzheimer's starts with me — but I can't take on this disease alone. Will you join me in the fight by walking with me? As a team, we can be an unstoppable force against the nation's sixth-leading cause of death.***

***Registration is easy; simply visit the TEAM RESDC Walk to End Alzheimer's [participant page](http://act.alz.org/goto/teamresdc1) at <http://act.alz.org/goto/teamresdc1> and join my team. If you're unable to participate, please consider making a \$35 donation to my fundraising campaign. Every dollar advances the care, support and research efforts of the Alzheimer's Association.***

***Thank you!***

**Walk to End Alzheimer's - Balboa Park**

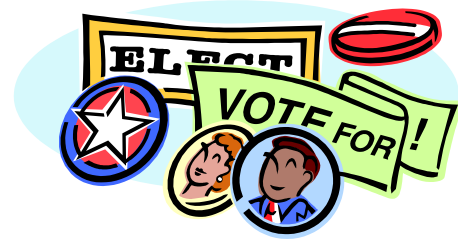
October 17, 2015

Registration at 6:30am | Ceremony at 7:30am |

Walk at 8:00am

Route Length: 3 miles

Balboa Park 1900 Park Blvd., San Diego, CA 92101



## 2015 ELECTION RESULTS ANNOUNCEMENT

*By Joan Wright, Elections Chairman*

Susan Mallett has decided not to run for re-election as the President of RESDC. Merrilyn Carpenter has also decided not to run for re-election as the Second Vice President of RESDC. Both of their terms will end in December 2015. The Board thanks Susan and Merrilyn for their dedication to RESDC and their efforts on behalf of all of the retirees of San Diego County.

As required in the Bylaws, a request for nominations for President, Second Vice President and two Board members was published in the July and August Newsletter. The positions of President and Second Vice President require the nominees be a present or past Board member. Nominations were officially closed on August 3rd. John McTighe, who is a current Board member, submitted his name for President. Chris Heiserman, who is a current Board member, submitted his name for Second Vice President. Two candidates responded for the Director vacancies and have been nominated by the Board. There have been no other nominations.

Article XI, Section 2 of the RESDC Bylaws states, "When only one candidate for a vacancy on the Board of Directors is nominated, that nominated candidate will be considered elected by the Board." In accordance with this Section, John McTighe will be elected to the position of President, Chris Heiserman will be elected to the position of Second Vice President, Sarah Brooks and Nellie Parks will each be elected to the position of Director at the annual meeting in December. Sarah Brooks retired in 2013 from the Auditor and Controllers Department. Nellie Parks retired in 2006 from Superior Court. Congratulations to the new Board Members and many thanks for your dedication to the members of the Retired Employees of San Diego County!



**Autumn begins  
September 23rd!**

**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

**NETWORK EDITOR**....Karen Hazel**NETWORK BANNER PHOTO**.....

By Benjamin Hemmings

**IN MEMORIAM**

Doris Ash	Sheriff
William M. Bandt	Superior Court
Gary Bass	Probation
William P. Bauer	District Attorney
Magaret E. Cameron	Probation
Arthur J. Cassidy	Surviving Spouse
Helen E. Damico	Edgemore Hospital
Joanne M. Dishon	Superior Court
Steven J. Dolmseth	Auditor & Controller
Richard D. Dudley	Special District Services
Dorothy Dynes	Superior Court
Catherine D. Eckmann	
Graeme Elliott	Surviving Spouse
John A. Galt	Sheriff
Laura L. Hindorff	District Attorney
Phyllis Houge	District Attorney
George L. Kelcec	Surviving Spouse
Harold L. Kirkendall	Municipal Court
Richard Litzner	Welfare
Martin M. Luther	Sheriff
George Marietta	Social Services
David L. Ming	Environmental Health
Reginald Leon Murphy	Surviving Spouse
Kerry E. Ortiz	Auditor & Controller
Cecilia T. Peacock	Health & Human Services
James C. Ramelow	Health & Human Services
Maria N. Roble	Health & Human Services
Manuel J. Rodrigues	Surviving Spouse
Shirley A. Rosenthal	Health Services
Elaine H. Simmons	Probation
Frank P. Smith	Surviving Spouse
Wendi L. Stangl	Superior Court
Suzanne E. Trudo	Superior Court
Margaret D. Watkins	Surviving Spouse
Norma A. Weisheim	Health & Human Services
James A. Wuhrman*	District Attorney

