



SCARE Newsletter

Sonoma County Association of Retired Employees

Published Quarterly February 2022 Volume 321 Issue 1

Calendar of Events 2022

Membership Meetings

2/22/22, 5/24/22, 8/23/22,
11/15/22 Meetings are at 1pm
by Zoom. We may meet at
Finley Center later in the year

Luncheons - Legends

Luncheons have been canceled
because COVID makes it
unsafe. This may change.

Board Meetings

1:00 PM Dates may change so
call Board member first.
Meeting are via Zoom

3/2/22, 5/4/22, 7/6/22,
9/7/22 and 11/2/22

Get Newsletter by Email:

Many members have agreed
to get notices and newsletters
via email. This saves money
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.com authorizing
SCARE to send them to you.
Please add that address to
your address book so spam
filters let it through.

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.

President's Message by Alix Shor

How does the saying go? "Best laid plans of mice and men..." Your Board made plans to hold membership meetings at the Finley Center where we rented a large room and parking is plentiful, only to have to cancel and revert to Zoom meetings. The good thing about Zoom meetings is that all our members, no matter where they live, can join the meeting. We also record them so that those of us who don't live in the area or are simply unable to attend can view them at another time. We post link on the SCARE website <http://www.sonomacountyretirees.com>. Click on the 'Helpful Information' link. Meanwhile we continue to hold out hope that COVID will become much less dangerous so that we can resume our quarterly meetings face-to-face. Even then, we plan to continue to also hold the meetings on Zoom; record them and post them on the SCARE website. In addition to posting the Zoom meeting link on website, we also post Power Point or other material from the speaker on the website - also under Helpful Information.

The speaker at our February 22nd Membership Meeting will be Julie Wyne. She is the CEO of SCERA and will be giving us an update on how our pension fund is doing—see page 2. We hope you will join us at 1 pm. The Zoom link is <https://us02web.zoom.us/j/81394288379> or if you prefer to call in, dial (669) 900-9128 and enter the meeting ID 813 9428 8379.

Lonna Necker has been our newsletter editor for almost 13 years and has done a marvelous job. She is becoming much more active with her artists' association so is stepping down. I strongly urge you to look at what she has generously written about her editor's responsibilities (see page 4) and consider volunteering to take over this position. And if nothing else, take a look at some of her paintings which are included in her article. She is a good example of the broad range of activities many people have during their retirement. Thank you so very much, Lonna, for all your help to keep our members informed and best of luck to you going forward.

This brings me to this ask of you. Please read what Lonna has written about her responsibilities. As she has pointed out, the editor does not write articles. She or he puts what I and other board members write to keep you informed. If you might be interested in working on the newsletter, please call Lonna at (707) 829-2419 or Phyris at (707) 795-6926 to get more information.

In case you wonder what you are getting from your SCARE membership, one very valuable benefit is you have Phyris Tobler and Bill Robotka watching out for how much your health insurance will cost you each month. Due to their participation on the JLMBC, the County Health Plan premiums are going down by 9%, not the original 3.4%, because they requested the County to use some of the CHP Reserve Fund to make up the difference. Nice work you two.

If you have a child or grandchild going to college at SRJC, you should know that SCARE gives scholarships to children or grandchildren of current or former Sonoma County employees. The deadline for the JC scholarships is fast approaching. Please see the article on page 2 for further information.

Here's wishing for a happy and healthy year for you and your loved ones.

Board of Directors**Officers****President** — Alix Shor

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Directors at Large

Ed Clites

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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 & ICPC:** Bill Robotka**Contact info on website****Alphabet Soup By Bill Robotka****North Bay Central Labor Council (CLC)**

SCARE is an associate member of the North Bay CLC and is represented there by me. The CLC holds monthly meetings which I attend. Of most significance to SCARE is that the CLC has adopted the making of a "Public Awareness Campaign on Pension Issues" as one of their top priorities for the coming years. The support of the CLC is very important in our continued efforts to keep our interests in the minds of the County Board of Supervisors.

Independent Citizens Pension Committee (ICPC)

ICPC met in December, discussing the report submitted regarding the committees review of comparable (1937 Act) county pension systems data metrics in order to better understand how our pension system is performing within a realistic context. Further activity on this has been complicated by the resignation of two ICPC members, and the subsequent loss of a quorum. The committee is now seeking replacement members for the ICPC. Further meetings have been suspended until the committee can muster a quorum.

Sonoma County Coalition of Labor Organizations

SCCLO continues to engage with the County in the Retirement Benefits Committee. The latest focus is on retiree health benefits, and the County has offered a range of proposals for alternative benefit structures for the Labor organizations to consider. There are no options offered at this point that are acceptable to labor. This is an ongoing process that will ultimately end up being continued in actual bargaining.

