



# Retired Public Employees' Association of California

November/December 2024

Inside This Issue...

The 2024 Election is Over

Reenergizing Local Chapters

How Private Equity Tarnished CalPERS

COVID - What You Need to Know

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November 2024

# From the President



*As we continue our mission to serve our members, I am reaching out to each of you for your invaluable input. The upcoming issues of the RPEA Magazine are an excellent opportunity for us to showcase the experiences and stories from our Chapters, and I would love to include your voices.*

*Your stories and images can highlight the diverse activities, challenges, and successes within your communities. Whether it's a recent event, a member spotlight, or an informative program at your Chapter meeting, these contributions can inspire and inform fellow members, creating a sense of connection and belonging across our association.*

*By sharing your stories, you not only enrich our magazine but also help us better understand the needs and aspirations of our members. Your feedback plays a critical role in shaping our programs and services to ensure they align with what our members truly value.*

*Please consider sending us stories, images, and any other insights you believe would resonate with our members. We're eager to feature a variety of perspectives, so don't hesitate to share. You can send your submissions directly to us at [editor@rpea.com](mailto:editor@rpea.com).*

*As we gather to celebrate the holidays with family and loved ones, let's also celebrate our shared achievements and the opportunity to learn from one another. Your contributions are invaluable in making this RPEA magazine a true reflection of our communities. Thank you for your ongoing dedication, leadership, and membership.*

Warm regards,

Margaret Brown  
RPEA, Statewide 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.

## RPEA MAGAZINE

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## THE 2024 ELECTION IS OVER

*By: Randall Cheek, Director of Legislation*

The 2024 election is finally over and we can open our emails, texts and mailboxes again, and not find tons of political groups asking for support or money. We can look forward to a flood of Christmas ads instead.

A new president (sort of), a new Congress, a new state legislature, and a new year mean we have much to look forward to in this coming year.

The Republican Party at the federal level has control of two branches of government and major influence in the courts. How will this affect retirees? Well, Trump 47 has promised to eliminate income tax on Social Security checks, and Congress (in a bi-partisan way) will go along. With this in mind, next year we may finally be able to get rid of the WEP/GPO which Congress has tried to do for decades. This too is a bi-partisan issue.

President Trump made a lot of promises. Not all of them will see the light of day as some are too huge to accomplish in a short term. There will be lawsuits aplenty filed by various groups over some of the promises. President Trump will have a short time to keep his promises, since 2026 means another change in Congress and usually the party in power suffers losses in the elections.

In 2026, Republicans will have 20 seats in the United States Senate to defend compared to 13 by Democrats. I think the most vulnerable Republican seat will be Kentucky, since Mitch McConnell is retiring and I predict the popular Democratic Governor Andy Beshear will run. Of course, all House seats will be up.

As for the California State Legislature not much will change for the party in control. This last two-year session, Democrats had super majorities in both the Assembly and Senate with 62 Democrats in the Assembly (52 is considered a super majority) and 31 in the Senate (27 is considered a super majority).

As of this writing, this election saw the Democrats lose three seats in the Assembly and take one with a net of two for 60 Democratic seats. In the Senate, Democrats lost one seat thus 30 Democratic seats. RPEA supported three Senate candidates - Christopher Cabaldon (Senate District 3), John Laird (Senate District 17), and Dave Cortese (Senate District 15), and all three won.

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*RPEA will again push legislation to create an Inspector General's Office within CalPERS. Based on past issues with CalPERS, we feel this is warranted.*

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There will be a number of new members in both houses, so we will continue working with our lobbying firm Aaron Reed and Associates to know as many of the new members as possible. We hope to have lobby day in the districts.

Next year RPEA will be working on new legislation to make some improvements for retirees including CalPERS legislation. RPEA will again push legislation to create an Inspector General's Office within CalPERS. Based on past issues with CalPERS, we feel this is warranted. Other agencies have Inspector General offices to ferret out issues that may harm their agency, why not CalPERS? Even the Federal Government has expressed issues about recent changes to CalPERS laws. I believe CalPERS and unnamed folks at a certain union (SEIU) will fight this tooth and nail to stop us. An Inspector General can help make certain that CalPERS is a responsible and viable fiduciary.

