



# THE NETWORK

December 2023

Honoring Yesterday—Protecting Tomorrow

Vol. 54, No. 12

## 2023 RESDC HOLIDAY LUNCHEON DOUBLETREE HOTEL MISSION VALLEY HAZARD CENTER

**When:** Thursday, December 14, 2023  
11:00 am – 2:00 pm. Lunch is served at 11:30 am.

**Where:** DoubleTree Hotel (*Directions on page 4*)  
Mission Valley Hazard Center  
7450 Hazard Center Dr., San Diego, CA 92108

**Menu:** Roast Turkey or Vegetarian Lunch

**Cost:** \$30 per person

**Program:** President’s Welcome, introduction of guests, approval of the 2024 budget, over \$1,000 in opportunity drawing prizes, and music performed by Silverwood, a versatile music ensemble.



**Registration:**

**Registration forms and payment must be received in the RESDC office by Thursday, December 7th.** There are no refunds for cancellations after December 7th.

**Reserved tables will be provided only for groups of ten who pay for the entire group with one check or one credit card. No exceptions.** If wheelchair seating is required, please call our office at (619) 688-9229, or you may inform us on your registration form. Name badges and opportunity ticket packets should be picked up at the check-in table at the event. They will not be mailed.

**Register Online:** Go to [www.resdc.net/events](http://www.resdc.net/events) and click the green “Register” button. Use the email associated with your member account. Click “Add guest” to add additional registrants for \$30 each. To pay for yourself and guests, click “Pay Online” and pay with credit card.

**Register by Phone:** Call the RESDC Office at (619) 688-9229 during our hours of 9 am – 2 pm Mon-Fri.

**Register by Mail:** Fill out the Registration Form. Make a check payable to RESDC for \$30 per person. Mail registration

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### Holiday Luncheon Registration Form

RESDC Member Name(s): \_\_\_\_\_

Phone: \_\_\_\_\_ Email Address: \_\_\_\_\_

Guest Name(s): \_\_\_\_\_

# of Roast Turkey Meals: \_\_\_\_\_ # of Vegetarian Meals: \_\_\_\_\_ x\$30 each = \$ \_\_\_\_\_ (Total Enclosed)

## DECEMBER CALENDAR OF EVENTS

- 14—(Thurs.) RESDC Holiday Luncheon**  
 DoubleTree Hotel Mission Valley Hazard Center  
 11:00am-2:00pm.  
 RESDC Office will be closed.
- 14—(Thurs.) SDCERA Board of Retirement Meeting**  
 9:00 am.
- 22-Jan. 1—RESDC Closed for Holidays**  
 RESDC Office will reopen at 9:00am on  
 Tuesday, Jan. 2.

## PRESIDENT'S MESSAGE—HEALTH CARE CONUNDRUM?

*By Chris Heiserman*



The definition of conundrum is “a riddle”, so perhaps that’s a misnomer because navigating health care options for seniors like us is anything but humorous. It’s serious and the recent decision by Scripps Health to exit the Medicare Advantage market in January has thrown many hundreds of families into a semi-panic and cast a bright light on the complicated arena of adequate and affordable health care services. With the major advertising push by for-profit health care organizations via television, radio and online during the annual “open enrollment” period for signing up or changing health care options, we probably should have known the popular Medicare Advantage field is not just complicated and controversial, but also obviously very lucrative for providers.

However, that seems to beg two questions: Why is Scripps bailing out of the plans, and will others be following? That remains to be seen.

Medicare Advantage was established in the Medicare Modernization Act of 2003. According to one source, since 2007 enrollment in Medicare Advantage plans has nearly tripled and these plans manage care for more than half of all Medicare participants. [Centers for Medicare and Medicaid Services (CMS) reported nearly 66 million enrolled as of March 2023]. Briefly, Medicare Advantage is called Part C and is a comprehensive health care option that includes Parts A (hospital insurance) and B (medical insurance) of original Medicare as well as prescription drug coverage (Part D).

The Scripps decision to leave Medicare Advantage affects some 34,000 San Diegans. At the article submission deadline for this newsletter Scripps patients facing a loss of health care services January 1st were scrambling to find information about replacement options during the October 15th to December 7th Open Enrollment period. A series of educational on-line webinars detailing coverage options were promoted and delivered by the Health Insurance Counseling and Advocacy Program

(HICAP) on November 1st, November 13th, and November 28th. HICAP is a state-affiliated non-profit that provides free and unbiased information on Medicare options and comparisons so individuals can make their own decisions. It also developed detailed guides, a Frequently Asked Questions document and option comparison charts and posted them on their website.

