



THE NETWORK

April 2021

Honoring Yesterday—Protecting Tomorrow

Vol. 52, No. 4

VIRTUAL RESDC - AGING & INDEPENDENCE SERVICES LIVING WELL AND WAYS TO ENGAGE

RESDC has partnered with Aging and Independence Services to bring you our next in a series of presentations throughout 2021!

When: Tuesday, April 6th at 10:00 a.m. **Where:** Online Zoom Meeting Room

Unable to attend??? Visit the RESDC YouTube page at: <https://www.resdc.net/news-events/> after April 6th where you can watch a recording of the presentation.

Program: The presenter, **Anabel Kuykendall**, graduated from SDSU with a degree in Psychology, has extensive case management experience and worked at non-profit organizations. She joined the County of San Diego, Aging & Independence Services in June 2000. Part of the Health & Community Engagement Team specifically working in Outreach & Education and coordinator of South County Action Network (SoCAN).



The presentation, **Living Well and Ways to Engage**, is an overview of the eight dimensions of well-being and prevention of isolation and loneliness. The presentation will cover the Live Well San Diego vision for healthy, safe, and thriving residents and the AARP age-friendly domains of livable communities. Healthy lifestyle activities are also encouraged.

RSVP: Visit www.resdc.net/events/#ais or you can call our office at 619-688-9229. Our staff is working remotely and will return all calls as soon as possible. We thank you for your understanding. □



EARTH DAY APRIL 22, 2021



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PRESIDENT'S MESSAGE

By Stan Coombs



We began the last few President's Messages with summaries of our pandemic-altered world, focusing on the best and worst events of the preceding month.

We reported U.S. COVID cases exceeding 28 million in early February, pandemic deaths exceeding 483,000 and contagious variations of the coronavirus spreading. We said the upside included 50 million vaccinated

Americans, older folks newly eligible for shots, the new administration promising 150 million vaccinations during their first 100 days in office, and new daily case counts falling.

This month Johns Hopkins reports U.S. COVID cases approaching 30 million and deaths, sadly, well over the half-million mark. On the upside, the drop in daily new case counts has become a dramatic deluge, falling 58%, from 161,183 on January 1st to 68,120 on February 27th. The 150-million-vaccinations-in-100-days-goal is more than on-track, with 100 million actual injections, 20% of those 2nd shots. And a third, single-dose Johnson & Johnson vaccine approved for emergency use and being distributed.

But there's other, non-pandemic news. The U.S Social Security Administration announced changes in their program last October, effective January 1st. Some are summarized here for RESDC members.

1. Seventy million Social Security recipients are enjoying a 1.3%, 2021 cost of living adjustment (COLA) in monthly benefits. Program rules require an equivalent increase whenever the Consumer Price Index for Urban Wage Earners and Clerical Workers rises more than .01% year-over-year, between the third quarter of the previous year and the third quarter of the current year. The increase applies to Social Security and Disability benefits. Last year, in 2020, the COLA was 1.6%.

We're told this 1.3% 2021 COLA will raise the average recipient's monthly benefit \$20, from last year's \$1,523, to \$1,543. Although some portion of that increase was expected to be eclipsed by higher 2021 Medicare premiums, recent reports have it that the expected increase in premiums will be partially mitigated by recent policy changes.

2. Social Security Disability payments were slightly increased. Described as an insurance program funded through Social Security payroll taxes, or phrasing to that effect, monthly payments to 10 million disability recipients have increased \$16 on average, from \$1,261 in 2020 to \$1,277 in 2021, and \$29 on average, from \$2,195 in 2020 to \$2,224 in 2021 for a disabled worker, spouse and one or more children.
3. Maximum pre-retirement earnings subject to Social Security payroll taxes have been increased. As most American workers know, employees were required to pay a 6.2% Social Security payroll tax on income up to \$137,700 through 2020. Employers matched that with another 6.2%. Income above \$137,700 was not subject

to the Social Security tax. Beginning January 1, 2021, the taxable income cap increased to \$142,800, while the 6.2% rates remained the same for employees and employers.

