



SCARE Newsletter

Sonoma County Association of Retired Employees

Published Quarterly February 2021 Volume 317 Issue 1

Calendar of Events 2021

Membership Meetings

Via Zoom 1:00 pm
February 23,
May 25,
August 24,
November 16

Luncheons

March and June
luncheons CANCELLED
DUE TO COVID 19. We
hope to resume in
September.

Board Meetings via (Zoom)

1:00 PM Contact Alix
Shor for Zoom link if
interested.

March 3, May 5, July 7
September 1
November 3

Get Newsletter by

Email: Many members
have agreed to get
notices and newsletters
via email. This saves
money and trees and lets
us get info to you more
quickly. Plus you can
increase the font size for
easier reading!! If you
are willing to get notices
and the newsletter via
email, send an email to
communications@-
sonomacountyretirees.co
m authorizing SCARE to
send them to you.
Please add that address
to your address book so
spam filters let it
through.

President's Message by Alix Shor

I hope this new year of 2021 finds you and your loved ones healthy and happy. Last year at this time, the SCARE Board was busy mapping out the luncheon and membership meeting schedule. What a difference a year makes. We are hoping to be able to resume in person meetings in the Fall but, of course, it will depend on the safety for all of us. In the meantime, we are using Zoom and/or telephones for our membership meetings. The March and June luncheons have been cancelled but we hope we can meet in September.

At our November Zoom Membership meeting, we did not have the quorum of at least 25 members present and yet we had six Board members whose two-year terms were expiring. We held the election and all 6 were approved but because a quorum is required, the election was not valid. However, since it is also in the bylaws that the Board can fill vacant positions, this is what we did at the December Board meeting. Ed Clites, Shaun Du Fosee, Cora Guy, Patty Hamley, Alix Shor, and Kathy Young will serve for the next two years. The existing officers, Alix Shor, Phyris Tobler, Bill Robotka and Patty Hamley will continue in their positions during 2021.

We have also had one vacant position on the Board for many months and have published that fact in the quarterly newsletters. No one has been willing to fill it until now. It gives me great pleasure to welcome back John Pels who served in the past on the SCARE Board and until recently, when Tim Tuscany was elected to the SCERA Board, was also the retiree rep on the Retirement Board at SCERA. He brings a wealth of information about how SCERA looks out for our interests, even though that doesn't translate into retiree COLAs. See page 7 in this newsletter for an explanation of why we don't have COLAs and what it would take to get them.

Our membership meeting on February 23, 2021 at 1:00 pm will be on Zoom. If you have never used Zoom, please plan to join us a little bit before 1 pm. If you don't want to use Zoom, there is a way to call into the meeting. See next page for information on the speaker with information about Social Security. To access the meeting via Zoom, click on this link: Join Zoom Meeting at <https://us02web.zoom.us/j/83490482587> If you prefer to dial in, call this number, (669) 900-9128. When asked, enter the meeting ID, 834 9048 2587 You can also check the November SCARE newsletter for more information on how to use Zoom. Article is on page 5.

Congratulations to Bill Robotka who was appointed to the Independent Citizens Pension Committee (ICPC). Retirees will finally have some input on discussions of pensions. See page 6 for more information on Bill's appointment.

Over 500 of you responded to our survey asking you what you would like to see SCARE do. That means a 35% response! Most surveys have a response between 5% to 10% so we thank all of you who took the time to respond. Kathy Young, Cora Guy, Carol and Chris Bauer have been hard at work correlating the responses and the Board will meet in February to go over the data and begin to make plans to implement your suggestions. Kathy has agreed to do a preliminary summary of the responses - see page 5.

