



ISSUE 3  
MAY / JUNE

# RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

2024

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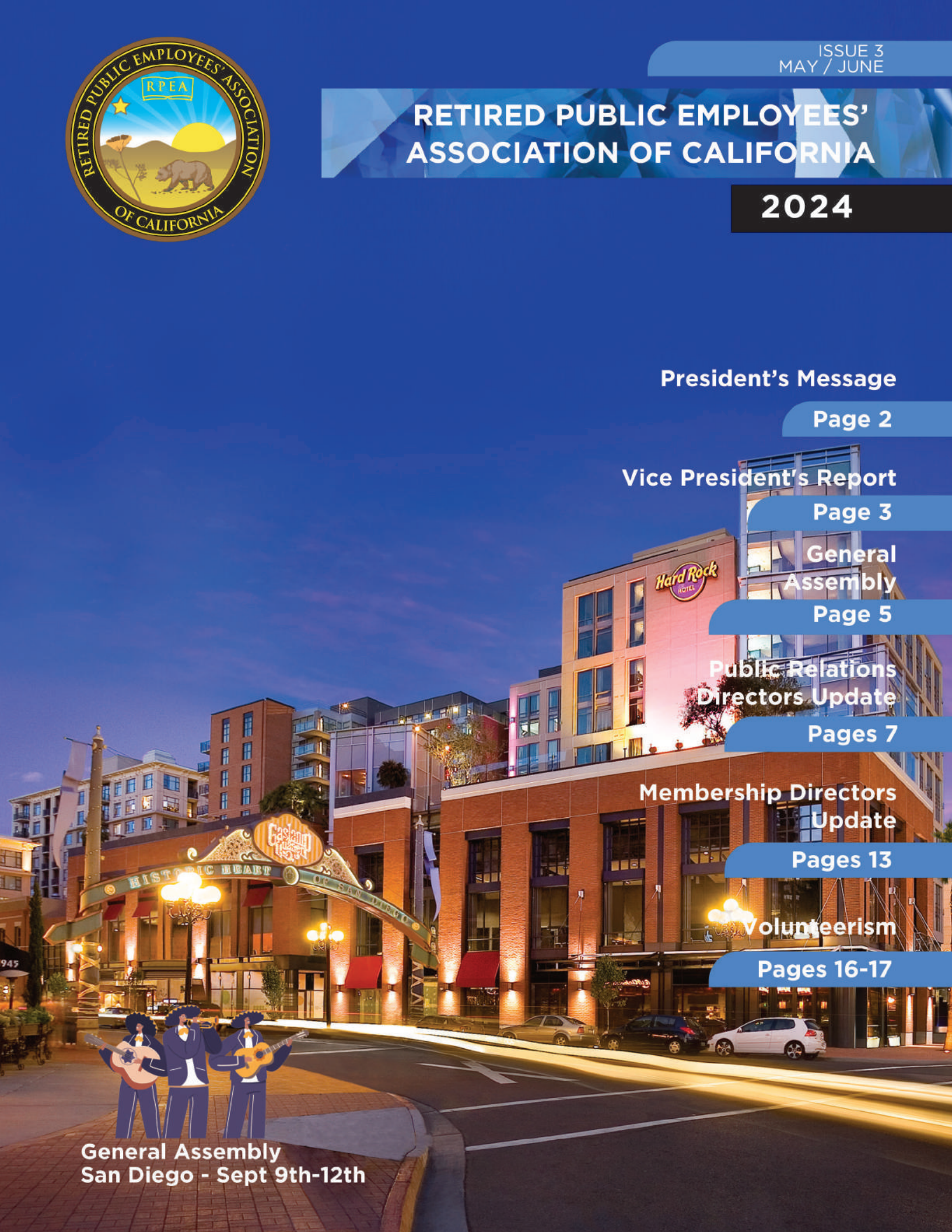
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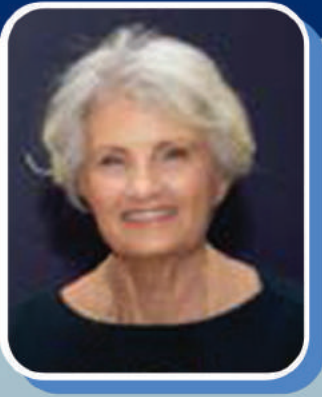
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San Diego - Sept 9th-12th





**Rosemary Knox**  
RPEA PRESIDENT



# RPEA

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### RPEA NEWSLETTER

Published 6 times a year by the  
Retired Public Employees'  
Association of California  
300 T Street., Sacramento, CA 95811  
**1.800.443.7732**

**"Opinions expressed in articles  
are those of the writer and not  
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suggestions and comments to RPEA  
Headquarters, Attention:  
Scott McGookin, Editor.

Send change of address to:  
RPEA HEADQUARTERS  
300 T Street  
Sacramento, CA 95811  
Attention: Change of Address



Published in Partnership with  
Burks Printing & Promotions

Hooray! - Summer is finally here, bringing the perfect weather for many of our Chapter leaders to plan warm-weather get-togethers. The Annual Picnic is one of the most enjoyable events, bringing us together to celebrate the camaraderie of being part of RPEA. Please take a moment to connect with your Chapter to see if there are opportunities for you to contribute to your community.



Since the last Newsletter, several significant events have transpired. At the direction of the Legislative Committee, we issued a critical alert to our members, urging you to write to your Senate and Assembly Member to oppose AB 2200 - Single Payer Health Coverage. This bill would fundamentally reshape the state's healthcare landscape, eliminating the healthcare services provided by CalPERS, along with those from other public agencies and private employer insurance. Thanks to your prompt responses, our Lobbyist, Aaron Read & Associates was able to upload numerous letters to the California Legislature Portal. Your engagement made a difference, and we are pleased to inform you that the bill has been sent to the suspense file!

### California Budget Update

The latest information regarding the California State budget is concerning. The revenue for the 2023 tax year has been weaker than expected. Compared to January's forecast, the May Revision reflects a decrease of \$10.5 billion in the Big Three revenues. For the 2024-25 fiscal year, personal income tax is forecasted to be lower by \$2.4 Billion, corporation tax by \$5.8 billion, and sales tax by \$2.3 billion. The budget shortfall has grown by approximately \$7 billion, making the total shortfall for the 2024-25 fiscal year around \$44.9 billion, as highlighted in Governor Newsom's message.

### Health Insurance Updates

This month, many of you will receive information regarding open enrollment for retiree Medical Insurance from the agencies you retired from. While many of us are satisfied with our medical plans, please check if any rate changes might affect you. The CalPERS health benefit rates are yet to be finalized. Preliminary rates for 2025 will be presented in June, and the final rates for those enrolled in CalPERS HMOs and its PPO plan will be available in July.

