

Official Publication of the Retired Employees of the City and County of San Francisco

NEWS & VIEWS

A MEMBERSHIP ORGANIZATION WORKING FOR ALL CITY RETIREES

Health Service Committee Report

By Claire Zvanski

Due to **Open Enrollment**, there will be no regular HSS board meeting in October. The November board meeting will be a special educational forum. Members are urged to attend to learn more about the workings of the Health Service System and how to maximize benefits from our health care plans.

- Long-time communications director **Rosemary Passantino** has retired and there is a search for a replacement.
- A professional services agreement for the development of an **investment policy** for the **HSS trust fund** has been executed with Meketa Investment Group, Inc.
- Many new activities through the **Wellness Center** aimed at keeping all of us moving and feeling better are available. Check the website to sign up. 96 retirees are in the **Get Fit on Route 66** challenge.
- Both Blue Shield and Kaiser are putting together workshops on **Advanced Care Planning**. Anyone may attend the Kaiser workshops where you can complete your **Advanced Care Directives**.
- Updates were made to the **Adoption and Surrogacy Assistance Plan** to include eligible retirees. Updates were also made to the Cafeteria Plan Document: Plan Year 2017 for active employees.
- **Blue Shield claims** performance expectations were audited and it was noted that claims are all processed in California. Medicare claims continue to be problematic.
- Both Kaiser and Blue Shield made presentations on **palliative care**

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Retirement Committee Report

By Claire Zvanski Herb Weiner, and
Herb Meiberger, CFA

The Fund earned only 1.3% for FY2015-16 (12 months ending 6-30-16)!

- Staff and SFERS's new consultant, Allan Martin from NEPC, LLC, presented the Fund's performance for FY2015-16. Although the performance was only 1.3%, NEPC stated that SFERS ranked in the top 20% of public funds with assets greater than \$1 billion. Since the Fund earned less than 7.5% for the fiscal year, no Supplemental COLA is payable.
- For the fiscal year, real assets were the best performing asset class, earning 12.9%, followed by private equity, which earned 8.6%. International stocks had the lowest returns, with a loss of 8.7%, while US stocks were flat.
- The Fund was valued at \$19.9 billion on 6-30-2016.
- The good news is the Fund started the new fiscal year on a positive note, earning 3.08% for two months.

Update on the Supplemental COLAs:

- At the July meeting, the Board voted unanimously to pay the two Supplemental COLAs to members who retired *before* November 1996. The additional amount, approximately one month's extra benefit, will be paid at the end of September.
- Cheiron, the consulting actuary, presented a report for the actuarial treatment of paying the Supplemental COLAs.
- The "lump sum" cost of the Supplemental COLAs for the *post-1996* retirees is approximately \$430 million. The "lump sum" cost of the *continued on page 2*

October Calendar

Regular Meeting

Wednesday, October 12

Business meeting & program:
10 a.m.

Irish Cultural Center
45th Ave. & Sloat Blvd.

News & Views

Editorial Committee Meeting

Tuesday, October 18, 9 a.m.

Taraval Police Station
All interested parties welcome.

Executive Board Meeting

Tuesday, October 18, 10 a.m.

Taraval Police Station
All interested parties welcome.

Public Meetings:

Retired Firemen &

Widows Association

Thursday, November 17, 1 p.m.

Irish Cultural Center,
45th Ave. & Sloat Blvd.

Veteran Police Officers

Tuesday, October 11, 11 a.m.

San Francisco Scottish Rite
Masonic Center,
2850 19th Ave. & Sloat Blvd.

Retirement System

Wednesday, October 12, 1 p.m.

1145 Market St., 6th Floor

Health Service System

No October Meeting

City Hall, Room 416

UESF Retired Division

For time/location, contact
Diane Doe at 1 (415) 822-2099 or
Ddoe@mac.com.

SEIU 1021 West Bay

Retirees Chapter

Monday, October 17, 12-2 p.m.

Union Hall, 350 Rhode Island St.,
100 South Bldg.

