



NEWSLETTER

Chapter # 106, San Benito County Area III Volume 9 Issue 4
July / August 2025

Greetings Retirees

Hope the summer has been good for everyone. At our June 19th Chapter Luncheon, Loran Vetter from RPEA Headquarters gave a presentation on Volunteerism. It was a very informational and we thank her for coming down and getting acquainted with our members. In July, our Chapter had an informational booth about RPEA at the Farmers Market. We did give out information to five or six CalPERS employees and retirees. Hoping to get at least one or two to sign up. We are having one more date at the Farmers Market this year on September 24th. Come on down to visit our booth, bring a PERS employee or retiree with you and let's get them signed up.

The new CalPERS insurance rates for 2026 have come out, and I am sorry to say there is an increase. The Medi Care Plans are increasing an average of 10.8%. Go to the CalPERS website and check out the increases and check out whether you are able to make a change, if needed. Open enrollment is September 15th thru October 10th, which take effect January 1, 2026.

*The RPEA of California is calling on public employees, retirees, employers and taxpayers to help fund a CalPERS investigation. This **gofundme** campaign is to fund a forensic investigation on CalPERS Retirements Investments and how they are being managed. For more information go to www.rpea.com and check out the CalPERS Investigation.*

Our next in person membership meeting is Thursday, September 4th at Paine's Restaurant, 421 East Street, Hollister at 11:30. Hope to see you there.

Kathy Postigo,
President RPEA Chapter 106

Treasury Report

Catherine Shaw, Treasurer

"Old Friends"

Maintaining and re-connecting with old friends provides us with many personal benefits, mentally, physically and emotionally. Seniors with strong social bonds are able to combat loneliness and isolation. Interacting socially also provides cognitive stimulation – beyond those word puzzles (which I personally love) and Sudoku (not a fan). Getting up and out of the house to participate in physical activities, social networking, and volunteerism has shown that people live longer, enjoy a sense of well-being as well as sense of belonging.

Next week I am traveling to Tahoe Keys to meet up with ten of my high school girlfriends. We have been getting together since 2011 during the month of August. Some years there were only been 4 of us, some years there were 14 of us – depending on life's challenges and events, weddings, health, loss of spouse, relocations. Last year our hostess had shoulder surgery, but this year we are back on and everyone is so excited to get together. Although we all were in the Class of 1971, not all of us "hung out" all the time. Friendships formed cross groups – then at our 40th Class Reunion, Judy, said "You guys should come up to my house in Tahoe." And we all said OK and actually followed through. It has been deeply rewarding, providing us with a connection to our past, and a sense of identity as to who we were then and how we are now.

We gather with no expectations because each year brings with it new challenges among us – cane from a hip surgery, first granddaughter, new hearing aids, and this year, a lost husband. But I know despite all of the challenges, we will laugh till we have new wrinkles, we'll cry, we'll eat and drink too much, but we will go home refreshed and rejuvenated.

"Old Friends continued page 2

Our RPEA lunches also help to provide a social network of friends and co-workers with whom we spent many years – sometimes laughing, maybe a frustrating tear here or there, but always a shared sense of accomplishment. Through these lunches I have learned about Lupe's many sewing talents, Denise's travel-planning husband extraordinaire, Victoria's sweet demeanor and Jackie's amazing memory. I would encourage you to come to our next meeting and bring another former employee or friend who would benefit from becoming a member of our chapter. Lunch for your guest would be our treat. And as you know the lunches are always very good, and plenty enough to take home leftovers – except the curly fries – they must be eaten hot and crispy. Looking forward to seeing you at the next meeting on September 4th at Paine's Restaurant in Hollister.



Laura Schipper, Pat McCabe, Catherine Shaw, Tom Vetter, Loran Vetter, Jerry Thome, Denise Thome, Margie Diener, Vicki Fernquist & Lupe Maldonado



Photos from the June 19th Luncheon. Loran Vetter from RPEA HQ gave a presentation on Volunteerism and Kathy Postigo, President are pictured here.

Treasurer's Report: July 31 2025 Bank Balance: \$3,384.92. The new FY closing financial report as of June 30 2025 was submitted to headquarters.

Legislative Report **Mandy Rose, Chair**

**WHEN PRIVATE EQUITY TAKES
OVER HEALTH CARE**



Have you ever worried about what happens to medical care when your Doctor or the Hospital you utilize and/or the Lab you use to have medical tests done are owned by a Private Equity Firm whose primary goal is to make a profit and not necessarily provide quality of care? Recognizing this is a broad brush statement, it must be said that not all Private equity firms operate this way, but unfortunately, a lot of them do.

