



SCARE Newsletter

Sonoma County Association of Retired Employees

Published Quarterly **November 2024** Volume 324 Issue 4

Calendar of Events 2024 & 2025

Membership Meetings

11/26/24, 2/25/25, 5/27/25,
8/26/25, 11/18/25

Meetings are at 1pm at
Finley Center and by Zoom

Board Meetings

1:00 PM Dates may change so
call Board member first.

11/6/24, 1/8/25, 3/5/25,
5/7/25, 7/9/25, 9/10/25,
11/5/25

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.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 Report by Kathy Young

Fall has arrived. I hope everyone is enjoying the Fall colors.

Our last membership meeting was very informative with presentations from the Sonoma County Library and Emergency Prep Help. Information about these presentations is available on page 5 of this newsletter and you may see the video of these presentations on our website.

Our next membership meeting will be held on November 26 in person at the Finley Center Cypress room or by Zoom. The Zoom information is: <https://us06web.zoom.us/j/8954632781?omn=83997314337> , Meeting ID: 895 463 2781, Dial by your location: +1 669 444 9171 US

Julie Wyne, CEO of the Sonoma County Employees Retirement Association (SCERA) will give us an update on the health of the pension fund and recent policy changes. SCERA has changed their policies to make it easier for the Board of Supervisors (BOS) to move forward with COLAs. At the October 22 BOS meeting, SCERA presented their annual State of the Retirement System Report. Julie was asked what options there may be for COLAs. Julie presented several ways a COLA could be accomplished if the BOS wanted to do so but they would need legislation to do anything besides give an 80% purchasing power COLA to everyone. We need to keep reminding the BOS to address COLAs, and not push the issue down the road.

Many of you have asked to do more in helping secure a COLA. Some of you have great stories to tell about the impact of not getting a COLA. We are asking more members to join our effort in giving the County accurate and timely information on the real impact this has on the lives of most retirees. If you are willing to be involved in this effort, please send an email to me at kyoung2@sonic.net and indicate whether you would be willing to write letters and/or go to Board of Supervisor meetings.

We will be voting for Board members at the next Membership Meeting. Terms will be up for Carol Bauer, Shaun Du Fosse, Ed Clites, and me. These members are willing to continue. We are losing 2 of our long time Board members—Patty Hamley and Cora Guy. This leaves two vacancies on the Board. We have a wonderful group of people on our Board. We have lively discussions, and you will gain a lot of knowledge on many topics. We really need 2 new members. You should seriously consider becoming a Board member. Contact me, or any Board member, if you have questions or are interested in joining us.

Members who are covered by the SCARE lawsuit settlement have inquired when the County contribution for health insurance will decrease. See page 4 for details on this change which will not happen until 2026.

Board of Directors

Officers

President — Kathy Young

707 539-8027

kyoung2@sonic.net

Vice President — Carol Bauer

707 708-1061

bfuzzy51@aol.com

Secretary — Paul Carroll

707 559-0588

Pf.carroll58@gmail.com

Treasurer — Phyris Tobler

707 795-6926

phyris@sbcglobal.net

Immediate Past President —

Alix Shor

707 495-4992

alixshor@sonic.net

Directors at Large

Chris Bauer

Ed Clites

Shaun Du Fosse

Cora Guy

Patty Hamley

Lou Maricle

John Pels

Retirement Board Retiree Reps

Mark Walsh

Alternate: Neil Baker

Committee Chairs & Tasks

Health Benefits/JLMBC: Phyris Tobler

Membership: Lou Maricle

Financial Oversight: Phyris Tobler

CRCEA Rep: Carol Bauer

Alternate: Lou Maricle

Newsletter Editor: Phyris Tobler

Programs: Cora Guy

Scholarships: Ed Clites

Nominating: Cora Guy

SCCLO, ICPC, NBLC: Bill Robotka

Facebook Coordinator: Bob Bulwa

[Contact info on website](https://www.sonomacountyretirees.com)

November 26th Membership Meeting

Julie Wyne, CEO of SCERA, will join us. She will update us on the overall health of our pension system as well as on what is happening with the possible granting of COLAs. Please plan to attend either in person or on Zoom — <https://us06web.zoom.us/j/8954632781?omn=83997314337>

Just to fill you in a little in advance. SCERA approved several changes that will make it less costly to grant a COLA. This is very important as the Board of Supervisors will have to fund it. The cost to give a COLA as of March 2024 with changes that were made was \$330 million. It will not be reconsidered this year and by next year, the cost will be more.