Speaker for February 22nd Membership Meeting**Julie Wyne, SCERA CEO-SCERA Financial and Operations Update**

Julie Wyne is the Chief Executive Officer of the Sonoma County Employees' Retirement Association (SCERA). She manages the pension trust fund for Sonoma County retirees. At the February Membership Meeting, she will be reviewing the 2021 investment returns, the experience study assumption changes that will be implemented in the 2021 actuarial valuation and their two new employees. We hope you will join us by Zoom. The Zoom link is

<https://us02web.zoom.us/j/81394288379>

SRJC Scholarships available for the 2022-23 academic year

SCARE is once again offering three \$1,500 SRJC scholarships to children or grandchildren of current or retired County of Sonoma employees. Students must have a 2.5 GPA. They can still be in high school as long as they will attend the JC full time in the Fall. Applications will close around March 1, 2022. You can contact the SRJC Scholarship office by calling (707) 527-4740. Students can access the application by using their SRJC username and password to log in to our scholarship system called AwardSpring at <https://santarosa.awardspring.com>.

The deadline for the 2 SSU scholarships is past. We will have information on these scholarships in our November newsletter.

Good Luck, Ed Clites, Scholarship Chair

JLMBC Report by Phyris Tobler

Annual Enrollment will be from March 14 to April 1, 2022. If you have moved in the last year, be sure that the Human Resources Department has your current address, or you will not get your Retiree Benefits Guide. See page 6 for HR contact information

New Health Insurance Rates: Preliminary insurance rates were presented at the December JLMBC meeting. Great news for those on County Health Plan. Rates are going **down** 9% due to better rates from CVS for prescriptions and using some of the CHP Reserve Fund to cut cost. Kaiser is up 6.5% for under 65; no increase for Medicare eligible. Sutter (under 65 only) is increasing by 3.9%. Western Health Advantage (WHA) is increasing 2.1% for under 65 and 5% for Medicare. Kaiser and AARP/UnitedHealthcare have excellent Medicare rates with WHA just a little higher. No change to dental ins.

Human Resources will provide two Zoom information meetings in case you have questions after you have reviewed your Retiree Benefits Guide (RBG). The non-Medicare one is on 3/16/22 at 11 am. The Medicare one is on 3/23/22 at 11am. The Zoom links will be in the newsletter Human Resources is sending out in February. Care Counsel is also available to assist you—call (888)227-3334.

For Medicare eligible retirees, I'm comparing the four Medicare plans. There are too many variations to do this for under 65 retirees but the Retiree Benefits Guide has complete information on the different plans. It also has more detail on the Medicare Plans.

County Health Plan: \$646.52/month for one or \$1293 for two minus the \$500 County contribution so you pay \$146.52 for 1 and \$793 for 2. It has a \$300/person deductible and co-pays are higher than other plans. Prescription coverage is good with the max co-pay at \$40/month. Out of network services have even higher co-pays. It is available anywhere in the U.S. and you can have 1 person on Medicare and the other under 65.

Kaiser: \$299 for one; \$598 for 2; minus the \$500 County contribution so there is no cost for one and only \$98 for two retirees. There is no deductible and co-pays for services are low. The prescription coverage is excellent with the highest co-pay at \$10 for a 100 day supply by mail. You must live in the Kaiser service delivery area. You can have split coverage with 1 Medicare and 1 under 65. Kaiser has plans in Hawaii and Oregon/Washington and the rates are higher as we have so few people there.

Western Health Advantage (WHA): \$367.50 for one; \$735 for 2; minus the \$500 County contribution so there is no cost for one and only \$236 for two retirees. There is no deductible. Co-pays for services are low – similar to Kaiser's. The prescription coverage is excellent with the highest co-pay at \$20 unless you are on a specialty drug – then you pay 20%. You can have split coverage with 1 Medicare and 1 under 65. You can go to <https://www.westernhealth.com/provider/> to see if your doctor is in their network. You must live in the WHA service delivery area which you can also find online.

AARP/UnitedHealthcare: The cost varies by your age, where you live, and the plan you chose, but generally, it is around \$300 or a little more so the County covers the full cost for 1 person and all but \$100 or a little more for 2 people. It has no deductible and no co-pays for medical services. You can get generic drugs free by mail, but if you are on Tier 4 or 5 drugs, you must pay a percentage of the cost which can be high. It is available nationwide and you can go to any doctor who accepts Medicare, so you don't need to change doctors. If you are covering a spouse, that person must also be Medicare eligible. While the possible higher cost for prescriptions may be worrisome, you will save approximately \$146.50/month on premiums for 1 or approximately \$600/month for 2 over CHP. The Retiree Benefits Guide has a lot of useful info on this plan. UnitedHealthcare will not be sending out booklets this year with your premium information but you can go online to get this information. Follow instructions in the Retiree Benefits Guide on how to apply if you want to make that change.

