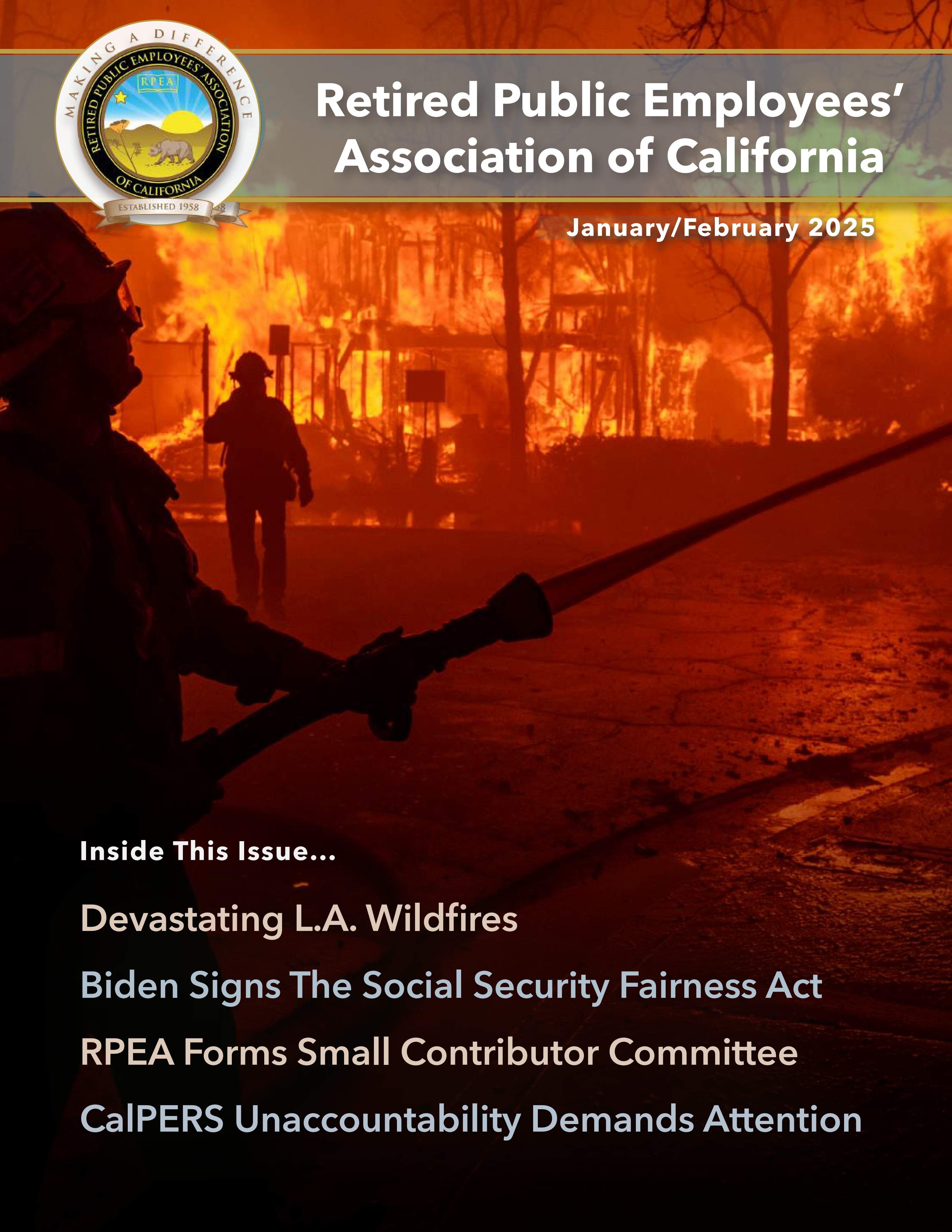

Retired Public Employees' Association of California

January/February 2025

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January 2025

From the President

Help Us Stay Connected – Update Your Contact Information

As all of you are aware, the fires raging across Los Angeles have caused widespread disruption, and we are deeply concerned for the safety of these communities. At RPEA we are facing a significant challenge in reaching out to many of our members due to outdated contact information. We need your help to ensure that we can stay connected and offer support during critical events.

If you have recently moved we kindly ask that you update your information with us as soon as possible. We also ask that you provide us with your email address. This will allow RPEA to communicate more effectively with you, especially in case of emergencies or if we need to provide assistance during a crisis.

Please take a moment to:

1. Update your home address and phone number – This helps us send important correspondence your way or call you.

2. Provide or confirm your email address – This will allow us to keep you informed about any updates or resources available.

To update your information, simply call (800) 443-7732 or email rpeahq@rpea.com and provide us with your address, phone number(s) and email.

Your safety and well-being are our top priority, and we want to ensure that we can check in on you and support you in any way we can. We understand that these are challenging times, and we are here to help each other.

Please stay safe.

Margaret Brown
President

Margaret Brown
RPEA President

Our Commitment To You:

We are dedicated to being lifelong advocates for retirees, providing information that educates, informs, and empowers retirees to improve their lives.

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CELEBRATE THE VICTORY! BIDEN SIGNS THE SOCIAL SECURITY FAIRNESS ACT

By: Randall Cheek, Director of Legislation

As one of his last duties in office, President Biden signed HR 82, the Social Security Fairness Act, which repealed 43 years of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). These two provisions reduced and sometimes eliminated Social Security benefits for certain public employees and their spouses, including federal annuitants, education employees, police officers, firefighters, and public servants.

As he signed HR 82, President Biden remarked: "The bill I'm signing today is about a simple proposition. Americans who have worked hard all their lives to earn an honest living should be able to retire with economic security and dignity….That's the entire purpose of the Social Security system crafted by former President Franklin Delano Roosevelt nearly 90 years ago."

Thanks to RPEA members working in coalition with other public employee groups, the Social Security Fairness Act was passed by the United States Senate in December, on a bipartisan vote of 76 to 20 with four not voting. Those four were Manchin of West Virginia, Rubio of Florida, Vance of Ohio and Schiff of California. The bill passed the House in November with a 327-75 bipartisan vote. There are over 2.7 million people who are impacted by this bill's very beneficial passage. Many in the California Congressional delegation signed on as co-authors of HR 82 to show they support the aging population, which is about 18% of the vote.

Let's take a closer look at what these unfair provisions did and why they had to go. When WEP and GPO came about WEP was enacted in 1983. It reduced Social Security benefits for workers receiving government pensions not covered by Social Security.

GPO was enacted in 1977, and shrunk benefits for spouses, widows and widowers with spouses receiving public sector pensions.

Windfall Elimination Provision (WEP)

WEP used a formula that could reduce your Social Security retirement or disability benefit, if you also received a pension from a job that didn't pay into Social Security taxes (referred to as "non-covered" work). Social Security did set a cap on what the maximum reduction was and that was $587 a month, which is $7,004 a year for those experiencing the maximum reduction. WEP took into consideration how many years you worked in a job where you paid into Social Security taxes (referred to as a "covered" work). If you had 30 or more years of covered work, then the WEP did not apply.