*(continued on page 18)*

## REENERGIZING OUR CHAPTERS: CHAPTER LEADERS REIGNITED

By: *Elena Yuasa, Director of Membership*

September and October have been a whirlwind of energy, renewal, and meaningful connections across our chapters. I am thrilled to share our remarkable progress in reviving our chapters, inspiring leadership, and strengthening our community.

Last month, I had the pleasure of attending the Costa Mesa Senior Health Expo with AMBA Representative Katy Shaffer. Our presence was a resounding success as we connected with potential members in the Orange County area and introduced them to RPEA, which was met with great enthusiasm.

My recent interactions with several chapter leaders who attended the RPEA General Assembly and an RPEA Membership Seminar in San Diego have been truly inspiring. These leaders have shown unwavering dedication to RPEA's vision, sharing their innovative ideas to enhance their chapters by recruiting more volunteers and actively seeking new leaders. Their palpable enthusiasm and passion for our shared mission is not only gratifying but also serves as a source of inspiration for all of us, reminding us of the power of commitment and dedication.

As Director of Membership, I am committed to supporting Area Directors and chapters in their revitalization efforts. Last quarter, one of our key objectives was to reinvigorate Area 8. In collaboration with the newly elected Area Director Estela Merkosky, we embarked on a journey to visit chapters in Area 8, recognizing the pivotal role they play in our collective success.

Your active participation and support are not just important, but integral to our revitalization efforts. Your involvement is what makes our community strong and vibrant. Estela and I worked together to revitalize Chapter 25 in Long Beach, which had been inactive for some time.

Our plan began by reconnecting with the Senior Center, securing the familiar meeting space and creating a postcard to inform members of an upcoming meeting.

The postcard was developed, emailed, and mailed with the support of RPEA Headquarters. This revitalization effort symbolizes our unwavering commitment to our chapters and their growth potential.

The meeting scheduled for October 29 at the El Dorado Park Senior Center was a turning point for Chapter 25 Long Beach. The postcard created a lot of interest and generated a robust turnout of members, all eager to reconnect. The event's success surpassed our expectations.

Members not only expressed their appreciation for the updates on RPEA's advocacy for pensions and health benefits and the opportunity to gather again, but they also stepped up to lead. Thanks to the enthusiasm and commitment of our members, we were able to fill crucial roles, including a new President, Vice President, Secretary, and other vital positions.

The following individuals have risen to the occasion to fill vacancies for Chapter 25 Long Beach, demonstrating their unwavering commitment to supporting RPEA and its members:

*President - Julie Ruiz Raber  
Vice President - John Standiford  
Treasurer - Gil Morrissey  
Secretary - Sharon O'Brien  
Inspiration Chair - Etta Battle  
Sunshine - Ruth Gaddis*

Their dedication and stories reminded us that these in-person connections are invaluable. Thank you, Chapter 25 Long Beach members, for stepping out and making a difference. The new chapter leaders will be sworn in at the January 28th, 2025, meeting.

## **GOVERNOR VETOES SB 278: ELDER FINANCIAL ABUSE**

*By: Pat Moran, Lobbyist -  
Aaron Reed & Associates*

Governor Newsom vetoed SB 278 (Dodd) which would have enacted the Emergency Financial Contact Program for financial institutions. The bill's intent was to improve elder and dependent adult financial abuse protections, by clarifying the requirements for banks and other financial institutions to respond to potential fraud.

Elder financial exploitation is a large, growing problem involving the illegal use of older adult funds, property or assets, and is the most common form of elder abuse. Millions of elder Americans are victims of financial fraud each year to the tune of over \$3 billion in losses annually, a trend that is expected to worsen.

Several, converging factors make financial exploitation an increasingly concerning problem. First is the demographic wave of Baby Boomers entering retirement age. Older adults will make up 21% of the total population by the end of the decade. Secondly, is the tremendous amount of wealth of older Americans. As of 2021, those 70 and older have a net worth of nearly \$35 trillion, or 27% of all U.S. wealth. Lastly, cognitive and physical changes elevate the risks of financial exploitation for an aging population.

Financial institutions are on the front lines of elder financial exploitation and end up standing between their customers and the criminals who are constantly trying to rip them off. According to the bill's author Senator Dodd, SB 278 makes it clear what prudent actions financial institutions should take when they reasonably suspect financial abuse against an elderly customer is happening.