### Newsletter Highlights

Within the Newsletter there is a mix of information from our State Officers. Our Vice-President writes about several significant issues within CalPERS. The Director of Membership starts her article with a very important reference to Helen Keller: "Alone, we can do so little; together we can do so much." You, our members, have championed this principle! Loran Vetter, Chair of the Committee for Community Involvement has asked Hilari DeShane to highlight an outstanding RPEA volunteer project by one of the members of Chapter 043 by serving the community!

### Looking Ahead

I look forward to reconnecting with many of our member delegates at the General Assembly in San Diego! Much of the required information for participation has already been sent and received at Headquarters. We are available to answer any questions or concerns from Chapters or Delegates. Stay tuned for more information.



Rosemary Knox and Bob Culbertson  
at an Open Enrollment Fair

*Rosemary Knox*

RPEA President



With CalPERS Board and Committees not meeting in May, it gives me an opportunity to talk about matters that don't seem to get enough attention. Those of us in RPEA administrative and operative positions work very hard to achieve

the goals of RPEA and fulfill its mission to the best of our ability. However, since COVID, the chapter level activity has been muted except for 30 or so chapters (about 70 currently exist) that have resurged and conduct their business pretty much as they did prior to the pandemic. Over the past two years, Area Directors and Statewide Officers have been heavily engaged in trying to get the less active chapters to step up their efforts to get back to normal in terms of resuming regular meetings, engaging interesting speakers, recruiting new members, and doing community volunteer work. We recognize that the urban environment is more challenging now with more traffic issues, public transit issues, handicapped members who need ride-share assistance along with other issues related to physically getting to meetings. Hopefully, with continuing efforts to re-establish regular chapter meetings, we will see more in chapter activity in the near future.

As I mentioned in my March/April newsletter article, we are expecting to have a new prospect list by late May that will enable us to resume statewide recruiting efforts through direct mail and social media. These efforts, unlike AMBA recruiting methods, allow us to speak to issues related to our pensions and health care, in detail, and stress the point that we must grow our membership numbers to add clout to the statements and arguments we make related to strengthening the pension system. This is true for our efforts at CalPERS and at the state legislature. An organization twice our size would make a stronger statement in these forums and an even greater number would make us a powerhouse in the public pension retiree advocacy arena. The new prospect list should make it possible for chapters to resume recruiting at a more robust level. We used to get 20 to 30 percent of our new members from chapter recruiting programs – let's try to get back to that level of chapter recruiting.

Some disturbing issues related to CalPERS exist around the failure to disclose information about the private loan program that has been created within their private equity allocation. Attempts by CalPERS to keep secret much of the important information about these loans was never approved by the state legislature but CalPERS has recently denied Public Records Act (PRA) requests for this information. We are analyzing this secrecy policy by CalPERS to determine why this data is being withheld from the public by our pension system. Recent articles in financial publications are raising alarms about these sub-prime loans to corporations and individuals who have less than stellar credit histories.

The CalPERS private equity allocation, in general, is being

expanded at the expense of public equity (stocks) despite gains in the stock market being the chief source of pension fund (PERF) value improvement. Many financial publications point to growing private equity weakness in producing results that were better than public equity in prior years but now are lagging public equity. Private equity firms are venturing into many new areas including health care and driving up costs. Fortunately, CalPERS claims it is not engaging in 'buyout private equity' firms – these firms are the chief culprits in cost escalation. The U.S. economy doesn't need any more buyout events that result in higher cost to consumers. Our economy is experiencing inflation that is, in part, the result of profiteering by segments of the economy where near monopoly exists.

Closer to home, in June we will see new 2025 health care rates for CalPERS HMO's and its PPO plans. Expect higher rates. Costs in medical are rising and private equity activity is unnecessarily driving some of this added expense. Let's hope this round of inflation will subside soon and the consumer will salvage some added level of income above the higher cost of goods and services and be able to save a little more of the added wages they have recently gained.

Recently, debate has swirled around a new proposal in the state legislature to enact Single Payer health coverage for all residents of California. Presumably, it would be modeled after Medicare which is a system in which 'health care for profit' would be replaced by a non-profit administration similar to Medicare which governs benefit delivery and the costs are scheduled for each medical procedure – as opposed to the current system in which differing insurance providers (usually insurance companies) have differing rules about when tests and treatment will be authorized. What we know, for sure, is that based on 2022 data, the U.S. health care cost per capita (\$12,500) is almost double the cost that prevails in all other developed countries where health care is provided in single payer, hybrid, or socialized medicine environments. U.S. health care is not that much better than these other developed countries and worse than some. In other words, 'for profit' health care that exists in the U.S. today is not working well enough to justify its excessive cost. With the nearest country in cost per capita (\$7,500) which is The Netherlands, it is easy to see that we are not getting our monies worth from the health care system we currently have in place. RPEA currently opposes the proposed new California plan. Unless amendments are introduced that involve pension system health care plans in a reasonable manner, it is doubtful that RPEA would change its position. A serious look at our total health care environment is needed, on a national level, to get the high cost down and provide a system that gets closer to universal coverage and better health care results.

*Al Darby*

RPEA Vice President



# RPEA MISSION STATEMENT

We are retired California public employees working together to maintain and improve the quality of the lives of our members by protecting and improving our retirement and medical benefits.



**BENEFITS STILL FIT?**

## CONSIDER ADDITIONAL INSURANCE COVERAGE

As your life changes, consider some of these benefits and discounts from **RPEACA & AMBA**:

- Dental & Vision Plans
- Long Term Care & Home Health Care Insurance
- Medical Air Services Association (MASA)
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- Medicare Solutions
- Final Expenses Whole Life & Guaranteed Acceptance Life Insurance
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RPEA of CA - Retired Public Employees' Association of California



# “Coming Soon” 2024 General Assembly

General Assembly 2024 is scheduled for September 9 to September 12, 2024 at:

## Hard Rock Hotel San Diego, CA

The Board of Directors is scheduled to arrive on Sunday, September 8, the day before GA, to prepare for the Board meeting that is held prior to the opening session. On Monday morning there will be registration for delegates and alternate delegates until the opening session which starts at 2:00 pm.

RPEA typically has a General Assembly every two years. This body of delegates designated by their chapters are the “governing body” of our organization. As such, it is in the hands of the delegates to vote on new or any changes in our Bylaws and to discuss or debate any new business. This is a serious responsibility and can be very rewarding knowing you have an influence on the operations of RPEA.

The GA committee has planned a Candidate and Delegate Reception with hot food. On Tuesday, September 10 there is a

Banquet which is free to all delegates. However, there will be a charge for others who may wish to attend. We have secured entertainment for the evening of the Banquet.

As a delegate or alternate, you have the opportunity to meet other members of RPEA from all parts of California and some of the surrounding States. Many new friendships have started this way!

Think about volunteering if you are not a delegate or alternate. You may contact Nancy Santos at [nancyjamm@aol.com](mailto:nancyjamm@aol.com) or by phone at 925-228-9216.

