



THE NETWORK

December 2022

Honoring Yesterday—Protecting Tomorrow

Vol. 53, No. 12

RESDC VIRTUAL HOLIDAY FEST 2022 DECEMBER 13, 2022 AT 11AM

When: Tuesday, December 13, 2022, 11:00 am

Where: Virtual – Via Zoom Conferencing

Due to the prioritization of the health and safety of our members, we will be hosting a **Virtual Holiday Fest on Tuesday, December 13, 2022 at 11 am via online Zoom meeting room.** Last year’s event was very successful. Over 100 RESDC members enjoyed entertainment, gift drawings (must be present at Zoom event to win!), and an update on RESDC activities. This type of event also presents the opportunity to include members who have moved to other areas of the U.S., even other countries.

You must register in advance, and you must attend the Zoom event to be eligible to win a variety of \$25 and \$50 gift cards as opportunity drawings.

For more details on how to access Zoom and to register for this great event, visit us at: www.resdc.net/events

Program:

- Opportunities to win several \$25 and \$50 gift cards. **Must register and be present at Zoom event to win.**
- President Chris Heiserman’s Welcome
- Approval of the 2023 budget
- Ratification and oath of office for RESDC Board of Directors
- RESDC 2022 highlights
- A special keynote address from SDCERA Board of Retirement Chair Skip Murphy

We hope to see you there! □



RESDC HOLIDAY SCHEDULE

The Retired Employees of San Diego County will be closed from December 23rd through January 2nd. We will open again on Tuesday, January 3rd at 9:00 a.m. We wish you all a happy and safe holiday season! □

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DECEMBER CALENDAR OF EVENTS

6—(Tue.) RESDC Board of Directors Retreat

9:30am—2:30pm

13—(Tue.) Virtual Holiday Fest, See page 1

Via Zoom Web Conferencing, 11:00 am

15—(Thurs.) SDCERA Board of Retirement Meeting, 9:00 am

23-Jan. 2—RESDC Closed for Holidays

The RESDC Office will Reopen at 9:00 am on Tuesday, Jan. 3.

PRESIDENT'S MESSAGE

By Chris Heiserman



How to describe the 2022 year we've borne witness to? Volatility in the stock market and politics; malingering Covid-19; frustration with record low unemployment and significant job creation but escalating inflation; school shootings; and a new version of a proxy war in Ukraine, with world

powers (democratic and authoritarian) choosing up sides in a deadly game devastating a country, crushing innocent civilians, and displacing millions. A global warming debate (?) with record deadly wildfires in the West and treacherous hurricanes, tornadoes, and flooding in the Midwest, South and East.

Then there's the Midterm Elections which happened November 8th on our newsletter deadline. This critical vote was poised to decide control of Congress by the time you read this. Frankly, I feel it may be useful if the results turned out to be mixed with no clear "winner"; perhaps then the super partisan leaders on both sides will realize they should be working together to govern for all Americans. The monumental challenges facing the United States and the world in the next few years are VERY big and cannot be tackled adequately by an evenly split Congress focused primarily on an internal power struggle.

Speaking of the election, my wife and I will be glad to see the daily political campaign fliers cease to invade our mailbox. Why do candidates have to raise and spend so much money trying to get elected? We are especially tired of the daily texts from candidates, political leaders and celebrities imploring us to make another donation in key races across the country with a triple match to meet their midnight fundraising goal. This is apparently the price you pay in today's world of political campaigns for donating to a candidate or cause you want to support.

Honestly, we watch too much network and cable me-

dia political news coverage on a regular basis and find ourselves wondering why. Most of the coverage duplicates the status of current events and presents an array of "expert" analysts on panels that fill up their news shows practically 24-7. As retirees we have busy lives but can spend excessive time on news reporting and typical television prime time fare. Working families with children might be fortunate to catch the half-hour national and/or local news programs because their days are likely filled with getting kids to school, feeding them dinner, helping with homework, and putting them to bed.

In any event, the whole process of weathering the pandemic and trudging through the past year has been at times overwhelming and sometimes simply numbing. Let's hope by the time January 1, 2023 rolls around we will see brighter days ahead and have occasion to entertain optimistic New Year resolutions.

RESDC Was Nimble in 2022

RESDC's board and staff got creative during the pandemic to continue serving our membership. We held virtual Zoom board meetings and committee meetings and used technology to expand our services. We scheduled numerous Zoom webinars on educational topics and launched our own YouTube channel where video recordings of the events could be viewed.