Contact: David Williams

1 (415) 939-5149 or
iamdhw@comcast.net.

Retirement Committee Report

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Supplemental COLAs for the pre-1996 retirees is approximately \$150 million.

- The lump sum costs must be amortized over a reasonable period of time, which affects contribution rates for active employees and the City.
- The Retirement Board voted to amortize the *post-1996* retirees on a 17-year amortization basis, and to amortize the *pre-1996* retirees on a 5-year basis beginning next fiscal year.
- Ben Rosenfield, SF Controller, wrote a letter to Jay Huish, the Executive Director, dated 9-8-16, stating he was “concerned that the payments directed by the Board’s July 13, 2016 Resolution are not authorized by the City Charter.” Dennis Herrera, City Attorney, hired the law firm of Renne, Sloan, and Holtzman on this matter.
- *Congratulations to POB and all those members who came to the Board meetings over the last several months to urge the Retirement Board to grant the Supplemental COLA to all retirees!*

Divestment of Firearms and Ammunitions Manufacturing Companies:

- SFERS held approximately \$740,000 in gun manufacturing stocks as of 8-31-16, including Smith & Wesson and Orbital ATK.
- The SF Board of Supervisors passed a resolution in 2013 urging divestment of gun-manufacturing stocks, and Supervisor Farrell recently reintroduced the resolution.
- Staff provided a summary of divestment by other public pension funds. After the Sandy Hook tragedy, in January 2013, California Public Employees Retirement System (CalPERS) and California State Teachers Retirement System (CalSTRS) voted to sell holdings of several gun-manufacturing stocks. In February 2013, several large New York City pension funds followed suit.
- During the discussion and the roll call vote, Commissioner Driscoll asked for the definition of firearms.
- Commissioner Makras made the motion to “provide an implementation plan and timeline for engaging with or divesting from its current public markets holdings in firearms and ammunition manufacturing companies,” which passed unanimously.

Questions? Comments?

Contact Herb Meiberger at herb.sf@gmail.com or Herbert Weiner at h.weiner@sbcglobal.net or Claire Zvanski at czvanski@hotmail.com.

**RECCSF endorses
HERB MEIBERGER, CFA
for re-election to
the San Francisco Employees’
Retirement Board.**

Health Service Committee Report

continued from page 1

which is life-affirming and supports patients and their families to live the best they can with their illness. The patient does not have to be terminal for such care. **Hospice** is limited to patients with less than a six month prognosis who does not want life prolonging or aggressive treatment. Kaiser has a well-developed palliative care program that can be accessed by physician referral or by member request. Blue Shield is working on case manager training, care coordination and cost policies for these services.

- After many years of administering the cafeteria benefits for active employees, EBS (Employee Benefits Specialists) has been acquired by Career Builders. No staff changes are anticipated.

Attend the **October 12 RECCSF meeting** to hear about the new **City Plan UHC Medicare PPO**. Bring your open enrollment form. Your covered **dependents** are welcome to receive their **FREE annual flu shots** along with you! Don’t forget your health plan card.

Questions? Comments? Contact Claire Zvanski at 1 (415) 341-3085 or czvanski@hotmail.com.

Sept. 14 Board Meeting Action

- Approved June 21 and August 16 minutes.
- Accepted the Treasurer’s Report.
- Accepted the POB and Travel Reports.
- Passed a motion to reconsider Retirement Board endorsement.

Pre-1996 Retirees!

The supplemental cola will NOT be paid on September 30.

The City is seeking a TRO (temporary restraining order). The court date is October 4. Payment is delayed to October 30 if the attorney for the Retirement Board prevails.

STAY TUNED!