Board of Directors

Officers

President — Alix Shor

707-538-0708

alixshor@sonic.net

Vice President — Phyris Tobler

707-795-6926

phyris@sbcglobal.net

Secretary — Patty Hamley

707-579-1726

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Treasurer — Bill Robotka

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Immediate Past

President — Carol Bauer

707-874-9149

bfuzzy51@aol.com

Directors at Large

Chris Bauer

Ed Clites

Shaun Du Fosee

Cora Guy

Lou Maricle

John Pels

Kathy Young

Retirement Board Retiree Reps

Tim Tuscany

Alternate: Neil Baker

Committee Chairs & Tasks

Health Benefits/JLMBC: Phyris Tobler

Membership: Patty Hamley

Financial Oversight: Phyris Tobler

CRCEA Rep: Carol Bauer

Alternate: Lou Maricle

Newsletter Editor: Lonna Necker

Facebook Coordinator: Bob Bulwa

Programs: Cora Guy

Scholarships: Ed Clites

Nominating: Cora Guy

SCCLO: Bill Robotka

Contact info on website

February 23rd Membership Meeting Speaker



The guest speaker at our upcoming membership meeting on February 23, 2021, will be Wanda Gonzales, a 19-year career employee with the Social Security Administration (SSA). Currently, she is the Public Affairs Specialist, responsible for education and outreach services for 26 field offices within the San Francisco Regional office.

The Social Security Act was signed into law on August 14, 1935 by President Roosevelt to create a "federal safety net for the elderly", and amended in 1965 to include Medicare and Medicaid. Today, the Social Security Administration has ten regional offices, and approximately 1,300 field offices throughout the country, serving approximately 70 million Americans.

Information about programs, applying for benefits, requesting replacement of lost Social Security cards, and many other services offered by the SSA can be obtained online, through their website, ssa.gov. The SSA also provides a 24 hour, 7 days per week toll free automated customer service telephone system, and live chat phone service, Monday thru Friday, 9 am to 4 pm. Due to COVID 19, in-office appointments have been temporarily suspended in all but pre-approved emergency situations.

Depending on one's situation, programs, services, and rules & regulations covering these programs and services can be at times challenging to understand and navigate. To broaden our collective understanding of the SSA, Public Affairs Specialist Gonzales, during her membership meeting talk, will cover a wide variety of topics including:

- An overview of eligibility criteria for Social Security, Medicare, Medicaid, and Survivor's Benefits Programs
- How to locate your local Social Security office and ways to access services through the internet and telephone programs.
- Factors that influence deciding when to apply for Social Security benefits: age 62 vs 70
- What Medicare benefits changes are available during the annual Medicare open enrollment period from Oct 15 – Dec 12 (this open enrollment period does not apply to retirees who have health insurance through the County).
- Changes in personal circumstances that need to be reported to SSA as soon as possible, such as: Name Change, Change of Address, Phone Number Changes, Bank Account Changes (if receiving benefits through direct deposit), etc.
- How to dispute/file an appeal regarding a SSA decision
- How to avoid and what steps to take if you suspect a SCAM or fraud

Scams Abound in the Time of COVID

From one of our members: "If you receive the \$600 debit card for COVID relief, convert it to cash ASAP. As my daughter found out, the scammers have already figured a way to empty the card after its first use."

Banks, credit card companies, Social Security, Medicare do not ask for personal information in an email. Be very suspicious and check directly with the organization or company if you are not sure. If something sounds too good to be true, it usually is.

Consumer alerts on the Sonoma County D.A.'s website: <https://sonomacounty.ca.gov/DA/Consumer-Alerts/>

Five Resolutions for a Scam free new year from the Redwood Credit Union website. <https://www.redwoodcu.org/about-rcu/news-announcements-specials/blog-details/redwood-blog/2020/12/07/5-resolutions-for-a-scam-free-new-year>

Prepaid gift cards have become one of the fastest-growing requested forms of payment from criminals, and they are virtually untraceable. Do not buy gift cards for anyone you do not know.

JLMBC Report by Phyris Tobler

Annual Enrollment will be from March 15 to April 2, 2021. **If you have moved in the last year, be sure that the Human Resources Department has your current address or you won't get your Annual Enrollment booklet.** See page 6 for HR contact information

New Health Insurance Rates: The Human Resources Department has given us the expected changes for the County insurance rates effective 6/1/2021. Miracle of miracles—Kaiser rates are going down 2.5% for those under 65 with the cost for the HMO for 1 person dropping to \$882, before the \$500 County contribution. For those over 65, cost will decrease by almost 10% with the cost for 1 person dropping to \$299. Kaiser Hawaii has moderate increase but Kaiser Northwest increases by 9% for under 65 and just .7% for Medicare eligible. There are very few retirees in the Hawaii and Northwest Kaiser plans so it is very difficult to negotiate rates with them.