Senator Christopher Cabaldon has decided to do something about those Private Equity firms that do put profits before people. He has introduced Senate Bill 351, and the Lobbyist for RPEA Headquarters is tracking this bill with a support position.

SB 351 summary reads as follows:

Summary: Would prohibit a private equity group or hedge fund, as defined, involved in any manner with a physician or dental practice doing business in this state from interfering with the professional care decisions and exercising power over specified actions, including, among other things, making

(Continued on Page 3)

[“When Private Equity Takes over Health Care”\(continued\)](#)

decisions regarding coding and billing procedures for patient care services. The bill would prohibit a private equity group or hedge fund from entering into an agreement or arrangement with a physician or dental practice if the agreement or arrangement would enable the person or entity to engage in the prohibited actions as specified. The bill would render void and unenforceable specified types of contracts between a physician or dental practice and a private equity group or hedge fund that explicitly or implicitly include any clause barring any provider in that practice from competing with that practice in the event of a termination or resignation, or from disparaging, opining, or commenting on that practice in any manner as to any issues involving quality of care, utilization of care, ethical or professional challenges in the practice of medicine or dentistry, or revenue-increasing strategies employed by the private equity group or hedge fund, as specified. This bill would entitle the Attorney General to injunctive relief and attorney fees and costs for the enforcement of these provisions, as specified. The bill would make its provisions severable.

SB 351 is currently making its way through the Committee process and is scheduled for a third reading in the Senate Appropriations Committee.



Photos from the June 19th Luncheon (Margie Diener, Vicki Fernquist, Lupe Maldonado, Laura Schipper, and Pat McCabe)

CalPERS Election – Vote !!!

Ballots will be mailed out to CalPERS members by August 29, 2025. Remember to Vote. Mail your ballot by September 29, 2025.

There has been a lot of discussion about the importance of the upcoming CalPERS Board Election. RPEA of California has taken an active role in supporting two candidates for the two seats available. You must have received mail and correspondence in reference to the election.

RPEA distributed a Press Release on May 22, 2025 endorsing Jose Luis Pacheco and Dominick Bei, encouraging RPEA Members to vote for them.

Both candidates bring experience to the table and the kind of leadership that we need at CalPERS.

Jose Luis Pacheco currently serves on the CalPERS Board. He has shown a consistent effort to engage with members and challenges his board members to make good decisions. He has an Economics degree from Santa Clara University and brings experience as an IT professional at San Jose Evergreen Community College District, Vice Chair of the Santa Clara County Federal Credit Union's Board of Director, Past President of and California School Employees Association. He is also endorsed by California Federation of Teachers, California Faculty Association, Association of California State Supervisors and the California State University Employees Union.

Dominick Bei brings leadership experience as a veteran firefighter and a tenacious pension advocate. He has served as a firefighter for 16 years and is currently the Fire Captain for the City of Santa Monica. Dominick served as a Santa Monica's Pension Advisory Board Member and Former Union President. He founded "Proof of Workforce" a nonprofit focused on financial literacy and bitcoin education for workers and unions. Dominick Bei is concerned about CalPERS underperformance, instability and lack of accountability. He wants to restore retirement security and public trust.

Vote by September 29, 2025 !!!!

CalPERS Health Plans and Rates 2026

Every year CalPERS Board of Administration considers new plans and sets health premiums for the next calendar year based on a comprehensive rate development process.

On July 15, 2025, the CalPERS Board announced their approved Health Plans, Health Rates and Pharmacy Management Changes.

Health Plan Changes for Region 1 include Blue Shield Access+ to expand into Monterey County, Blue Shield Trio to exit Monterey County and PERS Gold's Value-Based Insurance Design to continue with inpatient deductible credits up to \$500, for completing preventive care activities from an expanded menu of options such as cancer and depression screenings, vaccinations, or participation in a Diabetes Prevention Program.

CalPERS has also announced a new pharmacy benefits manager for some of the Basic and Medicare Plans. CVS Caremark(CVS) will replace OptumRX for those plans. You should have received a notice from CalPERS describing the changes and the plans that are listed.

There is no action to take right now. Over the coming weeks, you will receive more information and resources from CalPERS and CVS Caremark to help you navigate the transition and take advantage of these benefits.

On page 5 of this newsletter attached is the CalPERS Health Rates for 2026 for Region 1. Although not all providers are offered in San Benito County, you can compare the rate increases from 2025 to 2026. This rate increase for retirees begins on January 1, 2026. Dependent on where you retired from, contributions to your medical benefits may be offered by your public agency.