The 2024 HICAP Information for Scripps Patients can be found at <https://app.box.com/s/cqwh5oa0p3ggp2mtngtoz68iodyn91rn>

In addition, RESDC arranged a Zoom webinar about the Scripps Health issue on November 29th with our partner, My Senior Health Plan (MSHP). MSHP is a for-profit organization that also provides free counseling on Medicare coverage options to help people find the right plan that meets their health care needs. MSHP has been an affiliate RESDC member for the past eight years and has successfully assisted many of our members. With the Open Enrollment period ending December 7th, I hope any of our members affected by the Scripps Health change were able to take advantage of these resources and get the help they needed.

### Health Fair Picnic Redux

Our annual Health Fair Picnic October 25th at Admiral Baker Field marked a full-fledged return to in-person events. Interest in the picnic was so high we had to stop accepting registrations at 400 to avoid exceeding our reserved space. RESDC members enjoyed the opportunity to get together again face-to-face, to drop by more than a dozen informational booths, partake in a tasty barbecue lunch (with dessert cakes provided by the San Diego County Credit Union), and participate in the traditional drawing for numerous valuable raffle prizes. We have presented Health Fair Picnics at Admiral Baker Field since 1996 – 24 events, excluding pandemic years.

Two members of the San Diego County Employees' Retirement Association (SDCERA) Board of Retirement (Skip Murphy and David Gilmore) joined us for the festivities and generously volunteered to help serve the barbeque buffet to our hungry members.

### RESDC Executive Director Retiring

Mark Nanzer has been at the administrative helm of our organization for more than nine years. Mark and the excellent staff team he assembled have worked closely with our Board of Directors to significantly raise the visibility of RESDC in the public employee retirement arena and taken us to a whole new level of comprehensive service to our members. He helped us work through the challenges of the Covid-19 pandemic years by employing technology with virtual meetings and Zoom webinars to replicate business as usual. We established our own RESDC YouTube channel providing recorded educational and informative events on-line for members.

Like all of us, Mark had to decide when it was time to leave the full-time career behind. He has been both a friend and a colleague and we are sorry to see him leave; however, we all know from our years at the County that life goes on when valued co-workers retire (and join RESDC).

We are in the process of recruiting a new executive director. It's always tough to “fill the shoes” of a successful veteran

administrator, but continuing the mission of the organization and serving our members is our paramount concern. RESDC will keep serving our members at the current high level and we welcome any ideas you may have for improvement or questions about issues important to retirees. □

## THEO AND EVELYN YAKEL SCHOLARSHIPS—2024

*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 17, 2024, and closes March 8, 2024**. Applicants should go to [www.sdfoundation.org](http://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 reach the San Diego Foundation at [Scholarships@sdfoundation.org](mailto:Scholarships@sdfoundation.org).

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](mailto: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. □



## 2024 RESDC BUDGET

The following 2024 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 Executive Committee and was approved by the Board of Directors at its November 2023 meeting. □

### 2024 BUDGET SUMMARY

The budget proposal below will be voted on by the General Membership at our Annual Meeting (Holiday Luncheon) on December 14, 2023.

#### REVENUE

Candy Sales	6,500
Dividends	3,700
Dues	455,827
General Membership Mtgs	15,500
Scholarship Donations	750

**TOTAL REVENUE \$482,277**

#### DISBURSEMENTS

##### Personnel Related

Salaries and Related Expenses	231,938
Professional Services	12,480

##### Non-Personnel Related

Operational Reserve	4,000
Board Election Costs	5,000
Business Expenses	1,225
Candy Purchases	5,000
Conferences/Meetings	10,000
Dues & Subscriptions	4,981
General Membership Meetings	35,300
Insurance	4,650
Office Supplies	4,000
Postage & Shipping	3,000
Printing & Copying	75,938
Recruitment	6,500
Scholarships	13,000
Telecommunications	4,000
Utilities	1,200

##### Facility & Equipment

Office Relocation Costs	4,000
Equipment Purchase & Service	2,200
Rent	39,865
Computer	14,000

**TOTAL DISBURSEMENTS \$482,277**



**2023 RESDC HOLIDAY LUNCHEON**  
**DoubleTree Mission Valley**  
**Hazard Center**  
**7450 Hazard Center Dr.**  
**San Diego, CA 92108**

From I-8 E or W, take Hwy 163 N, exit Friar's Road East and turn left; from Hwy 163 S, exit Friar's Road East and turn right. Turn right on Frazee Road. Turn right on Hazard Center Drive. Turn right at Hazard Center West Driveway (2nd light) and go straight back into the "Hotel Self Park" parking. Take a ticket, which you can get validated at the luncheon check-in table for free parking. □