Sutter rates will increase by about 3% going to \$694 for 1 person in their HMO. Western Health Advantage will increase by 1.7% with the cost for 1 going to \$711 in their HMO. **NEW -Western Health Advantage is going to offer a Medicare Advantage plan.** The cost is expected to be \$350. This is more than the \$299 for Kaiser Medicare but about half the cost of the County Health Plan (CHP) rate. You can go to <https://www.westernhealth.com/provider/> to see if your doctor is in their network. Look for more information in the County Annual Enrollment Booklet.

At our January 28th JLMBC meeting, the CHP rates were projected to increase by 2.5%, but Bill Robotka and I both lobbied strongly for the County to use some of the CHP reserves and keep the rates flat. The County will evaluate this request but you will need to check the Annual Enrollment Booklet to get final rates.

Because the rates for the AARP/United Healthcare insurance are individual and vary by the plan chosen (plan F is the best), your age and the area you live in, we are not able to give any rates for that. Cost averages around \$300/month for both medical and prescription coverage. If you are over 65 and not already on the AARP/UHC insurance, you can expect to get packets mailed directly to you that show coverage options for medical insurance and prescription coverage and your cost for these. If you are currently on the County Health Plan, **the cost savings is significant**, approximately \$5,000/year on premiums and deductible alone, or \$10,000 if you are covering a spouse. Both of you must be Medicare eligible. In Plan F (the best one), there are no deductibles or copays for medical services. One caution: if you are on brand name, high cost prescriptions, the copay can be high so check it out carefully. Note: You can keep your doctor if you are on the County Health Plan and switch to the AARP/UHC plan. The only requirement for AARP/UHC is that the doctor accepts Medicare. If you have questions about the AARP/UHC insurance, you can talk to them directly. You can also get assistance from Care Counsel (888 227-3334)

Three Choices for Vision Insurance Coverage

Many eye experts recommend annual vision checkup as a number of health problems can be detected early. This include glaucoma, cataracts, macular degeneration as well as signs of hypertension, high cholesterol and diabetes. Vision insurance can help cover exams, frames, lenses and contacts.

Sonoma County provides a discount program on VSP vision services. There is no cost for this – you just give the VSP provider your Social Security # , birthdate, and identify yourself as a Sonoma County retiree. See annual enrollment booklet for more information.

Then there are two very similar plans with better coverage. The coverage is very good for both plans and covers vision exams as well as frames, lenses and contacts. Vision coverage through SCERA is \$10.50/month and can be deducted from your pension. Any Sonoma County retiree is eligible. Vision coverage through Pacific Group Agencies (PGA) is \$9.50/month and is available only to SCARE members. The premium can be taken out of your bank account. Both the SCERA and the PGA plans are group plans and provide very similar coverage. They are comprehensive and can save you a lot of money. If you go online and look for vision insurance, you will see much higher rates. According to the internet, VSP has the best rates in CA and their plans start at \$13 or \$17/month, depending on the coverage. You should be receiving information on both the SCERA/VSP and the PGA insurance in March and can compare them before making a decision. You can also do your own checking on the internet.

Continued on the next page

JLMBC Report continued from prior page:

Dental Insurance

There will be no increase in the County Dental Insurance. Dental Insurance will also be available through Pacific Group Agencies (see below). Their coverage is a bit better but it is also more expensive and is with Ameritus rather than Delta Dental. Again, you will be able to compare the plans when you get the County Annual Enrollment booklet and the PGA booklet in March.