The bill requires financial institutions to create an emergency financial contact program for covered accountholders, which includes elderly or dependent adult customers, and

delay a covered transaction that meets all of the following criteria:

- The transaction in question is \$5,000 or more, including cash withdrawals;
- The elder or dependent adult interacts with one or more employees of a mandated reporter of suspected financial abuse in the process of requesting, initiating, or completing the transaction;
- The transaction is requested, initiated, or completed in California.

*Under current law, financial institutions can avoid legal liability by claiming no knowledge of fraud and the above policies, that would be required by SB 278*

Transactions that meet the above requirements can be delayed by three business days by financial institutions or entities, and the accountholder, as well as their emergency financial contact, will need to be contacted over the suspected financial abuse.

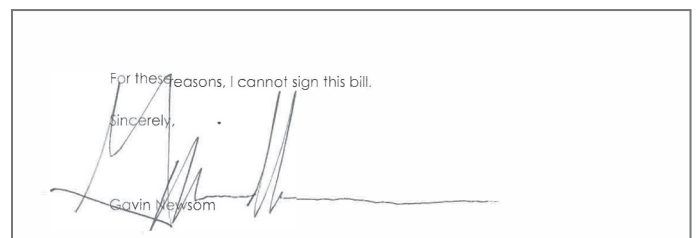
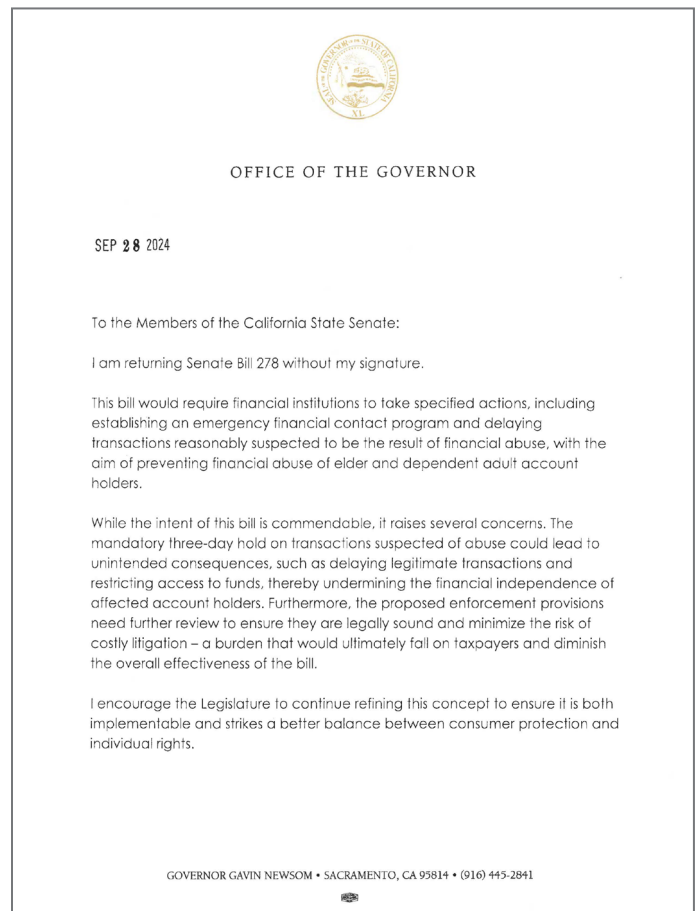
Under current law, financial institutions can avoid legal liability by claiming no knowledge of fraud and the above policies, that would be required by SB 278, are expected to support victims of financial abuse in meeting their burden of proof.

So why did the Governor veto the bill? In his veto message, it was stated: "While the intent of this bill is commendable, it raises several concerns. The mandatory three-day hold on transactions suspected of abuse could lead to unintended consequences such as delaying legitimate transactions and restricting access to funds, thereby undermining the financial independence of affected account holders.

Furthermore, the proposed enforcement provisions need further review to ensure they are legally sound and minimize the risk of costly

litigation - a burden that would ultimately fall on taxpayers and diminish the overall effectiveness of the bill." The Governor does encourage the Legislature "to refine this concept to ensure it is both implementable and strikes a better balance between consumer protection and individual rights."

Unfortunately, Senator Dodd is termed out of the Senate and will not be in office when the Legislature is sworn in for the 2025-26 legislative session. Hopefully, another elected official will pick-up the mantle.