On Wednesday, September 11, you have the opportunity to “be on your own” for the late afternoon and evening. Take this time to explore more of San Diego by visiting and enjoying some of the interesting places San Diego has to offer – such as the famous San Diego Zoo, the Maritime Museum, the USS Midway, Sea World and many more. The Hard Rock Hotel is right next door to the Gaslamp Quarter which has many restaurants, galleries and shops! Enjoy!!

## 2022 GENERAL ASSEMBLY MEMORIES



# Get more with a Kaiser Permanente Medicare health plan

Kaiser Permanente has more Medicare health plan options for CalPERS retirees to choose from - with the addition of Summit.

- Get high-quality care from a connected team of doctors and specialists.
- Whether it's mental health support, cancer care, heart health, and beyond – you have access to expert physicians, cutting-edge technology, and the latest evidence-based care.

## 2024 benefit highlights



Rides to and from your doctor visits at no cost<sup>1</sup>



Meals delivered to your home after a hospital stay at no cost<sup>2</sup>



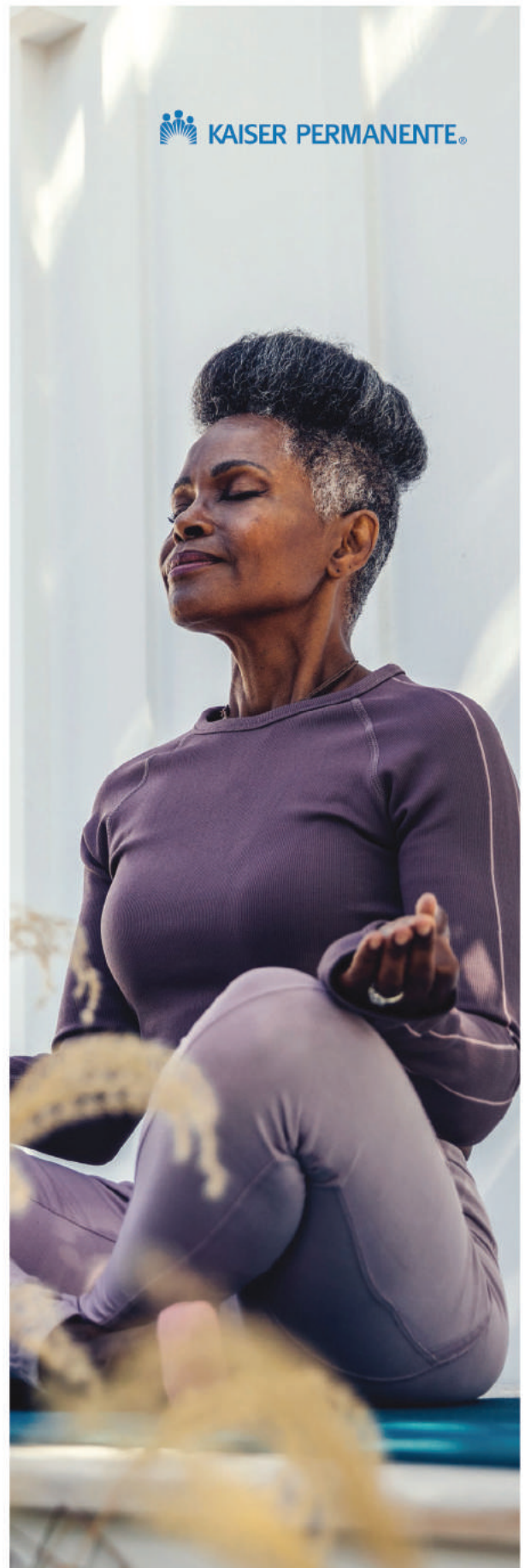
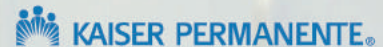
Quarterly over-the-counter (OTC) health-and-wellness benefit

To learn more, call us toll-free: **1-855-717-9598** (TTY 711), Monday – Friday, 8 a.m. to 8 p.m.



**1.** If you have a medical emergency, call **911**. **2.** Meal service is for 4 weeks and is available only once per benefit year immediately following an inpatient stay at a hospital or nursing facility. Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

Please recycle. 1281118888\_RPEA March 2024





## Greetings,

It is hard to believe that we are embarking on Summer and soon we will start counting the days remaining in the year. Without a doubt the past couple of years have been challenging for everyone. It is

however very energizing to see more and more people getting more active and becoming engaged in outdoor activities, taking vacations and making other travel plans. For retirees it is more and more important to become social again since it seems as if social activity was temporarily curtailed so much during the scourge of COVID-19.

I hope that you have had a chance to discover the ongoing changes we have been making to the RPEA website and newsletter, as well as our new webinars that we promote on the RPEA website and on social media. Our goal in enhancing these methods of communication is to continue to broaden our outreach and cover various topics that interest our members.

## The RPEA Website

On our website, [www.rpea.com](http://www.rpea.com), you may have discovered that it is very easy to access and navigate. A change that is most well received is the information now available about individual chapters. Using a new "Chapter Tile format" chapter meeting times and locations as well as chapter newsletters are easily located. Look up your Chapter by: a) Going to the "**Chapters**" tab on the dashboard of [www.rpea.com](http://www.rpea.com); b) Select your geographical area; c) then locate your Chapters individual Chapter Tile.

Another fun update is the "**Member Speaks**" tab on the website dashboard. Under this tab are 13 short video testimonials where fellow RPEA members share why they joined RPEA and why they stay. We will be filming more testimonials in September at the RPEA General Assembly. Come to San Diego prepared to learn, have fun, get involved and offer your personal RPEA testimonial. The "Member Speaks" testimonials appear on our website and also periodically as posts on Facebook.

One of the most frequently visited areas on our website is the "**Members Only**" tab. This area provides links to current [legislative bill text and status](#), [current legislative action alert information](#), plus other templates, guidebooks and resources helpful for chapter members and leaders. In addition current and past RPEA newsletters can be viewed at [www.rpea.com](http://www.rpea.com) as well as [collateral marketing materials](#) such as our RPEA color member recruiting tri-fold and 4-fold brochures and a [One-page Member Benefit Summary](#) sheet that can be easily downloaded and printed or emailed to prospective members. Provide these materials to your

friends, former co-workers and colleagues to encourage them to join you in becoming a member of RPEA.

Our website is easily viewed from your desktop or laptop computer; tablet, or smart phone. Information is now just a touch away!

## RPEA Social Media

The past few months RPEA has been working diligently to develop greater social media impressions and engagement. "**Post Engagement**" is when someone performs actions on your page such as liking, commenting, or clicking on links within posts or reposting content to their pages. "**Post Impressions**" are the number of times a post/content is displayed, no matter if it was clicked. As such, when you see any RPEA material/content as posts on social media please "**Follow**", "**Like**" and "**Share**" it and ask your friends and colleagues to "Follow, Like and Share" our posts too. By doing so the algorithms that influence social media will further influence who sees our messages and how frequently our messages are seen.