4. Full Social Security retirement age has been raised again, a bit more complicated an issue. Workers who had worked and paid into Social Security long enough, and turned 62 in 2020, could have begun receiving permanently reduced benefits at that age. Every year they delayed receiving Social Security benefits beyond age 62, their monthly benefit payments would have increased until they enjoyed 100% benefits, at full retirement age. Full retirement age and eligibility for 100% benefits, for those turning 62 in 2020, was 66 years and 8 months.

But existing law changed that this year so that persons turning 62 in 2021 won't reach full retirement age and eligibility for 100% benefits until 66 years and 10 months, and full retirement will continue to be delayed an additional two months for each year that passes, until full benefits occur at 67 years of age.

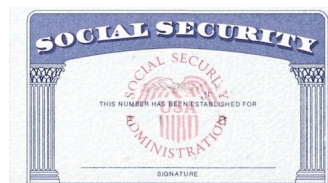
These built-in full retirement changes don't change the benefits of retirees who are already receiving Social Security benefits.

Social Security benefits for folks who delay the receipt of Social Security benefits beyond full retirement age and 100% benefit level, will increase each year until age 70, when the maximum payout reaches 132% of full benefits. No additional formula increases thereafter occur.

5. Earnings limits for working recipients have been increased. If you plan to work after you're retired and receiving Social Security benefits, at an age younger than full retirement age, you may be unpleasantly surprised. Starting in 2021, you can only earn \$18,960 annually without one dollar of every two that exceeds that limit being withheld from your benefit payment. And that's an improvement. In 2020 the limit was \$18,240. So this year you can earn an additional \$720 before being affected.

When you actually exceed full retirement age, no further benefits are withheld from working retirees' non-retirement benefit pay, and Social Security reportedly returns any funds they earlier withheld, by increasing subsequent monthly benefit payments.

The preceding was gathered from original and secondary publications, including Social Security Administration, AARP, U.S. News, Social Security Intelligence and Investopedia. □



April Calendar of Events

- 6—(Tues.) Virtual RESDC—Aging & Independence**
10:00 a.m., Via Zoom Web Conferencing,
See Page 1.
- 8—(Thurs.) RESDC Board of Directors Meeting**
9:20 a.m., Via Zoom Web Conferencing
- 15—(Thurs.) SDCERA Board of Retirement Meeting**
9:00 a.m.
- 27—(Tuesday) Virtual RESDC—Health & Human Services Agency, 11:00 a.m., Via Zoom Web Conferencing, See Page 5.**



PENSION FACTS

Beware—COVID-19 Scams Have Added to Fraud Risk

By Chris Heiserman, Director



A couple of weeks ago I got a phone call from an unrecognizable number and a frantic young man said, "It's your nephew and I'm in trouble." I don't have a nephew, so I ended the call without waiting to hear the sob story about needing money for bail or some non-existent emergency. This is a classic scam used by professional

predators working to fraudulently separate unsuspecting (and often elderly) Americans from their money.

Most people probably know of a close acquaintance, relative or someone who has fallen prey to scam artists. It may not seem like large numbers of citizens would be fooled by some of these fraudulent schemes; however, statistics indicate that it is a huge problem representing millions in losses every year. Obviously, it has been working so the bad guys will keep doing it.

As it turns out, according to a recent article from the Axios digital news service and data from the Federal Trade Commission (FTC), scamming soared to new heights during the coronavirus pandemic. Last year the FTC received 4.7 million reports of consumer scams, up from 3.2 million in 2019. Scammers took advantage of the uncertainty surrounding COVID-19 to target people already confused about the fitful rollout of relief payments, business assistance and vaccine distribution. They found that the elderly, a group traditionally less comfortable with on-line information, computer registration and appointment procedures, were especially vulnerable.