SB 278 Veto Message by Governor Newsom

## RPEA HEALTH BENEFITS HAS NEW LEADERSHIP

*By: JJ Jelincic, Director of Health Benefits*

What is old is new again. TV commercials are about drugs, cars and Medicare rather than politicians. We are in the last months of yet another one-term presidency. Donald Trump has been re-elected President joining Grover Cleveland as the only president to serve split terms. In a deeply divided country half the population is happy and half is sad. Elections have consequences and we should hope for a successful presidency. We all have a vested interest in this country.

COVID is surging in California again. Cases are approaching prior peak levels. While most cases seem to be less severe, there are more hospitalizations. Flu cases are also on the rise. I urge you to get vaccinated for the sake of both you and your loved ones.

I'm the new Director of Health Benefits. I thank the General Assembly Delegates for their support.

For those of you who do not know me, I'm a retired Investment Officer from CalPERS. I spent 8 years on the CalPERS Board of Administration. My job as a Board member was to serve and protect the active and retired members of the System. As a general statement, the people who did the work at CalPERS liked me; the managers not so much. Given my job, I took that as a good sign. (I also know where some of the bodies are buried.)

As a State employee I served as a union steward. The investment office was somewhat isolated (and some of the Investment Officers were just snobs). As a steward I had dealings throughout CalPERS. I would always start with "What do you do?" That would normally get me a department and a job title. That would lead to the question "**But what do you actually do?**" As a result, I learned a lot about what actually was going on outside of my little world in investments. That served me and the members well.

I also served as a member and chair of the Unit One bargaining team with 43,000 members in 640 classifications in 128 agencies, departments, boards and commissions. You learn to look at the big picture and to balance competing interests.

I also served two terms as the President of the California State Employees Association balancing the needs of rank-and-file state employees, state supervisors, CSU employees and retirees. I hope to bring that experience to my role as Health Director.

While we all participate in the pension plan, we do not all participate in the CalPERS health benefit plans. Many of our members are in CalPERS basic plans or get their medical coverage completely outside of CalPERS. Some employers pay all medical premiums, some provide partial contributions, and others pay nothing. This creates different interests among our members.

The Director of Health Benefits is about education and in addition to a focus on CalPERS benefits, I will also offer insight into broader healthcare issues. I will occasionally tell you things you don't want to hear and you can accept or reject anything I write. However, I hope you will at least think about it. If I can get you to say: "I never thought about that," then I've done my job. **As always - do your own homework - don't just take my word for it.**

The RPEA President and I will be appointing a new health committee. We would like to see an expanded committee with new participants. Members who have a medical or health benefits background would be most welcome.

One of my goals is to replace myself. Please help me find my successor. If you are interested, reach out to me at [healthbenefits@rpea.com](mailto:healthbenefits@rpea.com). Until the next issue.

## THAT USED TO BE US: HOW PRIVATE EQUITY TARNISHED CALPERS

By: Daniel Synge, Investments

Many of us CalPERS retirees remember a time in the 1990s and early 2000s when our pension system was frequently in the news for standing up for the interests of institutional investors. CalPERS was a trailblazer, not just in managing our retirement funds but in shaping business practices nationwide.

CalPERS was instrumental in changing laws to require the disclosure of once-secret pay packages of corporate CEOs. This push for transparency helped shed light on excessive executive compensation and aligned our interests as pensioners more closely with those of corporate executives.

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*Teaming up with private equity managers required accepting more than just business dealings with those who engaged in bribery. It also involved agreeing to contracts that contain*

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CalPERS also led the way in requiring open and transparent voting for corporate directors. By advocating for accountability in corporate boardrooms, CalPERS set a precedent that many other institutional investors followed. We took great pride in seeing our pension system described in the press as one of the world's most important and savvy institutional investors.

However, in the mid-2000s, things began to change dramatically. A political hack was hired as CEO. Eventually, it came to light that one of the largest private equity investment firms, Apollo Global Management—an organization to which he had steered CalPERS investments—had bribed him through an intermediary working on Apollo's behalf.

In their shame, and perhaps fear of their own complicity, the CalPERS board—once known for its aggressive oversight—retreated from that role and assumed an almost entirely ceremonial posture, which continues to the present day. The CEO went to jail, but the board never asked what systems he had put in place to favor the firm that bribed him.

As a result, CalPERS has continued to give additional investment capital to Apollo. This is an extraordinary fact and a terrible indictment of our pension system and those who have run it since the CEO was ousted for corruption. In the press environment we all knew when we were younger, this ongoing involvement with Apollo would be a major scandal, but that's not the media landscape in which we exist today.