Other Medicare information: The standard Medicare Part B premium is increasing to \$170.10/month in 2022. The County continues to reimburse you (retiree only) \$96.40. This premium is subject to the IRMAA surcharge which means that if your modified adjusted gross income is over \$91,000 or \$182,000 for a couple, your cost goes up to \$238 and it continues to increase as your income increases. This is based on your income from 2 years prior or 2020. You can get more information on the Medicare website.

Continued on page 5

Hanging up the Mouse by Lonna Necker



I am retiring from editing the SCARE Newsletter. It has been fun, but I have taken on more responsibilities with my artists' association (AWS-Art Workshop of Western Sonoma County) and now have much less time. My art is very important to me. I've had paintings shown at the Apple Blossom Festival, Graton Gallery and Sebastopol Art Center. Some are shown above. As the new vice president, I am already seeing that my time for other activities will be limited.

Just to let you know some things about the editor position in order to lure you into giving it a go, I have put together a little description of the job.

The first and most important thing to remember is that as editor, there is no requirement to write articles. The essential piece of the job is editing the items that are sent in (there are rarely any corrections necessary) and then making them pretty using Publisher. The editing is only done quarterly – always in the month before the February/May/August/November newsletter.

Here is the sequence:

Contact Phyris first thing the month before the newsletter is published (it is a quarterly publication) to find out the deadline date for submitting data/articles to the printer. Then send out an email to all the board members letting them know the deadline for their articles/data. Sometimes reminders are needed.

Process all incoming information. Many of the articles submitted are in a variety of formats. A working knowledge of Word and PDF usage is most helpful. Some submissions must be converted so that they can be inserted into Publisher.

I use Microsoft Publisher to format the newsletter. The application/program provides templates with formats, layouts and designs for newsletters that make it easy to create. Once a design is established, I keep it and copy it to create each new newsletter. Some sections of the prior newsletter are retained (like the section on Board members and several others where we just insert changed information) but many are deleted so the new text boxes/articles can be added. The application comes with HELP that shows how to use the application. Note: Publisher is usually included with the Microsoft Office software, like Word, Excel, and Access. If you don't have it, SCARE can purchase it for you.

The only job for me other than putting the NL together is to contact Julia Smith at SCERA for the recent lists of new retirees. Julia responds almost immediately and is most helpful. She sends me the list of retirees that I convert into Word and then insert into the NL.

Once I have entered everything that has been sent to me, I send it to Phyris who adds articles as needed to fill it out and then sends it to the printer and posts on the website.

If you might be interested in this position and want more information, call me at (707) 829-2419 or Phyris at (707) 795-6926.

JLMBC Report continued from page 3

Medicare Part D (covers prescriptions) is also subject to IRMAA. If your income is less than \$91,000 (\$182,000 for 2), you pay nothing. But if your income is higher than that, you pay \$12.40/month and it continues to increase as your income increases. All our medical plans are subject to IRMAA Part D except for the County Health Plan. It is self-funded, so the Part D surcharge does not apply.

Other Group Health Insurance:

Vision Insurance: 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 Benefit Guide 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. 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.

Dental Insurance: There will be no increase in the County Dental Insurance. Dental Insurance will also be available through Pacific Group Agencies and their rate is remaining the same. Their coverage is 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.

Group Insurance from Pacific Group Agencies

For the third 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 more. Continued

Pacific Group Insurance, Continued

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 these benefits 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 service. 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 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.

CRCEA REPORT by Carol Bauer

The California Retired County Employees Association Fall Conference was held in November in Long Beach. This was the first conference in over 2 years. All COVID requirements were followed, and proof of vaccination was needed to register. The Retired Employees of Los Angeles County (RELAC) hosted the conference. Two SCARE Board members attended. There were several excellent presentations including Senior Safe Driving Tips, Pawsitive Companions for Seniors, Rediscovering our Connection to Nature and several more excellent topics. There were useful handouts including The Con Artist's Playbook which was provided by AARP and is available on their website.

The presentation on Senior Safe Driving was enlightening and fun. I learned a great deal. The most important is that we all need to evaluate our driving on an ongoing basis. As we age, we may have slowed response time. So, slowing down, paying attention to traffic and knowing where we are going and the best way to get there are good ideas to keep in mind. Remember you can also ask others for a ride, use public transportation or use a service like a taxi, Uber or Lyft.