The FTC reported that most COVID-19 fraud reports were related to on-line shopping; and a major source of shopping scams involved counterfeit N95 face masks,

according to the Department of Homeland Security (DHS). DHS reported that as of February 10, 2021 it had seized more than \$33 million in fraudulent proceeds tied to sales of fake N95 masks. The FTC said it received 2.2 million reports specifically about fraud, representing \$3.3 billion in consumer losses; it said most scams targeted seniors with 60- to 69-year-olds reporting losses of more than \$56 million to coronavirus fraud.

The vast majority of scams are done using phone calls, texts, and emails, according to the FTC. Most scammers do not use social media because the largest platforms have gotten adept at weeding out scam accounts. The agency said scammers "follow the headlines" as evidenced by the sharp increase in text message scam reports last year related to the pandemic, stimulus relief or loans.

These agencies offered a few commonsense tips to avoid being burned by scam artists:

- Anyone calling from a number you do not recognize and asking for information about your health insurance, Social Security number or financial information are likely scammers.
- People asking for money to help you with health care or vaccine appointments are likely scammers, as these are free government services.
- Do not respond to texts, emails, or calls about checks from the government.
- Know the difference between a real coronavirus contact tracer and a scammer – real contact tracers will never ask for money, any personal financial information, or immigration status. Also, do not click on any links in texts or emails from a contact tracer.

An additional scam warning arrived in early March with a public service announcement from the Drug Enforcement Agency (DEA) telling Californians to watch out for a fraud scheme where telephone scammers impersonate DEA agents to extort money and/or steal personal information from citizens. [If you follow this link:

<https://youtu.be/MtUih8u7TyI>, you can see a three-minute YouTube video that includes real calls from victims reporting scams].

The DEA reiterates that no legitimate government agency will ever demand money or ask for personal information. How the scam works is telling victims their names were used to rent vehicles that were stopped at the border and drugs were found. Then the scammer asks the victim to verify their Social Security number or may say that a victim's bank account has been compromised. In a variation, the scam artist may claim the victim could be arrested for this so-called "drug seizure" unless they provide money by gift card or wire transfer to pay the "fine." [A portion of an actual scam call can be heard here:

[#DEASafetyTips DEA Recorded Scam Call - YouTube](#)].

According to the DEA, scammers also use tactics like spoofing phone numbers to fool victims into believing the calls are from areas with government offices, and they may text photos of what appear to be real law enforcement credentials (badges). The DEA news release said the "best deterrence against these bad actors is

(Continued on Page 8)

RECENT EVENTS

County Board of Supervisors Chair Fletcher Delivers State of San Diego County Address. San Diego County Board of Supervisors Chairman Nathan Fletcher recently delivered his first address as Chair of the Board. The speech focused on the unveiling of numerous proposals, including providing better mental health care and reducing drug addiction. Other proposals unveiled during the speech included:

- Increasing county contracts with local business, which would mean \$75 million more for economy.
- A workplace justice initiative to protect low-wage workers, along with opening a labor standards enforcement office.
- Creating a San Diego film office to bring more film and television jobs to the region.
- A new framework for jail health care.
- Conferences for behavioral health services in the workforce, the probation department with a focus on juvenile justice reforms.

New Report: Retirement Insecurity 2021: Americans' Views of Retirement. This recent report finds that across party lines, Americans are concerned about their financial security in retirement. The vast majority of Democrats (70%), Independents (70%) and Republicans (62%) agree that the nation faces a retirement crisis. There is also bi-partisan agreement that the average worker cannot save enough on their own to guarantee a secure retirement, along with broad support for Social Security and pensions. The research has five key findings:

- The COVID-19 pandemic has impacted many Americans' concerns and plans for retirement.
- A large swath of Americans is concerned about their economic security in retirement.
- The nation is highly polarized, but Americans are united in their worry about retirement issues.
- Americans are highly supportive of Social Security, and there is some support for expanding the program.
- When it comes to pensions, Americans have highly favorable views about their role in the retirement equation and see these plans as better than 401(k) savings accounts. □

PENSION FACTS AT A GLANCE

14%

of Fortune 500 companies offered a traditional pension plan (defined benefit) to new hires in 2019, down from 59% in 1998.