## RPEA/AMBA Webinars

Beginning in November 2023 we began hosting webinars on subjects that matter to our members. Our first webinar was on the topic of Long-Term Care. 167 persons registered for the first webinar. Other webinars have addressed "Aging in Place", and "Preparing for Summer & Discounts for RPEA Members." On Thursday, June 27th at 10:00 a.m. (PST) we will host a webinar focusing on "All About Dental and Vision Plans"; and on Thursday, July 25th our webinar will revisit the topic Long-Term Care.

Registration for any of the webinars is available on the website at [www.rpea.com](http://www.rpea.com) or by calling headquarters at (800) 443-7732. You can invite your friends and family members to attend these webinars too. Friends and family can benefit by being affiliated with RPEA.

RPEA aims to continue to connect with "Active" and "Retired" Public Employees as well as persons that support RPEA's Mission. We continue to monitor information and communication of importance to California Public Employee Retiree's including the CalPERS/PBI Research ("PBI") data breach involving the MOVEit Transfer software along with other data breaches; Long Term Care insurance coverage; and scams that target senior citizens and retirees. This bi-monthly newsletter, the website and periodic email updates and alerts are our primary means to keep members informed and up to date.

*Scott McGookin*

RPEA Director of Public Relations

Ask your friends and colleagues to "Follow, Like and Share"

# LEGISLATIVE TRACKING



Aaron Read



## 2024 RPEA LEGISLATIVE TRACKING & POSITION

State Legislation - 2024-2025



Pat Moran

May 24, 2024

BILL NUMBER & AUTHOR	LEGISLATIVE INTENT	CURRENT STATUS	RPEA POSITION
<p><b>AB 820</b></p> <p><b>(Reyes D) State boards and commissions: seniors.</b></p>	<p><b>Summary:</b> Current law provides for the Governor and every other appointing authority to, in making appointments to state boards and commissions, be responsible for nominating a variety of persons of different backgrounds, abilities, interests, and opinions in compliance with the policy that the composition of state boards and commissions shall be broadly reflective of the general public including ethnic minorities and women. This bill would require the composition of various advisory groups and bodies to include a state agency official responsible for administering programs that serve, or state commission official that advocates on behalf of, older adults, as defined, or a representative from an organization that serves or advocates on behalf of older adults.</p>	<p><b>Introduced:</b> 2/13/2023  <b>Last Amend:</b> 7/3/2023  <b>Status:</b> 9/1/2023- Failed Deadline pursuant to Rule 61(a)(11). (Last location was AAPR. SUSPENSE FILE on 8/14/2023) (May be acted upon Jan 2024)  <b>Location:</b> 9/1/2023-S. 2 YEAR</p>	<p>S<sub>2</sub></p>
<p><b>AB 1246</b></p> <p><b>(Nguyen, Stephanie D) Public Employees' Retirement System optional settlements: Judges' Retirement System II monthly allowance adjustments.</b></p>	<p><b>Summary:</b> Current law permits a member of the Public Employees' Retirement System (PERS) who retires on or before December 31, 2017, to elect from among several optional settlements for the purpose of structuring the member's retirement allowance. Current law also permits a member of PERS who retires on or after January 1, 2018, to elect from among several other optional settlements for the purpose of structuring their retirement allowance. Current law prohibits a member who elects to receive specified optional settlements from changing the member's optional settlement and designated beneficiary after election of an optional settlement unless a specified event occurs, including the death of a beneficiary who predeceased the member, a dissolution of marriage or a legal separation in which the judgment dividing the community property awards the total interest in the retirement system to the retired member, or in an annulment of marriage in which the court confirms the annulment. This bill would, commencing January 1, 2025, permit a member who elected to receive a specified optional settlement at retirement, if the member's former spouse was named as beneficiary and a legal judgment awards only a portion of the interest in the retirement system to the retired member, to elect to add their new spouse as the beneficiary of the member's interest, subject to meeting certain conditions.</p>	<p><b>Introduced:</b> 2/16/2023  <b>Last Amend:</b> 9/1/2023  <b>Status:</b> 5/20/2024- Read second time. Ordered to third reading.  <b>Location:</b> 5/20/2024- S. THIRD READING Calendar: 5/24/2024 #35 SENATE ASSEMBLY BILLS - THIRD READING FILE.</p>	<p>S<sub>1</sub>                      CO-SPONSOR</p>

# LEGISLATIVE TRACKING

<p><b>AB 2075</b></p> <p><b>(Alvarez D)</b> <b>Resident Access Protection Act.</b></p>	<p><b>Summary:</b> Would enact the Resident Access Protection Act. The act would provide a resident of a long-term care facility with the right to in-person, onsite access to a visitor or a health care and social services provider during a public health emergency in which visitation rights of residents are curtailed by a state or local order, as specified. The act would prescribe how a resident may leave their long-term care facility on outings during a public health emergency. The act would require a long-term care facility, among other things, to provide safety protocols required of care staff, visitors, and health and social services providers during a public health emergency to the residents, resident representatives, and visitors in writing. A violation of the act would be a crime and subject to civil penalties. By creating a new crime, this bill would impose a state-mandated local program.</p>	<p><b>Current Text:</b> Amended: 4/25/2024 <b>Introduced:</b> 2/5/2024 <b>Last Amend:</b> 4/25/2024 <b>Status:</b> 5/23/2024- Read third time. Passed. Ordered to the Senate. (Ayes 72. Noes 0.) <b>Location:</b> 5/23/2024-S. DESK</p>	<p><b>S<sub>2</sub></b></p>
<p><b>AB 2207</b></p> <p><b>(Reyes D) State boards and commissions: representatives of older adults.</b></p>	<p><b>Summary:</b> Current law establishes the California Commission on Aging composed of 25 persons, as specified, and requires the commission to hire an executive director. Current law also establishes the California Department of Aging and provides for a director of that department. Existing law establishes various state boards and commissions to address public health concerns throughout the state and generally requires that individuals appointed to these state entities be broadly reflective of the general public. This bill would expand the membership of the Alzheimer’s Disease and Related Disorders Advisory Committee, the California Health Workforce Education and Training Council, the California Workforce Development Board, the California Behavioral Health Planning Council, the Mental Health Services Oversight and Accountability Commission, and the Interagency Council on Homelessness to include the Executive Director of the California Commission on Aging, the Director of the California Department of Aging, or both, or other persons that serve or advocate for older adults, as specified.</p>	<p><b>Current Text:</b> <b>Introduced:</b> 2/7/2024 <b>Introduced:</b> 2/7/2024 <b>Status:</b> 5/16/2024- Read third time. Passed. Ordered to the Senate. (Ayes 71. Noes 0.) In Senate. Read first time. To Com. on RLS. for assignment. <b>Location :</b> 5/16/2024-S. RLS</p>	<p><b>S<sub>1</sub></b></p>
<p><b>ACA 22</b></p> <p><b>(Jones-Sawyer D)</b> <b>Legislature: retirement.</b></p>	<p><b>Summary:</b> Would authorize a Member of the Legislature who is first elected to the Legislature for a term commencing on or after December 3, 2024, to elect to participate in the Public Employees’ Retirement System in any state retirement plan in which a majority of the employees of the state may participate. The measure would provide that retirement credit earned by a person through service in another state or local government agency may qualify for credit in that state retirement plan. The measure would permit the State to pay only the employer’s contribution necessary for participation in the Public Employees’ Retirement System.</p>	<p><b>Current Text:</b> 3/14/2024 <b>Introduced:</b> 3/14/2024 <b>Status:</b> 3/14/2024- Read first time. To print. <b>Location:</b> 3/14/2024-A. PRINT</p>	<p><b>S</b></p>