It's also worth noting that the founder and CEO of Apollo at the time of the bribe, Leon Black—someone whose nickname on Wall Street was "the Prince of Darkness"—was forced out of his CEO position just a few years ago because of his very close ties to Jeffrey Epstein, the notorious sex offender.

The money that CalPERS funneled to Apollo was part of a larger pattern of explosive growth in the amount allocated to private equity during that time. Teaming up with private equity managers required accepting more than just business dealings with those who engaged in bribery. It also involved agreeing to contracts that contain wildly indefensible and unconscionable terms.

For example, most of the private equity funds that CalPERS has invested in require CalPERS to pay the managers' state and federal taxes. In its defense, CalPERS might argue that we are only advancing the taxes on the managers' future share of fund profits (some defense!). But if there are no fund profits, CalPERS will have permanently paid the managers' taxes for them.

*(continued on page 18)*

## NOVEMBER IS NATIONAL FAMILY CAREGIVING MONTH

*We honor the people who provide care and medical assistance to loved ones*

Without family caregivers, our fragmented healthcare system would collapse. That's because family caregivers nationwide provide an estimated \$600 billion in uncompensated care annually.

November is National Caregiving Month and we salute all family caregivers everywhere for the hard work and sacrifices they make every day.

Below is information about the Caregiver Resource Centers for California family caregivers. California is one of the few states to have a regional system of caregiver resource centers for caregivers helping family caregivers which was established in 1986. There is also information about the California Hospital & Family Caregiver Law passed in 2016, on family caregiver rights as they relate to hospitals.

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*November is National Caregiving Month and we salute all family caregivers everywhere for the hard work and sacrifices they make every day.*

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1) California Caregiver Resource Centers (CRC): <https://www.caregivercalifornia.org/find-your-local-center/>

There are 11 nonprofit California Caregiver Resource Centers (CRCs) serving over 18,000 family caregivers of adults affected by chronic and debilitating health conditions, degenerative diseases, or traumatic brain injury. You can call the California Caregiver Resource Center (CRC) at:

(800) 543-8312 or (714) 446-5030. You can also visit [caregivercalifornia.org](http://caregivercalifornia.org) to connect with support.

2) The California Hospital & Family Caregiver Law:

Aware that many family caregivers are unprepared to provide the necessary care for a loved one who has been discharged from a hospital, this law requires the following:

- \* California hospitals must record the name of the family caregiver when a loved one is admitted to the hospital, notify the family caregiver when the loved one is discharged to another facility or home, and provide detailed instructions about the medical tasks that the family caregiver will perform;
- \* Information must include education and counseling about the patient's medications, including dosing and proper use of medication delivery devices where applicable;
- \* Information is to be provided in a culturally appropriate manner in a language understood by the patient and caregiver, and includes an opportunity for the caregiver to ask questions;
- \* Hospital discharge planning policies must ensure that planning is appropriate for the patient's condition, meets the patient's needs and acuity, and is appropriate to the discharge.

For more family caregiving information, talk to the appropriate CRC in your region and ask about community resources and other relevant programs.



## SOCIAL SECURITY AND PRESIDENT ELECT TRUMP

By: Dev Berger, Managing Editor

While in-coming President Trump has publicly vowed not to cut the benefits programs, experts have warned his policy proposals—including a tax cut on Social Security payments—could make the programs run out of cash, with an analysis projecting Trump's policy agenda would deplete Social Security's funds sooner than expected.

In March, Trump suggested he was open to cutting Social Security and Medicare. "There is a lot you can do in terms of entitlements, in terms of cutting and in terms of also the theft and the bad management of entitlements," he told CNBC.

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*More than 72 million Americans rely on Social Security and some of Trump's other calls to get rid of taxes could inadvertently cause a larger financial gap when it comes to benefits for seniors*

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Trump spokesperson Karoline Leavitt told CNN he was "clearly talking about cutting waste, not entitlements" and said Trump "will continue to strongly protect Social Security and Medicare in his second term."

However, Trump has proposed eliminating the tax on Social Security benefits that many seniors pay. Tax experts have criticized Trump's proposal because they believe it will accelerate the projected timeline that Social Security will be insolvent by 2034.