FOOD AND DRUG ADMINISTRATION APPROVES JOHNSON & JOHNSON VACCINE

A new Johnson & Johnson COVID vaccine was approved for emergency use by the U.S. Food and Drug Administration on Saturday, February 27th, adding a third option to Pfizer and Moderna's approved vaccines.

Due partially to a production partnership arrangement between Johnson & Johnson and bio-tech firm Merck, the expected supply of doses is increased sufficiently to provide vaccination for any American who wants one by the end of June, according to health officials. The remaining question, of course, is whether the actual vaccinations can keep up.

Johnson & Johnson's test results showed a 72% efficacy rate, compared to a 95% rate for Pfizer and Moderna's vaccines. However, a 72% rate is considered highly effective by epidemiologists, and Johnson & Johnson reports an additional advantage. Across all trial sites their tests showed 100% protection against hospitalization and death from the virus, they said.

Johnson & Johnson's is a one-dose vaccine that requires only standard refrigeration, simplifying the more demanding storage and delivery methods required for Pfizer and Moderna. Those require two appointments for two shots several weeks apart, and sophisticated refrigeration capable of ultra-low temperatures.

The first Johnson & Johnson shipments have been initiated, which, they report, would be increased by another 16 million doses by the end of March. □

UPCOMING VIRTUAL RESDC EVENTS COUNTY OF SAN DIEGO, HEALTH & HUMAN SERVICES HOW COVID-19 VACCINATIONS CAN HELP END THE CURRENT PANDEMIC

When: Tuesday, April 27th at 11:00 a.m. **Where:** Online Zoom Meeting Room

This presentation will provide information about the COVID-19 vaccines available, including:

- Why it is important to get vaccinated.
- How the vaccines were developed.
- How the vaccines are being distributed to the public.



Our presenter, **Dr. Emily Do** is currently the Chief Pharmacy Officer at San Diego County, Health and Human Services Agency (HHSA). Her responsibilities include coordinating in a matrix organization to provide healthcare services to a diverse population consisting of 3.3 million residents from different societal, cultural, and ethnic backgrounds; monitoring, identifying emerging trends in healthcare and pharmaceutical services to strategize, plan, and implement new programs.

Prior to coming to HHSA, she was a Pharmaceutical Consultant Specialist at the California Department of Public Health, Licensing and Certification. She conducted various surveys in different healthcare settings to assess compliance with applicable state and federal laws and regulations.

In addition to being a pharmacist, she is a patent attorney, certified in healthcare compliance, and also a certified six sigma black belt.

RSVP: Visit www.resdc.net/events/#ais or you can call our office at 619-688-9229. Our staff is working remotely and will return all calls as soon as possible. We thank you for your understanding. □

SAVE THE DATE! MAY 4, 2021, 10:00 AM VIRTUAL RESDC PRESENTATION COUNTY OF SAN DIEGO, AGING & INDEPENDENCE SERVICES GOOD MENTAL HEALTH IS AGELESS

RESDC continues our partnership with Aging and Independence Services to bring our members another great presentation. Stay tuned to the May edition of *THE NETWORK* for more information including registration and Zoom Meeting Room details. □





FULLY VACCINATED FOLKS CAN VISIT EACH OTHER INDOORS WITHOUT MASKS, SAYS THE CDC

Long awaited by grandparents and close-knit family members, fully vaccinated people can now visit indoors without masks or staying six feet apart, according to new guidelines published by the Center for Disease Control and Prevention on March 8th.

Paraphrasing CDC's commentary, currently authorized vaccines are highly effective at protecting vaccinated people, and a growing body of evidence suggests they are less likely to have infection or transmit it to others. Fully vaccinated people were defined as those who are two weeks past having received an authorized two-dose or single-dose vaccine.

Other new CDC recommendations allow fully vaccinated folks to visit with unvaccinated people from a single household, indoors, who are at low risk for severe COVID-19 disease, without wearing masks or distancing. They also don't have to quarantine or be tested after exposure to coronavirus, if they're experiencing no symptoms.