Thanks to RPEA members working in coalition with other public employee groups, the Social Security Fairness Act was passed

When Congress approved WEP in 1983, as part of a Social Security reform package, its intent was to remove an unintended advantage for workers collecting "uncovered pensions" where they didn't pay into Social Security, but had also done some work in jobs that did pay into Social Security.

What was that unintended advantage? Well, some workers collecting a robust government salary for decades would receive the same advantage in Social Security calculations, as a longtime low-income worker.

The way WEP addressed this was tweaking the formula for those receiving the non-covered pensions. Unfortunately this ended up reducing their Social Security benefits. What this did was penalize public-sector employees who paid into Social Security.

Now let's address that second provision – GPO.

Government Pension Offset (GPO)

The GPO provision of Social Security law reduced the amount of spousal or survivor benefits someone received, if the person also received a pension from a government job where Social Security taxes were not withheld. With HR 82's passage, spousal and survivor benefits won't suffer reductions imposed by GPO.

Congress implemented WEP and GPO because, at the time, it believed these were cost-saving measures that would shore up Social Security, while at the same time, it was borrowing money from the Social Security Trust Fund.

Were these provisions fair? NO. Many workers may have worked jobs before or after their public employment that did have Social Security taxes taken out of their pay checks.

This is a significant victory for public service workers and is the culmination of persistent advocacy and unwavering determination by RPEA members, who tirelessly campaigned to eliminate the inequities imposed by WEP and GPO, that unjustly deprived certain public service workers of entitled Social Security benefits for years.

The battle to protect Social Security continues. Some new members of Congress want to change Social Security entitlements claiming the system is going bankrupt. They ignore the fact that there are options that will strengthen the system, such as increasing the payroll tax rate, raising the full retirement age, reducing benefits for high earners, and removing the cap on taxable wages, which would essentially require higher earners to contribute more to the system. These require legislative changes by Congress

RPEA will continue the fight to protect our CalPERS benefits and Social Security. The more members we have, the more power. That is why I encourage you to tell your friends who are retired public employees to join RPEA.

With dedication and persistence, we can defeat unfair laws hurting our pensions and Social Security as this HR 82 victory shows.

Always stay safe until we meet again.

LOS ANGELES FIRES AND THE PROBLEMS LEADING TO INADEQUATE RESOURCES TO FIGHT THEM

By: Dev Berger, Managing Editor

Right now, overwhelmed firefighters with inadequate resources are battling the L.A. wildfires, which Governor Newsom said could be the worst natural disaster in U.S. history.

While there are 9,000 firefighters in Los Angeles County, which include the county's fire department and 29 other fire agencies, L.A. County Fire Chief Anthony Marrone stated there is not enough manpower nor resources to fight the massive, three fires in Palisades (23,707 acres burned), Eaton (14,117 acres burned), and Hurst (799 acres burned). The fires stretched the capacity of emergency services to their limits.

A CNN report on the fire stated: "Los Angeles city and county officials have characterized the fires as a 'perfect storm' event in which hurricane-force gusts of up to 100 miles per hour prevented them from deploying crucial aircraft, that could have dropped water and fire retardant on the drought-ravaged neighborhoods early on. The consensus of experts interviewed by CNN was that the combination of those winds, unseasonably dry conditions and multiple fires breaking out one after another in the same geographic region made widespread destruction inevitable."

Marrone requested mutual aid from surrounding counties, the California Office of Emergency Services and out of state, all of which responded.

Firefighters faced the lack of water in some fire hydrants in Pacific Palisades where more than 1,000 houses were lost. The city's Department of Water and Power said the issue arose due to unprecedented strain on the system resulting in a loss of hydrant pressure. Experts told CNN even fully functioning hydrants would not have been enough to battle fires of the magnitude raging in the region.

Firefighters are using an urban water system to fight wildfires, which they say is challenging. Adding to that problem was the Pacific Palisades reservoir that was empty due to repairs.

Firefighters faced the lack of water in some fire hydrants in Pacific Palisades where more than 1,000 houses were lost.

Calling the loss of water pressure and the empty Santa Ynez Reservoir "deeply troubling," Gov. Gavin Newsom ordered an independent investigation of the Los Angeles Department of Water and Power over the loss of water pressure and the empty Santa Ynez Reservoir.

Add to this investigation, one promised by Los Angeles Mayor Karen Bass. ". . . we will absolutely do an evaluation to look at what worked, and what didn't work, and to correct – or to hold accountable – anybody, department, individual, etcetera," she said.

As a result of the recent RPEA alert on the fires and the suggestion to donate to the L.A. Fire Department Foundation, RPEA was contacted by Michael Marion about larger actions needed to address the L.A. fires and future ones. Marion cited an article by the nonpartisan, reader-supported investigative news outlet – The Lever – which you can access online. That article "How Big Oil Hindered the Fight Against L.A.'s Wildfires" discusses how fossil fuel companies profit from "an obscure state tax break depriving California of up to $146 million of annual tax revenue that could be used to combat climate change-fueled wildfires, according to a new report released amid an inferno tearing through Los Angeles."

That new report is from the California think tank The Climate Center and discusses how oil and gas companies, and allies, used lobbying dollars, campaign donations, and legal pressure to establish a tax loophole allowing corporations to reduce state-taxable income by avoiding reporting of foreign profits and losses.

The Lever article brought up Mayor Bass's 2024-2025 cuts to L.A.'s firefighting force and to the city's emergency management agency, which have City Council members like Traci Park concerned about the chronic underinvestment of the city's public infrastructure. However, a subsequent LA Times story reports Bass provided salary increases for firefighters and that the City Council approved the raises and also signed off on $58 million for new firetrucks and other department purchases.

Faced with a serious budget crunch last year, Bass and the council eliminated dozens of civilian positions in the department, all of them already vacant. According to a Dec. 4 memo by Fire Chief Kristen Crowley, those cuts hampered "core functions" in the department and that a $7-million reduction in overtime variable staffing hours, or "v-hours," had "severely limited the department's capacity to prepare for, train for, and respond to large-scale emergencies, including wildfires."

Numerous news outlets are reporting that Governor Newsom slashed $100 million from the fire budget months before the Southern California fires. Newsom slammed those reports as a "ridiculous lie" stating: "We have doubled the size of our firefighting army, built the world's largest aerial firefighting fleet, and increased the forest management ten-fold since taking office. Time to serve these folks the facts."

RPEA intends to explore legislative possibilities addressing the destructive tax break that may have contributed to problems fighting the Southern California fires. Our legislators need to know about both the tax break and shine a light on the budgets related to the wildfires and climate change.

You can write your legislators with your concerns about the tax break and ask what actions will be taken to address future wildfire preparedness.

Climate change and underfunding critical public safety measures have to be thoroughly discussed across California. Wildfire threats are on-going and demand immediate attention.

To all the first-responders fighting L.A.'s wildfires, RPEA sends its heartfelt prayers for your safety. This unprecedented disaster demands holding organizations and individuals accountable for actions endangering the public.

Natural disasters are beyond our control. Taking actions to address them appropriately are not.