\*Active

**As long as we think of you,  
 You'll always be with us.**

**President's Message (Continued from Page 1)**

Over the past year, SDCERA staff held a number of regional meetings to provide retirees with health plan options. They posted a list of health insurance resources on their website, [www.sdcera.org](http://www.sdcera.org) under the retired member/health insurance plans tab. Additionally, there is an informative 22 minute presentation, "Health Care in Retirement", posted for those who may have missed a regional meeting. At the August 6<sup>th</sup> Board meeting, Board members discussed the future considerations SDCERA will face as a sponsor of health insurance plans. Beyond falling participation numbers, in 2018, the federal excise tax on so called "Cadillac plans" will be imposed. The tax applies to insurance companies who provide the high cost plans as well as to the individual insured. The current threshold cost for group-sponsored health insurance is \$11,850 annually. At the current premiums and a projected 6% annual increase trend for 2017-2018 for SDCERA non-Medicare plans, only Kaiser HMO would fall below the annual threshold. All Medicare plans would remain well under the annual amount. After further discussion, the board agreed to explore all options and to set a strategic direction over the next year.

Changes to SDCERA's sponsorship of group health care plans would likely take effect in January 2018. We certainly have questions as to how any transition will impact retirees. Be assured RESDC will be a part of the ongoing healthcare conversation and will report out to you as information develops.

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 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  
**TELEPHONE:** (866) 688-9229 Toll Free  
**FAX:** (619) 688-0766  
**E-MAIL:** resdc@resdc.net  
**Website:** www.resdc.net  
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**Retired Employees of San Diego County, Inc.**  
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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 HEALTH FAIR PICNIC**



**Sponsored by: Ameritas Dental, CIGNA Dental, Delta Dental, Health Net, Kaiser Permanente, Pacific Group Agencies, Inc., San Diego County Credit Union, And United HealthCare**

**Date: Wednesday, October 28, 2015, 10 am - 1 pm**  
**Location: Admiral Baker Field. Driving directions will appear in the October issue of the NETWORK.**

All members, spouses and/or guests are requested to pay \$5.00 each. The member's picnic fee will be refunded/returned at the registration desk upon checking in, thus making the member attending the picnic **free of charge.**

The menu is barbecued beef, beans, coleslaw, rolls, beverages, and dessert. **Lunch is served until 12:30 p.m.**

To make reservations for the picnic, please complete the form below, indicating the names of those attending and include payment for each attendee. Make your check payable to RESDC, enclose it with reservation form and mail to RESDC, 8825 Aero Drive, Suite 205, San Diego, CA 92123. Reservation forms and payment must be received in the RESDC office by **Friday, October 23.** Badge and raffle ticket packets should be picked up at the registration table at the picnic. They will not be mailed. **Cancellations must be received in the RESDC office by October 23.** No refunds can be made after that date.

CUT HERE

CUT HERE

**HEALTH FAIR/PICNIC RESERVATION FORM**

We need your reservation in advance to know how much food to order and to prepare envelopes with name tag(s) and raffle ticket(s). Picnic cost for members, spouses and/or guests is \$5.00 each. **Members' fee will be returned at picnic if he/she attends.**

Member Name(s) \_\_\_\_\_ Telephone \_\_\_\_\_  
 Name of Spouse or Guest(s) \_\_\_\_\_  
 Member, Spouse or Guests(s) at \$5.00 each \_\_\_\_\_ Total Enclosed \_\_\_\_\_  
 E-mail Address \_\_\_\_\_ Department and Year Retired \_\_\_\_\_