Until more is known, CDC said, and vaccination coverage increases, some prevention measures will continue to be necessary for all people regardless of vaccination status.

This is the first set of CDC recommendations for vaccinated people, although the announcement was criticized as being "too late" by some. "The sooner we move to telling people if you're fully vaccinated you don't have to wear masks, that will be an incentive for people to get vaccinated," said the Co-director of the Texas Children's Center for Vaccine Development.

The CDC publication emphasized continuation of other current restrictions that involve fully vaccinated people wearing masks and distancing when in public, when meeting with unvaccinated people at serious risk of COVID-19, when visiting people from multiple households, getting tested if experiencing symptoms and following current rules regarding travel. □

OECD REPORTS U.S. PER CAPITA HEALTH COSTS EXCEED ALL OTHER COUNTRIES

Annual U.S. per capita health costs still exceed other developed countries health costs by far, according to an Organization for Economic Co-operation and Development (OECD) report.

The average American spent \$11,072 for health costs in 2019, before the pandemic commenced, according to OECD, 43% more than Switzerland, the country with the next highest per capita costs. Switzerland's residents averaged \$7,732 annually.

Costs for 48 countries listed by OECD, range from the U.S. and Switzerland, through Germany, Canada, France, Japan the United Kingdom, and others. The lowest per capita annual health cost of this sub-group, was reported to be \$4,653. □



RESDC NOW SELLS SEE'S CANDIES \$25 GIFT CARDS AT A DISCOUNT

See's Candies announced recent changes to their candy gift certificates program. They have discontinued the sales of their one-pound paper gift certificates and are switching to plastic gift cards instead. If you still have some of the paper gift certificates in your possession, rest assured they will still be honored at all See's Candies shops.

RESDC will offer \$25 See's Candies gift cards to our members at a discounted price of **\$22 each**. This is a \$3.00 savings over the retail price.

Please note that we only accept checks for purchasing See's gift cards. We are unable to accept cash or credit cards for See's Candies gift card purchases at this time. The gift cards are redeemable at any of the See's retail stores and for online purchases.

If you would like to purchase gift cards from RESDC, please address an envelope to RESDC, 8825 Aero Drive, Suite 205, San Diego, CA 92123. Enclose a check made out to RESDC for the number of gift cards you would like at **\$22 for each gift card**. Be sure to include postage stamps so we can mail the gift cards to you. Enclose one stamp if purchasing less than five gift cards. If purchasing over five gift cards enclose 70 cents of postage. If purchasing over nine gift cards enclose 85 cents of postage. See the postage chart at www.resdc.net/sees-candies-discount. We will supply the return envelope to put the gift cards into.

RESDC members are also entitled to a **10% group discount** at the two **See's Discount Stores: 3751 Rosecrans Street, San Diego, 92110; and 1830 Marron Road, Carlsbad, 92008**. You must show them your RESDC Membership Card for the discount. Be sure to mention that you are a member of Retired Employees of San Diego County. Occasionally a RESDC member is denied the discount by a clerk at these See's stores. When this happens, be sure to clarify that you are not an active County employee, but you're a member of RESDC. The county no longer participates in the See's group discount program. If you're still refused a discount, ask to speak to a store manager.

These new gift cards are redeemable online or at any See's Candies shops. □



INTRODUCE YOUR FELLOW RETIREES TO RESDC

Contact a fellow retiree or an active employee to tell them about the perks of membership and to encourage them to join the RESDC family. Give this RESDC membership enrollment form to your County retiree friends. □

Join Retired Employees Today!

Retired Employee Membership

I, the undersigned, receive a retirement and/or survivors allowance from the San Diego County Employees Retirement Association. I hereby authorize SDCERA to deduct from my monthly retirement benefit \$5 per month for my membership in the Retired Employees of San Diego County, Inc. and to pay such deductions monthly to RESDC. This authorization shall continue until revoked by me.