Since our membership falls squarely in the vulnerable category of Covid-19, we have been very cautious in planning our return to in-person activities. Our office staff became adept at working remotely during the early phase of the pandemic, and now they are on a hybrid schedule covering the office one at a time. As you know we cancelled the Flag Day Luncheon slated for June 30, 2022, when we noted lagging reservations and felt it was too soon for many of our members. We are again having a Virtual Holiday Fest this month as well, but we are planning and looking forward eagerly to face-to-face reunions in 2023.

Here are some highlights from a successful 2022 for RESDC:

- In the January 2022 NETWORK we published a welcome message from SDCERA's new CEO, Tracy Sandoval. While we closely monitor the Retirement Board's activities as a watchdog protecting retiree benefits, we have forged a strong working relationship with the retirement association's administrative staff allowing us to better serve our members.
- Past RESDC President Stan Coombs contributed informative newsletter articles in 2022 on Social Security (February), single-payer health care (April), and a summary of the Covid-19 saga in June.
- In a test of retirees' comfort level with a return to in-person events, we had a very successful RESDC Round-up Happy Hour on the patio of Hooley's Public House at Grossmont Center in La Mesa on March 2nd.
- We were proud this year to continue our tradition of awarding several \$2,000 scholarships to exceptional graduating high school seniors related to our members. The personal accomplishments to these excellent students were highlighted in our July newsletter.
- During the year we regretfully saw the passing of three stellar past RESDC leaders. We paid tribute to their ser-

vice in NETWORK articles in March, May, and October. George Shoemaker was 91; Dorothy Slotter passed away one week shy of her 100th birthday; Rudy Massman was 101.

- RESDC Day at the Padres on September 22nd against the St. Louis Cardinals was another outdoor event for 25 members and guests.
- Our popular fall Health Fair Picnic and free barbeque returned this year on October 26th. We had to limit the size of event due to Covid health and safety concerns, but more than 150 registrants visited resource booths providing educational materials and many walked away with valuable drawing prizes and gift baskets. □

THEO AND EVELYN YAKEL SCHOLARSHIPS—2023

*By Carlos Gonzalez,
RESDC Scholarship Committee Chair*

The Theo and Evelyn Yakel Scholarships are available again this year from the Yakel Scholarship Fund through the San Diego Foundation. To be eligible, the applicant



must be a high school senior, an American citizen, and must plan to attend a two-year or four-year college in the United States. The scholarship must be used for tuition, books, or fees. All children, grandchildren or great-grandchildren of a RESDC member may be eligible to apply for the Yakel Scholarships.

The two-month application period opens January 18, 2023 and closes March 8, 2023. Applicants should go to www.sdfoundation.org and fill out the Common Scholarship Application to be considered for the Theo Yakel Scholarship as well as other scholarships they might qualify for. For further information, please call the San Diego Foundation at (619) 814-1343.

A sponsor certification letter verifying that the sponsor (parent, grandparent, or great-grandparent) is a RESDC member must be attached to each application filed. This document can be obtained by calling the RESDC office at (866) 688-9229 or sending an e-mail request to resdc@resdc.net. The foundation requires this document be verified and signed by a RESDC staff member and will not accept an application without this document.

PLEASE NOTE: All eligible high school seniors ARE ALLOWED to apply for both the Yakel and the RESDC Scholarships. Details concerning the RESDC Scholarship Program will be in the January issue of THE NETWORK. □



2023 RESDC BUDGET

The following 2023 RESDC budget was prepared by Executive Director **Mark Nanzer** and Treasurer **Carlos Gonzalez**. The budgeting process includes reviewing annual budget vs. actual amounts to ensure budgeted costs are in line with Board approved policies and ongoing administration of daily RESDC activities and events coordination. Additionally the budget is reviewed by the RESDC Audit committee and was approved by the Board of Directors at its November 2022 meeting.

□

2023 BUDGET SUMMARY

The budget proposal below will be voted on by the General Membership at our Annual Meeting (Holiday Fest) on December 13, 2022.