New Members

Patrick Burke	POL
John J. Forbes III	FIRE
Garth Sayers	CRT
Russell Zellers	DPH
Charles Zetta Baker	USD

President's Message

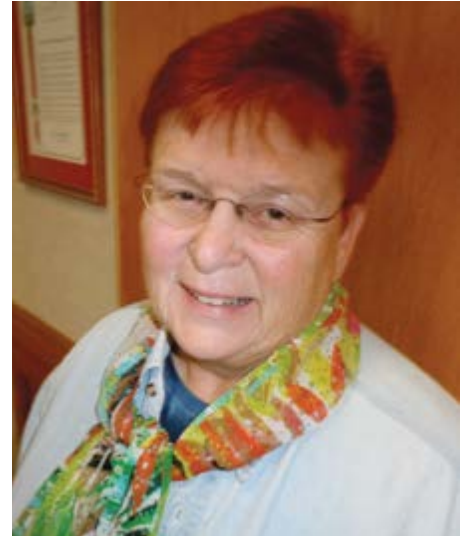
By Claire Zvanski

The hottest news is in the Retirement Board report and the POB report. An email blast will let you know the next steps. The Medicare plan changes remain paramount as we go into Open Enrollment so our October 12 meeting is vital. It's also the chance to get your annual flu shot.

When we retired did we think we would have to continually watch our benefits and worry they would not sustain us throughout our retirement? Did we think the retirement board and the voters would deny us costs of living? We saw adjustments made by the retirement board when it discovered

pensions had not kept up with costs of living. So, it makes sense that costs of living (costs of living) would be part of our pension program.

RECCSF monitors our benefits and advocates for all of us as retirees. News and Views reports the latest on our issues and benefits. We endeavor to remain relevant and informative and bring you programs of interest and value. We continue to represent ALL retirees from the City, the Unified School District, Community College and the Superior Court. Please send us your support so we can continue to advocate on your behalf.



Questions? Comments? Please feel free to contact me at 1 (415) 341-3085 or czvanski@hotmail.com.

Look Out for Identity Theft

By Karen Introcaso,
Golden Gate Branch Manager
San Francisco Federal Credit Union

It is important to always be on guard against identity theft (when someone uses your personal or financial information without your consent). Why be so vigilant? Because thieves are constantly looking for ways to steal data, and it's easiest for them when you are not paying attention to the early warning signs. To know if you've been a crime victim, be on the lookout for:

- Credit card and checking account statements that don't arrive when they should.
- Being denied credit for no reason.
- Bills for purchases you never made.
- Collection agencies trying to collect on debts that you didn't incur.
- Bills from credit accounts you did not open.

- Unauthorized charges on your telephone or checking account statements.
- Credit reports showing new, unauthorized accounts.

If you have been a victim of identity theft, take swift action:

- Place a fraud alert on your credit file by contacting a major credit reporting bureau (Trans Union, Experian, or Equifax). The other bureaus will be notified and will place alerts on their files. Free reports will be sent to you.
- Alert affected businesses over the phone and in writing. Close tampered-with accounts or those opened without your consent.
- File a police report. Ask for a copy of the report too—you may need it for businesses requiring proof of the crime.

- Report the crime to the Consumer Financial Protection Bureau.

At San Francisco Federal Credit Union, your privacy is our main concern. We are always available to discuss your privacy and how you can increase security. Contact us to discuss our products and services that can help you now.

San Francisco Federal Credit Union can help clear up any confusion regarding credit reports. To learn more, contact us at (415) 775-5377 or Contacts@SanFranciscoFCU.com.

Rest In Peace

The list of deceased members was not available from the Retirement System for this issue of *News & Views*. We will include them in the November issue.

Useful Phone Numbers

RECCSF Office
Email: reccsf@att.net
Website: sfretirees.org
Phone Number:
1 (415) 681-5949

Health Service System
Website: www.myhss.org
Phone Numbers:
1 (415) 554-1750
1 (800) 541-2266

S.F. Retirement System
Website:
www.sfgov.org/sfers
Phone Numbers:
1 (415) 487-7000
1 (888) 849-0777

September General Membership Meeting



Members study the agenda and minutes with office manager Reyna Kuuk standing behind them.



Michelle Jeffers, Chief, Community Programs & Partnerships, San Francisco Public Library, addresses membership on library senior services, including computer access and support.