**PENSION FACTS**  
**AT A GLANCE**

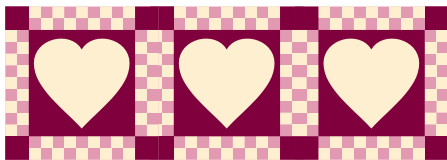
**28%**

**Of non-retired Americans have no retirement savings at all. One in five workers has less than \$1,000 saved or invested.**

Motley Fool



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



**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](mailto:resdc@resdc.net) □



**RESDC HOLIDAY SCHEDULE**

The Retired Employees of San Diego County will be closed from December 22nd through January 1st. We will open again on Tuesday, January 2nd at 9:00 a.m. We wish you all a happy and safe holiday season! □

## FRAUD COMES IN MANY FLAVORS

By Chuck Brown, Director



First, it was telephone calls (phone phreaking) that attempted to either get your personal identification information or con you into sending or spending money. Then, email (starting with AOL) bombardments of the same ilk started arriving. Now, you can add texting/messaging to that mix of malicious mavericks. Oh, what to do?

All this annoying stuff is known as phishing (probably derived from the original phone phreaking) – an attempt to trick you into clicking on something that will silently download spyware onto your computer or phone or take you to a legitimate-looking website and ask for lots of personal and financial information.

There are many forms of interactive or reactive phishing:

1. Your account is going to be closed unless ...
2. You are a winner (of) ...
3. Complete our survey and get a free ...

Typical phishing emails have common properties:

1. A fake sender – The “From” may be a legitimate name, but the email address is not associated with the legitimate name, company, or their web site.
2. Attention-getting subject line.
3. A compelling, persuasive message.

Smishing and Vishing – The same scam attempts via SMS (texting) and robocalls that lead you down a menu tree after claiming to be a legitimate source, like the IRS or SSA.

The adage, “Forewarned is forearmed” applies here:

1. If it sounds too good to be true, it probably is.
2. Check the email address of the sender. It may say Chase Bank, Google, Walmart, or whatever, but the email address is often recognizable as fake.
3. Check the URL before clicking on it. Mouse over the link and read the web site address, either as a pop-up by your cursor or at the bottom of the page. It will likely be a fake address or a misspelling of the real company web site address.
4. Beware of content using poor grammar, having typos, misspellings, or overly gratuitous phrases
5. Offering something for free.
6. The sender is customer service or technical support.
7. A familiar sender whose message is very brief – “Look what I found” or “Thought you should see this” with a link. Remember to mouse over the link!
8. Email from government agencies. Person-specific communication is typically done via U.S. Mail, not by email or text.

For more details see an article from Reader’s Digest at <https://www.rd.com/article/what-is-phishing/> □

## LOG IN TO OUR MEMBER SELF-SERVICE SITE

[resdc.wildapricot.com](https://resdc.wildapricot.com)

The RESDC Member Self-Service site is designed for members to get the most out of their membership.

### What can I do at the Member Self-Service site?

1. **Join the Membership Directory.** Do you want to see if any of your old co-workers or friends are members? You can join our membership directory so you can contact or be contacted by old friends.
2. **Register for RESDC Events.** Conveniently reserve your spot or purchase tickets to one of our popular events. These include attending a Padres game, a theater performance, the annual Health Fair Picnic, the annual Holiday Luncheon, RESDC Roundup Social Mixers, or one of our many informative General Membership Meetings.
3. **Purchase See’s Gift Cards.** Through our online store, you can purchase \$25 See’s Candies Gift Cards for \$22, a savings of \$3 each. Note: Limit 10 per customer.

Go to [resdc.wildapricot.org](https://resdc.wildapricot.org) and log in today!

**Note:** When you became a member of RESDC, you were sent an email containing a temporary password. This password, along with your email address on file with RESDC, will be your login information. If you no longer have access to this email, please email [resdc@resdc.net](mailto:resdc@resdc.net) to request another temporary password. □



### QUOTE OF THE MONTH

*“I gravitate towards sort of broken characters who try to be better people.”*

• Matthew Perry

## RECENT EVENTS

### New Report - Closing the Gap: The Role of Public Pensions in Reducing Retirement Inequality.

A new report from the National Institute on Retirement Security ([www.nirsonline.org](http://www.nirsonline.org)), finds that defined benefit pensions play a critical role in delivering adequate retirement income for older Americans while providing a key buffer against economic hardship for women, Blacks, Latinos, and those without a four-year college degree. The report also finds that the wealth value of lifetime pension income, particularly from public pensions, is distributed more equitably by race and gender than other private financial assets, thereby narrowing the wealth gap among older families.

