



SCARE Newsletter

Sonoma County Association of Retired Employees

Published Quarterly February 2024 Volume 324 Issue 1

Calendar of Events 2024

Membership Meetings

2/27/24; 5/21/24; 8/20/24,
11/19/24 Meetings are at
1pm at Finley Center and by
Zoom

Luncheons Luncheons have
been canceled due to COVID

Board Meetings

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

3/6/24; 5/1/24; 7/10/24;
9/11/24; 11/6/24

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

I hope all of you are doing well as we enter the New Year.

Encouraging and supporting the SCERA Board as they explore ways to make it possible to give COLAs to retirees is the main focus of our Board this year. While SCERA must recommend a COLA, the Board of Supervisors must approve it and it will cost the County money. So we are also looking for ways to encourage the BOS to approve a COLA once it is recommended by SCERA.

The SCERA Board had a long discussion at their December 14th meeting about changing two policies that might make it possible to allow COLAs: the Negative Contingency Reserve and the Interest Fluctuation Reserve. It looked like they were going to vote on it until a few members asked to see what the specific policy wording on giving COLAs would be. They will be discussing this again at their March 21st meeting. For more information, refer to the article on page 4. SCARE members were well represented at the December meeting, and we ask you to attend the March meeting.

There are likely to be major changes in coverage for Medicare retirees in the County Health Plan for 2024-2025. It is very important that you look closely at the Annual Enrollment booklet when you get it. It will be arriving before March 11 when Annual Enrollment starts. Look at the JLMCB report on page 3 for more information on this. Also, if you have moved in the last year or so, be sure that Human Resources has your new address, so you get the booklet.

Our next Membership Meeting will be on Tuesday, February 27, at 1:00 PM PST. The speaker is from the Redwood Credit union and will be talking about all different kinds of scams and how to protect yourself from them. There is more info on page 2. This is getting to be more and more of a problem and is likely to get worse with scammers using AI. You may attend the meeting in-person or by Zoom (<https://us06web.zoom.us/j/8954632781?omn=83259751957>) Or you can call in to meeting 1.669.444.9171, Zoom Meeting ID: 895 463 2781. We meet in-person at the Finley Center Cypress Room. Finley Center is located at 2060 W. College Ave, in Santa Rosa. We provide light snacks. 3 gift cards are given out for those in attendance at the Finley Center and 3 are given out to those who Zoom in. You must be present at the time of the drawing to win. If you are Zooming in to the meeting and win, stay on Zoom until we get your name and address to send the gift card.

Board of Directors

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Lou Maricle
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Retirement Board Retiree Reps

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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: Phyris Tobler

Programs: Cora Guy

Scholarships: Ed Clites

Nominating: Cora Guy

SCCLO, ICPC, NBLC: Bill Robotka

Facebook Coordinator: Bob Bulwa

[Contact info on website](#)

February 27th Membership Meeting

Scams and frauds are on the rise and are becoming more sophisticated and harder to detect. To better educate and protect our membership, Hana Aymar, Fraud Manager, at the Redwood Credit Union, will be our guest speaker during the membership meeting on February 27, 2024, at 1:00 pm, at the Finley center in Santa Rosa, which will also be accessible to members via Zoom. Hana has worked for local financial institutions for nearly twenty years and has been working fraud prevention, security, and anti-money laundering for 15 years. She is a Certified Anti Money Laundering Specialist and recent graduate of Western CUNA Management School.

Hana's presentation will include an overview of the most common types of scams:

1. Impersonation scams claiming to be from financial institutions, businesses, and government agencies such as the Social Security Administration.
2. Use of malware, viruses, phantom hacking
3. Social media, romance & family emergency scams
4. Real estate scams
5. Cryptocurrency investment scams

Hana will also cover what to do if you suspect scamming activity through numerous platforms such as: phone calls, texts, emails and social media. Additionally, she will provide information on how to protect yourself from identity theft, scams and frauds through the use of technology, verbal passwords, fraud alerts, credit freezes, and credit monitoring services.

Zoom link in President's Report and Agenda for the meeting.

SCAM info from a member. This may be helpful information since there are hundreds of retirees on the AARP/UHC medical plans.

We received voice mail messages on our cell phone to my husband alleging to be from United Health Care saying they had questions that would help them serve us better. We were suspicious as the calls came from Lawrence, Massachusetts with several toll free numbers to call back on. After the third such message I contacted United Health Care which confirmed that they had had reports from other customers and to block all the numbers from these calls. Please remind retirees that United Health care will not call them for information!

Home Improvement Tax Credits

The Inflation Reduction Act extended and expanded tax credits for energy-efficient home improvements starting in 2023. You can get an Energy Efficient Home Improvement credit for 30% of improvements, including home energy audits, Energy Star-qualified doors and windows and HVAC upgrades. Credit is worth \$1,200/year.