Life Insurance: The County recently did a request for proposals for life insurance. The company that was chosen was UnitedHealthcare Insurance Company as the rates were less than currently offered by Hartford Insurance Company and Hartford did not decrease their rates. The retiree rates will go from monthly cost of \$1.05 per \$1,000 of insurance to \$.985 per \$1,000. Most retirees have \$10,000 of insurance but a few still have \$2,000. Current cost for \$10,000 is \$10.50 per month. New rate would be \$9.85 per month. Current cost for \$2,000 is \$2.10 per month. New rate would be \$1.97. This will go into effect June 1, 2021. There will be information on this in the March Annual Enrollment Booklet. New beneficiary statements will also be with or in the booklet. **Action needed.**

Group Insurance Offered by Pacific Group Agencies

For the second year, SCARE will be offering a variety of insurance products to our members. Pacific Group Agencies has been offering this quality group insurance to 16 other county retiree associations. Because these are group rates, they are usually much lower than what you could get with an individual plan. For instance, as discussed on prior page, vision insurance is \$9.50/month whereas individual vision insurance would cost \$13 or more.

Pacific Group Agencies offers the following types of insurance: Dental, Vision, Personal Accident, ID Shield, Emergency Assistance Plus, Pet Insurance, Travel Guard, Amplifon Hearing, and more. You will be receiving a Benefits Guide Booklet around the first part of March that gives you the details on these different insurance plans. It also tells you how to apply for any you are interested in. You decide if you want any of them and if you do, you must pay the cost for them, just as you do now for the County dental insurance. Payment has to be made through automatic deduction from your bank account.

You currently have access to dental insurance through Sonoma County and access to vision insurance through SCERA. SCARE is coordinating the provision of information on this new benefit with the County Annual Enrollment. You should expect to receive the County Retiree Benefits Guide, the SCERA/VSP Vision Care Open Enrollment information, and the Pacific Group information booklet around the first part of March. This will allow you to compare all the vision and dental insurance plans available to you. If you decide to switch from the County dental insurance, you will want to coordinate those two so there is no gap in between. The Pacific Group Dental is through the Ameritus and Cigna networks whereas the County's is through Delta Dental so you will want to check whether your dentist is in one of those networks. Vision and dental insurance have an open enrollment period with a **deadline for application** (see booklet). You can apply for other types of insurance at any time.

Hearing Aid Options

Many seniors need hearing aids and they are quite expensive. Batteries are also expensive, although there are now hearing aids with rechargeable batteries. There is no County insurance for this.

Amplifon Hearing through PGA is free and provides average savings of 62% off manufacturers' suggested retail prices along with 2 years of free batteries, a 3-year warranty and a 60-day no-risk trial period. Costco also has very good prices on hearing aids so if you are a Costco member, you might compare prices offered by Amplifon Hearing, Costco or other online providers. Be sure to compare similar hearing aids as Amplifon has more than 1,700 hearing aid models. Costco has limited choices but good prices.

Membership Survey Results

Many thanks to those of you who completed our membership survey. We sent out 1586 surveys and we received 561 responses! That is a 35% return rate. That is exceptionally good for a survey.

As you can imagine, we have much information to sort through. We have pages and pages of comments and suggestions. The Board is having a special meeting this month to discuss the survey results and plan how we will address different areas. We will continue to give updates in future newsletters and membership meetings. We have been able to address some of your requests for information in this newsletter.

93% of you said you want us to continue to monitor the actions of the Sonoma County Board of Supervisors, the Retirement Board that makes decisions about our pensions, and the Independent Citizens Pension Committee (we now have a Board member on this committee, see page 6)

89% of you want us to continue to have a Board member attend the Joint Labor Management Benefits Committee.

87% want us to continue to work with the unions through the Sonoma County Coalition of Labor Organizations to make sure that retiree needs are represented.

88% want us to continue our work with the California Retired County Employees Association and the California Alliance for Retired Americans.

88% like that we provide a quarterly Newsletter.

57% support our scholarship program

51% like that we offer additional insurance plans through Pacific Group Agencies (see article on page 4 for more information on this.)

12% asked questions about health care coverage and wanted information on the Pacific Group Agency. Those issues are also covered in this newsletter on pages 3 and 4.