SCARE Board members will be meeting with Board of Supervisor members to make them aware of how badly a COLA is needed.

If you are talking to people about our lack of a COLA or writing the Board of Supervisors, here are some talking points:

- ♦ Sonoma County's Ad Hoc COLA is not working. Sonoma County retirees have not gotten a cost of living increase since 2008, and those who retired after 2003, have never gotten a COLA. Almost all public agencies in California have automatic COLAs which means they get a 2 or 3% COLA every year.
- ♦ Half of retirees get pensions under \$2,500/month, and many get much less than that.
- ♦ Per the retirement office, people who retired before 4/1999 would need a 54% COLA in order to reach the 80% purchasing power COLA that is currently in SCERA policy. There are around 800 retirees in this group.
- ♦ After telling employees that the County would cover most of the cost of health insurance during retirement, they cut their contribution significantly in 2009.

SEIU and the North Bay Labor Council have both agreed to support us in our bid to get COLAs for current retirees.

Leftover Pasta, Rice, and Potatoes – from Consumers Reports

Don't toss out last night's leftovers. Refrigerating cooked rice, pasta, and potatoes rearranges the starch molecules, forming a type of fiber called [resistant starch](#). It's broken down in the large intestine, which creates short-chain fatty acids that feed healthy bacteria in the gut. And blood sugar levels may rise more slowly after meals with resistant starch. According to a [2015 study](#) in the Asia Pacific Journal of Clinical Nutrition, cooked white rice that had cooled for a day had 2.5 times the amount of resistant starch as freshly cooked rice—and led to a smaller blood sugar response. The amount of resistant starch didn't change much when the cold rice was reheated. While more research on resistant starch is needed, studies suggest that it may help protect against diabetes, weight gain, and certain cancers.

JLMBC Report by Phyris Tobler

Health Insurance Information

Cost of prescriptions capped: Good news for those on Medicare — As of January 1, 2025, out of pocket cost for prescriptions cannot exceed \$2,000 for the year. This change is most likely to affect those with the AARP/UnitedHealthcare plans as some prescriptions under that plan can be very costly.

New Anthem Medicare Advantage Plan: The County of Sonoma offers the Anthem Medicare Preferred (PPO) with Senior RX Plus plan, which includes medical and prescription drug coverage, as well as additional benefits and programs. As a PPO, you can visit any doctor or hospital that accepts Medicare, both in-network and out-of-network, at the same cost share.

For certain services, your in-network provider will need to obtain prior authorization from Anthem. If you see an in-network doctor, they will handle the prior authorization for you. If your provider accepts Medicare but is not in Anthem's network, ask your doctor to get prior authorization for any major procedures.

If you are taking a brand-name drug and have previously tried a generic drug that was ineffective, your provider can submit a prior authorization request with the medical reason why the generic drug will not work for you.

Be your own advocate or ask for assistance by calling Anthem Members Services at (833) 848-8730, Monday through Friday, 5 a.m. to 6 p.m. PST for answers or plan details. You can also receive support through CareCounsel (888 227-3334), which works directly with your doctor and insurance company. This service is available to all Sonoma County retirees and employees, with retirees being the primary users.

Kaiser has Patient Advocates that can help you get service you need if you are being told no.

If nothing else works, you can appeal the denial of a claim or prior authorization. According to the Kaiser Family Foundation, in 2022 more than 80% of those who filed an appeal after their request for prior authorization was denied by Medicare Advantage were successful.

County Contribution for Health Insurance to Decrease in 2026 under Settlement Agreement

Note: This only applies to those in the SCARE Settlement with the County, which means you must have retired prior to July 1, 2016.

One of our members asked me to put this reminder in the newsletter. For those of you affected by the settlement, the County contribution to your health insurance will decrease from 'up to \$500' as it is now to \$200/month as of June 1, 2026, and it will continue at that rate until 2041. It is likely that most people affected by this will be on Medicare but the \$200 will not cover cost for any of the Medicare plans for a single retiree, much less if you are covering a spouse.