A ROUSING RPEA ROUND-UP ON MEMBER ISSUES

By: Dev Berger, Managing Editor

On Dec 12, 2024, RPEA held its first "Round-Up" providing a rousing review of major issues impacting members. The event was hosted online by RPEA President Margaret Brown.

Keeping with the spirit of the round-up theme, many of the RPEA presenters wore cowboy hats while presenting their summaries of issues they represent. The presenters were RPEA Board members Randy Cheek (legislative director), Al Darby (vice president), JJ Jelincic (health benefits director), and Elena Yuasa (membership director). Margaret Brown provided an overview of the CalPERS data breach.

Brown kicked off the Round-Up with RPEA background information. For 65 years, RPEA's all-volunteer, nonprofit organization has been a watchdog for retired public employees' pensions and health benefits, and its volunteer leadership shares the same concerns as RPEA members.

The online meeting drew several hundred attendees who were encouraged to participate in a Q&A following the presentations. Summaries of these presentations appear below.

Randy Check
Legislative Round-Up

Legislative director Randy Cheek discussed the importance of the Social Security Fairness Act (H.R. 82) - which would repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). These are parts of the Social Security law that unfairly reduce or sometimes eliminate Social Security benefits of federal annuitants. Cheek stated that Senate Majority Leader Chuck Schumer (D-NY) announced on December 11, that the Senate would vote on H.R. 82, which passed the House in November. Cheek urged people to contact their federal representatives to support the Social Security Fairness Act. Following the Round-Up, RPEA e-mailed an alert to members to support H.R. 82 by contacting their representatives. (Note: Since the Round-Up, HR 82 passed repealing WEP and GPO.)

Cheek shared RPEA's legislative agenda of bills which would address the following:

- Establish an inspector general office with oversight over CalPERS.
- Specify that CalPERS Board elections follow California Election Laws.
- Mandate a Joint Legislative Audit of CalPERS.
- Halt Medicap denial of coverage for preexisting conditions.

When Cheek was asked about SB 278 – a financial elder abuse bill sponsored by Senator Dodd and vetoed by Governor Newsom - Cheek reported that Newsom's veto statement opened the door for another go with the bill if certain amendments were made. Dodd is termed out but Cheek indicated one of the newly-elected legislators could be a potential author for the bill.

Had SB 278 become law, it would have prohibited a non-managerial employee of a covered entity, or a covered person who is an employee of a covered entity, who meets certain specifications, from being held personally liable in his/her individual capacity for specified violations. The bill would make these provisions severable, except as specified.

... RPEA ROUND-UP CONT'D

Al Darby
Investment Round-Up

RPEA vice president Al Darby shared that the CalPERS Public Employees' Retirement Fund (PERF) is funded at 75% and mentioned, that there were times in the past when the PERF was funded at 100%. The last time for this was 2008.

His summary of CalPERS asset classes and their net rate of return showed a preliminary 9.3% investment return for the 2023-2024 fiscal year, which was one percentage point below its benchmark. Public equities earning were over 17%. Darby stated that CalSTRS is doing better than CalPERS in its annualized returns.

Darby discussed CEO Marcie Frost's salary increases and bonuses and stated her base salary is $601,398 and the CalPERS Board approved a $66,320 bonus. This comes to a 246% increase in salary for Frost. These increases come despite serious concerns related to sustainability of the PERF, questionable health plan premium increases, a serious data breach under her leadership, and scandals related to resignations of chief investment officers.

What may help CalPERS improve its investment returns is its new Chief Investment Officer (CIO) Stephen Gilmore, whose investment preferences bring a safer more integrated approach than Frost's predilection for private equity funds.

JJ Jelincic
Health Benefits Round-Up

Health benefits director JJ Jelincic's presentation began by noting Social Security benefits will increase by 2.5% on January 1, 2025. He then addressed IRMAA, (income-related monthly adjustment amount), which is a surcharge that some Medicare enrollees pay in addition to their Part B and Part D premiums.

The Medicare IRMAA is based on the income shown on your tax return for the prior two years. IRMAA charges apply to eligible Medicare beneficiaries, whether you have Original Medicare or Medicare Advantage, and you can appeal the Medicare IRMAA, if you think a mistake was made or your circumstances changed.

Jelincic discussed CalPERS health benefits changes, pointing out where health plans are expanding. Kaiser has expanded into parts of Monterey, and next year it will provide full coverage to Monterey County. United Healthcare, on the other hand, has expanded into El Dorado, Nevada, Placer, and San Joaquin.

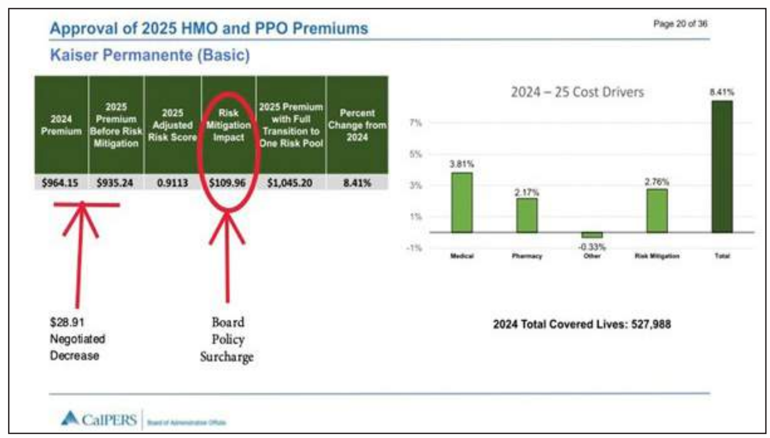
Jelincic then covered the CalPERS risk adjustment strategy, which protects health insurance companies. He stated: "CalPERS is subsidizing high premiums, and while it impacts only basic plans - if you encourage higher medical costs in the basic plan, that eventually impacts all medical care costs, which will increase Medicare as well (part B)."

SURCHARGES AND SUBSIDIES APPROVED BY CALPERS BOARD

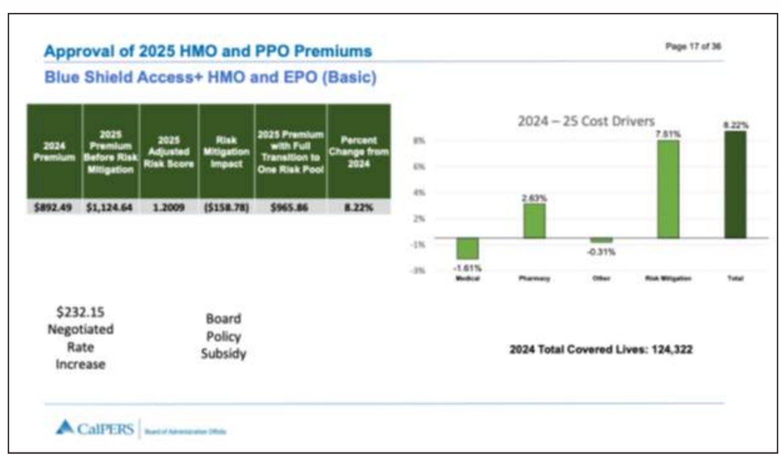
The charts shown here for the 2024 Salud y Mas plan, and the 2025 Kaiser and 2025 Blue Shield health plans show how the CalPERS Board went against members' best interests by increasing premiums. All of these Board actions increased the premiums for the three, health plans. This begs the question: How can the Board justify Frost's salary increases and bonuses when she allows unjustified benefit premium increases? Isn't that going against the Board's fiduciary responsibility for members?

