THE NETWORK

August 2021 | Honoring Yesterday—Protecting Tomorrow | Vol. 52, No. 8

VIRTUAL RESDC PRESENTATION
COUNTY OF SAN DIEGO, AGING & INDEPENDENCE SERVICES
ADVANCE HEALTH CARE DIRECTIVE: RESPECTED DECISIONS

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

When: Wednesday, August 4, 2021 at 10:00 a.m. **Where:** Online Zoom Meeting Room

Program: The presenter, **Matthew Parcasio, M.A. Gerontology** is an Outreach and Education staff member of the Health and Community Engagement Team at the County of San Diego, Health and Human Services Agency, Aging & Independence Services. Matthew gained his in-depth knowledge of caring for cognitive and memory impaired persons through his extensive professional experience in Adult Day Healthcare, Assisted Living Memory Care, and Non-Medical Home Care settings. He expresses his passion for helping others in the support, education and resources he provides older adults, dependent adults and their families in San Diego.

This presentation, Advance Health Care Directive: Respected Decisions, emphasizes the importance of planning ahead to have care decisions respected. Topics include: choosing a health care agent, having conversations with loved ones, and completing an advance heath care directive.

RSVP: To learn more about this presentation, including registration, visit www.resdc.net/events or you can call our office at 619-688-9229. □

UPCOMING RESDC EVENT CANCELLATION:

The annual fall RESDC Health Fair Picnic has been cancelled. See page 6 for more information and to learn about our "Virtual RESDC Health Fair Program." □

WHAT'S INSIDE?

August Calendar of Events

4—(Wed.) Virtual RESDC Presentation
Advance Health Care Directive: Respected Decisions, 10:00 a.m.,
Online Zoom Meeting Room

1 2—(Thurs.) RESDC Board of Directors Retreat
Via Zoom Web Conferencing, 9:30 a.m.

PRESIDENTS MESSAGE

By Stan Coombs

August greetings to RESDC members. We have had an important win by any reasonable measure, and there's a lot to summarize. . .

Four days before this writing the U.S. Supreme Court upheld the Affordable Care Act for the third time, leaving most of the original provisions in place. The vote was seven to two, with only Justices Samuel Alito and Neil Gorsuch dissenting. Justices often thought to be conservatively inclined; Clarence Thomas, Brett Kavanaugh, Amy Cony Barrett and Chief Justice Roberts joined the majority, along with more liberally reputed Justices, Stephen Breyer, Sonia Sotomayor and Elena Kagan.

The ruling is a relief for many Americans. The Affordable Care Act, . . .or ACA, . . .or Obamacare as it eventually came to be known, was in real danger of being tossed, and such a "tossing" would have allowed great mischief.

The Act in its original draft exceeded 800 pages and dozens of features. With a bad ruling all those features could have gone away, eliminating, among other things, the required coverage of preexisting medical conditions, equivalent premiums regardless of preexisting conditions, premium subsidies for lower income persons, coverage of young adults on parent's policies until age 26, and many free preventive services, including COVID shots. It could have allowed the reintroduction of lifetime limits on coverage and the reopening of the Medicare drug "donut hole," and eliminated the expansion of state Medicare, ACA minimum coverage requirements, and more.

Worst of all, the Urban Institute estimated that striking down the ACA would have increased the number of Americans without health coverage by 21 million.

The ACA was enacted in March 2010 and controversial from the start. There followed numerous lawsuits alleging it's unconstitutionality, which went nowhere, plus two unsuccessful but anxiety-producing trips to the U.S. Supreme Court, before the Texas Attorney General led 18 states to file and win Texas v. Azar in 2019 at both superior and appellate levels. Both courts ruled the ACA unconstitutional. Then, 21 state attorneys general and the District of Columbia intervened to defend the law before the Supreme Court, when the Department of Justice refused to do so.

The case, by then simply described as CALIFORNIA v. TEXAS, was finally argued before the Supreme Court on November 10th 2020, the decision expected that spring. The Supreme Court barely met that estimate, ruling three days before the 2021 summer solstice.

We described this suit and surrounding political drama in our February 2019 NETWORK, and won't repeat all the detail here.

It's enough to remind readers that the underpinnings of the ACA included a participation mandate, wherein U.S. residents were required to either buy health insurance coverage or pay a penalty, which applied until Congress deleted the mandate and penalty along with their 2017 Tax Cuts and Jobs Act.