You may also need to evaluate the driving ability of someone else, like a parent, spouse or friend. That is not easy and can cause problems especially if you think they need to stop driving. If you feel you know someone who should not be driving, you should talk to them. You can also notify DMV, talk to their doctor, or call members of their family. These are not easy conversations, but they may save your friend's life and those of others'.

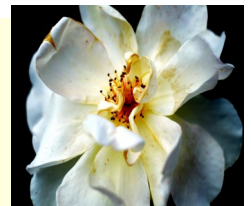
The Pawsitive Companions for Seniors was also interesting. The presenter pointed out that when thinking about companions, we usually think about cats and dogs, however there are other choices. Birds, fish, hamsters, gerbils and rabbits can also be companions. The presenter had 8 pythons along with dogs and cats.

The Spring 2022 conference will be hosted by Orange County and will be entirely virtual. There will be a write up in the summer newsletter.

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

In Memoriam

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



Sharon Compartore	Fred Forbeck
Sheri Kapple	James Kennedy
Robert Lueck	Betty Mark
Tillie Mele	Phyllis Martin
Thomas Miller	Raymond Myers
Michael Osborn	Melissa Plunkett
Louella Poirier	Carline Pryor
Richard Rogers	Julia Valaris
Sarah Vella	Albert Wilford

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 - **Vincent Caparo, April Harris, Shirley Norman, 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.

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



Marina Abbott - DHS/Behavior Health
Gregory Baker - Human Services
Andre Bercut - DCSS
Darcy Bering - DHS/PH/Env. Health
Teresa Bowden - Health Services
Dawn Calahan - ACTTC
Myleen Chabot - Health Services
William Carter - Health Services
Octavio Cervantes - Fairgrounds
Janice Dorn - DCSS
Sharron Douthit Moore - Human Services
Ronald Folla - General Services
Thomas Fonseca - Human Services
Leonard Gabrielson - Permit & Resource Mgmt
Cielito Gray - Water Agency
Alexander Gregory - Water Agency
Kim Harmon - Health Services
Susan Haydon - Water Agency
Renee Hobough - Superior Court
Danielle Lemaitre - Human Services
Steven Lucchetti - Sheriff's Office
James MacMillan - Regional Parks
Sylvia Majoni-Brown - Health Services
Devlin Martinsen - ISD
Joan McDonald - Human Services
Steven Moritz - Sheriff's Office
Catherine Murray - Adult & Aging
Barbara Nanney - District Attorney
Virginia Nash - Probation
Brett O'Rourke - Superior Court
Ricardo Oseguera - Sheriff's Office
Milton Perry - Probation
Tamra Pinoris - General Services
Ana Lilia Rico - Human Services
Anthony Richardson - Probation
Shawn Roberts - Sheriff's Office
Clifford Sanders - Fairgrounds
Christopher Seppeler - Permit & Resource Mgmt
Jamie Shinn - Health
Tessa Svendsen - Human Services
Elee Tsai - Permit & Resource Mgmt
Michael Vail - Sheriff's Office
Scott Wilkins - Water Agency
Alesia Wiltermood - Child Support Services

**Helpful Websites for Checking Accuracy
of Information**

There is so much misinformation in the news and especially on social media that it is sometime difficult to know what to believe. The two websites below can help you find the facts. Factcheck primarily checks out political statements and is non-partisan, whereas Snopes is much broader. It is particularly good for info via social media. For instance, another county newsletter had some interesting "facts" in it, one of which was how golf got its name. It said it was from "Gentlemen Only, Ladies Forbidden". Sounded interesting so I was thinking of putting it in our newsletter but checked Snopes. Good thing. It's not true.

Fact Check <https://www.factcheck.org/>

Snopes <https://www.snopes.com/fact-check/>

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

SCARE Membership and Financial Information

SCARE currently has 1581 members and 155 associate members for a total of 1736 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

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

Address Service Requested

General Membership Meeting February 22, 2022

1 pm via Zoom

Please join us by going to the link to the meeting on Zoom:

<https://us02web.zoom.us/j/81394288379>

If you prefer to call in, dial (669) 900-9128 and enter the meeting ID
813 9428 8379.

MEMBERSHIP MEETING AGENDA

- I. **SPEAKER — Julie Wyne, SCERA CEO, presenting the SCERA Financial and Operations Update**
- II **JLMBC REPORT**
- III. **SCCLO/ICPC REPORT**
- IV. **GENERAL INFORMATION**