Margaret O'Sullivan (HSS Wellness program) addresses the membership.



Wenwen Shi, Digital Inclusion Fellow at the SF Public Library shares materials which explain how library services are available to help seniors close the digital divide.

Travel Committee Report

By Beverly Pardini and Marylou Allen

Tues. - Thurs. October 18th - 20th

The Sierra Nevada mountains are ablaze with beautiful fall colors along Highway 50 at this time of year. Join the trip for a two night stay at one of the nicest, boutique hotel/casinos in Nevada, the Carson Valley Inn. During the included cocktail party, enjoy a presentation on the fashion and dress during the Victorian Era. The second day has a 4 hour stay in Virginia City with an included narrated trolley tour. Day three, a short visit to the Silver Legacy before returning to the Bay Area.

Thursday, November 3rd

An annual Autumn favorite, the Apple Hill area just above Placerville and the High Hill Ranch. Enjoy a delicious chicken lunch before re-boarding the motorcoach for a guided tour of the region. Time after the tour for shopping the craft area at High Hill or purchasing apple pies.

Wed. - Fri., November 23rd - 25th

Leave the shopping, cooking and clean-up behind and join the group for a two night stay at the Silver Legacy in downtown Reno over the Thanksgiving holiday. The first day check-in with the rest of the day at leisure. The second day, is free to relax before an included early bountiful Thanksgiving buffet at the Silver Legacy. The third day a four hour stop at Boomtown before returning back to the Bay Area.

Wednesday, December 7th

Duarte's Poinsettia Nursery in Hughson near Modesto where over 60,000 poinsettias in 30 varieties and colors grown in state-of-the-art greenhouses. After a brief tour, time is yours for shopping, Duarte's accepts checks or cash only, before an included sandwich buffet lunch including soup, salad and dessert at the Hilmar Cheese Factory.

Info: Marylou at 1 (800) 334-3465 or
mrylallen@yahoo.com.

Ignore Those Health Insurer Mailers!

At this time of year, a flood of health insurer flyers tend to hit our mailboxes, enticing us to change to various health plans, or to sign up for drug or Medicare-supplement plans.

Ignore their pleas, and chuck their materials into your recycle basket.

Respond only to the packet issued by the Health Service System during October.

Open Enrollment for coverage in calendar year 2017—*that counts!*

Abbreviated RECCSF Financial Statement for For the Fiscal Year Ended July 31, 2016

Revenue:

Membership Dues	\$32,112.99
Contributions	4,235.56
Others	5,653.46
	<u>\$42,002.01</u>

Expenditures:

News and Views	\$ 7,416.35
Meeting & Office Expenses	46,319.27
Others	6,505.11
	<u>\$60,240.73</u>
Deficit for the year	<u>(\$18,238.72)</u>

Save the Date!

Wednesday, Dec. 14, 2016

RECCSF Annual Holiday Party

Hosted Refreshments!

Raffle!

Come celebrate with your fellow members!

Health Service Board: 2017 Medicare Retiree Medical Plan Informational Sessions

San Francisco

Wed. Oct. 5, 10 a.m.-1 p.m.
DPW Health Fair

Wed., Oct. 12 at RECCSF
Health Fair 10 a.m.-12 p.m.

Mon., Oct. 3, 10 a.m.-12 p.m. & 2-4 p.m.
Omni Hotel San Francisco

Fri., Oct. 7, 2-8 p.m.
USD Health Fair

Thur., Oct. 13, 11 a.m.-3 p.m.
SFO Health Fair

Tue., Oct. 18, 9 a.m.- 4:30 p.m.
City Hall Health Fair
Telecon 5-6:30 p.m.

Teleconferences:

Mon., Oct. 17, 4:30-6 p.m.

Tue., Oct. 18, 5-6:30 p.m.

Wed., Oct. 19, 8-9:30 a.m.

Thur., Oct. 20, 8:15-9:45 a.m.

Fri., Oct. 21, 12:15-1:45 p.m.