Those who retired on or after July 1, 2016 are covered by whatever MOU was in effect at the time they retired. So far, they get 'up to \$500' with no end date.

The only way that the settlement can be changed is if both parties (SCARE and the County) agree to the change. We will be talking to the Board of Supervisors to see if they are open to modifying the settlement agreement.

Getting the Newsletter —If you would like to get the newsletter both by email and by USPS, contact Lou Maricle (maricles2@gmail.com) and let him know that. You will still get all of our hot topic emails.

Board and Membership Meeting Minutes
can be viewed at our website

2024-25 SRJC Scholarships

SCARE gives 3 scholarships to students at Santa Rosa Junior College. They must be children or grandchildren of Sonoma County employees or retirees. These are the 3 chosen for the 2024-25 scholarships.

Aydan Cetola is majoring in chemistry and hopes to be a laboratory technician. Aydan says the gift of a scholarship holds immense significance in propelling me towards my educational aspirations. As I embark on my journey towards a Bachelor's degree in Biochemistry, financial assistance is pivotal in alleviating the economic burdens that often accompany higher education. With the support of this scholarship, I can devote more time and energy to my studies, extracurricular activities, and research endeavors, without the constraints of financial strain.

This scholarship not only provides crucial financial support but also serves as a catalyst for my personal and professional growth. It represents a vote of confidence in my abilities and a recognition of my dedication to academic excellence. With this endorsement, I am empowered to pursue opportunities that would otherwise be beyond my reach, including internships, conferences, and specialized training programs.

Katrina Gong is majoring in computer science and her career goal is to be an engineering and software developer. She says that the gift of a scholarship will greatly help support my educational goals, as it will give me the opportunity to continue my studies in Computer Science at the university level. The gift of a scholarship will also allow me to put my focus more towards my studies and academics without having to constantly be stressed about being able to financially support myself with regards to my education. In addition, the gift of scholarship will allow me to discover more experiences with regards to research in Computer Science as a woman in STEM.

Emma Keel is majoring in engineering and her career goal is to become a mechanical engineer. She says the gift of a scholarship will greatly help me achieve my educational goals. It will allow me to afford meals, let me pay for transportation, enable me to purchase a better computer, and allow me to set aside separate funds for costly tuition at a four-year university. My days at school are as long as 12 hours this semester, and being able to pay for food services on campus makes my long days much smoother. My commute is rather long without the option of public transportation and, unfortunately, that means that I have to spend a lot on gas and sometimes car repairs. I am also currently working off of a Chromebook computer that is unable to run software that is needed for engineering disciplines.

Alphabet Soup by Bill Robotka

ICPC: The meeting scheduled for September 5th was cancelled and a new date set for October 3rd. At that meeting we will be getting a briefed on the upcoming "Status of the Pension" report and have an opportunity to make comments. SCERA will be presenting the annual pension report to the Board of Supervisors at their meeting on October 22nd.

NBLC: The Labor Day event was a huge success. This link takes you to the PD article that describes the event better than I could.

https://eedition.pressdemocrat.com/infinity/article_popover_share.aspx?guid=177e5d3d-6d28-4f96-8006-fccc7cf8f4bb&share=true The annual NBLC COPE awards banquet is scheduled for November 8th. I will be attending.

NBLC leadership has committed to supporting us in lobbying the BOS on COLA and Health benefit issues, but is waiting for SCARE to develop a plan for this and provide them with guidance on when/how to best support us.

SCCLO: No activity until very recently for SCCLO. I've been discussing getting SCCLO re-energized with SEIU folks and we will hopefully find a reenergized SCCLO soon.

Preventing Identity Theft

One of the best proactive things you can do to protect yourself against financial fraud is to freeze your accounts at the credit reporting agencies of Experian, Equifax and TransUnion. It is also one of the easiest things you can do. If you do this, it locks up your account and no one can open a bank account or take out a loan/credit card or rent an apartment in your name even if they have access to your personal data. It is easy to do and can quickly be unfrozen if you want to take out a loan or get a new credit card. Once that is approved, you can immediately refreeze it again. There is no charge for this. You have to contact each credit bureau separately. You can get their contact info on the internet.