The original Texas v. Azar was filed soon after that by the Texas Attorney General, arguing that said ACA penalty for having no health coverage was a tax, that the tax penalty had been zeroed out by Congress, that without that tax the mandate was unconstitutional along with the rest of the Act, because the penalty and the rest of the act were so intertwined that the two were inseparable.

The Northern District Court of Texas and Fifth Circuit Court of Appeals agreed, ruling the ACA was unconstitutional but allowing the government to continue implementation of its provisions during appeals. The Fifth Circuit appellate court also mused that the mandate might be severable from the rest of the ACA. . . .and that brought us to awaiting the Supreme Court's final call on the case.

During the wait, the Department of Justice assumed a more aggressive stance, not only declining to defend the ACA, but in June 2018 asked the Court to strike down two included consumer protections, prohibitions against insurers denying coverage for pre-existing conditions and prohibitions against charging higher premiums because of health status, and ultimately endorsed striking down the entire Act.

And the Supreme Court's rational for their ultimate June 17th ruling? They never got close to constitutionality or severability issues. Justice Breyer, writing for the majority, simply said that Texas and the other plaintiff states did not have standing to bring this challenge to the ACA's individual mandate, because they couldn't show a past or future injury related to the mandate provisions.

But we're not entirely out of the woods with the ACA. Texas and the other states didn't win. The ACA wasn't dumped. Its general provisions are still in place and upheld by broad proportions of the Supreme Court over the course of three cases. But the Court also remanded the case for further review, and other issues can be raised. For now, it seems the ACA is secure for the foreseeable future, and we have a win!

This article relies on reports from the Center on Budget and Policy Priorities, an Adam Liptak report in *The New York Times* and Nina Totenberg on *Facebook*. □

Guest Commentary: *We are pleased to be able to present a Guest Commentary this month by Tracy Sandoval, recently appointed new Chief Executive Officer of our retirement system, the San Diego County Employees Retirement Association.*

SDCERA FOCUSED ON SUSTAINABILITY AND SERVICE

By Tracy Sandoval, Chief Executive Officer, SDCERA

In June, the SDCERA Board of Retirement adopted a new, three-year Strategic Plan (Plan) that serves as the roadmap for accomplishing SDCERA's goals and objectives, while providing better accountability and transparency and a means to effectively communicate SDCERA's priorities. These priorities will help us achieve our mission of providing for the accurate and prompt delivery of benefits to members and beneficiaries with prudent stewardship of trust fund assets to minimize the risk of loss and maximize the rate of return.

The five strategic objectives included in the Plan center around two major areas: trust fund sustainability and member service. Trust fund sustainability really means managing an investment program to ensure the fund has sufficient liquidity to pay members and beneficiaries. The SDCERA Trust Fund currently has $16 billion under investment and earned a record return of about 25% this past fiscal year thanks to the prudent policies of the Board of Retirement and the expert judgement of the Investment Team, led by Chief Investment Officer Steve Sexauer.

Equally important is providing excellent service to our members. Our membership is very diverse and requires us to recognize that there is no "one size fits all" approach to service delivery. When I use the word "member," it could mean many things. A member could be someone who:

- Is 12 years to 105 years old
- Receives a monthly pension benefit of $3.33 to $30,164
- Has eight days to 47 years of service
- Resides in San Diego or halfway around the world
- DOES NOT use a computer
- ONLY uses a smart phone/social media/texting

With that in mind, we have several important initiatives planned for the upcoming fiscal year, all with member service in mind.

Member Portal

SDCERA offers many portals, including the telephone, mail, emails, and in-person member assistance to conduct our business. On average, each month members call us about 2,200 times, send 500 emails and transmit 600 documents. We are excited to expand our communication portals to include a new online member portal this year. Our first phase of implementation will allow members to access monthly earnings statements and annual tax forms online, and future functionality will include address and beneficiary changes, submitting retirement applications, and more.

Electronic Signature

In addition to enhancing our online capabilities, we will allow for the electronic submission of signed documents. During the upcoming year, we plan to integrate electronic signatures into many of our forms for the convenience of our members.

Member Service Communication

As I mentioned previously, there is no "one size fits all" approach to service delivery, and we at SDCERA want to ensure our members have the information most relevant to their own needs. With that in mind, we will develop and implement a communication strategy using member emails to assist in providing targeted communications to various groups of membership.

SDCERA and RESDC Serve Mutual Members!