# LEGISLATIVE TRACKING

<p><b>SB 278</b></p> <p><b>(Dodd D) Elder abuse.</b></p>	<p><b>Summary:</b> The Elder Abuse and Dependent Adult Civil Protection Act establishes various procedures for the reporting, investigation, and prosecution of elder and dependent adult abuse. Current law defines financial abuse for those purposes and provides that it occurs when, among other instances, a person or entity takes, secretes, appropriates, obtains, or retains, or assists in taking, secreting, appropriating, obtaining, or retaining, real or personal property of an elder or dependent adult for a wrongful use or with intent to defraud, or both. Current law requires a person or entity to be deemed to have taken, secreted, appropriated, obtained, or retained property for a wrongful use if, among other things, the person or entity takes the property and the person or entity knew or should have known that the conduct is likely to be harmful to the elder or dependent adult. Current law requires the court to award specified costs if a defendant is found liable for financial abuse, as specified. Current law makes the failure to report, or impeding or inhibiting a report of, among other things, financial abuse of an elder or dependent adult, in violation of certain reporting requirements a misdemeanor. This bill would add to the definition of "financial abuse" knowingly aiding and abetting in the taking, secreting, appropriating, obtaining, or retaining real or personal property of an elder or dependent adult for a wrongful use or with intent to defraud, or both. The bill would also define "assists" for those purposes.</p>	<p><b>Current Text:</b> Amended 5/16/2023 <b>Introduced:</b> 2/1/2023 <b>Last Amend:</b> 5/16/2023 <b>Status:</b> 7/14/2023- Failed Deadline pursuant to Rule 61(a)(10). (Last known location was B. &amp; F. on 6/1/2023) (May be acted upon Jan 2024) <b>Location:</b> 7/14/2023-A. 2-YEAR</p>	<p><b>S<sub>2</sub></b></p>
<p><b>AB 1993</b></p>	<p><b>Summary:</b> The California Residential Care Facilities for the Elderly Act (act), requires the State Department of Social Services to license, inspect, and regulate residential care facilities for the elderly, as defined, and imposes criminal penalties on a person who violates the act or who willfully or repeatedly violates any rule or regulation adopted under the act. Under current law, whether or not unrelated persons are living together, a residential care facility for the elderly that serves 6 or fewer persons is considered a residential use of property, as specified. This bill would increase the maximum number of residents served for purposes of those provisions from 6 to 8.</p>	<p><b>Current Text:</b> <b>Amended:</b> 5/16/2024 <b>Introduced:</b> 1/30/2024 <b>Last Amend:</b> 5/16/2024 <b>Status:</b> 5/23/2024-In Senate. Read first time. To Comm. on RLS. for assignment. <b>Location:</b> 5/23/2024-S. RLS.</p>	<p><b>W</b></p>

**LEGISLATIVE SUPPORT POSITIONS:** The following categories are used in your legislative summary reports:

**SPONSOR** – This is a sponsored or co-sponsored bill.

**SUPPORT 1 (S1)** – This is the highest priority support bill. We send a letter of support to the author, a letter of support to committee members considering the bill and undertake full lobbying to assure passage of the bill. We also closely monitor all amendments and constantly reevaluate our position.

**SUPPORT 2 (S2)** – This level of support is moderate. A letter is sent to the author and committee considering the bill, but there is usually less lobbying or testifying before committee. We also closely monitor all amendments and constantly reevaluate our position.

**SUPPORT 3 (S3)** – This is the lowest level of support. A letter of support is sent to the author. We closely monitor the bill for amendments.

**OPPOSE (O)** – Only those bills which are judged to be detrimental are given an oppose position. Such bills require aggressive opposition lobbying, often accompanied by efforts to gain amendments, in an effort to make the bill acceptable to RPEA, and therefore to remove our opposition.

**WATCH 1 (W1)** – This is a bill of more than casual interest. We actively monitor such bills and often communicate with the author, the author's staff, the legislative committee members and staff. We frequently seek clarifying amendments to bills in this category.

**WATCH 2 (W2)** – This is a bill of interest or concern on which we keep close tabs. It appears in the summary report.

**?** – This is a bill that will show up in our screening from time to time. It is important that we discuss the bill so that we are able to remove the question mark by either deleting the bill or by assigning one of the above positions.

## Why it's not rude to ignore "hi, how are you?" text messages from strangers

By

Gema de las Heras

Consumer Education Specialist, FTC

A text message from an unknown number that simply says: hi, how are you? seems harmless. Your first instinct might be to respond to see if it's someone you know. Or maybe tell them they made a mistake. But it's best to ignore these type of text messages. Scammers are using this tactic as a conversation starter, so don't text back. If you do, here's what happens next.

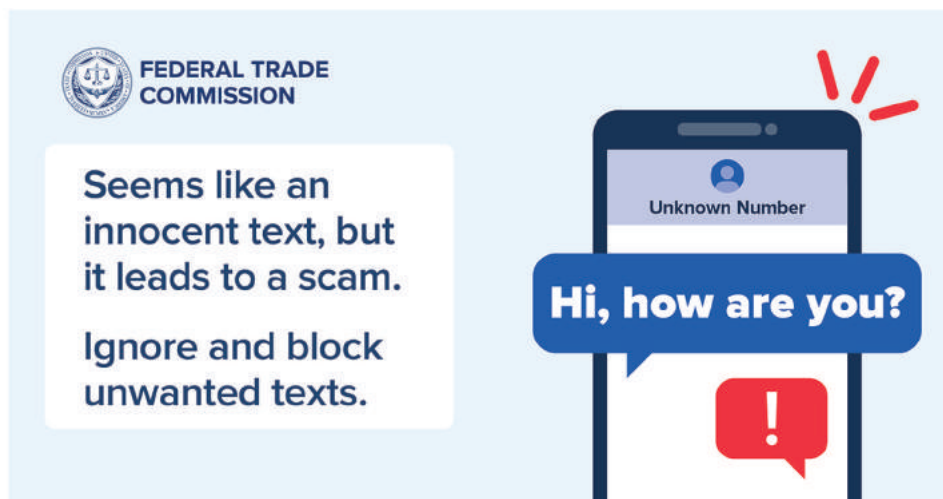
The person (a scammer) on the other end of the text will probably apologize...and find a way to keep the conversation going to befriend you. Then, once they have your trust, they'll try to offer you advice on investing in cryptocurrency or claim they can teach you the secrets to making big money in the crypto markets. For a fee, of course. But it's all a scam and they'll just steal your money.