Many retirees have older parents who may be contacted by scammers and who might give out sensitive information like SSN or bank account info. You may want to suggest that they freeze their credit bureau accounts.

Presentations from the August 27th Membership Meeting Available Online

At our August 27, 2024 Membership Meeting, we had presentations by Emergency Prep Help and the Sonoma County Library. Both presentations were very informative. The library information is useful for all people in Sonoma County. The library has added a lot of services which were covered in their presentation.

Emergency Prep Help provides workshops for seniors to help them prepare themselves for natural disasters and other emergency situations. Their stats show that it is primarily seniors who die in disasters. They give out go-bags at their workshops and show you how to personalize them. Workshops are free and you can sign up for workshops at www.emergencyprephelp.org under the Events link. One of our members who had attended their workshop said it was 'fabulous' and encouraged other retirees to go.

We have videos of both presentations which give more information on both of these. They are short and easy to follow. Just copy links into your browser.

Emergency Prep Help:

https://drive.google.com/file/d/1jmMo32zryqbmsXVtx10X6Liae9_rmKof/view?usp=drive_link

Sonoma County Library: [https://drive.google.com/file/d/1QmDE1-](https://drive.google.com/file/d/1QmDE1-HfPJwlrB_ylGXlsOXe7BD4ZcjG/view?usp=sharing)

[HfPJwlrB_ylGXlsOXe7BD4ZcjG/view?usp=sharing](https://drive.google.com/file/d/1QmDE1-HfPJwlrB_ylGXlsOXe7BD4ZcjG/view?usp=sharing)

Insurance Information on the SCARE Website

The "Insurance" link on our webpage (<https://www.sonomacountyretirees.com/healthinsurance.shtml>) has link to the Sonoma County Human Resources page that shows the health insurance coverage available to retirees. This includes the Annual Enrollment Booklet, just in case you tossed yours and now would like to check something. Perhaps you or a spouse are turning 65 and now want to see what the Medicare options are. Also shown is information on Care Counsel.

A pdf version of the SCARE insurance offerings through Pacific Group Agencies is available in case you didn't get the booklet or tossed it. Our members get reduced group rates on a variety of types of insurance. Open enrollment for dental and vision insurance is over but all others are available.

Maintaining a Healthy Brain

Researchers say it's never too late to change your habits and improve your brain function, and it could be the key to a longer life. Experts say repeating familiar experiences is good, up to a point: Practicing an old favorite on the guitar changes the brain in ways that improve future performances. But the best stimulation for the brain, young or old, is novelty. Try something new.

Updating Contact Information

If you move or change your email or phone number, you need to give your **updated information** 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. We also need changes of phone numbers and email addresses. SCERA, the Retirement Board, does not share information with us. And if we don't hear from you, this is what happens: Mail and newsletters were returned with no forwarding address for the following member - **Cecilia Proschold**. Board member, **Alix Shor**, attempts to contact these people by phone and/or email but has not been able to reach them so we have no way of contacting them. If anyone knows how to reach her, would you please contact them and ask them to contact Alix Shor at alixshor@sonic.net or 707 495-4992 or give her the number and she'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 **Annual Enrollment Booklets**. Contact them at 575 Administration Drive, 116C, SR, 95403, or benefits@sonoma-county.org/ 707-565-2900

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 we verify you are indeed a member of SCARE, or are a spouse of a member, you will be added.

Bob Bulwa and Paul Klonsky

In Memoriam

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

Beverly Alexander	Mary Jo Basore
Joan Biagi	Anne Ehret
Marguerite Estes	Daniel Mason
Patricia Murphy	Virginia Tabor
Margaret Thompson	



Council on Aging Awarded Fall Prevention Grant

Council on Aging has been awarded one of nine prestigious Innovations in Fall Prevention grants from the National Council on Aging. This grant aims to address the needs of seniors who are at risk of falling and are homebound, ensuring they receive the necessary support to improve their safety and mobility.