I am grateful for the continued collaborative relationship with RESDC as we launch these new and exciting initiatives to serve our mutual members.

A complete copy of our Strategic Plan can be found on our website at www.sdcera.org. If you have questions or need information on your retirement benefit, please contact the SDCERA Member Service Center between our newly expanded hours of 8:00 a.m. and 5:00 p.m., Monday through Friday. You can also email us at msc@sdcera.org, call us at 619-515-6800 or schedule an appointment to meet with one of our retirement advisors. We are here to serve you! □

PENSION FACTS AT A GLANCE

43.7 & 70

Average age of SDCERA Active and Retired Members, respectively.

Don't forget to take some vitamin sea!

PENSION FACTS
Pandemic Curbs Retirement Enthusiasm for Many
By Chris Heiserman

Millions of Americans who left the work force during the economic turmoil of the COVID-19 lock down will not return to their jobs. A significant portion of these workers did not choose early "retirement"; they were simply forced to remain unemployed. According to Teresa Ghilarducci, a professor of economics at the New School for Social Research in New York City, more people than usual exit the work force during economic downturns, but there has been a larger wave of departures related to the pandemic this year than during the Great Recession of 2008-09.

Professor Ghilarducci analyzed data from the Bureau of Labor Statistics and the on-going and well-respected University of Michigan Health and Retirement Study, which interviews thousands of individuals over 50 every two years on a variety of topics. As reported in the *Union-Tribune* Business Section in early July, she determined that among the low-income people who did not return to work, 55% "retired" involuntarily; however, within the highest 10% of wage earners who stopped working, only one-tenth left the job market involuntarily.

Individuals fortunate enough to deliberately opt for early retirement were the ones with 401(k) accounts bursting with proceeds from record stock market values, and net worth climbing with surging real estate prices. These lucky folks were on sound financial footing and did not face the anxiety of trying to make ends meet until they were old enough to collect Social Security or pension benefits previously earned.

The bottom line, however, is the huge numbers of less fortunate households with no jobs and little or nothing saved for retirement will simply join the majority of Americans whose prospects for a comfortable retirement are in jeopardy.

Traditional Pensions Still the Favorite

Despite the pandemic economic frustration leveled at American society in general the past year, retirees with pensions and public sector workers still earning retirement benefits were impacted less severely than most. Even though most state and local government agencies instituted retirement system reforms (increasing worker contributions, reducing benefits for new hires, and making eligibility or vesting rules more restrictive) in the aftermath of the 2008 global market crash, pensions with guaranteed lifetime income streams remained the consensus gold standard for retirement security.

This assumption seems to be borne out in a March 2021 report from the National Institute on Retirement Security (NIRS) examining American's views on public pension plans. The survey was conducted by a private research firm which did online interviews in December 2020 with 1,203 randomly selected individuals 25 and older. Key findings included:

- More than three-fourths (77%) of respondents felt all workers, not just public employees, should be able to earn a pension.
- A significant majority (75%) of those interviewed agreed that providing pensions to government employees is helpful in recruiting and retaining good workers. And,
- Most Americans as represented in this sample feel public employees should have pensions because workers contribute regularly to their cost, and retirement benefits help compensate for low public sector pay.

NIRS Executive Director Dan Doonan said the report indicated there is more support for public pensions now than in the past. He felt part of the reason was citizens gained a newfound respect and appreciation for government workers during the COVID-19 pandemic. "From health care workers to first responders to teachers, these employees have worked tirelessly and taken immense risks this past year," he said. □

RESDC OFFICE REOPENS!

Effective Monday, August 2, 2021, the RESDC office, located at 8825 Aero Drive, Ste. 205, San Diego, CA 92123 will be reopening for business! We encourage members to drop by and say hello, purchase a See's Gift Card, or take care of any business that may need our assistance. We've missed the opportunity to interact with our members for quite some time and we look forward to serving you "in-person" in the future!

We appreciate your understanding as our goal is to safely reopen our office, which includes some safety guidelines we are requesting visitors follow. These include:

- Encourage mask wearing.
- Maintain social distancing of 6 feet between individuals in office areas, where possible.
- Consider calling RESDC office at (866) 688-9229, not visiting in person, if you are experiencing a high temperature or any COVID-19 symptoms.