Even if you just reply to the text but don't engage in conversation, you've still confirmed they reached a working telephone number. Which could lead to more calls and texts from scammers.

What's the best way to avoid scams if you're getting messages from numbers you don't recognize?

- **Don't reply to text messages from unknown numbers.** It could lead to a scam. Delete and report them using your phone's "report junk" option or forwarding unwanted texts to [7726 \(SPAM\)](tel:7726) and unwanted emails to your [email provider](#).
- **Never click links in an unexpected message.** Some links might steal your information, or install [malware](#) that gives scammers access to your device.
- **Don't trust anyone who says you can quickly and easily make money.** Every investment has risks. Only scammers guarantee you'll make lots of money in a short time with zero risk.

Have you lost money to a scam like this? Tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).





# Are you constantly forgetting things?

As we age, we may experience memory loss or forgetfulness. But it's never too late to take steps to limit the memory loss that comes with aging. Read about how [here](#).

**Blue Shield Medicare (PPO) plans offer more benefits to help you keep your body and mind healthy:**

- SilverSneakers® program allows access to fitness locations nationwide
- 24/7 access to phone and video consultations with physicians
- See any doctor that accepts Medicare
- \$0 deductible
- Nationwide coverage
- Worldwide coverage for emergency services and urgent care

To learn more about Blue Shield Medicare (PPO), visit [blueshieldca.com/calpersmedicare](https://blueshieldca.com/calpersmedicare) or call **(888) 802-4599 (TTY: 711)**, 7 a.m. to 8 p.m., seven days a week.



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Blue Shield of California is a PPO plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal. 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.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律，並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。

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Dear Members,

As Helen Keller wisely said, "**Alone, we can do so little; together, we can do so much.**" This guiding principle drives our mission to support and empower retired public employees.

We strive to protect your benefits and enhance your retirement experience through collaboration, community engagement, and dedicated advocacy.

In this article, I want to acknowledge those recently retired and those who retired in the past year. I wish to extend heartfelt congratulations to all of you. Your hard work and dedication have made a significant impact. Retirement is not merely the end of a long and fruitful career but the beginning of an adventure filled with new opportunities for personal growth, community engagement, and meaningful experiences. As members of the Retired Public Employees' Association (RPEA), you are part of a vibrant and supportive network of individuals who, like you, have dedicated their lives to public service.

Our chapters continue with their primary mission: to organize social gatherings and invite speakers to educate members about CalPERS initiatives and news that affect their retirement and health benefits. These chapter meetings provide an excellent opportunity for members to connect and offer a valuable platform to learn and stay updated on important issues.

In addition to personal growth, staying connected with your community and fellow retirees can provide a strong sense of belonging and purpose. The RPEA is here to support you every step of the way, offering resources, events, and programs designed to help you thrive in this new phase. We are committed to creating a dynamic, engaged community where every member feels valued, inspired, and empowered.

As the Director of Membership, I have been dedicated to expanding our outreach efforts. I have been working closely with various senior centers and our local chapters to ensure we reach as many potential members as possible.

On March 21st, Estela Merkosky - Assistant Area Director for Area VIII and I attended the Chapter 49 meeting in Oceanside. During this meeting we emphasized the importance of recruiting new members. I also shared with the attendees ideas such as encouraging members of our chapters to be involved in RPEA recruitment activities such as volunteering to assist at Open Enrollment Fairs and CalPERS Educational Seminars.

Members are encouraged to participate in specific activities, volunteer for events, or join committees. To get involved, please get in touch with your respective Chapter President or Area Director. (See our website at [www.rpea.com](http://www.rpea.com) for their contact information). These events are crucial for spreading the word about RPEA and its vital role in protecting our

members' pensions and health benefits. For over 65 years members of RPEA have worked together to maintain and improve the quality of lives of our members by protecting and improving our retirement and medical benefits by introducing legislation and being vigilant about changes that may negatively impact members current pensions and benefits.



Assistant Area Director Estela Merkosky & Chapter 49 Vice President Lance Johannsen

I also took the opportunity to discuss:

- Different membership types, such as Affiliate Membership for active employees and Associate Membership for those who support RPEA goals.
- Additional services provided by AMBA, including Legal and Identity Theft Protection, as well as Long Term and Medicare options.
- The importance of reviewing the RPEA Bimonthly Newsletter to keep informed and stay updated on RPEA's activities and advocacy efforts.

At the Oceanside meeting, VP Lance Johannsen and Treasurer Priscilla Tarver unveiled a new flyer designed to help recruit new members. They plan to distribute these flyers at local senior centers. I thank them for their dedication and encourage them to continue to recruit new members.

On May 18th, RPEA was invited to attend the OASIS Senior Expo in Newport Beach due to our new outreach initiatives. Chapter 64 from Newport Beach was present, with Chapter Membership Chair Mary Ellen Bowman representing us. The event was attended by over 400 attendees and 71 vendors. Mary Ellen highlighted to the prospective new members the legislative and health benefit efforts of RPEA with CalPERS as well as the various benefits we offer including attractive insurance services.

I am tremendously excited about our organization's future and continued growth. RPEA remains a solid and supportive community for all our members. One of the beautiful things about the RPEA is that it allows us to support fellow public employee retirees in ways we couldn't as individuals.

*Elena Yuasa*

RPEA Director of Membership

**Savvy Senior,**

## **Long-Term Care Benefits for Veterans and Surviving Spouses**

*Dear Savvy Senior,*

*I understand that the Veterans Administration has a benefit that can help veterans and spouses with long-term care costs. We recently had to move my elderly father into an assisted living memory care facility, and my mother will probably need care too in the near future. What can you tell me?*

*Searching for Aid*

**Dear Searching,**

The Veterans Administration (VA) does indeed have an underutilized benefit that can help wartime veterans and their surviving spouses pay for a variety of long-term care costs.

This benefit, called “Aid and Attendance,” is a special pension that’s paid on top of existing VA pensions for eligible veterans and surviving spouses. In 2024, it pays a maximum of \$2,727 a month to married veterans; \$2,300 a month to single veterans; or \$1,478 a month to a surviving spouse. The money is tax free, and can be used to pay for assisted living, memory care, nursing home or in-home care services.

Currently, around 156,000 veterans and survivors are receiving the Aid and Attendance benefit, but many thousands more are eligible who either don’t know about it or don’t think they qualify.

### **Eligibility Requirements**

To qualify, your dad must have served at least 90 days of active military service with at least one day of service during a period of war, and not have been discharged dishonorably. Single surviving spouses of wartime vets are eligible if their marriage ended due to death.