REVENUE

Candy Sales	7,800
Dividends	2,400
Dues	447,570
General Membership Meetings	16,300
Scholarship Donations	750

TOTAL REVENUE \$474,820

DISBURSEMENTS

Personnel Related

Salaries & Related Expenses	224,491
Professional Services	16,780

Non-Personnel Related

Operational Reserve	4,000
Business Expenses	1,725
Candy Purchases	7,800
Conferences/Meetings	12,000
Dues & Subscriptions	4,931
General Membership Meetings	34,400
Insurance	4,650
Office Supplies	3,000
Postage & Shipping	2,500
Printing & Copying	70,826
Recruitment	6,500
Scholarships	13,000
Telecommunications	5,500
Utilities	1,000

Facility & Equipment

Equipment Purchase & Service	4,000
Rent	39,352
Computer	12,680
Furniture	5,685

TOTAL DISBURSEMENTS \$474,820



CHANGES TO SDCERA'S HEALTH INSURANCE ALLOWANCE AND MEDICARE PART B REIMBURSEMENT PROGRAMS COMING IN JANUARY 2023

SDCERA is making changes to how the Health Insurance Allowance (HIA) and Medicare Part B (Med B) reimbursement programs are administered. In December, eligible members will receive a letter detailing the changes and actions members need to take to get reimbursements. The HIA and Med B reimbursement programs were put in place to provide eligible participants reimbursement for health, dental or prescription insurance premiums up to a maximum amount.

In general, eligible participants are Tier I or Tier II retirees with at least ten years of service credit. After the death of a member, their surviving spouse becomes eligible to participate. Tier I and Tier II members who retired for disability may also be eligible along with their surviving spouse.

Currently, both the HIA and Med B reimbursements are added to a member's monthly pension payment. Beginning with the January 2023 pension payment, these reimbursements will no longer be added to SDCERA monthly payments.

All reimbursements will be made directly to a member's bank account through SDCERA's new administrator, ASIFlex.

ASIFlex has significant experience and specializes in benefit administration and health reimbursement programs. ASIFlex has provided benefits administration to County of San Diego employees for many years.

For members currently enrolled in an SDCERA-sponsored health insurance plan or a RESDC-sponsored dental insurance plan, the premiums will continue to be deducted from the member's pension payment. Beginning in January 2023, SDCERA will submit proof of premium payment to ASIFlex, who will then make reimbursements directly to the member's bank account.

For members currently enrolled in a medical, dental or prescription drug insurance plan outside of SDCERA and RESDC, the member must submit the following proof of payment documentation to ASIFlex:

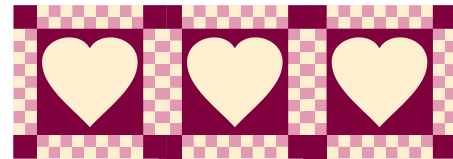
1. A completed claim form
2. Proof of premium payment
3. An itemized statement from your insurance showing the date for which the premium is paid, the type of insurance, and the dollar amount

ASIFlex will then make the reimbursement directly to

the member's bank account within three business days. Members can submit a claim and proof of payment monthly, quarterly, or annually.

For members eligible to receive the Medicare Part B reimbursement, the member must submit a claim form and proof of premium payment to ASIFlex for reimbursement. This documentation is a requirement under IRS regulations. Members can also submit their Social Security Annual Notice of New Benefit Amount at the beginning of each year to be reimbursed monthly.

Again, if you're eligible, you'll receive a letter detailing these changes in early December. More information can be found at www.sdcer.org. □



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 exciting birthday, or wedding anniversary, please call RESDC at (866) 688-9229. You can also write to RESDC, 8825 Aero Drive, Suite 205, San Diego, CA 92123. You can also send your information to us by email at: resdc@resdc.net □

PENSION FACTS AT A GLANCE

Almost 7 in 10

Retirees rely on Social Security as their primary retirement income source, according to a Transamerica Center for Retirement Studies report.



SHOULD I CHANGE MY MEDICARE INSURANCE PLAN DURING AEP?

Few things are more important than your health. That's why finding the best Medicare insurance plan for you brings peace of mind, knowing that support and care will be there if you experience a health issue. But if you're not exactly feeling that peace of mind right now, you're in luck! Medicare's annual enrollment period (AEP) is once again upon us.

AEP isn't just a time for seniors to sign up for new plans—you can also evaluate your current plan to make sure you're completely happy with the coverage. You may be asking yourself: "Should I change my Medicare plan during AEP?" If your current plan isn't quite meeting your needs, the answer is yes!

1. What if I'm happy with my Medicare insurance plan?

If that's the case, great! You don't need to do anything. If you're already enrolled in Medicare and like your plan, no action is necessary. Your current plan will automatically be continued.

You'll soon receive your 2023 plan benefits information in the mail. Keep an eye out so you can save this document and reference your plan easily throughout the year.