The Residential Energy Efficient Property Credit has been extended through 2034. It's worth 30% of the cost of installing energy systems such as geothermal heat pumps, solar energy systems, or battery storage technology.

JLMBC Report by Phyris Tobler

Annual Enrollment for 2024-2025 Health Insurance will be from March 11— 29, 2024

There are some major increases in premium costs and possible changes in health insurance providers for 2024-2025. Do not just ignore the information in the Retiree Benefits Guide that will be sent to you prior to Annual Enrollment. While final decisions have not been made, there may be a new provider for Medicare retirees.

County Health Plan (CHP) — This is a heads up although the final decision has not been made yet. This would be a very big change which would be very good for Medicare retirees. The Anthem proposal when the County went to bid, was \$285/month for Medicare retirees. This was the cost without deductibles or copays and with prescription coverage similar to CHP which is very good. This is less than half of the premium cost for CHP with better coverage and you can use any doctor who takes Medicare. The difficulty with this is that Anthem refused to cover the non-Medicare group. The County is trying to figure out a way to provide coverage for the non-Medicare group which would still have to be under CHP. The cost for this group will go up, probably by 15% or more. Since the cost is already high, it will be quite expensive. Those people who live in the Kaiser, Sutter or WHA service areas can transfer to one of those plans.

If you are in the CHP plan, look carefully at the Annual Enrollment Booklet when you get it. It will tell you exactly what is happening and what you need to do.

Kaiser premiums are likely going up by over 18% for retirees under 65 and by 16% for those on Medicare. The Kaiser Senior Advantage plan is still affordable at \$331/month. However, Kaiser HMO for those under 65 will be \$1,131/month. The County is still checking with unions about possibly increasing some co-pays in order to reduce increased premium. **Check Annual Enrollment Booklet.**

Sutter Health Plus is going up 6.7% and the HMO for 1 person under 65 will be \$811.60/month. Sutter does not have a Medicare plan.

Western Health Advantage is increasing by 4.9% and their HMO plan will be \$794/month. WHA has a Medicare plan which will be \$386/month.

Warning: Because Kaiser non-Medicare rates are over \$300/month more than Sutter and WHA, many actives and retirees may want to change. The problem is that there are not a lot of family doctors available under Sutter and WHA so it may take a while to find a doctor and get an appointment. This is just something to be aware of when making your decision.

AARP/UHC plan is always based on your age and location. There may be around a 5% increase in these plans. See information about the County Health Plan that follow. If the County does implement the Anthem Advantage Plan, you would be eligible to switch to that so be sure to check this out in the Annual Enrollment Booklet. The Anthem plan, if available, would be much better if you have high prescription costs.

Delta Dental cost will remain the same (\$47.06 for one). It has a \$1,500/year maximum. There are a lot of dentists in the Delta network in Sonoma County although we have heard that there are a number that have dropped out of the network in the last couple years.

As a SCARE member, you also have dental insurance available through Pacific Group Agencies (PGA). This insurance is through the Ameritas network and there are fewer dentists in this area in that network. The cost is \$49.95 and the calendar year benefit is \$2,000 if you go to a network dentist and \$1,500 if you go to a non-network dentist.

Vision Plans: There are 3 different vision plans you can choose from. Sonoma County provides a

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Update on COLA Discussions

Julie Wyne, SCERA CEO, was the speaker at our November 28th Membership Meeting. She gave us an update on the exploration of resuming COLAs. She reported that the SCERA COLA subcommittee had met with the Sonoma County CAO regarding this issue. Unfortunately, some unions have a reopener clause to discuss COLAs for active employees. The CAO does not want to discuss COLAs for retirees until they have met with the unions and resolved the issue with them.

Ms. Wyne was still going to take the COLA policy decision to the SCERA Retirement Board at their December meeting. Changes are needed in their policies around the Negative Contingency Reserve and the Interest Fluctuation Reserve to even allow the SCERA Board to consider recommending a COLA. She encouraged SCARE members to attend this meeting.

SCERA Retirement Board Meeting on December 14, 2023: There was a long discussion by the Board about whether to change the policy on the Negative Contingency Reserve to credit interest at the actual investment earnings as opposed to the plan's assumed rate of return. It appeared that many trustees were in favor of this, but some trustees were concerned about making changes to the Interest Crediting and Reserve Policy without also making changes to the COLA Policy to define the criteria to be used to determine the fiscal health of the Plan prior to recommending a COLA to the Board of Supervisors. In the end, it was decided to wait on any policy changes until the COLA policy changes were presented to the Retirement Board. This discussion will take place at the March 21st Retirement Board Meeting.