San Mateo

Mon., Oct. 10, 10 a.m.-12 p.m. & 2-4 p.m.
South San Francisco Conference Center

Mon., Oct. 17, 10 a.m.-12 p.m. & 2-4 p.m.
San Mateo Marriott at SFO
Telecon 4:30-6 p.m.

Marin

Wed., Oct. 19, 10 a.m.-12 p.m. & 2-4 p.m.
Embassy Suites by Hilton San Rafael
Telecon 8-9:30 a.m.

Contra Costa

Thur., Oct. 20, 10 a.m. -12 p.m. & 2-4 p.m.
Embassy Suites by Hilton Walnut Creek
Telecon 8:15-9:45 a.m.

Solano

Fri., Oct. 21, 10 a.m.-12 p.m.
Club House at Rancho Solano
Telecon 12:15-1:45 p.m.

Hetch Hetchy

Tue., Oct. 11, 11 a.m.-1 p.m.
Moccasin Administration Building

See's Candy Gift Certificates

RECCSF is taking orders for See's Candy one-pound gift certificates at the discounted price of \$17 each. Order by mail, or at the Oct. 12 or Nov. 9 general membership meetings. Certificates will be distributed at the Dec. 14 Holiday Party.

If you wish your certificate(s) mailed to you, please check the box below, include 50¢ per certificate in your check, and make sure to write your address on the order form. Do not send an envelope—we can't use them to mail the certificates. Certificates not being mailed will be available at the Dec. 14 Holiday Party.

We do not order actual boxes of candy—only gift certificates.

All orders must be received by Dec. 4, and accompanied by a check. No exceptions!

Questions? Contact RECCSF Office Manager Reyna Kuuk at reccsf@att.net or 1 (415) 681-5949.

See's Candy Order Form (Please print!)

Name: _____

Phone: _____

Number of one-pound certificates: _____ @ \$17 per certificate = \$ _____

Attached is my check payable to RECCSF, in the amount of \$ _____

Mail order form and check to:
RECCSF, 3915 Irving Street, San Francisco, CA 94122 ATTN: See's Candy

Please mail my certificates to the address below. I have included 50¢ per certificate in my check.

Street address _____

City _____ State _____ Zip Code _____

Protect Our Benefits

By Skip McKinney

Protect Our Benefits is an independent political action committee which falls under the provisions of the San Francisco Ethics Commission. The opinions are those of the writer.

The Retirement Board was advised by the City Controller Ben Rosenfield in a letter dated September 8, 2016 regarding the pre-1996 retiree's supplemental COLA payments to wit:

"Absent a reconsideration of this issue by the Board, the City will seek to obtain a judicial determination as to the authority of the Board in this matter."

To this point they have presented to the Retirement Board a legal memorandum, prepared by outside counsel for the City, which (they contend) concludes the Retirement Board does not have authority to exempt the pre-1996 retirees from Section A8-526-3(d).

Many who had read the report consider it is another blatant example of false and misleading statements in their attempt to somehow prevail over the mandatory language of the Charter which does not allow the pre-1996 retirees to be treated differently than the post-1996 retirees.

On September 19 the Retirement Board was notified the City would seek a temporary restraining order (TRO) to prevent the payment of the supplemental COLA to the pre-1996 retirees. A Court hearing was held the following day in Judge Harold Khan's Court. Linda Ross of the law firm of Renne

Sloan Holtzman Sakai represented the City and Ashley Dunning of Nossaman LLP represented the Retirement Board. POB attorney David Clisham was there as a friend of the court on behalf of the pre-1996 retirees.

Judge Khan did not issue a TRO but instead set a date of October 4 for a preliminary injunction hearing. A preliminary injunction is regarded as extraordinary relief and the City would need to show compelling evidence that the Retirement Board acted in excess of their authority. POB as well as the Retirement Board's independent counsel stand steadfast in their belief the SFERS board had the constitutional authority and discretion under the Charter to grant the supplemental COLA to the pre-1996 retirees. If we get the correct ruling at the hearing SFERS assured they could send out the Supplemental Cola retro checks shortly thereafter.