Also, a quick reminder… If you haven't provided your email address to us, now is a great time to forward it to resdc@resdc.net. This is another great way to stay up to date on the latest news and information. □

2022 SDCERA SPONSORED RETIREE HEALTH AND DENTAL INSURANCE RATES

SDCERA's health consultant, Cheiron, has completed negotiations with sponsored retiree health plan providers, and rates that resulted were approved by the County Board of Retirement at their regular monthly meeting of July 15, 2021. The SDCERA sponsored plans provide coverage for over 5,300 County retirees. Kaiser enrolls the largest number of medical plan participants at 67% of total participants. United Healthcare enrolls 26% of the medical plan participants and Health Net enrolls 7%.

Associated rate increases range from zero to modest if you're post-65 years and eligible for Medicare. The news is not as good if you are retired pre-Medicare and paying street rates for coverage. High rates for full coverage, non-Medicare plans has been the pattern for years, and continues.

SDCERA-sponsored medical plans generally experienced a moderate increase in monthly plan premiums for the new plan year. There were no major coverage changes (except additional benefits were added for the Kaiser Medicare Advantage plan) and copays remain the same.

SDCERA-sponsored Dental plans are in the second year of a two-year rate guarantee. There were no coverage changes and copays remain the same. There is no monthly plan premium increase for Delta Dental or Cigna.

SDCERA Sponsored monthly health rates for 2022:

Medicare Advantage HMO Plans:
Kaiser $237.14 (- 15.69 %);
United Health Care $304.71 (0.0%);
and Health Net $312.96 (+2.00%).

Medicare Supplemental Plans:
Kaiser N/A;
United Health Care $578.89 (+ 2.46%);
and Health Net $735.92 (+6.66%).

Non-Medicare Plans:
Kaiser $1,088.42 (+ 3.70%);
United Health Care $5.216.99 (+ 15%);
and Health Net $2,132.85 (+$5.20%).

The 15% increase for the 2022 United Health Care Non-Medicare plan primarily results from a single remaining retiree participant and claims experience that's higher than the annual premium.

Sponsored monthly dental rates for 2022:
Delta PPO $45.73 (0.0%)
Cigna DHMO $18.64 (0.0%).

To learn more about SDCERA sponsored health and dental plans, please contact SDCERA at (619) 515-6800 or by email at msc@sdcera.org.

Rates for RESDC Sponsored 2022 dental plans will be announced soon. □

RECENT EVENTS

- **CalPERS agrees to pay $2.7 billion as proposed settlement reached in Long Term Care class action lawsuit.** Excerpt from the press release from the attorneys for the Class: After nearly eight years of litigation, CalPERS and the plaintiff class are pleased to announce a proposed settlement, subject to Court approval, of the class action lawsuit involving the CalPERS Long-Term Care Program and the 85% premium increase announced in February 2013. The case is known as Wedding, et al. v. CalPERS. If all class members choose to participate, the proposed settlement includes up to $2.7 billion in premium refunds as well as other benefits. Each settlement class member's recovery will be based on the status of their policy, whether they used policy benefits, and how they responded to the 85% premium increase.

  The money to fund the settlement will come from CalPERS' Long-Term Care Fund, not from the Pension Fund, which is separate. This settlement will affect nearly 80,000 California citizens who purchased long-term care insurance that included automatic inflation-protection coverage. These individuals had their premiums raised as a result of the rate increase challenged in the lawsuit, which alleges that the increases were a breach of the policies' terms. CalPERS disagrees with that contention.
  To access the press release, visit:
  https://www.calpersclassactionlawsuit.com/index.html

- **All Registered Voters To Receive Mail Ballots For Gubernatorial Recall Election.** The County Registrar of Voters is alerting all active registered voters in San Diego County that they will receive a ballot in the mail for the September 14th California Gubernatorial Recall Election. Ballots will be mailed the week of August 16th, giving voters nearly a month to mark their ballots and return it before Election Day. Voters can return their ballot in the mail, no postage necessary, or at one of many mail ballot drop-off locations around the county. Visit sdvote.com to get answers to questions like these:

  What is a recall?
  Will there be in-person voting locations?
  What do you need to do?

  To learn more about voting in the gubernatorial recall election, visit sdvote.com or call: (858) 565-5800. □

SAVE THE DATE
VIRTUAL RESDC PRESENTATION
Tuesday, September 14, 2021
10:00 a.m.
Online Zoom Meeting Room

County of San Diego,
Aging & Independence services

Mandated Reporting
of Elder and Dependent Adult Abuse

This presentation, Mandated Reporting of Elder and Dependent Adult Abuse, provides mandated reporters the legal requirements for reporting elder and dependent abuse. Includes the types and signs of abuse and the roles of Adult Protective Services and Long-Term Care (LTC) Ombudsman programs. Fulfills the instruction requirements of employees and volunteers of public and private agencies.