At least 7% of those surveyed specifically asked questions about a Cost-of-Living-Adjustment (COLA) and wanted information about why we don't get one. Why don't we get a COLA? This topic is being address in this issue of the newsletter (see page 7).

We are especially happy that so many of you made comments and gave us great suggestions for improving, changing, and expanding services. Some of the suggestions for the newsletter or our membership meetings include information on money management, insurance programs, trusts, scams, senior services and many, many other suggestions. Several had questions about Social Security and we will have a Social Security representative speaking at our next membership meeting, by Zoom, on February 23, 2021 at 1:00 (see President's Report on page 1 for more information.

Many of you expressed interest in discount programs and social activities which we will explore further. More to come in future newsletters. Thanks again to all who responded.

Fake Charities

Scammers are ready to take advantage of your generosity. They may reach you by phone, email or mail giving a name that sounds like a real charity and asking you to wire them money. Most charities are not going to ask you to wire money. charitynavigator.org is a website that evaluates and rates most charities.

Humor in the Time of COVID

Having some states lock down and some states not lock down is like having a peeing section in a swimming pool

Puppy Scams Rise Sharply

Scammers are taking advantage of animal lovers. During quarantine, many consumers turned to the internet to look for a pet, only to find out too late that the animals they paid for do not exist. While there have been pet-buying scams for some time, the pandemic provides new opportunities to tack on special fees or made excuses about why the pet could not be seen in person. Plus more people are wanting pets since they are stuck at home. Use extreme caution. Check PetScams.com

Bill Robotka Appointed to Sonoma County Independent Citizens Pension Committee

On December 8, 2020, the Sonoma County Board of Supervisors (BOS) appointed Bill Robotka, SCARE board member and Treasurer, to a two-year term on their Independent Citizens Pension Committee (ICPC). This committee is an advisory body to the BOS, "to help the County develop and refine its pension reform strategies." The ICPC also is charged with providing "feedback on County produced documents and communication, and to improve accountability and transparency of the County's pension reporting."

Bill's appointment marks the first time this committee (which was formally chartered in 2017) has had a member that is actually a retiree from County service.

Bill was a county employee for twenty years, then represented groups of county employees for the Engineers & Scientists Union for another 17 years before retiring from that job. He has continued to be an active supporter of County retirees in his roles as a board member of SCARE, representative to the County Joint Labor Management Benefits Committee (JLMBC), the Sonoma County Coalition of Labor Organizations (SCCLO), and the North Bay Central Labor Council (CLC).

We think he will be able to make significant contributions to a thoughtful approach to pension strategies as a member of the ICPC and are proud to have one of our own Board members on that committee.

Updating Contact Information by Lou Maricle

If you move, you need to give your **change of address** to the following organizations. They do not share information.













SCARE - send changes to Lou Maricle via email at maricles2@gmail.com, or address to 4720 Santa Rosita Ct, Santa Rosa, CA 95405, or call 707 538-7342. I also need changes of phone numbers and email addresses. And if I don't hear from you, this is what happens: Mail and newsletters were returned with no forwarding address for the following members - **Marguerite Estes, Cecilia Proschold, Shirley Norman, Lee Williamson, and James Shine**. Attempts to contact these people by phone and/or email have failed and we have no way of contacting them. If anyone knows how to reach them, would you please contact them and ask them to call me (# shown above) or give me their number and I'll call them.













SCERA - You get your pension check from them. Contact them to report changes at 433 Aviation Blvd., Suite 100, Santa Rosa, CA 95403, or call them at 707 565-8100.

Sonoma County Human Resources Benefits Unit - They handle health, dental, and life insurance and send out Open Enrollment Booklets. Contact them at 575 Administration Drive, Suite 116C, SR, 95403, or benefits@sonoma-county.org, or 707-565-2900. **Especially important now as Annual Enrollment Booklets will go out soon.**



The Importance of Letting Both SCERA and HR Know When you Move by Alix Shor

 As you know, with every newsletter we tell you to let both SCERA and HR know when you move. 
 Here's why. I moved out of Sonoma County in August. I put in a change of address with the post 
 office right away but didn't notify SCERA because my retirement check is automatically deposited into 
 my bank. I do get a notice of deposit from SCERA which the post office forwarded and then notified 
 SCERA of my change of address. Next thing I know, I have a letter from SCERA telling me that they 
 will stop depositing my check if they get another notice from the post office. 

