



# THE NETWORK



Newsletter of The Retired Employees of San Diego County

## RESDC HEALTH FAIR PICNIC FRIDAY, OCTOBER 10, 2025

**What:** The Retired Employees of San Diego County (RESDC) are proud to announce our annual Health Fair Picnic on Friday, October 10, 2025 from 10:00am to 1:00pm. It will be held at Admiral Baker Field.

**Huge thanks to My Senior Health Plan for their generous support of this event.**

Our Association consists of over 8,000 members and the attendance at our Health Fair Picnic is growing each year. We are expecting over 300 attendees at this year’s event. All guests will receive an amazing BBQ lunch in addition to tons of health and wellness information from our knowledgeable and frankly, terrific exhibitors.

This is a free event but please note: **REGISTRATION IS REQUIRED.**

**When:** Friday, October 10, 2025, 10:00 am—1:00 pm  
**Lunch Served 11:30 am—12:30 pm**

**Where:** Admiral Baker Field, 2400 Admiral Baker Rd, San Diego, 92124.  
Driving directions will appear in the October issue of *THE NETWORK*.

**Registration:**

**Each member is welcome to bring two guests. Registration forms must be received in the RESDC office by Friday, October 3.** Name badges and opportunity drawing tickets should be picked up at the Check-In table. They will not be mailed. **No pets are allowed except Service Animals. No smoking or vaping.**

**Choose Registration Method:**

**Register Online:** Go to [www.resdc.net/events](http://www.resdc.net/events) and click the green “Register” button.

**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. Mail form to RESDC, 3760 Convoy St., Suite 118, San Diego, CA 92111. □

### Health Fair Picnic Registration Form

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

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

Non-Member Name(s): \_\_\_\_\_

# of RESDC Members: \_\_\_\_ (FREE)      # of Non-Members: \_\_\_\_ (FREE)

## September Calendar of Events

- 1—(Mon.) Labor Day**  
RESDC and SDCERA closed.
- 11—(Thurs.) RESDC Board of Directors Meeting**  
9:30 a.m.
- 18—(Thurs.) RESDC Roundup**  
Stone Brewing, Liberty Station, 3:00pm-5:00pm

## PRESIDENT’S MESSAGE

By *Chris Heiserman*



Everyone knows that health care in the United States is a huge issue that impacts millions of Americans and costs a lot more than in other developed countries in the world. U. S. health care costs as a percentage of Gross Domestic Product (GDP) is the highest globally (18.8% in 2024) and twice as high as the average of other repre-

sentative nations (9.4%).

Medicare is the largest public health care program in the United States and covers everyone 65 and over and individuals who receive federal disability benefits (some 65 million people). There is an annual Trustees' Report for 2025 that has been released. Alicia Munnell, senior advisor to the Center for Retirement Research at Boston College, published a “perspective” on the report in August. It summarizes the current state of Medicare finances and identifies some key issues.

According to the brief, Medicare represents 21% of national health care spending and 13% of the federal budget. Traditional Medicare consists of Part A and Part B. Hospital Insurance (HI) covers inpatient services, skilled nursing facilities, home health care and hospice. Supplemental Medical Insurance (SMI) has two accounts, Part B covering physicians and outpatient hospital services, and Part D covering prescription drugs.

There is also Part C, which is the Medicare Advantage plan that pays private insurers providing both Part A and Part B (and often Part D). The Medicare Advantage option has grown quickly and now represents almost half of Medicare’s total cost (\$1.122 Trillion in 2024 according to the 2025 Trustees’ Report).

Medicare has two trust funds. The HI fund (Part A) gets 88% of its revenue from a payroll tax on workers and employers; the remainder comes from a portion of federal income taxes on Social Security benefits. The SMI trust fund (Parts B and D) gets money from general funds (72%) as well as premiums patients pay and state payments for beneficiaries enrolled in both Medicare and Medicaid.

According to the brief, the SMI Trust Fund (parts B and D) generally has adequate revenues to cover future projections; however, the problem is costs are high and rising. This means the fund is requiring a growing share of

general revenues and hitting beneficiaries with rapidly increasing premiums. Trustees’ projections for future years are based upon current laws which include “cost-control” provisions. If these limiting measures result in inadequate reimbursement rates, hospitals and doctors may stop serving Medicare patients. Due to the uncertainty of cost-control measures in the future, Medicare actuaries produce alternative projections, generally updating the amounts to be paid to hospitals and physicians.