As of this newsletter, the County of San Benito, has not released the Health Rate Sheets for Employees or Retirees in regard to their contributions toward health benefits.

As far as we know, contributions for retirees from the County of San Benito will be the same.

Contributions for SBC Retiree Health 2025:

Retiree	\$ 525.00
Retiree + 1	\$ 875.00
Family	\$1,060.50

We may have more to report by the end of August. If we hear anything differently that we posted here, we will inform the retirees in San Benito County.

Message from CalPERS:

Open Enrollment Is Coming Soon

Open Enrollment is **September 15–October 10, 2025**. During this time, you may change health plans, add eligible dependents, or remove dependents.

Beginning **September 8**, you can log in to your **myCalPERS** account and use the **Search Health Plans** tool to shop and compare 2026 health plans and premiums.

Chapter Board of Directors

President: Kathy Postigo
Vice President: Denise Thome
Secretary: Unfilled Position
Treasurer: Catherine Shaw
Past President: Margie Riopel

Committee Chairs

Membership Committee Chair: Jacki Credico
Legislative Committee Chair: Mandy Rose
Health Benefit Committee Chair: Unfilled Position
Sunshine Committee Chair: Laura Schipper

Newsletter Editor: Margie Riopel

Board Meetings are scheduled in the months of January, April, August & November. They are usually Zoom meetings that are announced by email.

General Luncheon Meetings are scheduled on the first Thursdays of the months of March, June, September and December at 11:30am, located at Paine's Restaurant, 421 East Street, Hollister, CaliforniaNotices sent out by mail and/or email.

Chapter information is available on the RPEA of California website at www.rpea.com. You can also reach the chapter at RPEA106@gmail.com

This is the CalPERS 2026 Health Rates for Region 1. Not all the providers listed are offered in San Benito County. However, you can compare the rate increases from 2025 to 2026. Beginning September 8th, you can log into your myCalPERS account and use the Search Health tool to shop and compare health plans available to you.

July Board of Administration Offsite

2026 Regional Premiums Per Subscriber Per Month (PSPM)

Public Agency and School Members

Region 1 Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba							
Basic Plans (B)	2025			2026			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
HMO							
Anthem Blue Cross Select HMO	\$1,256.65	\$2,513.30	\$3,267.29	\$1,336.29	\$2,672.58	\$3,474.35	6.34%
Anthem Blue Cross Traditional HMO	\$1,500.40	\$3,000.80	\$3,901.04	\$1,612.08	\$3,224.16	\$4,191.41	7.44%
Blue Shield Access+ HMO	\$1,170.17	\$2,340.34	\$3,042.44	\$1,301.95	\$2,603.90	\$3,385.07	11.26%
Blue Shield Access+ EPO	\$1,170.17	\$2,340.34	\$3,042.44	\$1,301.95	\$2,603.90	\$3,385.07	11.26%
Blue Shield Trio HMO	\$1,134.79	\$2,269.58	\$2,950.45	\$1,166.58	\$2,333.16	\$3,033.11	2.80%
Kaiser Permanente	\$1,112.90	\$2,225.80	\$2,893.54	\$1,168.86	\$2,337.72	\$3,039.04	5.03%
Kaiser Permanente Out of State	\$1,422.26	\$2,844.52	\$3,697.88	\$1,398.96	\$2,797.92	\$3,637.30	(1.64%)
UnitedHealthcare SignatureValue Alliance	\$1,184.58	\$2,369.16	\$3,079.91	\$1,290.06	\$2,580.12	\$3,354.16	8.90%
UnitedHealthcare SignatureValue Harmony	\$1,005.02	\$2,010.04	\$2,613.05	\$1,133.09	\$2,266.18	\$2,946.03	12.74%
Western Health Advantage HMO	\$914.27	\$1,828.54	\$2,377.10	\$969.58	\$1,939.16	\$2,520.91	6.05%
PPO							
PERS Gold	\$1,013.70	\$2,027.40	\$2,635.62	\$1,120.58	\$2,241.16	\$2,913.51	10.54%
PERS Platinum	\$1,476.10	\$2,952.20	\$3,837.86	\$1,670.14	\$3,340.28	\$4,342.36	13.15%
PERS Platinum Out of State	\$1,244.55	\$2,489.10	\$3,235.83	\$1,410.29	\$2,820.58	\$3,666.75	13.32%