 Well, I hadn't let HR know either. I knew I wouldn't remain eligible for Kaiser because I'm living out 
 of their service area, but I was busy with the move, new place to live, and wasn't in need of any 
 medical help at the moment. Because I did need a mail order med, they found out about my new 
 address. Next came a letter from Kaiser saying that my coverage would be terminated in a month. 
 The moral to this story is that when you move, please let SCERA and HR know, and SCARE too. It's 
 not good enough to let one know without the other. It could cost you your benefits. 



The SCARE Newsletter is printed quarterly. The information printed in the newsletter is believed to be accurate and from reliable sources. However, no responsibility is assumed by SCARE, the Editor, or the writers for inaccuracies in the articles as published.

Why We Don't Get COLAs

In our recent Member Survey, some members expressed concern over the fact that retirees have not had a COLA on their pensions for many years. We understand that retirees would like to get COLAs and that we all lose purchasing power when we don't get them. We thought it might be helpful for you to understand the background of Sonoma County COLAs even though it won't get you a COLA.

Sonoma is the only county operating under the County Employees Retirement Law that never funded an automatic COLA for retirees – a decision that was made many, many years ago. This meant that neither the County nor the employees paid into an automatic COLA fund while they were working. The County periodically granted an ad hoc COLA that was funded by what were then thought of as "excess earnings". This meant that if SCERA (Sonoma County Employees' Retirement Association) had assumed earnings would be 7% during the year but it earned 8%, the extra 1% could be considered to be excess earnings and used to fund a retiree COLA. That approach was used for many years with the County giving across-the-board (to all retirees) COLAs in the earlier years and giving 75% or 80% purchasing power COLAs in the more recent years. The last across the board COLA was given in 2003 and the last purchasing power COLA was given in 2008.

Several things negatively affected the health/funding of our pension fund – most happening between 2000 and 2010. (1) There was a downturn in the economy in 2002 which decreased earnings. (2) Beginning in 2003, the County Board of Supervisors increased pension rates for general and safety employees. However, the benefit increase applicable to prior service had not been prefunded, meaning that neither the County nor employees had paid contributions to support this increase in advance even though retiring employees saw the increase in their pensions immediately. (3) In 2008, there was a major recession and the pension fund had an extraordinarily large loss. (4) In 2009, the County Board of Supervisors gave employees an additional \$600/month in exchange for an agreement to reduce the County's contribution to employee medical insurance. The practical effect was to increase the eventual retirement benefits for those employees but, again, it was not prefunded. So people who retired in the next few years got the retirement benefit of the income increase without either the County or the employees paying into the pension fund. While the earnings during the last 10 years have built up the pension fund, it is still underfunded by over \$753.5 million dollars.

There has also been a change in policy with SCERA no longer assuming excess earnings based on the performance of the fund in any given year. Instead, a system of reserves is used to track the status of the fund over time in order to more accurately take into account both the positive and negative impacts on SCERA's funding. (SCERA's written COLA policies are detailed and they are available for review on the SCERA website.) In general, instead of any yearly earnings above what was assumed being treated as excess, they must first be allocated in a specified order to designated reserve accounts. In particular, the negative contingency reserve reflects the adverse impacts on the funding level over time, and at present that reserve is more than minus \$750M. This means that SCERA will be very unlikely to be able to generate sufficient earnings or revenue in the foreseeable future to offset the negative contingency reserve amount to even have the possibility of having unapportioned funds to support retiree COLAs. The only way current retirees are likely to get a COLA is for the Board of Supervisors and current employees to agree to fund the cost of a COLA (estimated to be \$161.3 million dollars in 2021 just to give an 80% purchasing power COLA). Given the fact that the general public is not supportive of county pensions, plus fact that the County has had increased costs due to all the wildfires and lost income due to decrease in economy due to COVID-19, the BOS is not likely to fund a retiree COLA in the foreseeable future.