Trump's overall agenda including ending taxes on tips and overtime, hiking tariffs and deporting undocumented immigrants—would add approximately \$2.3 trillion to Social Security's deficit and cause the program to become insolvent by fiscal year 2031.

More than 72 million Americans rely on Social Security and some of Trump's other calls to get rid of taxes could inadvertently cause a larger financial gap when it comes to benefits for seniors, experts say.

Factors to consider regarding Social Security reform are that Americans are living longer and having fewer children and this changes the worker-to-beneficiary ratio. The payroll tax cap also means higher earners are contributing a smaller percentage of their incomes.

Finance experts like Michael Ryan believe that: "Massive, sudden changes to Social Security are unlikely because of the program's popularity and importance to so many voters. But incremental changes? Those are certainly possible."

## MEMBERSHIP DIRECT MAIL CAMPAIGN

*By: Al Darby, Vice President*

In the last ten years, RPEA has experienced a decline in its ability to recruit new members. AMBA has been a vital aid for us to recruit new members during this period.

It was about ten years ago that we lost the capability of an 'interest card insert' program, that was sent out every two years in monthly CalPERS 'advice notices', that CalPERS formerly sent out informing retirees of their monthly allowance and deductions. That program was halted circa 2016, and thereby deprived RPEA and other retiree associations a vehicle to reach retirees and inform them of advocacy associations available to them.

The card-insert-program could not be reinstated due to the discontinuance of advice notices in 2016. The program usually produced about 4,000 new RPEA members every two years. In its final four years it was not as productive as in the past.

Fortunately, AMBA became our member benefits provider in mid-2014 and reversed the recruitment trend to an upward trajectory. Along with RPEA statewide direct mail campaigns and chapter-level recruiting we rebuilt our membership to nearly 25,000.

COVID reversed that trend and we saw recruitment decline steadily ever since. Chapter level recruiting dramatically dropped off and we lacked a prospect list of our own to augment AMBA's recruiting which slowed the membership decline but could not hold our member numbers in the 25,000 range.

This year, AMBA's recruiting numbers have fallen off which necessitates a reevaluation of their methods. RPEA has taken independent action to enhance its own efforts to reestablish recruiting by headquarters and at chapter level:

Earlier this year, RPEA acquired a new prospect list based on the most recent list of CalPERS retirees. Using digital software systems the list development vendor was able to match names and addresses of nearly 300,000 people who could be new RPEA members.

This fresh, new, prospect list will enable statewide direct-mail recruiting campaigns and provide chapters with a list of potential new members in the zip codes that encompass their chapter.

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*Using digital software systems the list development vendor was able to match names and addresses of nearly 300,000 people who could be new RPEA members*

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In 2018, RPEA Headquarters did a mailing to 50,000 prospective members using an old list and we received about 700 new members. A five times larger list of fresh names and addresses should produce a significantly larger number of new members.

All of these efforts will be directed at our core constituency (CalPERS retirees) and should be very productive. In almost all direct-mail recruitment campaigns in the past, the subject matter focused on negative information and poor performance of investments at CalPERS. There are ample examples of shortcomings in many areas to help us develop an eye-opening and worrisome scenario in our recruitment mailings.

These performance measures over the past ten years have shown below average

performance by CalPERS compared to similar public pension funds around the nation. In this period, CalPERS management displays an almost complacent attitude toward reaching the modest discount rate (annual percentage rate of return on investments) of 6.8%. Over the past ten years, CalPERS achieved an average rate of return of 6.2% while other public pension systems averaged 7% - a significant shortfall.

We have identified a Sacramento-based printing firm that is a state-of-the-art mailing firm with a broad range of services that can

enhance the quality of the mailings and save us money in many ways we didn't know existed. The world of sophisticated digital systems and artificial intelligence are making inroads to make direct-mail marketing and social media advertising much more effective.

We expect to have prospect lists and a marketing plan for chapters to begin using early next year. It would be useful for chapters that have utilized these lists in the past to report their successful recruiting methods to Elena Yuasa and Headquarters. This will help chapters with new leadership use their prospect list to full advantage.