For Salud y Mas, a $112 decrease was negotiated, but the CalPERS Board approved a $137.87 surcharge.

For Kaiser, a decrease of $28.91 was negotiated, but the Board added $109.96 surcharge.



Last, in addition to a $232.15 premium increase for Blue Shield Access, the Board approved a $158.78 subsidy.



... RPEA ROUND-UP CONTINUED

Elena Yuasa
Membership Round-Up

Margaret Brown
Data Breach Round-Up

RPEA's director of membership Elena Yausa works hard to help area directors and chapter leaders build and sustain a strong, engaged membership base, and to grow membership base, and develop and coordinate membership recruitment programs.

"If your chapter needs assistance, I am there to help," Yausa said.

Yausa spoke of the exciting possibility of creating an RPEA chapter in Texas, where many members have relocated. She also discussed how her committee's efforts helped the Long Beach chapter, which was floundering. Those efforts helped revitalize Long Beach and get new leadership. Using postcards to recruit members proved to be a winning strategy, according to Yausa.

She attends CalPERS, CalPELRA, employer and community events, in order to help recruit new members and to support chapters and knows the importance of spotlighting members for their contributions to RPEA and to their communities.

If you want to join RPEA committees for legislation, health benefits or membership, e-mail rpeahq@rpea.com and provide your contact information and the committee(s) you want to join. As the Round-Up illustrated, the fight to protect pension and health benefits never ends, and members who want to protect them should consider joining these RPEA committees.

President Margaret Brown covered the disastrous 2023 CalPERS data breach which impacted 769,000 retired members. The breach, attributed to a third-party vendor providing CalPERS retiree data over the Internet to identify deceased members, took place in May of 2023. However, the CalPERS Board and members didn't learn of the breach until June 22, 2023. RPEA roundly criticized CalPERS for this because the lapse allowed breached data to make its way to the dark web where illegal actions leading to identity theft and fraud take place.

As it relates to the breach, CalPERS offered two, free years of credit monitoring by Experian, and while 200,000 members signed up for this, there are still 569,000 unprotected members who did not sign up, which is an unacceptable number.

CalPERS doesn't track the number of members suffering identity theft and fraud, nor offer member education on protecting oneself from identity theft/fraud, despite requests by RPEA to do so. CalPERS Board member Yvonne Walker said she'd discuss the member education request from RPEA with Frost, but that was months ago and there is still no answer.

Stay tuned for future RPEA Round-Ups and please consider joining our important committees: Legislative, Health Benefits, or Membership. We need your skillls to help safeguard our benefits and pensions.

THE SOCIAL SECURITY FAIRNESS ACT PASSES AND CALPERS INVESTMENT NEWS

By: Al Darby, Vice President

We begin this new year with a major legislative accomplishment -the passage of the Social Security Fairness Act, HR 82.

Since 1983, a class of retirees have been denied their earned Social Security benefits due to a wrongheaded notion that public employees were getting a pension windfall. HR 82 reverses the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). As a result, public retirees can receive all Social Security benefits earned when they became vested-in prior to becoming public employees.

RPEA remained an avid supporter and participant in the lobbying effort addressing equity on Social Security benefits for impacted public

If, for example, a public employee worked for 40 or more quarters in a Social Security job and then became a public employee in a public agency that opted out of Social Security, that person would suffer a reduction of his or her earned Social Security benefit. With the repeal of WEP and GPO, that reduction or denial of benefits will now be restored to the individual after the details are worked out around making these payments.

This has been a long time coming and many public retirees worked unceasingly to make this happen. RPEA remained an avid supporter and participant in the lobbying effort addressing equity on Social Security benefits for impacted public employees, and it takes pride in its consistent efforts. Many of our members will benefit from this historic federal legislative achievement.

Shifting attention now to the stock market and its impact on CalPERS - there is good reason to believe in another strong investment return by CalPERS, based on the stock market strength seen since late 2022, and continuing gains going into 2025. Just as it has always done in the past, the stock market has significantly boosted CalPERS' value over the past 2 ½ years. In the second half of 2024, the Dow-Jones, S & P 500 and the Nasdaq have risen another eight percent. That could mean an increase in the value of CalPERS equities of about $20 billion. Fiscal Year 2024/25 could produce a $30 to 40 billion gain in equities (stocks) alone. With stocks and good gains in other investment allocations, we could be headed for another strong growth year.

The news from CalPERS around investments continues to be much better as we move into 2025, as a result of equities (stocks) gains in the last half of 2024. The funded status of CalPERS pension fund (PERF) should reach an 80% funded level, which is considered the minimum safe level by public pension fund rating services. Obviously, the goal is 100% funded or higher – a condition we haven't seen since 2008. Part of this problem of a troubling CalPERS funded status has been the Chief investment Officer (CIO) turnover, where two short-term CIOs came and went between 2019 and 2023, compounded by a long-term search for the most recent CIO appointee. It's too early to tell if the new CIO can establish a sound approach to improved return on investment (ROI) that will place

CalPERS at or above the 7%.

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DISAPPEARING BILLS: MORE THAN 2,300 BILLS DIED WITHOUT A VOTE

By: Sameea Kamal, Cal Matters

Few bills fail in the Legislature because lawmakers publicly vote "no." Instead, most bills die when they are shelved, without lawmakers having to take tough votes.

We know how legislatures work: lawmakers introduce bills, debate on them and vote yes or no. Right?

Not exactly. Of the 2,403 bills that died in the recent two-year session, CalMatters' Digital Democracy data found just 25 failed because a majority of lawmakers voted "no."

Most of the remaining bills disappeared through procedural tactics that leave little trace of responsibility for the policy decisions. Rather than vote no, lawmakers typically find ways to sideline bills they don't want, causing them to fail when they don't meet procedural deadlines.

"Allowing bills to die behind closed doors for reasons that are never made known publicly runs contrary to the purposes of having an open, transparent and accountable government," said Jonathan Mehta Stein, executive director of California Common Cause.

Bills can disappear in various ways:

- The number of bills that died through th notorious "suspense file" was 1,045. That's where the Senate and Assembly Appropriations Committees send bills that the ruling party would like to avoid, either for cost or for political reasons.

- The number of bills that disappeared because a committee chair never brought them up for a hearing totaled 668, while another 274 had at least one hearing, but were not taken up by a second committee or by the floor.

- Twenty-seven bills died because a majority of legislators did not vote, which counts the same as a vote against the bill.

- There were 364 bills withdrawn by authors.

Another 166 bills, in addition to the 2,403, were introduced, but they were just used as placeholders for budget negotiations and were never intended to pass through the Legislature.