SCARE cannot formally negotiate with the County. However, we have, and will continue to bring the plight of retirees, especially those who retired many years ago and have very low pensions, to the attention of SCERA and the BOS.

Bottom line - It is highly unlikely that current retirees will get COLAs. Our best, and perhaps only hope is that the County and its employee unions will include this issue as a priority in coming negotiations. As it stands, the Board of Retirement does not have any authority over COLAs and it has a fiduciary responsibility to maintain the viability of the pension fund for all retirees, current and future. That responsibility, in their minds, prevents it from being able to recommend that a COLA be granted to current retirees.

In Memoriam



Our deepest sympathy is extended to the family and friends of the following retirees:

Meryl Bond
Richard Coleman
Constance Gard
Donald Gilardi
William Haugan
William Kane
Spencer Martin
Kelly O'Neill
Kathleen O'Rourke-Christopher
Noreen Marx
Robert Schmelzer
Jerry Stillwell
Robert Walker
Rose Williams

SCARE Membership and Financial Information

SCARE currently has 1549 members and 159 associate members for a total of 1708 members. We do not include our financial information in the newsletter, but if you are interested, contact me and I can provide you with a copy of our financial statement (contact information on page 2). I can send this information to you either via email or postal service. Bill Robotka

Board Meeting and Membership Meeting minutes can be viewed at our website or you can request a copy from Patty Hamley.

Changes That Affect 2020 Income Taxes By Phyris Tobler

We wanted to share some information that may be useful to you as you think about filing your income taxes for 2020. This is just information and not recommendations. Some of you may be aware of these things but we thought it might be new information for some retirees.

1. The CARES Act that Congress passed earlier this year included some changes that may affect your 2020 tax return. They just apply to 2020 returns and are not permanent changes.
 - The CARES Act waives the obligation to take the required minimum distribution from your IRA for the 2020 tax year.
 - The CARES Act also allows people to claim up to \$300 in qualified charitable donations even if they do not itemize deductions.
 - For people who itemize deductions, 100% of their charitable deductions can be claimed, whereas it is usually limited to 20% to 60% of an individual's adjusted gross income.
2. There is also something called a "**qualified charitable distribution**" that allows you to use all or part of a required minimum distribution from your IRA to contribute directly to a charity -- a (501)(c)(3) organization -- and not have to pay taxes on the amount donated. If you contribute it directly to the charity, it is not taxable whereas if you take the required minimum distribution and then donate the money to a charity, it is taxable. This is not a new rule but I just found out about it and thought some of you might not be aware of it either. More information on this is available at the IRS website -- https://www.irs.gov/publications/p590b#en_US_2019_publink100041439

SCARE Scholarship Applications Available for SRJC

SCARE offers three \$1,500 scholarships to students attending SRJC and two \$3,000 scholarships to students attending SSU. Students must have a GPA of at least 2.5 at the JC and 3.0 at Sonoma State. Eligibility requirements are that they be children or grandchildren of Sonoma County employees or retirees.

The deadline for applications has passed for SSU but students can still apply for the SRJC scholarships -- the deadline for applications for 21/22 is March 1, 2021. Go to <http://scholarships.santarosa.edu> or send email to scholarships@santarosa.edu or call 707 527-4740 for more information on the SRJC scholarships.

Checking for Spam

Recently, a hacker accessed Alix Shor's email and contacts. Several of us have gotten emails from her asking for unusual things like picking up a gift card for her and other unlikely things.

If you are suspicious of an email, a good way to find out if it is valid is to put your cursor over the sender's name. That will show you the actual email address which usually tells you if it is fake. I recommend doing this anytime you see a suspicious email from banks, credit card companies, phone companies, etc. Also, most legitimate companies will not send you emails asking for personal information.