Similar to the Social Security Trust Fund situation, the Medicare Trustees’ report projects that reserves in the HI fund will be depleted in 2033 and reserves will be sufficient to cover only 89% of costs. The report said the reserve depletion moved up three years from last year’s report due to higher than expected expenses in 2024.

Munnell’s brief also discussed why the cost of Medicare is so high. She suggested the main culprit is the expensive health care environment in the United States compared to other developed countries. She listed some of the drivers of health care costs here: high salaries of physicians, high drug prices, and high administrative expenses.

Another part of the high Medicare program expense is the popularity and rapid growth of the Medicare Advantage plan option which costs 20% more than traditional Medicare. While regular Medicare pays for services that patients receive, the program pays Medicare Advantage plans a fixed amount per enrollee. Medicare Advantage plans receive higher payments for less healthy enrollees, providing an incentive to identify as many health conditions as possible for each patient. Also, Medicare rates Medicare Advantage plans on a five-star scale and provides quality bonuses to highly rated plans.

With these “extra” revenues compared to traditional Medicare plans, these private insurers can attract more participants, offering enhanced benefits like dental or vision insurance, a limit on annual out-of-pocket costs, and low or zero premiums.

Munnell characterizes the price tag of these additional benefits as “overpayments” compared to the more strictly regulated expenses of regular Medicare. She suggests a redesign of the expensive U.S. health care system is in order and believes Medicare should address the inequitable revenue allocation rules that favor Medicare Advantage plans.

The briefing paper, “Medicare Finances: A Perspective on the 2025 Trustees’ Report” can be found on this website: <https://crr.bc.edu> □

## QUOTE OF THE MONTH

*“We have forty million reasons for failure, but not a single excuse.”*

**-Rudyard Kipling**



**RECIPE  
SHARE**

**CHILI RELLENO CASSEROLE**  
*Submitted by Patricia Petersen*

- 3 7-oz. cans mild (Ortega) green chiles, whole
- 1 pkg. Monterey Jack cheese
- 4 eggs, beaten
- 1/3 cup milk
- 1/2 cup flour
- 1/2 tsp. baking powder
- 1 cup grated (shredded) sharp or medium Cheddar cheese (or Mexican cheese mix)
- Small can marinara sauce or enchilada sauce or salsa (may not need whole can)

Butter inside of 9" square or 1 quart baking dish. Cut jack cheese into long chunks or slices about 1/2 inch thick. Drain chiles. Insert cheese into chiles and arrange in baking dish.

Combine eggs, milk, flour and baking powder and blend or whisk until smooth.

Pour over chiles. Layer some sauce or salsa on top (you can save leftover sauce for another project) and sprinkle with shredded cheese.

Bake at 350 degrees for 30 minutes or until firm when you shake the pan. □



**SDCERA REPORTS INVESTMENT  
RETURNS FOR FISCAL YEAR 2025**

SDCERA reported an investment return of 11.2% for the fiscal year ended June 30, 2025. SDCERA's assets under management were \$19.7 billion.

Based on FY 2025's return, SDCERA's three-year investment return was 10.7%, the five-year return was 9.0%, and the 10-year return was 7.1%, all as of June 30, 2025. These investment returns are annualized and net of fees. □

**ASSOCIATION OFFICERS**  
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 1st Vice Pres...Dolores Diaz  
 2nd Vice Pres...Janel Pehau  
 Secretary...Leila Attar  
 Treasurer...Carlos Gonzalez

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 Maria Rubio-Lopez, Stephanie Saracco-  
 Reed, Bruce Silva, Carl Silva

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**OFFICE MANAGER...Rosita Haro**

**OFFICE STAFF...Marge Elmendorf  
 ...Andrew Steele**

**NETWORK EDITOR...Andrew Steele**

**RESDC Office Email Address:**  
[resdc@resdc.net](mailto:resdc@resdc.net)



- |                  |                        |
|------------------|------------------------|
| Delsey Belisle   | District Attorney      |
| Kristina Call    | HHSA                   |
| Liza Enjambre    | Probation              |
| Madeleine Estepa |                        |
| Terri Goodwin    | Child Support Services |
| Cynthia Mamin    |                        |
| Candace McClain  | Probation              |
| Brian Nelson     | Probation              |
| Kelly Roberts    | Probation              |
| George Samarin   |                        |

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



**What:** RESDC Roundup at Stone Brewing in Liberty Station

**Where:** Stone Brewing World Bistro & Gardens, 2816 Historic Decatur Rd., San Diego, CA 92106

**When:** Thursday, September 18, from 3:00pm-5:00pm

**Program:** We are pleased to announce we will be heading to Liberty Station for the next Roundup. The Roundup provides an opportunity to catch up over libations and appetizers with RESDC leadership and fellow members (no host bar, no host food). Come meet with old friends and make some new ones! Hope to see you there. RSVP is required. Max of 25 registrants, but your first drink is on RESDC!