The program spans eight weeks and involves an in-home Coach who will meet with participants twice weekly. These sessions will focus on customized exercise routines and flexibility/mobility programs tailored to each senior's needs. The Coach will guide participants through the exercises, ensuring they are performed correctly and effectively.

To assess the program's success, participants will undergo pre-and post-testing, providing valuable data on their progress. Additionally, each participant will receive exercise equipment and an Emergency to-go bag to enhance their safety and preparedness.

Throughout the eight weeks, seniors will have ample opportunities for learning, education, and movement, contributing to their overall well-being. This initiative not only aims to prevent falls but also to improve the quality of life for homebound seniors.

Seniors at high risk for falling and who are homebound are encouraged to participate. For more information, please contact **Denise Johnson at 707-525-0143 ext. 119** or via email at djohnson@councilonaging.com.

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



Barsocchini, Debra	Clerk Recorder Ass
Bartholomew, Torrey	Health Services
Begun, Susan	Retirement
Belforte, Marcia	Permits
Boustany, Henri	Sheriff's Office
Brady, Spencer	District Attorney
Bottomley, Leslie	Sheriff's Office
Campbell, Valerie	Human Services
Catelani, Lisa	Superior Court
Chambers, Susana	Probation
Clites, Michele	Human Services
Corde, Glenda	ACT
Critchett, Lisa	Health Services
Cruz, Angelica	Human Services
Cullen, Reg	Permit Sonoma
Cummings, Julie	Child Support Svc
Dengler, Rex	ACT
Doble, Eric	PRMD
Evans, Stacey	Health Services
Fontenot, Gary	Human Services
Franceschi, Mark	Permit Sonoma
Francis, Patricia	Health Services
Galantine, Clyde	Public Infrastructure
Loomis, GERALYN	Health Services
King, Alice	Superior Court
Maikranz, Nicholas	Sheriff's Office
Martinez, Elizabeth	Human Services
Merchen, Michael	Sheriff's Office
McCarthy, Marilyn	District Attorney
McColley, Teresa	Health Services

Continued:

Mitchell, John	Public Defender
Molinari, John	Sheriff's Office
Mori, Daniel	Sheriff's Office
Nema, Paul	Information Systems
O'Hagen, Kevin	Probation
Papale, Valerie	Superior Court
Raasch, Michael	Sheriff's Office
Reese, Ryan	Sheriff's Office
Rittenhouse, Eric	Human Services
Schellerup, Alan	Human Services
Serbins, Terri	Sheriff's Office
Smith, Lori	Health Services
Smith, Andrew	Permit Sonoma
Turner, Debra	Permits
Tyler, James	Permit Sonoma
Welch, Brian	Regional Parks
Whipple, Suzanne	Health Services
White, Joel	Human Services
Zepeda, Araceli	Human Services

Encourage Fellow Retirees to join **SCARE**!

We only have about a third of retirees as members. When we are approaching the Board or Supervisors to ask for a COLA, we are in a much stronger position with more members. If you know any retirees who are not members, please encourage them to join. They can get a copy of our application form on our website at <https://www.sonomacountyretirees.com/application.pdf>

SCARE Membership and Financial Information

SCARE currently has 1707 members and 160 associate members for a total of 1867 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.

Phyris Tobler

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

Address Service Requested

General Membership Meeting November 26, 2024

Join us at 12:30 for an in-person meeting at Finley Center, 2060 W College Ave, SR in the Cypress Room. There will be snacks and drinks and the opportunity to visit with friends.

Vaccinations encouraged if attending in person

Then for those of you who can't attend in person, join us at 1:00 pm for the meeting on Zoom: <https://us06web.zoom.us/j/8954632781?omn=83997314337> , Meeting ID: 895 463 2781, or Dial by your location: +1 669 444 9171 US

MEMBERSHIP MEETING AGENDA

- I. SPEAKERS: Julie Wyne, SCERA CEO, will bring us up to date on pensions and COLAs**
- II. SCARE Board Election**
- III. JLMBC REPORT**
- IV. SCCLO/NBLC/ICPC REPORT**
- V. DRAWING FOR GIFT CARDS (3 for those at Finley and 3 for those on Zoom)**
MUST BE PRESENT TO WIN