***Congratulations New Retirees and
New SCARE Members (in italics and
bold)***



Shelly Berg - Superior Court
Denise Callinan - Transportation & Public Works
Jackie Chapman—ACTTC
Darlene Comingore—Public Works
Vincent Carvalho -- DPTW
Jackie Chapman - Auditor/Controller/Treasurer
Laura Cordes - Regional Parks
Jason Craver - Sheriff
Brigitte Doess-Muggli - Information Systems
Kim Felciano - Child Support Services
Karen Fies - Human Services
Mitchell Foudray - Human Services
John Franceschi - SVFD
Karen Gieser - Clerk/Recorder Assessor
Laura Goldbeck - Sheriff
Joseph Gossett - Sheriff
Eric Herrman - General Services
Martha Hollowell - Human Services
Claudia Kaufman - Information Systems
Linda Kalenik Deis - Human Services
Elizabeth Koetke - PRMB
Paula Kramer - Health Services
Theresa Lombardi - Health Services
David Lundgren - District Attorney
Emil Lyon - General Services
Linda Mann - Court
Ursula Mast - Health Services
Kathi Miller - Human Services
Tina Orro - Sheriff
Doris Pacheco - Court
Holly Parnigoni - Permit & Resource Mgmt
Ann Pivarski - Human Resources
James Quinn - Health Services
Raul Regalado - Water Agency
Eric Schaller - General Services
Stephen Share - Human Services
Margaret Singleton - County Counsel
Lawrence Solomon - Probation
Anna Steiner - Child Support Services
Joanne Vollman - DHS
Brett Williams - DCSS
Anna Woods - Human Services
Shirlee Zane - Board Of Supervisors

A Ban on Surprise Medical Bills

The COVID-19 legislation that was passed in Washington in December included a ban on surprise medical bills. These occur when a non-network medical provider (often a lab, anesthesiologist or ambulance) is part of your medical care without you being aware of it. It occurs most commonly with surgeries, emergency rooms or ambulances. Patients can receive bills for thousands of dollars.

This is a case of the good news and the bad news. This change is much needed protection for people BUT this change does not take effect until January 1, 2022, so you still need to watch out for this practice for the next year. You generally cannot control who is involved in the emergency room but if you are going in for surgery, make sure all the people who will be treating you are in-network, or in the case of AARP/UnitedHealthcare, that they accept Medicare.

This isn't a problem at Kaiser but it can be under all the other insurance plans.

Reminder—SCARE has its own Facebook Page

This is a private (closed) group meaning that the public may not view the contents, and membership must be requested and approved. For those of you already on Facebook, it can be found by searching for Sonoma County Association of Retired Employees (SCARE)" or using the direct link: <https://www.facebook.com/groups/socoretirees> To join the group, go to the page and at the top you will see a box that indicates "Join Group." Once I verify you are indeed a member of SCARE, or are a spouse of a member, you will be added.

Bob Bulwa

Comments on Our Newsletter

We would like to hear your comments on the SCARE Newsletter. What do you like about it? How could it be improved? Is there information you would like to see added? We could possibly add articles from members on their travels—like great trips they have taken—if members would submit them. We won't necessarily be able to implement your suggestions but we will definitely consider them.

Send comments to Phyris at phyris@sbcglobal.net

Sonoma County Association of
Retired Employees
P.O. Box 5513
Santa Rosa, CA 95402

Address Service Requested

New Benefit Information

Health Insurance Update

General Membership Meeting—by Zoom on February 23rd

1:00-3:00—General Meeting

To join Zoom, click on the following link or copy it into your browser any time after 12:30 pm

Join Zoom Meeting at <https://us02web.zoom.us/j/83490482587>

If you prefer to dial in, call this number, (669) 900-9128. When asked enter the meeting ID, 834 9048 2587

MEMBERSHIP MEETING AGENDA

- I. SPEAKER— Wanda Gonzales with information on Social Security
- II. SPEAKER —Steve Pettee from Pacific Group Agencies re Insurance
- III. JLMBC REPORT regarding new health insurance rates
- IV. SCCLO/ICPC REPORT
- V. MEMBER SURVEY RESULTS
- VI. MISCELLANEOUS AND/OR QUESTIONS