**Choose your registration method:**

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**Register by phone:** Call our office at (619) 688-9229 during our office hours of 9:00am – 2:00pm, Monday – Friday. □



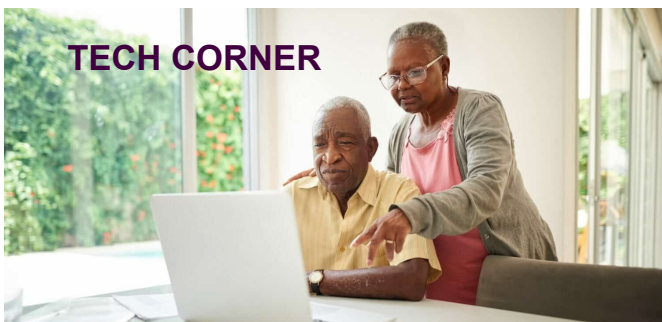
**BOARD MEMBER PROFILE  
MERRILL ROACH**

A member of the RESDC Board of Directors since August 2017, Merrill retired from San Diego County Employees Retirement Association (SDCERA) in 2016. During his eighteen years at SDCERA, he was a member of the pension investment team as an investment analyst. Prior to SDCERA, he had ten years experience as a budget analyst for Mental Health Services and Alcohol and Drug Services. Merrill has also served on a non-profit religious-based board of directors, Newbreak Church, since 1986.

Merrill has an Associate of Arts degree from Southwestern Oregon Community College in Coos Bay, Oregon and a Bachelor of Arts degree from Point Loma Nazarene University in San Diego, California.

In addition to volunteering with RESDC and the Newbreak Church board of directors, Merrill, and his wife, Allyn, enjoy traveling, reading and living the great San Diego lifestyle.

Merrill and Allyn have had two favorite travel experiences: a twelve day Baltic cruise with their two adopted daughters, and a ten day guided tour of Israel corresponding with a seven day cruise of the Greek Islands. Merrill and Allyn have been married since 1980. □



**What is Wi-Fi?**

Wi-Fi is a networking technology primarily used to connect to the internet. It uses radio waves to transmit data wirelessly and is supported by various modern electronic devices, including computers and smartphones. □



**Laura Jo Ross** celebrated her 90th birthday with a celebration at Bali Hai. Laura Jo retired in 1997 after 13 years with adult probation and 7 years with juvenile DA.

**George Trapnell**, retired from EDP in 1989, and **Donna Trapnell**, retired from HCD in 1989, celebrated their 74th wedding anniversary on 8/18/25. They celebrated with family. They are looking forward to number 75 next year. □

**2025 WALK4ALZ SAN DIEGO**  
**Saturday, October 18th | 8:00 AM |**  
**Balboa Park**  
**By Rosita Haro, Office Manager & Team**  
**RESDC Captain**

I'm honored to lead Team RESDC in this year's Walk4ALZ San Diego, representing the vibrant and caring community of Retired Employees of San Diego County, Inc. This meaningful event takes place on Saturday, October 18th at 8:00 AM in Balboa Park, and I invite you to stand with us in the fight against Alzheimer's.

A heartfelt thank-you to Laurie Pennington, our former Team Captain, whose dedication laid the foundation for our continued involvement. I'm proud to carry the torch forward and build on her legacy.

Alzheimer's disease affects more than 6 million Americans, and its impact touches many of our families and friends. The Walk4ALZ is more than a fundraiser—it's a tribute to those we've lost, a show of support for those still fighting, and a step toward a future without this devastating disease.

Whether you choose to walk with us, donate, or simply spread the word, your support is powerful. Together, we can make this a walk to remember.

Join or support Team RESDC here:

<https://alzsd.rallybound.org/walk4alz-2025/Team/View/215423/Retired-Employees-of-San-Diego-County-Inc>

Even if you can't attend in person, your contribution helps fund critical research, local support services, and hope for families across San Diego County.