Lawmakers introduce nearly 5,000 bills each two-year session and nearly all that proceed to a public hearing or floor vote will pass. As Digital Democracy reported earlier, Democratic legislators voted no less than 0.5% of the time in 2024. They sent 2,252 bills to Gov. Gavin Newsom, who vetoed 189 of them, more than seven times as many as the Legislature voted down.

CalMatters provided the data to the offices for Assembly Speaker Robert Rivas and Senate President Pro Tem Mike McGuire, who both pointed to the many bills that do go through public discussion and votes.

Assemblymember Phillip Chen speaks with a colleague at the state Capitol in Sacramento on March 27, 2023.

According to the Digital Democracy analysis, of the 25 bills that failed from "no" votes over the last two years, 23 were by Republican authors. Another 18 were voted down, then granted "reconsideration," or a second chance, but did not get taken up by the committee again. That's often a formality that allows lawmakers to be polite to bill authors.

Of the 27 bills that died from NVRs, or "no vote recorded," 14 were authored by Republican members. Another 16 were granted reconsideration, but were not taken up by the committee again.

One of the most controversial steps of the legislative year is the suspense file hearings in the Senate and Assembly Appropriations Committees. Twice each year, both committees consider hundreds of bills that are estimated to cost more than $50,000 from the state's general fund or $150,000 from one of its special funds, although politically dicey bills are sometimes sidelined too. The bills they reject are placed on the "suspense file," where only bills that pass have vote counts read out.

It's a process that advocates for government transparency find especially problematic. "The idea that the California state Legislature has created a mechanism for killing difficult bills in a way that enables no one to take a tough vote feels really contrary to the whole point of electing leaders to handle our toughest decisions in the state's Capitol," Mehta Stein said.

Some bills are introduced only to make a political statement or they are found to duplicate existing laws. Still, Mehta Stein said those decisions should be made transparent.

The first stop after a bill is introduced is the Rules Committee, where legislative leaders decide which policy committees should consider the bill. This is where some bills disappear because they are never assigned to a committee. Many more bills disappear when they are assigned to a committee, but never scheduled for a hearing while others have a hearing but are set aside and never reconsidered.

Authors also withdraw their own bills, sometimes because they learn in private discussions that the bill will not pass.

The authority for who decides how bills might fail varies — some leaders give more decision-making power to committee chairs, for example. The rules are typically communicated to members in caucus meetings at the beginning of each legislative year.

Some speakers have also had a policy that lawmakers must "show their vote cards" — in other words, prove they have the votes for the bill to pass before it is heard, according to Mike Gatto, a former Democratic Assemblymember.

That can be a way for leaders to protect other members from having to publicly oppose issues their constituents support — or saying no to colleagues who may do the same on their bills.

It also saves the lawmaker from humiliation, he said.

"There has always been a perception among Speakers that for a bill to hit the floor without the support it needs to pass would humiliate both the author, and to some degree, the speaker," he said. "Authors are loathe to bring up a bill and watch it die spectacularly on the floor … watching it hang there while people make the bomb noise with their mouth. That is very humiliating."

Other states do it, too

California is not unique in its approach of killing bills by shelving them. In fact, there's a term political scientists use to describe the process: negative agenda control, according to Jeff Harden, a politics professor at the University of Notre Dame who studies legislative transparency.

Not taking up bills can be a way for legislative leaders to represent the needs of constituents, by not wasting resources on bills that don't merit consideration.

But the issue of secrecy became so controversial in Colorado that voters in 1988 passed the "GAVEL ACT" — or the "Give A Vote to Every Legislator" Act — requiring a public hearing for every bill. That, too, has its downsides, notes Peverill Squire, a politics professor at the University of Missouri who specializes in legislative studies.

That complicates the legislative process and makes it harder for things to work efficiently, and it's not clear that it really produces more in the way of transparency, because there are many ways to prevent things from really getting thoroughly debated — but it is a concern," he said.

To some advocates in California, reducing the number of bills can improve the process. This week, legislative leaders lowered the number of bills authors are allowed to introduce each two-year session, from 50 in the Assembly to 35, and from 40 to 35 in the Senate.

"If every lawmaker has fewer bills, they care more about each one, and they might demand answers on each one to a far greater extent," said Mehta Stein. "It would also allow committee staff to focus more intently on each bill and work on improving them meaningfully, as opposed to drinking from a fire hose and having to just kill stuff that isn't fully baked."

Foaad Khosmood contributed to this story.

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Photo by: Miguel Gutierrez Jr., CalMatters

RPEA FORMS NEW SMALL CONTRIBUTOR COMMITTEE (PAC) TO SUPPORT CANDIDATES

By: Randall Cheek, Director of Legislation

RPEA's Small Contributor Committee (SCC) is a strategic initiative designed to strengthen our support for candidates who are committed to protecting your retirement and healthcare benefits. This new Political Action Committee (PAC) allows RPEA to increase contributions to these candidates while staying fully compliant with Fair Political Practices Commission (FPPC) regulations.

The FPPC limits contributions to the new SCC to a maximum of $200 annually or $16.66 per month from your CalPERS pension. By forming the Small Contributor Committee, RPEA can make larger donations to selected candidates, ensuring your voice is amplified in advocating for your interests.

While our existing PAC (the IEC) is capped at $5,900 in contributions to a candidate per election cycle, the Small Contributor PAC can contribute up to $11,800 to candidates who champion our cause.

By contributing to the Small Contributor Committee today—or redirecting all or part of your current IEC contributions, up to the FPPC maximum—you can help strengthen the fight to protect your retirement and healthcare benefits.

Here's how you can contribute:

1. Set up a monthly donation (up to $16.66) from your CalPERS pension warrant.

2. Donate by credit card (not exceeding $200).

3. Send a one-time donation by check (not exceeding $200).

Simply complete the information on the SCC envelope and drop it in the mail—no postage required.

Thank you for your support in helping RPEA protect what matters most!

FPPC ID No. 1469712 - Contributions to the Small Contributor Committee are not tax deductible.

CALPERS ONGOING UNACCOUNTABILITY DEMANDS ATTENTION

By: JJ Jelincic, RPEA Board of Directors

How many times have you gone online to check the CalPERS Code of Ethics, its mission and vision, or its member competencies? You're probably shaking your head thinking: "Are you kidding? Nobody does that," and you're right. Many organizations depend on people not to check up on things like that.

The problem is, without vigilance by those impacted and without sustained accountability, things like incompetent management and leadership, corruption, coverups, or self-serving actions don't get addressed or rectified.

This past legislative session, RPEA got Senator Roger Niello (R) to sponsor legislation establishing an inspector general's office with oversight over CalPERS. "An inspector general will guide the agency with an objective path for the agency to stay true to its vision of providing a sustainable retirement system and healthcare program for those who serve California," Niello stated.

CalPERS has long been plagued by a serious string of management problems. Having accountability with an inspector general would help improve management and serve as a deterrent to problems. Let's look at some recent examples of management issues.