The City's timing was uncanny since Sept. 21st was the cut-off date for payment processing of the checks.

The City's independent council is the firm of Renne Sloan Holtzman Sakai, LLP. Louise Renne--wasn't she the City Attorney and Supervisor before? Somehow I don't see this as independent counsel. It also has been pointed out that Louise Renne is the head of the firm's public interest litigation and ELDER FINANCIAL ABUSE practice. Somehow I find that ironic. I'm sure there will more discussion on this.

On Thursday Sept 22, POB held its monthly meeting. The date change was made to hear prospective candidates for

the termed out seat on the Retirement Board. The candidates for the seat are Al Casciato and Herb Meiberger (incumbent). The candidates will present themselves to POB members at either the September 22 or October 10 POB meeting. Candidates were also asked to respond to POB's questionnaire. The vote for endorsement meeting will take place on the POB's Monthly Meeting of Oct.10.

You can rest assured the POB will be on top of these two important items coming up. And, it looks as if more battles are coming sooner than we like. And, I said many times POB (YOU) will be there to take them on. Please stay aware by visiting the POB website and Facebook page. Your contributions are not tax deductible, but most appreciated; please mail them to POB at P.O. Box 320057, San Francisco, Ca. 94132.

United we stand; divided we fall.



Holiday Party Donations Needed!

RECCSF is seeking donations for our Dec. 14 annual holiday party raffle. "Cash is king," and NEW donated items are also welcome for the raffle.

If you can help, please leave a message by Nov. 23 at the office:
reccsf@att.net or
1 (415) 681-5949.

Membership and Subscriptions

for retired city employees as of July 31, 2015

Membership application: www.sfiretires.org; email: reccsf@att.net.

- \$48, annual
- \$600, lifetime (payable over four months in four payments of \$150 per month, or annually over four years in increments of \$150 per year)
- Members without computer access should contact the RECCSF office at 1 (415) 681-5949.

News & Views is the publication of the Retired Employees of the City & County of San Francisco, Inc., a nonprofit organization. *News & Views* is published to express the policies, ideals and accomplishments of the organization. Nothing shall be published herein that is racist, sexist or ageist, or that is derogatory toward religious beliefs and other personal issues; nor shall be published anything in violation of Article VII, Section 1 of the RECCSF constitution. Editorial contributions from individuals, organizations and groups other than RECCSF and its members may be included in *News & Views* only upon the approval of the Editorial Committee.

Submissions to *News & Views* are solicited and encouraged.

Submit in Word document to: sheilamullen@mac.com, or

Sheila Mullen, editor, RECCSF office, 3915 Irving St., San Francisco, CA 94122-1294
Telephone: 1 (415) 681-5949, Fax: 1 (415) 681-5398



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News & Views

October 2016
Volume 117, Number 9
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Claire Zvanski, President
Mary Anne McGuire-Hickey,
First Vice President
Linda Tabor-Beck,
Second Vice President
Secretary, Bonnie Bompert
George Lau, Treasurer
Leo Martinez, Sergeant-at-Arms

Executive Board Meeting

Tuesday, October 18, 10 a.m.
Taraval Police Station
2345-24th Ave.
All interested parties welcome.

Note to members:

Please keep RECCSF updated
with changes in address,
phone number and email.

News & Views

October Deadline:

Friday, October 14, 5:30 p.m.
Please email your submissions to:
sheilamullen@mac.com.

Letters to the Editor of 50 words or less welcome.
All letters subject to further editing.

Visit our website:

sfretirees.org

RECCSF office

email address:
reccsf@att.net

Upcoming General Membership Meetings

Wednesday, Oct. 12

Speakers:

Annual Health Fair

Open enrollment information.

Free flu shots for retirees, spouses/domestic partners/dependants.

Bring health care card. Please wear short sleeves.

Wednesday, Nov. 9

Candidates for the Retirement Board election.