Let's make 2025 a year of compassion, community, and progress. Thank you for being part of this journey. □



The RESDC and SDCERA offices will be closed on Monday, September 1st, in observance of Labor Day. Emails and voice mails will be answered on Tuesday, September 2nd. □

**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. □



Dolores Anderson	
Linda Andrade	
Angela Arrequeive-Price	HHSA
Fields Arthur II	
Bonita Beighley	HHSA
John Cantor	
Patricia Carroll	General Services
Antonio Contreras	HHSA
Honorcia Cudal	HHSA
Michelle Eaton-Pike	Superior Court
Albert Feldman	
Ellen Flores	Sheriff
Timothy Geisler	Probation
Christopher Gilmore	Auditor & Controller
Laurine Gish	Human Resources
Richard Hansen	Environmental Health
Harvey Hight	
Inez Hopewell	
Mary Ingalls	Housing/Comm. Dvpt.
Louise Katz	HHSA
Lee Kelly	Facilities Mgmt.
George Klahn	Probation
Milos Koutsky	
Karen Larson	HHSA
Anthony Leatherman	Sheriff
Hilda Lyons	Assessor/Recorder/Cty. Clk.
Thomas Magill	Public Works
Robert Mantor	Dept. of Info. Serv.
Patricia Marshal	HHSA
James Martin	HHSA
Michiko Mayberry	Sheriff
Merly Mendoza	Probation
Diana Moen	HHSA
Marcela Molina	HHSA
David Morgan	
Patrick Obeirne	
Laurence Ortiz	
Linda Pettavino	Superior Court
Juliana Reyes	Child Support
Russell Scott	
Ester Sison	Sheriff
James Smith	HHSA
Louis Smith	Superior Court
Willard Sniffin	
Rosanna Stebler-Kratz	
Frank Taylor	
Anita Terpening	
Johnnie Washington-Robertson	HHSA
Robert West	
Harley Williams	Clerk Board of Supervisors
George Wilson	
Barry Wohrle	Probation
Ann Woods	
Lydia Yousif	Sheriff
Anne-Marie Zappella	



**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

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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.

## SOCIAL SECURITY ADDS 13 CONDITIONS TO COMPASSIONATE ALLOWANCES LIST Expedites Decisions for People with Severe Disabilities

The Social Security Administration (SSA) today announced the addition of 13 new conditions to the agency's Compassionate Allowances (CAL) list. The CAL initiative accelerates the disability application process for individuals with the most serious diseases and medical conditions that, by definition, meet Social Security's statutory standard for disability benefits.

The newly added conditions are:

- Au-Kline Syndrome
- Bilateral Anophthalmia
- Carey-Fineman-Ziter Syndrome
- Harlequin Ichthyosis – Child
- Hematopoietic Stem Cell Transplantation
- LMNA-related Congenital Muscular Dystrophy
- Progressive Muscular Atrophy
- Pulmonary Amyloidosis – AL Type
- Rasmussen Encephalitis
- Thymic Carcinoma
- Turnpenny-Fry Syndrome
- WHO Grade III Meningiomas
- Zhu-Tokita-Takenouchi-Kim Syndrome

With the inclusion of these 13 conditions, the CAL list now includes 300 conditions in total. Since the CAL initiative began, over 1.1 million people with severe disabilities have been approved through this accelerated disability process that is fully policy-compliant.

“We are constantly looking for ways to improve our disability programs and serve the public more effectively,” said SSA Commissioner Frank J. Bisignano. “By adding these 13 conditions to the Compassionate Allowances list, we are helping more people with devastating diagnoses to quickly receive the support they need. This is part of our broader commitment to making the disability deter-

mination process as responsive and compassionate as possible.”

When a person applies for disability benefits, Social Security must obtain medical records to make an accurate determination. The agency uses advanced technology to identify potential CAL conditions and expedite claims processing. Although not available in every claim, through the Health IT program, Social Security securely receives electronic medical records, allowing for adjudicators to make faster and more accurate decisions.

For more information about the initiative, including a list of all CAL conditions, please visit [www.ssa.gov/compassionateallowances](http://www.ssa.gov/compassionateallowances). □

### FACTS AT A GLANCE

# \$1.12 trillion

## Total Medicare spending in 2024.

Medicare Trustees' Report (2025)



**SEPTEMBER 22**