Medicare Plans (M)	2025			2026			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Medicare Advantage Plans							
Anthem Medicare Preferred PPO	\$487.56	\$975.12	\$1,462.68	\$571.70	\$1,143.40	\$1,715.10	17.26%
Blue Shield Medicare PPO (Nationwide)	\$448.28	\$896.56	\$1,344.84	\$539.43	\$1,078.86	\$1,618.29	20.33%
Kaiser Permanente Senior Advantage	\$343.08	\$686.16	\$1,029.24	\$356.83	\$713.66	\$1,070.49	4.01%
Kaiser Permanente Senior Advantage Out of State	\$336.72	\$673.44	\$1,010.16	\$350.16	\$700.32	\$1,050.48	3.99%
Kaiser Permanente Senior Advantage Summit	\$408.31	\$816.62	\$1,224.93	\$426.31	\$852.62	\$1,278.93	4.41%
Kaiser Permanente Senior Advantage Summit Out of State	\$401.97	\$803.94	\$1,205.91	\$419.67	\$839.34	\$1,259.01	4.40%
Sharp Direct Advantage HMO	\$272.44	\$544.88	\$817.32	\$291.38	\$582.76	\$874.14	6.95%
UnitedHealthcare Group Medicare Advantage PPO (Nationwide)	\$442.25	\$884.50	\$1,326.75	\$481.29	\$962.58	\$1,443.87	8.83%
Medicare Supplement Plans							
PERS Gold Medicare Supplement	\$546.13	\$1,092.26	\$1,638.39	\$597.57	\$1,195.14	\$1,792.71	9.42%
PERS Platinum Medicare Supplement (Nationwide)	\$584.70	\$1,169.40	\$1,754.10	\$665.50	\$1,331.00	\$1,996.50	13.82%

July Board of Administration Offsite

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Region 1 Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba						
Combination Plans	2026					
	Subscriber in M & 1 Dependent in B	Subscriber in M & 2+ Dependents in B	Subscriber in M, 1 Dependent in B & 1 Dependent in M	Subscriber in B & 1 Dependent in M	Subscriber in B & 2+ Dependents in M	Subscriber in B, 1 Dependent in B & 1 Dependent in M
Basic HMO and Medicare Advantage						
Anthem Blue Cross Select and Medicare Supplement	\$1,907.99	\$2,709.76	\$1,945.17	\$1,907.99	\$2,479.69	\$2,709.76
Anthem Blue Cross Traditional and Medicare Supplement	\$2,183.78	\$3,151.03	\$2,110.65	\$2,183.78	\$2,755.48	\$3,151.03
Blue Shield Access+ HMO and Medicare	\$1,841.38	\$2,622.55	\$1,860.03	\$1,841.38	\$2,380.81	\$2,622.55
Blue Shield Access+ EPO and Medicare	\$1,841.38	\$2,622.55	\$1,860.03	\$1,841.38	\$2,380.81	\$2,622.55
Blue Shield Trio and Medicare	\$1,706.01	\$2,405.96	\$1,778.81	\$1,706.01	\$2,245.44	\$2,405.96
Kaiser Permanente and Senior Advantage	\$1,525.69	\$2,227.01	\$1,414.98	\$1,525.69	\$1,882.52	\$2,227.01
Kaiser Permanente and Senior Advantage Out of State	\$1,749.12	\$2,588.50	\$1,539.70	\$1,749.12	\$2,099.28	\$2,588.50
Kaiser Permanente and Senior Advantage Summit	\$1,595.17	\$2,296.49	\$1,553.94	\$1,595.17	\$2,021.48	\$2,296.49
Kaiser Permanente and Senior Advantage Summit Out of State	\$1,818.63	\$2,658.01	\$1,678.72	\$1,818.63	\$2,238.30	\$2,658.01
UnitedHealthcare Alliance and Medicare Advantage	\$1,771.35	\$2,545.39	\$1,736.62	\$1,771.35	\$2,252.64	\$2,545.39
UnitedHealthcare Harmony and Medicare Advantage	\$1,614.38	\$2,294.23	\$1,642.43	\$1,614.38	\$2,095.67	\$2,294.23
Basic PPO and Medicare Supplement						
PERS Gold and Medicare Supplement	\$1,718.15	\$2,390.50	\$1,867.49	\$1,718.15	\$2,315.72	\$2,390.50
PERS Platinum and Medicare Supplement	\$2,335.64	\$3,337.72	\$2,333.08	\$2,335.64	\$3,001.14	\$3,337.72
PERS Platinum and Medicare Supplement Out of State	\$2,075.79	\$2,921.96	\$2,177.17	\$2,075.79	\$2,741.29	\$2,921.96

