



## RETIRED PUBLIC EMPLOYEES ASSOCIATION Chico Chapter 077

### SEPTEMBER 2018 NEWSLETTER

#### *Mission Statement:*

*We are active and retired California public employees working together to maintain and improve the quality of the lives of our members by protecting and improving our earned retirement, medical, and other benefits.  
RPEA represents the rank and file retired public employees.*

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#### MEETING ANNOUNCEMENT

THURSDAY, SEPTEMBER 6, 2018 - 11:15 A.M.

Manzanita Place (Chico Elks Lodge)

1705 Manzanita Avenue, Chico - (Lunch cost: \$16)

**SPEAKERS:** Horst Wolff and Julia Shovein



The speakers will be sharing their experiences of sailing around the world in 7 years. It will include a slide presentation of sailing in Indonesia during a year-long circumnavigation aboard *Pacific Star*, a 38-foot Island Packet. This will be an exciting program to kick off our first meeting after the two-month summer break!

#### LEGISLATIVE REPORT – By Mary Kowta

The State Supreme Court has ruled to restore defined benefit pensions to San Diego city workers. In 2012 a city ballot measure was passed which dictated that most new employees would be enrolled in 401(k) programs instead of pensions. This measure was brought to the voters by former mayor Sanders and Carl De Maio, a former councilman and anti-pension activist. One problem: the ballot initiative, which passed, was found to be in violation of public employee labor law. Union advocates are celebrating! This was an example of legislating away bargaining obligations. For now, De Maio is busy with efforts to repeal the gas tax, but we will surely hear more from him.

Another case involves an appeals court decision now before the State Supreme Court which stated that pensions need only be reasonable, not what was agreed upon in the original employment contract. This decision was an assault on the 'California Rule'. Many retirees are living on \$36,000 or less. In the event of an economic downturn, resulting in public agencies revising their pension obligations, many retirees could suffer. Other cases involving "air time", whereby retiring employees have been able to purchase additional service credit, are under court deliberations. We await those rulings.

Meanwhile, our legislators returned from summer recess on August 6 and have until the 31st to wrap things up. After that, the Governor has thirty days to sign or veto measures that reach his desk. If he does neither, the measure becomes law. According to State Senator Nielsen's recent newsletter, the legislators perused 1300+ Legislative proposals. Most end up in Sacramento's shredder!

**MORE NEWS . . . RPEA Changes:** Our new Area II Director is Abe Baily, replacing George Otterbeck who has moved out of California. Best wishes to George and a warm welcome to Abe, former Chapter 077 President and long-time Board member! The RPEA Director of Legislation, Jim Anderson, has resigned and is now replaced by Randall Cheek of Carmichael.

Meanwhile, CalPERS searches for a CFO, and a CIO is also to be hired this Fall. These hires represent several million, and they don't play basketball. We hope their financial knowledge scores. Michele Nix was recently hired as controller, to start in September. She will oversee the day- to-day total scenario. Good luck to her!

**EDITOR'S NOTE:** Sorry for the small print on Mary's article! The only way I could include ALL of her interesting report was to squeeze it in with a small font. Get out your reading glasses!

## HEALTH BENEFITS REPORT – By Al Raitt

At the August 9, 2018 Stakeholders meeting in Sacramento, CalPERS staff described in more detail how to access information regarding the Health Plans being offered during the September 10 - October 5 Open Enrollment period with particular emphasis on the “mobile app” option. As you may recall, there are four ways to obtain information about the various Health Plans being offered.

The first is to visit the “myCalPERS account.” Go to “my.calpers.ca.gov”; and at the opening screen, choose “participant.” Establish a username and password. Click on the “Health” option in the top menu bar. If you chose “Health Plan Summary,” a description of your own medical plan will be provided along with the amount of the “deduction” (premium amount) and the names of the “subscriber” and “dependents.” The menu bar also has a “Find a Medical Plan” link which includes a search for a plan option and also provides explanations of such subjects as defining the differences between an HMO and a PPO, gives a Health Quality Report on different plans, describes Plans and Rates as well as the relationship between Medicare and your CalPERS health benefits plan. A third option in the menu bar is “Open Enrollment” and provides information about changing health care plans, adding and removing dependents, and cancelling your current health care plan.

The second way to obtain information is to go to the “calpers.ca.gov” site; and in the “I Want to...” section, chose “view health plan rates.” In the “Health Plan Search by ZIP Code” section, enter the ZIP code for your residence or work address to see the plans available to you.

Thirdly, you can call CalPERS customer service at: 888CalPERS (888-225-7377) Monday – Friday from 8:00 AM to 5:00 PM.

Lastly, you can use a mobile app which will be available for download to your smart phone on August 27, but it will only be useable during the September 10 - October 5 open enrollment period. The app will not be functional after October 5. The download will include a series of screen shots to see how it is used. The app will open to a “welcome” screen, and there will be a “dashboard” with a “compare” function which provides a list of plans available to you. The app “knows who you are,” so you won’t be shown plans which are not available to you. Both the out-of-pocket and the employer premium costs are provided. You can “save” a particular plan comparison and return later to continue the comparison process. You can make a change to another plan; and if you do so, you will receive a “confirm” notice in the app, and you will also receive this notice via an email. You can add and remove dependents and “take a picture” of the documents used in these transactions. An email survey will be sent to members using this app to see if they like it or not.

It would appear that CalPERS is making an effort to “go mobile,” and it will be interesting to see the results of their survey after the next open enrollment period.

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**Lunches will cost \$16 beginning in September.  
It will be helpful to the Treasurer if you bring  
the correct amount and not require change.**