Director Marcie Frost was caught lying on her resume that she was enrolled in a non-existent, dual bachelor's/master's program. Two former, ex-officio Board members – State Treasurer John Chiang and State Controller Betty Yee - wanted this serious misrepresentation investigated, but former Board president Rob Feckner blocked it (the CalPERS auditorium is now named after him). Furthermore, staff confiscated all copies of John Chiang's written request for an investigation. Keep in mind, that the massive 2023 CalPERS data breach impacting 769,000 retirees, happened on Frost's watch where poorly thought-out actions regarding the transfer of retiree data over the Internet, made it easier for data to be breached.

Then there were the two chief investment officers (CIOs) who left. The issue of personal investments led to CIO Ben Meng resigning, while CIO Nicole Musicco left after 18 months saying it was "to attend to the immediate needs of family" in Canada. However, Musicco, who was under investigation by the Fair Political Practices Commission at the time of her resignation, irked many with her focus on sports, technology and venture capital investments, without clearly outlining how CalPERS would do these.

Lest we forget, former CEO Fred R. Buenrostro was sentenced in 2016, for 4½ years in prison for accepting bribes. These are just a few of many CalPERS leadership scandals and missteps with serious ramifications on CalPERS's administration and members.

Unfortunately, Senator Niello gutted the inspector general legislation turning it into a high-speed rail bill. Why the change of heart? Good question. After all, it was Niello who said: "In the past, CalPERS has shown an alarming number of cases where its lack of transparency and failure to conduct a thorough investigation created a tremendous amount of mistrust and fear among its members and the public." If you want his reason for abandoning the inspector general bill, ask him before he is termed out and then make up your mind about his abandoning a tool making CalPERS accountable.

Meanwhile, I testified frequently before the CalPERS Board and appropriate committees on a variety of questionable CalPERS health plan actions, such as the premium increases. Here are portions of my testimony on increased premiums:

". . . the 2024 increase for Salud y Mas was 3.97%. This was even after the Board added $137 to the premium because it was too low. This surcharge was over 26% of the total dollar premium and over 5 times the dollar increase. For 2025, Salud y Mas did not get the message. The increase will be 14.73%. That includes a $174 surcharge (over 30% of the negotiated rate) AND 1.8 times the total premium increase. Maybe next year they will get the message that this Board prefers and rewards high premiums. It actually taxes low cost, efficient plans.

"I want to point to the PPOs since the so-called risk mitigation plan is about protecting CalPERS Platinum. Gold has a negotiated rate increase of $66. Platinum had a negotiated increase of $353. Both have the same risk score which is hard to believe since Gold has BOTH a smaller network AND lower benefits. Yet a risk score of 1.1242 leads to a $19.79 surcharge for the lower cost Gold and a $234.40 subsidy for Platinum. No wonder CalPERS considers that the calculation of the risk scores is a trade secret."

Did any Board members respond to these damning facts? No. Instead they retreated into a cocoon of silence.

Let's move on to my testimony before the CalPERS Risk & Audit Committee. This time, I brought up bonuses, transparency and the viability of the pension fund. Here's what I said:

"Last month, you gave the Chief Executive Officer a $667,000 bonus. You also passed out over $20 million in bonuses to Government Code 20098 employees. Those are the employees for whom you and not CalHR set the salaries. You have just been publicly told that there is a high probability of failure to meet pension benefit obligations. Yet none of you thought it was worth discussing. I guess transparency requires non-discussion of this risk. Maybe it's a trade secret.

"On November 14, 2024, I participated in the Stakeholder Engagement Briefing. At least four Executive Officers were on the call. I asked if the risk dashboard (Item 4d Attachment 1) was in error. No one on the call, including the four executive officers could answer the question. I was asked to put the question in writing and someone would get back to me . . . I am still waiting."

In November 2023 and November 2022, the Board was told of the high probability it would fail at paying pension benefits, and not one Board member thought this worthy of discussion.

Incidentally, If you have questions about the sustainability of the pension fund, contact CalPERS and ask your questions or attend the CalPERS Board meetings, online roundtable or stakeholder meetings. You can get on a mailing list to be notified about these by contacting CalPERS.

Last, September 19, 2024, I delivered the following statements to the CalPERS Board: "Since the Pathways for Women's conference did not serve the purposes of the pension trust - of either the pension or the health care trusts - RPEA is requesting that you, as trustees, reimburse the fund for the inappropriate use of trust assets. Can we count on you to do so?"

I watched Board member Dave Miller shake his head, and then Board Theresa President Taylor asked if that was a question? When told it was, she said: "We'll have to get back you." It's been over a month and still no answer.

As for the CalPERS mission and vision, Code of Ethics, and member competencies, all of these address respect for communicating with members and that the Board serves members. Those are critical obligations. Go ahead and ask the Board why they continue to ignore them.

In the meantime, I am still waiting for responses from the CalPERS Board.

NEWSOM'S PROPOSED 2025-2026 BUDGET: DOWN THE ROAD, THE WILDFIRES WILL HAVE AN IMPACT

By: Pat Moran, RPEA Lobbyist, Aaron Reed & Associates

Proposed 2025-2026 Budget

On January 10, 2025, Governor Gavin Newsom released his proposed 2025-2026 State Budget that will fund state government starting July 1, 2025 for a year. This budget proposal aims to maintain state spending in alignment with the agreements made between Newsom and lawmakers last year. It includes certain increases in specific areas.

Next fiscal year's state spending would be $322.2 billion as part of a balanced budget and with $228.9 billion in general fund spending. The budget projects an estimated surplus of $363 million. It also includes $16.9 billion in total budget reserves, including $10.9 billion in the Rainy Day Fund, $1.5 billion in the Public Schools Rainy Day Fund, and $4.5 billion in the Special Fund for Economic Uncertainties.

> *Governor Newsom is committed to reducing the state's retirement liabilities by contributing an additional $9.8 billion over the next four years*

The proposed budget is a welcome change from the last two budgets which had significant shortfalls. Besides being fully balanced, there is no deficit and projects $16.5 billion in additional revenue above the current budget year. With the additional revenue and the two-year budget framework established last May, this proposed budget does not include any additional reductions or funding delays.

Although the lack of cuts is welcomed, the proposal includes only limited, new funding of $1.2 billion for workload and discretionary funding above the baseline expenditures. The proposal includes cautions of economic and revenue risks such as stock market volatility, federal policy changes, and possible, delayed tax-collections due to disasters.

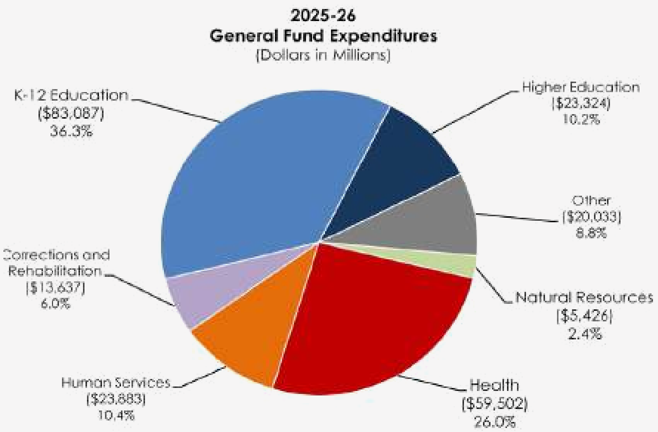
Wildfires Impact

This budget comes as California battles devastating wildfires in Southern California. Counties cross the state are supporting Los Angeles County's extensive response efforts. This heroic, collective action demonstrates Californians resilience and solidarity during crises. As the full impact of these fires becomes clearer, adjustments to the budget will be necessary for addressing long-term recovery needs of affected communities.