2. Do I *have* to change my Medicare insurance plan during AEP?

Again, only if you want to! If there are aspects of your Medicare insurance plan you're not happy with, schedule an appointment with your Medicare insurance agent right away.

3. But *should* I change my Medicare insurance plan during AEP?

If you're not quite satisfied with your current plan, or if you've experienced changes in your health that require additional coverage, there may be a better plan available for you. Your Medicare insurance agent can walk you through your

QUOTE OF THE MONTH

"Only those who will risk going too far can possibly find out how far one can go."

- Thomas Stearns Eliot

options and determine what, if any, changes you need to make.

4. What plans can be changed during AEP?

During Medicare's annual enrollment period, both Medicare Advantage and Medicare prescription drug plans can be changed.

5. When do I need to reach out?

Once again, if you're satisfied with your current plan, you don't need to do anything. Your plan will automatically continue into next year.

But if you'd like to explore your Medicare insurance plan options during AEP, contact your Medicare insurance agent as soon as possible. AEP is already underway, with the last day to make a change to your 2023 Medicare plan set for December 7, 2022.

6. How can I learn more about AEP?

Sign up for our monthly newsletter to stay up-to-date on Medicare insurance news and other senior issues. [You can also find more information on AEP here!](#)

What are my next steps?

Your Medicare insurance plan will auto-renew for 2023 if you take no action by the end of AEP. Just remember, you can make changes to your 2023 plan only until **December 7, 2022**.

If you have questions about AEP or need help finding the best plan for you, **get in touch with us at 866-210-1544**.

[MySeniorHealthPlan.com](https://www.myseniorhealthplan.com) prides ourselves on our ability to provide honest & non-biased comparisons given we represent most top insurance carriers. While other companies might represent many lines of insurance- our expertise is Senior Health Insurance.

By focusing primarily on Senior Health Insurance, we are always up to date on the latest Senior Health Insurance products, technologies, and news. □



**First Day Of Winter
December 21st!**

RECENT EVENTS

- ❖ **Working Paper: How Does COVID-Induced Early Retirement Compare to the Great Recession?** The Center for Retirement Research at Boston College released a working paper asking questions about comparisons between COVID-Induced early retirement to the Great Recession. The paper states the following...In early 2020, the COVID Recession seemed like it would result in an increase in early Social Security claiming, similar to the Great Recession. However, pretty quickly the COVID Recession turned out to be quite different. It was spurred by a health crisis, potentially increasing the likelihood of early claiming among older workers and accompanied by a quick recovery in the stock market followed by rapidly-rising prices that could enable many with assets to retire early. On the other hand, the unprecedented expansion and generosity of unemployment insurance (UI) offered a way for lower-paid workers to stay in the labor force.

Findings include:

- Self-reported poor health did not lead to increased claiming during COVID, a story consistent with the Great Recession.
- The booming stock market associated with COVID induced early claiming among those with retirement assets, a stark difference from the Great Recession where workers remained in the labor market to replenish depleted balances.
- On the other hand, generous UI benefits reduced early claiming for workers in the two lowest earnings terciles, a stark difference from the Great Recession where the lower paid continued to retire earlier than the well paid.
- In the end, and in contrast to the Great Recession, the competing effects more than canceled each other out and resulted in an actual decrease in early claiming during the COVID Recession and slightly higher monthly Social Security benefits.

The policy implications of the findings are:

- Generous UI benefits dramatically alter the work-life trajectories of the lower paid.
- They also allow the lower paid to avoid actuarial adjustments from early claiming that would have left them with lower monthly benefits.

To access the paper, visit: <https://crr.bc.edu/category/working-papers/>

- ❖ **NASRA Issue Brief: Employee Contributions to Public Pension Plans.** The National Association of State Retirement Administrators (NASRA) recently released a brief on public employee contributions to their pension plans. The report introduction states the following:

Unlike in the private sector, nearly all employees of state and local government are required to share in the cost of their retirement benefit. Employee contributions typically are set as a percentage of salary by statute or by the board that oversees the retirement system. Although investment earnings and employer contributions account for a larger portion of total public pension fund revenues (see Figure 1), by providing a consistent and predictable stream of revenue to public pension funds, contributions from employees fill a vital role in financing pension benefits. Reforms made in the wake of the 2008-09 market decline included higher employee contribution rates for many public pension plans. This issue brief examines employee contribution plan designs, policies and recent trends.