In addition, your dad will also have to meet certain thresholds for medical and financial need to be eligible.

To qualify medically he must be either disabled, or over the age of 65 and need help performing basic everyday living tasks such as eating, bathing, dressing or going to the bathroom. Being blind or in a nursing home due to disability or receiving Social Security Disability or SSI also qualifies him. Single surviving spouses have

no age restrictions, but they must require help with basic everyday living tasks to be eligible.

To qualify financially your parents “net worth,” which includes assets and annual income combined, must be below \$155,356 in 2024.

To calculate this, add up your parent’s assets, which includes their personal property (like investments, real estate, etc.) excluding their primary home and vehicles. And tally up their income over the past year (including Social Security, pensions, interest income from investments, annuities, etc.), minus any out-of-pocket medical expenses, prescription drugs, insurance premiums and long-term care costs over that same period of time.

The VA also has a three-year lookback to determine if your parents transferred any assets to ensure they would qualify for benefits. If so, they may be subject to a penalty period of up to 5 years.

### **How to Apply**

To apply for Aid and Attendance, you’ll need to fill out VA Form 21-2680 and mail it to the Pension Management Center (PMC) for your dad’s state. You’ll need to have your dad’s doctor fill out the examination information section. Or you can also apply in person at a VA regional office near your parents.

For more information or to download application forms see [VA.gov/pension/aid-attendance-housebound](https://www.va.gov/pension/aid-attendance-housebound). You can also call the VA at 800-827-1000 if you have questions.

If you need some help, you can appoint a Veteran Service Officer (VSO), a VA-accredited attorney or claims agent to represent your dad. See [VA.gov/ogc/apps/accreditation/index.asp](https://www.va.gov/ogc/apps/accreditation/index.asp) to locate someone.

If your dad is eligible, it can take months for his application to be processed, so be patient.

You should also know that if your dad’s Aid and Attendance application is approved, the VA will send a lump sum retroactive payment covering the time from the day you filed the application until the day it was approved. Then your dad receives monthly payments going forward.

Savvy Senior,

## How to Find Reliable Health Information Online

*Dear Savvy Senior,*

*How can I tell if the health info on a website is trustworthy? I usually do a Google search on a symptom, drug or health condition when I want to research something, but with so much information out there I'm not sure what I can trust.*

*Skeptical Sal*

Dear Sal,

You're wise to be skeptical! There's an overwhelming amount of health advice on the internet today and it can be hard to tell what's credible. To help you sort through the online clutter and locate reliable, trustworthy health information, here are a few tips to follow, along with some top-rated sites you can turn to with confidence.

### Savvy Searching

First, know that Google or Bing is not always the best place to start a search. You'll increase your odds of finding reliable health information if you begin with websites run by government agencies (identified by URLs ending in .gov), medical associations (often .org) or academic institutions (.edu).

Commercial websites (usually ending in .com), such as drug or insurance companies who may be trying to sell you their products, are usually not the most trustworthy options. To find out who's sponsoring a site and where the information came from, click on the "About Us" tab on the site's home page.

Also note that good health and medical information changes all the time so check the date that information was published to make sure it's current.

Some other areas you need be wary of include online symptom checkers and artificial intelligence (AI) tools. While symptom checkers do offer potential diagnoses that could fit your set of symptoms, they are often inaccurate, and tend to err on the side of caution says Ateev Mehrotra, MD, professor of health care policy at Harvard Medical School. AI tools, like ChatGPT, can also be wrong or generate false but scientific sounding information.

You also need to be cautious about using medical information from social media, online forums or YouTube. Comments in these places may sound authoritative even if the authors have no medical training or expertise.

### Top Health Sites

While there are many excellent websites that provide reliable health and medical information, one of the best all-purpose sites that's recommended by Consumer Reports for researching symptoms and conditions is MedlinePlus ([medlineplus.gov](https://medlineplus.gov)).

A service of the National Library of Medicine, the world's largest medical library, and part of the National Institutes of Health, MedlinePlus provides high-quality, trustworthy health and wellness information that's easy to understand and free of advertising.

Here are a few additional websites, recommended by the Medical Library Association and others, to help you find reliable information on specific diseases, conditions and treatments.

**Cancer:** National Cancer Institute ([cancer.gov](https://cancer.gov)), American Cancer Society ([cancer.org](https://cancer.org)) and National Comprehensive Cancer Network ([nccn.org](https://nccn.org)).

**Heart disease:** American Heart Association ([americanheart.org](https://americanheart.org)), National Heart, Lung and Blood Institute ([nhlbi.nih.gov](https://nhlbi.nih.gov)).

**Diabetes:** American Diabetes Association ([diabetes.org](https://diabetes.org)).

**Alzheimer's disease:** Alzheimer's Association ([alz.org](https://alz.org)) and [Alzheimers.gov](https://Alzheimers.gov).

**Public health and vaccines:** Center for Disease Control and Prevention ([cdc.gov](https://cdc.gov)).

**Alternative medicine:** National Center for Complementary and Integrative Health ([nccih.nih.gov](https://nccih.nih.gov)) and the National Institutes of Health's Office of Dietary Supplements ([ods.od.nih.gov](https://ods.od.nih.gov)).

Any research you do online before seeing a doctor, be sure to save or print your findings out on paper, including the site you got your information from, so you can review it together.

## A Driving Passion by Hillari DeSchane

### A Driving Passion: Area VII/Chapter 043 Don Campbell and Woodland's Community Care Car

What do you call someone who's still on the road with Woodland's Community Care Car, after patrolling nearly forty years with the California Highway Patrol?

In a word - **driven**.

Meet Don Campbell, of Area VII's Chapter 043 representing Yolo, Sutter, and Yuba Counties. Don retired after thirty-six years with the California Highway Patrol, operating for most of that time out of the Woodland Area Command office. More than twenty years ago as Campbell was planning for his upcoming retirement, he began looking for new ways to continue serving his community. "I'd done some accident reports for [Woodland's Community Care Car], and ended up doing some driving also," Campbell tells The RPEA Newsletter. "It's been about twenty-two years now."

Founded in 1973 by Woodlander Jim Lawson, the Community Care Car service provides door to door rides within the city limits for Woodland seniors. "Woodland was the first [city] that ever had anything like this," Campbell explains. "It's all volunteer and all by donation - no government assistance. We ask a two dollar donation for the round trip but if you can't afford it you still go for the ride."

Campbell has discovered the service is as much about the fellowship along the journey as the journey's destination. "I get to help out a lot of elderly people who can't afford to get where they need to go. I've met so many people - we get to become friends." Typical rides are modest, but essential, Campbell explains; doctor and dentist appointments, grocery shopping. "And sometimes they just want to go across town to see a friend."