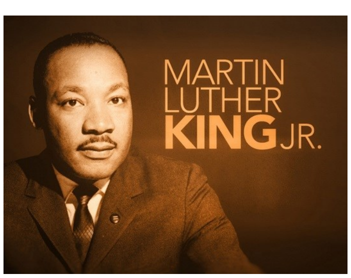
RESDC continues our partnership with Aging and Independence Services to bring you another great presentation.

RSVP: To learn more about this presentation, including registration, visit www.resdc.net/events or you can call our office at (619) 688-9229. ▫

QUOTE OF THE MONTH

Our lives begin to end the day we become silent about things that matter.

- **Martin Luther King, Jr.**



ANNUAL FALL RESDC HEALTH FAIR PICNIC – CANCELLED

RESDC's Annual 2021 Fall Health Fair Picnic has been cancelled again, after long and careful consideration by the RESDC Board of Directors.

Although pleased with the easing of State and County COVID-19 restrictions on sizable gatherings, the RESDC Board concluded that the cancellation of this important event is, unfortunately, in the best interests of our members.

Some of the factors influencing this decision were the advanced ages of many expected attendees and the proportion likely to have underlying health issues. The October timeframe, which is well into our flu season, further increasing the health risk, a strict temporary limit of 84 attendees imposed by the management of the Navy recreation venue, and expected related difficulties obtaining agreements to participate from the usual representatives of health agencies and providers, and, of course, the reduced but continuing threat of COVID infections.

RESDC leadership is currently working on another "Virtual RESDC Health Fair" program, similar to what was offered last year. Watch for future editions of THE NETWORK and email updates for more details! ▫

WELCOME NEW MEMBERS

Diana E. Cobb	HHSA
Elizabeth S. Cooper	HHSA
Guadalupe Dominguez*	District Attorney
William L. Santiago	Sheriff
Paul R. Donaldson*	Planning & Development

*Associate Member

The surviving spouse of a member is eligible for RESDC membership. For enrollment assistance, call: (619) 688-9229. ▫

In Memoriam

Rosemary Alexander	HHSA
S Sandra Allen	HHSA
Johann Altona	General Services
Patric Ashby	HHSA
Gertrude Ayala	
Bruce Becker	Social Services
Scott Belfield	HHSA
Mary Blouin	
Maree Bradley	Sheriff
Virginia Brand	Probation
Joan Brooks	
Casimiro Cepeda Jr.	Auditor & Controller
Merbon Clough	
Keiren Cochran	Parks & Recreation
Sharon Coleman	HHSA
Margaret Cooper	
Estelita Corpuz	HHSA
Kemary Crowder	Superior Court
Julius Cunanan	Facilities Management
Joseph Davis	Treasurer Tax Collector
George Dean Jr.	Registrar of Voters
Monalisa Dean	HHSA
Cheri Debolt	HHSA
Nancy Denton	Sheriff
Bobbie Depriest	
Robert Dergan	Assessor/Recorder/Clk
Diana Dessel	Planning & Land Use
Anthony Dillard	Sheriff
Richard Eckert	
Carmen Espinoza	Inactive Waste Mgt
Carol Feliberty	Housing/Comm Devlp
Shirley Gardini	Assessor/Recorder/Clk
Henry Gasang	Planning & Land Use
Gretchen Geib	Social Services
Susan Goodloe	Registrar of Voters
Carol Granatowski	
Robert Green	
Victoria Hamill	
Bernie Hanley	Sheriff
Virginia Henderson	
Donald Hickey	Superior Court
Ula Holman	
Tressie Horton	Library
O Howard	Human Resources
Dale Jackson	Library
Henry Johnson Jr.	HHSA
Marietta Jones	
Mark Kausch	HHSA
Jaclyn Kavanagh	HHSA
Amare Kiflemariam	HHSA
Patricia Kindler	Superior Court
Gerald Kretovics	Social Services
Thomas Leone	Facilities Management
Norfleet Lynch	Probation
Mary Machado	Library
David Macias	Superior Court
Henry Mallon	Public Works
Ellen Martin	HHSA