One certainty – in light of the fires' devastation - is that the budget proposal's fiscal plan cannot address all of California's 2025-26 needs. Estimated damage from the Los Angeles wildfires is $20 billion, creating the highest insurance losses in the nation's history. This excludes estimated costs for emergency response, clean-up and reconstruction, as well as property tax-revenue losses for local governments. The fiscal fallout of this catastrophe will undoubtedly create intense pressure on California's already struggling insurance market, including the California Fair Access to Insurance Requirements (FAIR) Plan, California's insurer of last resort for individuals who cannot obtain insurance through the private insurance market.

Beyond the FAIR plan and FEMA reimbursement, the state's fiscal future will suffer the rippling effects of bureaucratic actions necessary to shift from the "response" to the "recovery" phase of emergency management. If you recall, in 2023, the

IRS extended the federal income tax filing deadline for residents of California counties affected by winter storms. The California Franchise Tax Board quickly conformed to this in order to accommodate the state income-tax filing deadline. The result of this necessary extension for those affected, resulted in significant delays in revenue collection, impairing the state's ability to produce accurate fiscal forecasts. Continuing into 2024, the state attempted to reconcile months of unknown revenue variables.



Proposed budget items of interest include:

• *In addition to the $9.1 billion state employer contribution to CalPERS for state pension costs, there is a supplemental $1.5 billion one-time pay down of retirement liabilities at CalPERS.*

• *An additional $385 million in one-time funding to prefund retiree healthcare - Also, the 100/90 formula for state retiree healthcare is maintained.*

• *A reduction of 6,500 vacant position for a savings of $617.6 million (this is down from the up to 10,000 vacant positions identified in the prior budget).*

• *State government operation reductions of $2 billion in 2025-2026 including personal services, operating expenses and equipment, and consulting and professional services costs.*

State employee compensation, the Governor's budget proposal summary states (just to give you a flavor of state employee issues)

The Budget includes $917.8 million ($368.2 million General Fund) for increased employee compensation, health care costs for active state employees, and retiree health care prefunding contributions for active employees in 2025-2026. Included in these costs are collectively bargained salary and benefit increases resulting from contracts and side letter negotiations. The Budget also includes funding for the 2026 calendar year projected increases in health care and dental premiums and enrollment.

This employee compensation number is expected to increase as 7 of the state's 21 bargaining units will be bargaining for new labor contracts. As those rank-and-file groups engage in bargaining, absent the fires, having a small surplus - and no significant programmatic cuts to speak of in the proposed budget - is good news. However, the Governor's budget proposal for 2025-26 is subject to transformation, more so than typical years. Specifically, identified risks to monitor and major changes to the state's revenue forecast between January and May could include:

- *Wildfire recovery in Southern California.*
- *Federal fiscal policy regarding global trade and the federal-state funding relationship generally.*
- *Stock market and asset price volatility.*
- *Constrained labor supply and lower than average labor force participation rates.*

As is customary, the January proposal serves as the start of negotiations with lawmakers, who are responsible for approving state spending. Negotiations will intensify in May, when the Governor will release an updated budget plan incorporating revenue projections based on April tax collection data.

The state constitution mandates that Governor Newsom and lawmakers collaborate to establish a balanced budget by June 15th.

CHANGES FOR HEALTH PLANS, SOCIAL SECURITY & MORE

By: JJ Jelincic, Director of Health Benefits

We are in a new year.

We survived open enrollment and your new (or continuing) health plan should be in place for the next year. The new rates for 2025 health premiums are in effect. By the time you read this, Donald Trump will be the President.

Most people expect major changes. Some are looking forward to them; others are apprehensive about them. I suspect it will not be as good as some hope nor as bad as some fear.

Here is a summary of changes for health plans, Social Security and more :

PPOs

Blue Shield and Included Health have replaced Anthem as the third-party administrator for CalPERS Platinum and Gold. The program continues to be self-insured so CalPERS remains the insurance provider.

Social Security

The January Social Security increase was partially offset by the increased premium for Part B ($185 in 2024). If you are a retired state employee, hired before 2016 or 2017 (2020 for Unit 5) and are required to pay more than the standard amount for Part B, you MAY be eligible for reimbursement of the higher amount. Go to: https://www.calpers.ca.gov/page/retirees/health-and-medicare/medicare.

Scan the QR code to take you to the CalPERS website for retiree health

A few public agencies also provide this benefit. Check with your former employer for more information.

Medicare Costs

As mentioned above, Part B costs have increased. Many of you have noticed that the Medicare Supplements and Medicare Advantage plans have higher premiums this year. Part of the cause is the new $2,000 per year cap on out-of-pocket pharmacy costs. That bill passed with all Democrats voting for it and all Republicans voting against it. The Centers for Medicare and Medicaid Services (CMS) has also changed its reimbursement for pharmacy. The new plan rewards the use of generics and increases cost for brand name drugs. These changes have to be paid for and the adjustment is in the monthly premiums.

Vaccines

COVID, flu, pneumonia and respiratory syncytial viruses are still circulating. Vaccines remain available. I encourage you to take advantage of them for your own protection and the protection of those around you, especially young grandchildren.

COVID was the tenth leading cause of death in 2023. It was fourth in 2022, and third in 2021 and 2020. In California, interest and concern with COVID vaccination reflects this shift. As of early December, less than 12% of Californians have gotten the updated 2020-25 vaccine, down from 19% in 2022. This lower risk of COVID makes it much safer for in-person meeting.

Medical Costs

RPEA and parents both figured out long ago that you reward the behavior you want and punish the behavior you want to discourage. The CalPERS Board has not yet figured it out. It has a policy of preferring high-cost, low-efficiency medical networks.

I have spoken about this at the February (item 6a), March (item 6b), June (6a), September (item

6a), and November (item 2a) Pension and Health Benefits Committee. If you are interested in my comments, you can look at the transcripts or the videos of the meetings, both of which are on the CalPERS website.

While the CalPERS Board is currently only messing around with the basic plans, some of our RPEA members are in the basic plans. Over time, actions which encourage higher medical costs will impact Medicare costs. That is why it is important to take a long-term view on actions like this leading to increased costs.

Kaiser in 2026

In 2026, it is expected that Kaiser will offer its Medicare Advantage plans in Monterey County. It is pending approval by the Department of Managed Health Care. That approval is anticipated.