To access the brief, visit: <https://www.nasra.org/issuebriefs>



PURCHASE SEE'S CANDIES GIFT CARDS ONLINE

You can purchase See's Candies gift cards in our Online Store using your RESDC discount!

RESDC members are offered \$25 gift cards for \$22, a savings of \$3. Gift cards are redeemable at any See's Candies location or online.

To purchase gift cards online, go to:

resdc.wildapricot.org/online-store. We can only accept credit cards to purchase gift cards online. You may not purchase more than ten gift cards in one transaction.

Note: You need a RESDC member self-service login in order to access the online store. If you need one, please email resdc@resdc.net.

RESDC members are entitled to a **10% group discount on selected items** at the two **See's Discount Stores: 3751 Rosecrans Street, San Diego, 92110; and 1830 Marron Road, Carlsbad, 92008**. You must ask the See's sales team which items are selected. You need to 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.

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 through the mail 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 postage stamp if purchasing less than five gift cards. If purchasing over five gift cards enclose 78 cents of postage. If purchasing over nine gift cards enclose 98 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. □



In Memoriam



Emma Acosta	Probation
Earl Arnold	Probation
Helen Baca	Surviving Spouse
David Bavencoff	Sheriff
Brenda Butler	HHSA
John Carnett	
Saralou Chovan	Human Resources
Geraldine Connolly	HHSA
Patricia Culmer	
Lance DeClue	Environ Health & Quality
Gerald Durkin	HHSA
Aretta Foster	
Annie Gallardo	HHSA
Elizabeth Gittins	Superior Court
Ricardo Gutierrez	HHSA
Rosemary Hagemann	
Robert Halstead	
Thomas Hayes	Probation
Carl Hickman	Public Works
Kun Hillman	
Patricia Hott	
Rwanda Jackson	HHSA
Marjorie Jaramillo	Probation
Waneta Jones	
Richard Kopenski	Dep of Info Services
Marie Logan	
Joanne McLean	Superior Court
Frederick Meyer	HHSA
Cindy Miller	Purchasing & Contracting
Curtis Munro	Sheriff
Philip Navariz	Sheriff
Paula Orlando	HHSA
Hila Page	HHSA
Andrew Richardson	Public Works
Erika Riolo	
Alejandro Saucedo	Public Works
Mack Smith	Sheriff
Charles Thomas	
Frances Thon	
Roy Wallace	
Royetta Wallace	
Clayton White	Air Pollution Control
Nancy Wills	
William Winterton	Public Works
Dorothy Woodson	
Julie Wright	Sheriff

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.

The Surviving Spouse of a RESDC member is eligible for RESDC membership. For enrollment assistance, please call (619) 688-9229. □

ASSOCIATION OFFICERS

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 2nd Vice Pres....Janel Pehau
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Stan Coombs

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Mark Nanzer

OFFICE STAFF....Marge Elmendorf

....Andrew Steele

NETWORK EDITOR....Andrew Steele

RESDC Office Email Address:

resdc@resdc.net



WELCOME NEW MEMBERS

Indira Avadhani	
Carlos Bejar	Environmental Health
Albert Bradley	Public Defender
Salvador Florendo	Sheriff
Constance Govier	
John Hensley	Probation
Timothy Jordan	General Services
Maureen Kane	HHSA
Dawn Kay	Public Safety
Cassandra Kinchen	Public Defender
Yvette Klepin	Probation
Yukiko Kues	Probation
Susan Liponi Asturias	Emergency Services
Pat Martin	
Teresa Montes	HHSA
Marcos Peraza	
Alice Rigg	Library
Cinda Temmer	Superior Court
Ana Williams	HHSA
Jacklyn Williams	SDCERA
John Williams	
Mercedes Zimmer	Sheriff





Office Hours: 9 a.m. to 2 p.m. Monday through Friday.

Telephone: (866) 688-9229 Toll Free

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 @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.

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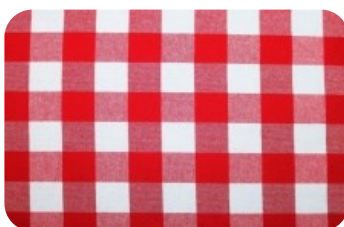
RESDC 2022 IN REVIEW



Members enjoyed the RESDC Day at the Padres on September 22.



At the RESDC Roundup members shared libations as they caught up with each other.



Members enjoyed some BBQ at the Health Fair Picnic on October 26.