The report finds:

- Pensions reduce retiree poverty and near-poverty across race, sex, and educational attainment. The anti-poverty impact of pensions is largest for Black and Latino retirees, as well as for retirees without a four-year college degree.
- Pension income is distributed relatively evenly among recipients by race, while public pension income is distributed more equally by gender than private pension and 401(k) income. For instance, Black pensioners have virtually the same pension wealth as white pensioners, and women hold just over half of public pension wealth.
- Pension benefits currently in payment to 23.2 million adults aged 55 and older in the U.S. represent \$5.6 trillion in household wealth, boosting middle-class family net worth by 36 percent and narrowing racial and gender wealth gaps among older families.

To access the report, visit: <https://www.nirsonline.org/newsroom/> □



### SEND DOCUMENTS SECURELY TO SDCERA

SDCERA has launched a new tool to help members securely submit forms and documents.

The secure file upload tool allows you to send files to SDCERA easily online without using unsecured email. All you need to do is include your name, email, phone number, and the file you'd like to attach. You should also include information about the file you are submitting. We accept many file types: pdf, jpg, doc, png, and more.

Visit [upload.sdcera.org](http://upload.sdcera.org) to submit your form, backup documents, or any other important file that has your personal information on it. □



## 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](http://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](mailto: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](http://www.resdc.net/sees-candies-discount). We will supply the return envelope to put the gift cards into. □



# In Memoriam



Inga Behnke	Environ Health
Rose Marie Bill	HHSA
Anthony Brandenburg	Superior Court
Father Brooks	Probation
Jaleah Brynn	
William Cahill	District Attorney
Esteban Castro	Sheriff
Sharon Cox	HHSA
Luz Davis	Treasurer/Tax Collector
Mary Deangelis	
A Donohue	HHSA
Les Dubow	District Attorney
George Edwards	
Bill Ellis	HHSA
Cheryl Fleming	Environ Health
Lidia Garcia	Public Defender
Diana Gonzales	HHSA
Beverly Gordon	Sheriff
Carol Gourley	
Mark Green	HHSA
Charline Grogan	
Virginia Hahn	
James Hanvey	
Philip Harry	Public Defender
Janet Hawkins	Info Services
Elizabeth Hedrick	Superior Court
Charles Hile	
Sidney Holland	HHSA
Melvin Karaffa	Assessor/Recorder/Cty Clk
Michael Koch	Public Works
Mark Lewis	Local Agency Formation
Lorraine Lowerison	
Ronald Mohler	
Vera Rasheed	HHSA
Moises Rivera	Probation
Patricia Ross	
Linda Rupert	Housing/Commtty Devlp
Moe Sepassi	General Services
Patricia Shields	Info Services
Clarence Sievert	Superior Court
Sharon St. Michel	
Erik Stieringer	Sheriff
William Tanner	General Services
Mariano Tano	Sheirff
Deborah Terrell	HHSA
Thalia Vanfowler	Sheriff
Ladislao Vargas	Probation
Albino Villarreal	
Grace Woods	
Ann Yamada	HHSA

## ASSOCIATION OFFICERS

President.....Chris Heiserman  
 1st Vice Pres.....Dolores Diaz  
 2nd Vice Pres.....Janel Pehau  
 Secretary.....Leila Attar  
 Treasurer.....Carlos Gonzalez

## ASSOCIATION DIRECTORS

Chuck Brown, Francine Howell,  
 John McTighe, Merrill Roach,  
 Maria Rubio-Lopez, Bruce Silva,  
 Bob Summers

## IMMEDIATE PAST PRESIDENT

Stan Coombs

## EXECUTIVE DIRECTOR

Mark Nanzer

## OFFICE STAFF....Marge Elmendorf

....Rosita Haro

....Andrew Steele

## NETWORK EDITOR....Andrew Steele

## RESDC Office Email Address:

[resdc@resdc.net](mailto:resdc@resdc.net)



## WELCOME NEW MEMBERS

LeAnn Carmichael	Planning & Devel Serv
Katherine Hartnett	Superior Court
Dennis Herron	
Gerald Livingston	
John Membrere	Sheriff
Silvia Roehl	
Melvena Standford-Gabaldon	
Jackie Swasey	
My Ngoc Tran	Child Welfare Services

## 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. □





**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](mailto:resdc@resdc.net)

**Website:** [www.resdc.net](http://www.resdc.net)

**f** @RetiredEmployeesofSanDiegoCounty  
**t** @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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# RESDC 2023 IN REVIEW



Age Well General Membership Meeting



Flag Day Luncheon



Meet the SDCERA C-Suite General Membership Meeting



Day at the Padres



RESDC Roundup



Health Fair Picnic