We are happy to report that there was a good turnout of SCARE members at the meeting, both in-person and on Zoom. We also need members to attend the March 21st meeting to show how important this issue is for them. We will send a reminder email around March 18th with the Zoom link.

Alphabet Soup by Bill Robotka

SCCLO - No activity. The meetings will likely be renewed this Spring to prepare for upcoming COLA and other retirement benefit discussions with the County.

NBLC - Finished off the year with a very successful COPE awards dinner. Ed Clites attended on behalf of SCARE, and had a very good conversation with California Senator Mike Maguire about our lack of COLAs. Maguire used to be on the Sonoma County Board of Supervisors. Given that 2024 is an election year, that will dominate the CLC attention and efforts.

ICPC - Good meeting in December. Ed Clites attended and raised concerns about HRA benefit management. The Committee discussed the issues with him at length, but it staff and some Committee members questioned whether other post employment benefits (OPEB) are within the purview of the ICPC. This will be a topic of discussion in the future. We then had a report from SCERA on their meeting(s), internally and with the CAO, on the issue of a COLA for existing retirees. Not much information different from what was shared at the SCERA Board meeting on December 14th. The ICPC subcommittee reviewing the 2024 Annual Pension Report to the BOS was appointed. I won't be in that subcommittee this year to allow for the new ICPC members to gain more insight into the pension fund and its processes. That report will likely be, again, presented to the BOS in May of 2024.

Car Battery Portable Jump Starter

Do you occasionally have a dead battery? Do you dislike having to wait for road service? There are now very small portable jump starters available. With these, you can jump your battery without needing assistance—no bulky jumper cables and another car. You just attach the cables to the battery and get in your car and start it. They usually have a USB port so if you lose electricity or you are on the road, you can charge your phone or anything else that uses a USB connection. They are rechargeable and start at around \$40. Carrying one in your car makes you feel much safer.

Continued from page 3

Vision Plans continued: 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 usually \$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 plan (a one page flyer) and the PGA insurance (a booklet) in March and can compare them before making a decision.

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. The County Health Plan insurance covers this but none of the others do. Amplifon Hearing through Pacific Group Agencies 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 has limited choices but 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.

DISCOUNTED OR FREE FITNESS CLUBS: You can get discounted membership in many different fitness clubs and gyms through Kaiser and Western Health Advantage. They offer membership in Active and Direct Health Clubs for \$28/month. There are a number of fitness centers available and you can check availability at <https://www.activeandfitdirect.com/>. This is for all members, not just Medicare.

AARP/United HealthCare **covers total cost of membership in the Renew Active system.** There are a lot of local gyms that are covered. You can see what clubs are available by going to <https://uhcrenewactive.com/>

You should get the insurance booklet from PGA at about the same time as you get Annual Enrollment booklet from the County. The Open enrollment period is the same although PGA will accept applications for a while after the March 29th deadline. The County will not. There are also several other types of insurance offered though PGA.

Please look closely at your options when you get both the Sonoma County and the Pacific Group Agencies benefits booklets.

SRJC Scholarships Available for the 2024-25 Academic Year

SCARE is once again offering three \$1,500 SRJC scholarships to children, grandchildren, or spouses/domestic partners of current or retired County of Sonoma employees. JC 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 for SRJC open on January 23rd and close March 3rd. You can contact the SRJC Scholarship office by calling (707) 527-4740. When contacting the Junior College, ask for information on the SCARE scholarship or check online for the Sonoma County Association of Retired Employees scholarship. Scholarships close on March 2nd.

The Sonoma Medical Equipment Recycling Program (MERP) allows you to borrow (free) various types of medical equipment. It is only open on Weds. from 11 am-2pm and is located at 3000 Dutton Ave, SR. Get more information at <https://medicalequipmentrecyclingprogram.com/> You can also donate certain types of medical equipment to them if you are finished with it.

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. And if we don't hear from you, this is what happens: Mail and newsletters were returned with no forwarding address for the following members - **Mira Bosche, April Harris, Delores McCord, and 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 them, would you please contact them and ask them to contact Alix Shor at alixshor@sonic.net or 707 495-4992 or give her their 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, Suite 116C, SR, 95403, or benefits@sonoma-county.org, or 707-565-2900.

Free Entrance to California State Parks through the Sonoma County Library

This includes Mendocino libraries. You can check out a **California State Library Parks Pass** just the way you check out a book. You will get a vehicle hangtag with the words "California State Library Parks Pass" that allows you to get into State Parks free. If you go online to library and do a search on the pass, it shows you passes available at each library.