ADDING 5 MINUTES OF EXERCISE DAILY MAY HELP LOWER BLOOD PRESSURE

By: Dev Berger, Managing Editor

High blood pressure remains a common problem in the United States, affecting almost half the adult population. It contributes to death and increases the risk of severe problems like heart disease and stroke. Experts are interested in finding the most research-backed methods to help lower high blood pressure

BLOOD PRESSURE CATEGORY	SYSTOLIC (mm Hg)	DIASTOLIC (mm Hg)
Healthy	less than 120	and less than 80
Elevated	120–129	and less than 80
Stage 1 hypertension	130–139	or 80–89
Stage 2 hypertension	140 or higher	or 90 or higher
Hypertension crisis	over 180	or over 120

A study published in Circulation looked at the effects of different activities on blood pressure.

The researchers found that increasing exercise-like activities like running, cycling, and climbing stairs were associated with decreases in blood pressure. For example, the findings suggest that switching out 21 minutes of sedentary time with exercise-like activity could lower systolic blood pressure by about 2 mmHg. What does 2 mmHg mean? In blood pressure, it refers to a pressure difference of 2 millimeters of mercury, which is the unit used to measure blood pressure; it represents a very small change in pressure within the arteries, usually considered insignificant when looking at overall blood pressure readings.

The results of the study highlight how much exercise can influence blood pressure and that daily changes can greatly influence cardiovascular health.

In 2017, the American College of Cardiology and the American Heart Association published guidelines for hypertension management. It defined hypertension as a blood pressure at or above 130/80 mmHg. Stage 2 hypertension is defined as a blood pressure at or above 140/90 mmHg.

To lower high blood pressure, you can make lifestyle changes such as: eating a healthy diet low in sodium and high in potassium, maintaining a healthy weight, getting regular physical activity, limiting alcohol intake, quitting smoking, managing stress, and getting enough sleep. Always consult your doctor before making significant changes to your lifestyle or medication regimen.

Celebrating the Festive Spirit and Revitalization of RPEA Chapters

By: Elena Yuasa, Director of Membership

The holiday season brings a perfect opportunity to reflect on the remarkable efforts of RPEA leaders and members who work tirelessly to strengthen and revitalize our chapters. Recent events across several chapters showcased not only the dedication of our members but also the unwavering support of RPEA leadership. These events demonstrate the vital role RPEA plays in uniting retirees through social events while advancing our mission. From revitalizing chapters that face challenges and unexpected changes to celebrating the achievements of active ones, RPEA leaders and members embody the spirit of service and community. As we look forward to 2025, we remain committed to fostering connections, supporting our chapters, and advocating for retirees' rights and benefits.

Here's to a prosperous and united year ahead!


Chapter 78 Nevada County

RCC Victorian Carolers
Chapter 15 Riverside

Chapter 64 Newport Beach

Chapter 38 Central Coast

RPEA CHAPTER HOLIDAY GATHERINGS

Chapter 48 Hemet

Chapter 90 West Covina

Chapter 31 Santa Clara

Chapter 4 Sacramento

CALPERS IS THE LEAD PLAINTIFF IN SUIT AGAINST UNITED HEALTH GROUP FOR SECURITIES FRAUD & INSIDER TRAINING

On December 9, 2024, Pensions & Investments reported the lawsuit by CalPERS and the City of Hollywood (Fla.) Firefighters' Pension Fund, among others, against health insurer United Health Group and three of its senior executives for securities fraud and insider trading

The Hollywood Firefighters filed the original lawsuit on May 14, which alleged that United Health Group CEO Andrew Witty, United Health Group executive chairman Stephen Hemsley, and Brian Thompson, the CEO of United Healthcare, a subsidiary of United Health Group, sold tens of millions of dollars of their stock in October 2023, after the Department of Justice (DOJ) had re-opened an antitrust investigation into the company. Thompson was shot and killed by suspected gunman Luigi Mangione in midtown Manhattan on Dec. 4, 2024.

This latest probe was the second by DOJ into the United Health-Change Healthcare merger, which would not be public knowledge until months later. On Feb. 24, 2022, the DOJ first filed suit against United Health Group, charging the proposed merger would give the parent company a "vast amount of its rival health insurers' competitively sensitive information," and grant United Health use of its rivals' "information to gain an unfair advantage and harm competition in health insurance markets."

On Oct. 4, 2024, CalPERS filed an amended lawsuit and became the lead plaintiff, and along with the other plaintiffs, seeks compensatory damages and a jury trial to determine the amount of compensation. CalPERS said it would not comment on the litigation because the case is still pending.

The CalPERS lawsuit noted that on Oct. 10,2023, United Health received notice that DOJ had launched a "'non-public antitrust investigation into the company.'" As reported in Pensions & Investments: "Concealing this information from investors and the public, the aforementioned United Health executives sold more than $100 million of their own United Health stock at 'artificially inflated prices as the market and other investors remained unaware of the new federal antitrust investigation.'"

According to its most recent annual report, as of June 30, 2023, CalPERS reportedly owns 2.3 million shares of United Health stock valued at about $1.1 billion.

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First Name   Middle Initial   Last Name   / / Date of Birth

Street Address   City   State   Zip Code

Phone   Email

Agency You Retired From (or your Benefactor's agency)   Year Retired

Select One Membership Type

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- ☐ Beneficiary of a CalPERS Retiree
- ☐ Affiliate (working for a Public Agency)
- ☐ Associate (RPEA Supporter)

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☐ I authorize RPEA to withhold dues in the amount of $5 per month from my monthly CalPERS retirement allowance. I understand that dues will be withheld from my retirement allowance until revoked by me in writing.

Social Security Number   Signature   Date

☐ CREDIT CARD AUTHORIZATION: As payment for the first year's dues, I authorize a $60.00 charge on my credit card for Retiree, Beneficiary, or RPEA Supporter membership. I authorize a $30.00 charge for Affiliate membership. I agree to be billed annually for subsequent renewals.

Credit Card Number   Exp. Date   CVV/CVC

Signature   Date   ☐ Do Not Auto Renew

☐ Enclosed is my check in the amount of $60 for membership in RPEA. (Membership is $30 for Affiliate members)

RPEA BOARD OF DIRECTORS: WE'RE HERE TO SUPPORT YOU!

At the Retired Public Employees Association of California (RPEA), your voice matters. Our Board is committed to helping and supporting members with their pension and health benefit needs. If you have questions, concerns, or need assistance, we encourage you to reach out.

Your feedback and input allow us to better advocate for the issues that matter most to you. Please don't hesitate to contact us—we're here to support you every step of the way.

If you would like to speak directly with a member of the RPEA Board, please call Headquarters at (800) 443-7732 or (916) 441-7732. Our office staff will connect you with the Board or deliver a message on your behalf.

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Blue Shield of California offers individual and employer group retiree plans to Medicare beneficiaries who have Part A and Part B. Individual plans are open to all Medicare beneficiaries who reside within a plan's specific service area. Employer group retiree plans are open only to Medicare beneficiaries who are eligible group retirees and who reside within a plan's specific service area. Individual and employer group retiree plans have different service areas, benefits and provider networks.
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Blue Shield of California is an independent member of the Blue Shield Association A53468CLP_0824
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WE MISS YOU!!

Please update your contact information with RPEA!

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Find a local RPEA Chapter meeting near you

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