Associate Membership

I am an active or deferred San Diego County or Superior Court employee, or a non-County-affiliated spouse of a current RESDC member, and I have enclosed a check made out to RESDC for \$60 annual Associate Membership.

Name*: _____
First MI

_____ Last

Last Four of Soc. Sec. #**:

Email: _____

Phone*: (____) _____

Cell Home Work Other

Address*: _____

Department: _____

Retirement Date: _____

Signature*: _____

SDCERA-3350

*Required

**Required for deduction of dues

Mail completed form to:

RESDC

8825 Aero Drive, Suite 205

San Diego, CA 92123

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WELCOME NEW MEMBERS

John D. Goodloe
Mary E. Hammond Probation
Clare L. Jacob Superior Court
Marievic T. Jimenez Sheriff
Victoria L. Miskel* Child Welfare Services

*Associate Member

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



Spring is here!



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THE NETWORK is the official monthly newsletter of the Retired Employees of San Diego County, Inc. (RESDC), a private non-profit organization.

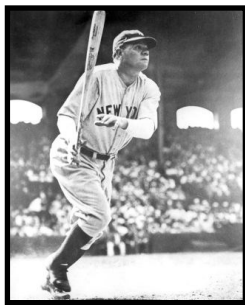
Business and Inquiries: Business matters and address changes may be recorded on the office voice mail at any time, call (866) 688-9229. Please spell your last name so the correct member record can be located.

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.

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QUOTE OF THE MONTH

Every strike brings me closer to the next home run.

▪ Babe Ruth

NEW COVID CASES DROP 80% IN NURSING HOMES SINCE VACCINATIONS COMMENCED

New COVID-19 cases have fallen more than 80% in nursing homes, since vaccinations began for long-term care residents and staff in late December, according to the Kaiser Family Foundation. And with that, the number of COVID-19 deaths in nursing homes fell 66% over the same period.

Nursing homes proved a vulnerable population early in the pandemic. Atlantic's COVID Tracking Project reported 172,642 residents and employees of nursing homes had died of COVID, 35% of all COVID deaths during an early period, in spite of the group totaling less than 1% of the U.S. population.

First vaccinations therefore focused on medical workers, nursing home residents and staff, and by late February all 4.5 million had received at least one vaccination, and 2.1 million had received their second. The decline in new cases accelerated as more residents and staff became fully vaccinated, it was reported.

The Chief Medical Officer for the American Health Care Association is quoted calling the dramatic decline, "amazing," "a robust response" and "a great sign for the rest of the population." □

Pension Facts (Continued from Page 3)

awareness and caution." They urge anyone receiving a call from a person claiming to be with the DEA to report it to the FBI at www.ic3.gov. The FTC has recovery steps, shares information with more than 3,000 law enforcement agencies, and takes reports at www.reportfraud.ftc.gov. A victim who may have given personal information to a caller can learn more about protection against identity theft at: www.identitytheft.gov.

There are also local resources providing information about coronavirus fraud prevention. The San Diego County District Attorney's website has a special section to alert citizens about COVID-19 scams. Here is the link: [Beware of COVID-19 Economic Impact Payment Scams | DA NewsCenter](http://www.sandiegocounty.gov/newsroom/news/2020/06/04/beware-of-covid-19-economic-impact-payment-scams-da-newscenter). The County's Health and Human Services Agency (HHS) has a web page about COVID-19 scams targeting the elderly. Here is the link: <https://www.alzsd.org/coronavirus-scams-targeting-the-elderly/>. It describes an FBI warning in January this year of new coronavirus scams involving vaccines. For example, in early 2021 the FBI received reports from people receiving emails, texts and robocalls from scammers claiming to be from public agencies; some apparently even promised they could deliver vaccine within days for only \$150 (the vaccines that millions of Americans are receiving free during the public health emergency). The site also lists common warning signs of fraud and describes several of the known types of COVID-19 scams and offers general tips for avoiding them.

[NOTE: Readers should be able to follow the various links in this column if they receive THE NETWORK via email or access the current newsletter on the RESDC website at: www.resdc.net] □



Have a happy Spring!