In Memoriam

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

Judith Ambrosi

Ruth Brody

Juanita Burt

Bob Gillen

George Holt

Jeanne Kranz

Dora Larochelle

Maureen Latimer

Barbara Olson

Gloria Palmer

Morgan Rosser

Martha Rhodes

Rosemary Shirkey

Angela Smith

Lois Sommers

Geraldien Volkerts

Lee Williamson

New Links to Services for Seniors on our Website

<https://www.sonomacountyretirees.com/othersites.shtml>.
Page down for information on the following.

Caring.com (www.caring.com) is a website that provides extensive information on a great variety of services available to seniors. This ranges from detail on the various options available to you and/or spouse under Social Security as well as information on assisted living, in home care, and memory care near where you live (just enter your zip code). It has over 100 different categories under the caregivers link that range from wills and estate planning, reverse mortgages, how to pay for long term care, best identity theft protection and so many more. They appear to be well researched and quite thorough in their articles. While it is under caregivers, it is information that many retirees can use for themselves or their aging parents.

The Senior Advice website (www.senioradvice.com/) offers information on all senior housing including in home care. Under Resources, it has all kinds of articles related to this. While this is a national site, you can enter your zip code and get local information

Are you looking for things to do?

SRJC has free older adult classes— <https://older-adults.santarosa.edu/join-class> They have art for older adults, autobiographical writing, discussion group, fitness for older adults, and musical experience. There are a lot of classes in each group. Most are online but there are some in-person ones although they fill up more quickly. Some classes start January 16th but it looks like many classes are open.

Congratulations New Retirees and New SCARE Members (in bold)



Irma Alexander - Human Services

Glenn Allen - Human Services
Bret Beaudreau - Water Agency
Henri Boustany - Sheriff
Jon Buijten - Probation
Veranika Burrell (aka Savitskaya) - Sheriff
Jessica Campos - Superior Court
Steven Carlozzi - Sheriff

Armando Carranza - Probation

Andrew Cash - Sheriff's Office
Leann Clark - PRMD
John Day - General Services
Cheryl DeBenedetti - Probation

Anthony DiCicco - Sheriff

Buffy Donaldson - Sheriff
Ann DuBay - Water Agency

Dayla Fillmore - Probation

Debra Finley - Human Services
Robert Floyd - Water Agency
Esther Galindo - Auditor/Controller/Treasurer
Rafael Garcia - Sheriff
Jason Hackathorn - Sheriff
Elise Hansen - Sheriff
Carol Huff - PRMD

Peggy Irwin - Auditor, Controller , Treasurer

Catherine Johnson - Community Development Comm
Bryan Kroll - Community Development Comm
Keith Lew - General Services

Araceli Rivas Manzo - Human Services
Michael Margetts - Fairgrounds

Luz Mercado - Human Services

Stephen Merical - Sheriff
Carla Mungary - Human Services
James Naugle Jr - Sheriff
Luz Mercado Paredes - Human Services
Juan Huerta Perez - General Services
Linda Barker Perkins - Superior Court
Julie Sabbag - Human Services
Celeste Scott - Human Services
Jesse Scott - Sheriff

Suzanne Wilford Smith - Sonoma Co Transit Auth
Michael Thompson - Water Agency

New retirees continued

Samuel Tipton - Transportation & Public Works
Rebecca Torres - Human Services
Daniel Vallelunga - Sheriff
Theodore Vellis - Sheriff

Encourage Fellow Retirees to join SCARE!

While we add many new members, we are stronger with even more. If you see people you know on the above list who have not joined SCARE, please encourage them to do so. That way they can continue to have a say in the future of their benefits and keep up to date on what is happening to retirees. They can call Patty Hamley at (707) 579-1726 to get a copy of our application form or go to our website —
<http://sonomacountyretirees.com/application.pdf>

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 and Paul Klonsky

SCARE Membership and Financial Information

SCARE currently has 1690 members and 162 associate members for a total of 1852 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

**Board and Membership Meeting Minutes
can be viewed at our website**

Sonoma County Association of
Retired Employees (SCARE)
P.O. Box 5513
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Address Service Requested

**IMPORTANT HEALTH
BENEFIT INFORMATION
FOR 2024-2025**

General Membership Meeting February 27, 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=83259751957> Or call : 1.669.444.9171, Zoom Meeting ID: 895 463 2781

MEMBERSHIP MEETING AGENDA

- I. SPEAKER — Hana Aymar, Fraud Manager at the Redwood Credit Union, will give us information on a variety of scams and how to protect ourselves -see page 2 for more info**
- II. JLMBC REPORT**
- III. SCCLO/ICPC REPORT**
- IV. DRAWING FOR GIFT CARDS (3 for those at Finley and 3 for those on Zoom)
MUST BE PRESENT TO WIN**