He's also experienced the end of those journeys, as age inevitably claims some of those same friends. "One hundred, one hundred two years of age...you become friends, then you lose these people." Campbell didn't let that discourage him. He has gone on to become the Community Care Car's longest serving Board member and is a three time past president.

RPEA member Don Campbell is certainly driven to serve. But what is the fuel that keeps him going? "I just really really enjoy it," he says.

**Hillari DeSchane is a member of RPEA Chapter 003 in Stockton and serves as the Chapter Newsletter Editor. She also serves on the RPEA Community Involvement Committee.**



**For more information:**  
Woodland Community Care Car  
For seniors 55 years and over  
Reservations must be made 24 hours in advance at:  
530-662-7800

# VOLUNTEERISM HOURS TRACKING FORM

## COMMUNITY PARTICIPATION (Volunteers for Public Service)

In counting volunteer hours, include any of the following:

- Meals on Wheels or other Nutrition Programs
- Care Car or other transportation services for neighbors, family, friends, voters
- Hospital, blood bank, nursing home, child care volunteer
- Visiting or caring for ill or handicapped in your home or away, errands, telephone calls, shopping, yard work, mail, etc.
- Library assistance, Volunteer tutoring at the library, school, or assistance in the Classroom
- Teaching English, as a second language, to children and adults who are non-English speaking.
- Assistance with IRS, SNAP, Utility Discount on the basis of income or medical exemption forms
- Interaction and assistance with youth activities including, but not limited to, after school programs, girls and boys clubs, YMCA, YWCA, Boy Scouts, Girl Scouts museum volunteer
- Community Service organizations such as: Rotary, Elks, Lions Clubs, community theater, fairs, community activities such as street fairs, county fairs, political campaigns
- Religious activities: Choir, Sunday school teaching, Church nursery oversight, Vestry, Helping Hands, preparing and serving food, music, Church Commissions, distribution of literature, and helping in service
- Charity work or assistance programs for the Homeless, Battered Women, Abused Children, Court Appointed Special Advocates Program (CASA)
- Helping with food distribution, bazaars, craft fairs
- Helping with grandchildren and other family members who need assistance while a parent is employed



## RPEA-CA Gives Back

Volunteer organizations include (but not limited to): Hospitals, Law Enforcement, Churches, Unpaid Caregiving, Community Services, Meals on Wheels, Elks, etc.

Name of Volunteer: \_\_\_\_\_

Date: \_\_\_\_\_

Chapter: \_\_\_\_\_

Area: \_\_\_\_\_

State Residing: \_\_\_\_\_

Name of Organization Volunteered:

Hours Donated:

Frequency:

\_\_\_\_\_

\_\_\_\_\_

- Monthly
- Quarterly
- Annually
- Monthly
- Quarterly
- Annually
- Monthly
- Quarterly
- Annually
- Monthly
- Quarterly
- Annually

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Rev. 6/6/23

Please send your completed forms to RPEA Headquarters, 300 T Street, Sacramento, CA 95811.

# Not Yet A Member of RPEA? JOIN NOW!



## STAY CONNECTED

**RPEA MEMBERS!**  
WE NEED TO STAY CONNECTED NOW  
MORE THAN EVER! PLEASE UPDATE US  
IF YOU HAVE CHANGED YOUR  
E-MAIL OR PHONE NUMBER OR  
HAVE MOVED.

TO UPDATE YOUR  
CONTACT INFORMATION, PLEASE  
EMAIL [RPEAHQ@RPEA.COM](mailto:RPEAHQ@RPEA.COM)



YouTube



RPEA  
BLOG



# Joining RPEA Helps Us Support YOUR Retirement Security

RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA



# Membership Application

Have a scanner app on your smart phone?

Visit our website: [www.rpea.com](http://www.rpea.com)

Join online!



## Become a Member in Three Easy Steps!

### STEP 1: Tell Us About Yourself

Your Name: \_\_\_\_\_ Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
 M  F  
 Spouse Name: \_\_\_\_\_  M  F Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
 Is your spouse an additional applicant?  Y  N  
 Address: \_\_\_\_\_  
 City/State/Zip: \_\_\_\_\_  
 Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Email: \_\_\_\_\_  
 Retired From: \_\_\_\_\_ Retirement Date: \_\_\_\_\_  
 RPEA Chapter Number or Name if Known: \_\_\_\_\_  
 Referred By: \_\_\_\_\_

### STEP 2: Select One Membership Type

- Retiree (CalPERS Annuitant)  Beneficiary (Beneficiary of a CalPERS retiree)  
 Affiliate (Still working for a Public Agency)  Associate Member (Supporter of RPEA's goals)

### STEP 3: Select One Payment Method

**Option 1: MONTHLY CALPERS DEDUCTION:** I authorize the California Public Employees Retirement System (CalPERS) to deduct for each applicant on this form \$5.00 per month from my retirement allowance until revoked by me in writing. **Only available if one applicant is receiving a CalPERS retirement payment.**  
 \_\_\_\_\_  
 Signature Social Security Number or CalPERS ID + Last 4 of SSN

**Option 2: CHECK OR MONEY ORDER:** As payment for the first year's dues, I have attached a check or money order for \$60.00 (\$30.00 for affiliate membership) for each applicant on this form. I will be billed annually for subsequent renewals.

**Option 3: CREDIT CARD AUTHORIZATION:** As payment for the first year's dues, I authorize \$60.00 for each applicant on this form (\$30.00 for affiliate membership) to be charged on my credit card. I will be billed annually for subsequent renewals.  
 Card Number:     -     -     -      
 Expiration Date:   /   CVV/CVC: (3 Digit code on the back of card)     
 Automatic Renewal \_\_\_\_\_  
 Signature

### Why Join RPEA?

RPEA protects the interests of retirees at the state level to ensure your retirement remains secure. We retain a professional lobbyist who represents our interests before the Governor, Legislators and CalPERS Board. We also have access to a federal lobbyist who keeps us informed on federal retiree issues.

RPEA continues an active and ongoing relationship with CalPERS by serving on their Advisory Committee concerning CalPERS plans and proposals. We also monitor every CalPERS committee and frequently testify at these meetings on behalf of our members.

Every RPEA member receives a bi-monthly statewide newsletter with general information as well as legislative and health care updates.

Members also gain access to numerous member-only benefits including dental and vision plans and a wide array of merchant discount programs. For only \$5.00 a month you get even more back in benefit savings!

**RPEA**  
**Headquarters Office:**  
**(800-443-7732)**

**THANK YOU for Joining RPEA!**

RPEA/April/2023

Information collected on application will be used for membership purposes only. For details, contact HQ at 800-443-7732.

**Return your completed application to:**  
**RPEA • 300 T Street • Sacramento, CA 95811-6912**





# RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

300 T Street Sacramento California 95811

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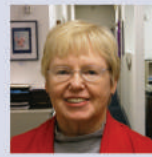
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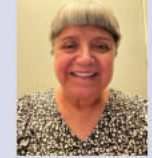
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