

SONOMA COUNTY ASSOCIATION OF RETIRED EMPLOYEES (SCARE)

P.O. BOX 5513, SANTA ROSA, CA 95402 www.sonomacountyretirees.com

Minutes of the SCARE Membership Meeting – ZOOM and In-Person

May 23, 2023, 1 p.m. Meeting

- 1. Call to Order:** President Kathy Young called today's in person and Zoom Meeting to order. There were 20 members in attendance at Finley Center and 12 attending via Zoom
- 2. Speaker:** Emily Rogan provided a very informative program on May 23rd. United Policyholders (www.uphelp.org) is a non-profit organization that focuses on planning for and recovering from disasters, and advocacy for consumers to strengthen laws that protect policyholders and provide disaster survivors more flexibility. It provides assistance in purchasing insurance, knowing how much you need (number one problem after a disaster is that people don't have enough insurance to rebuild). They provide information and services before and after disasters including where to look if your insurance company drops your coverage and they offer many Zoom sessions on navigating insurance claims. She also talks about "hardening" your home to make it more fire resistant. This sometimes can give you a discount on insurance.

We know all of our members have experienced the increase in home insurance costs and many may now be in what is considered a 'fire zone', meaning cost has doubled, tripled or you have been dropped. We realize that most of our members are not able to attend our Membership Meetings and think it is important to share the information Emily provided on ways to deal with the above. United Policyholders provides services to the entire country. Since there seems to be no lack of disasters, this is good information to have available.

Emily gave us links to some of the main pages that she mentioned as resources in her presentation.

- [Sonoma County WRAP Resource Center](https://uphelp.org/preparedness/wrap-resource-center/wrap-sonoma-county/) <https://uphelp.org/preparedness/wrap-resource-center/wrap-sonoma-county/>

- [Home Insurance Shopping Help Page](https://uphelp.org/home-insurance-shopping-help-wrap/) <https://uphelp.org/home-insurance-shopping-help-wrap/>

In addition to the power point presentation she gave, Emily also gave us pdfs of documents that provide helpful information if you are dropped by your home insurer and another showing how you can improve your home's chances of surviving a wildfire.

These are all available on our website at

<https://www.sonomacountyretirees.com/helpfulinfo.shtml>

We hope you find this helpful. Note: Emily said that State Farm was one to check out if your insurance had been cancelled. However, since her presentation, it was announced on the news that State Farm will no longer be writing any new homeowner policies in California although they are not dropping anyone. This is not a good sign.

- 3. JLMBC Report** – Phyris reported that it appears that Delta Dental has not increased their rates and dentists may continue to drop out of that network. Ed Clites reported that the California Dental Association is suing Delta Dental because they have not increased

their rates in many years. Phyris also reported that there will be another deposit into the HRA accounts for members who were part of the SCARE lawsuit. It will be a small amount - \$20 - \$30. It is a good idea to have a claim filed with P&A as they will immediately pay out whatever amount they get from the County.

4. **SCCLO/ICPC/NBLC:** Most of the unions have completed negotiations so not much is happening with SCCLO. **ICPC** had a long meeting regarding the pension report. Discussed COLA's. New members are joining.
5. **COLA Subcommittee:** Ed Clites reported that we received over 500 surveys in response to our request for how lack of a COLA is affecting our members. They are still being tabulated.
6. **Raffle:** There was a raffle for 3 \$25 gift cards each for those who attended in person and those who attended on Zoom.

Respectfully submitted,
Phyris Tobler, Vice President

SCARE 2023 Calendar

July 12 – Board Meeting – Manzanita Room
 August 22 – Membership Meeting – Cypress Room
 September 6 – Board Meeting – Manzanita Room
 November 1 – Board Meeting – Manzanita Room
 November 28 – Membership Meeting -- Cypress