George Martinez	Public Defender
Sandra McAllister	Superior Court
Robert McDonnell	
Robert Merrill	Sheriff
Beverly Meyer	HHSA
Joseph Meyers	Board of Supervisors
Andrew Miller	
Concepcion Minas	District Attorney
Antonio Monsisvais	Facilities Management
Wendell Murphy	
Lorraine Newbrough	HHSA
Dale Newton	
Rose Nichols	HHSA
Javier Odanga	Parks and Recreation
Michele O'Donnell	Child Support
Vivian Ozier	HHSA
Madeleine Palid	HHSA
Marjatta Peters	
Earl Phillips Jr.	Environmental Health
Josephine Pineda	HHSA
Hilda Psellos	
Thomas Quijencio	Sheriff
Dianna Ranes	Sheriff
Mary Rattray	Information Services
Helen Roseberry	Superior Court
Francis Rozinka	HHSA
Rebecca Rule	Assessor
Norma Ruptier	HHSA
Harry Rymer	HHSA
Anthony Samson	District Attorney
Patricia Sands	HHSA
Joan Sayers	AGH
Carrie Scott	Sheriff
Ralph Serrano	Probation
Anne Shiffer	
Mary Simons	Social Services
James Smyth	General Services
Timothy Stanton	Public Works
Pamela Stone	HHSA
Jerry Thomas	Sheriff
Timothy Thomas	Sheriff
Torricelli Joseph	
Marla Tottress	District Attorney
Au Tran	HHSA
Rusty Wake	Human Resources
Karl Warren	Sheriff
Kimberly Waters	Sheriff
Arita White	
Jean Williams	HHSA
Charlene Wilson	HHSA
Joan Wilson	Superior Court
Lee Witham	Superior Court
Wanda Zack Linekin	

Member Privacy

Any retiree or surviving spouse who does not want his/her death notice published in the "In Memoriam" column 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
Email: resdc@resdc.net
Website: www.resdc.net
@RetiredEmployeesofSanDiegoCounty
@RESDC

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.

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

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SPRING JOB RECOVERY SLUGGISH, BUT WAGES IMPROVED

Betsy Stevenson, former Member of President Obama's Council of Economic Advisors and Chief Economist at Labor, believed that unemployed workers hesitating to return to their jobs after the pandemic would respond to higher salaries now being offered by businesses.

But the pick-up in pay has not helped pull workers off the sidelines yet, according to AXIOS news service. Still, only 61.6% of the population is in the workforce, they report. And the still elevated unemployment rate, along with the still low total number of workers in the economy indicates the Fed has a long way to go before it reaches full employment.

The Bureau of Labor Statistics' June report said the economy added a better-than-expected 343,000 new jobs in June, contrasting with the very much lower-than-expected 266,000 new jobs reported for April. Those lower numbers were blamed on the increased unemployment benefits in the economic recovery package, encouraging folks not to return to work even though jobs were plentiful and businesses were hiring. Others suggested that the lack of childcare, fear of COVID and other factors bore much of the blame.

Nevertheless, from roughly 153 million employed before the pandemic, to a low of about 130 million employed at the depth of the pandemic, we are now reported to be at about 148 million employed. This is much improved, but still 7 million or so short of where we started.

On the other hand, according to AXIOS charts, based on Bureau of Labor Statistics reports, worker pay is clearly better overall. From $28.51 per hour average earnings before the pandemic, to $29.35 per hour a year ago, American workers' average hourly earnings have risen to $30.40, a little more than $63,000 annually, they report. □

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TICKETSATWORK DISCOUNTS

TicketsatWork is the leading corporate travel and entertainment benefits provider. RESDC members may order through TicketsatWork on the internet, by fax, or by mail. The perks you can enjoy with TicketsatWork include:

- Unbeatable prices on over 250K hotels, with savings up to 60%.
- Big savings on movie tickets, concerts, sporting events, tours, attractions, and more.
- Exclusive offers on the most popular theme parks across the country.
- Plus, access to top brands in electronics, apparel, and other offers to help you through all stages of life.

Register today for immediate access to TicketsatWork. Simply provide your email address and company code and start saving. The company code for RESDC members is "Retired". If you have any questions, please call TicketsatWork at (855) 240-7404. To order tickets visit:
https://www.ticketsatwork.com/tickets/.

All orders received by 2 pm (PST) Monday-Friday are processed and shipped the same day via UPS. E-ticketing options are also available for many venues, and orders received by 4:30 pm Monday-Friday are issued the same day. □