## EXERCISE - GREAT FOR BOOSTING MENTAL HEALTH

An increasing number of research studies show that exercise helps you enhance your mental health. If you feel you're firing on all cylinders after a workout, it's because exercise not only supports cellular growth in the brain, it also enhances its ability to form neural connections

Here are 4 ways that exercise helps improve your mental health:

- Changes your brain: As indicated above, exercise improves the neuroplasticity of your brain which helps you learn things and think;
- Boosts your mood: Research shows that exercise decreases depression and anxiety by raising your endorphin level and also raising your serotonin and dopamine levels;
- Regulates emotions: Exercise helps you tolerate distress and tolerate uncomfortable sensations according to research;

- Strengthens the mind-body connection: Research also shows that there isn't as much of a division between mental health and physical health. This means that exercise helps not only the body but the mind;

You're getting more than fun and strength building from exercise. You're getting a better brain and improved mental health.



## DATA BREACH CHECKLIST

*By: Dev Berger, Managing Editor*

Data breaches, as we know from last year's CalPERS breach, are devastating and have become common events in people's lives. Among the many huge organizations breached recently were AT&T, Cisco, Disney, Ticketmaster, JP Morgan Chase, Dell, Dropbox, and Bank of America to name a few.

Unfortunately, we have to learn to be vigilant because data breaches expose us to identity theft and fraud that can wreck our finances and credit. We can't ignore the consequences.

Below are nine issues comprising a checklist to guide you or others you know on what to do when you experienced a data breach. Keep this list handy to guide your actions.

1. Confirm if your information was exposed in a data breach: Safely determine whether or not you were a part of the data breach by going to the company's website to look for an account update or by contacting their customer service directly.

2. Freeze your credit: Credit freezes can restrict access to your credit report. By freezing your credit, you can prevent unauthorized users from opening up accounts or making purchases in your name. That's because lenders, property managers, real estate agents, and anyone selling big-ticket items need to see your credit history before they can approve a contract or purchase.

What to do: Contact the three major credit bureaus – Equifax®, Experian®, and TransUnion® – online or by phone, and officially request a credit freeze.

*NOTE: When you travel out-of-state or the country, remember you must remove the credit freeze, otherwise you won't be able to rent a car or pay for things with your credit card. When you return, then you can freeze your credit once more.*

3. Determine what information was stolen: Wondering why it matters what information was stolen? While stolen credit cards can easily be canceled or replaced, and stolen funds can quickly be disputed, getting a new Social Security number can be extremely difficult and whoever steals your SS number can cause long-lasting problems committing crimes or opening accounts in your name.

4. Change your passwords: Immediately change your online login information, passwords, and security question answers after a data breach. Don't just do it for affected accounts. Otherwise, cybercriminals could access other accounts and, subsequently, information about your finances and personal life.

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*Unfortunately, we have to learn to be vigilant because data breaches expose us to identity theft and fraud that can wreck our finances and credit.*

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5. Enable two-factor authentication: Two-factor authentication (2FA) is a security measure that asks users to prove their identity twice before granting access. This process typically requires you to enter a password and either a code (which gets sent to a secure device) or biometric data (such as a fingerprint or face scan).

6. Get help from the company impacted by the data breach: If the breached company offers to help repair the damage and protect you for a certain amount of time, take them up on it.

7. Report the attack: Report the breach and any subsequent identity theft to the appropriate parties. If you aren't sure whether the breached

company is aware of the problem, contact them if you haven't already. Doing this right away can help limit the damaging effects of the leak.

8. Monitor your accounts closely: It's important to stay alert and watch for signs of new activity in your accounts and credit reports after a data breach. In most cases, you'll notice the warning signs of an account takeover or identity theft

when you see settings or password changes, unexpected purchases, or unauthorized account updates.

9. Invest in identity theft and data breach protection: Identity theft and data breach protection software is a useful investment, as are credit monitoring which you can get for free or a nominal cost.

## MILITARY CONSUMER FRAUD



### FEDERAL TRADE COMMISSION CONSUMER ADVICE

By Samuel Levine  
Director, Bureau of Consumer Protection, FTC

Every November, people put out social media posts to honor family and friends who've served in the military. But did you know that servicemembers and veterans reported losing more than \$350 million to fraud last year? Chances are, fraud has happened to someone you know. Wouldn't it be wonderful if your tributes include ways to help veterans, servicemembers, and military families spot scammers?

When you talk about scams you're seeing, you help veterans spot and avoid them too. So, tell your neighbor if you've heard about scammers who call claiming to help veterans file for benefits — but they're really trying to steal their personal information or military benefits. Let grandpa know about a scam call you got that sounded real and said there's something supposedly wrong, like unauthorized charges, with your bank account. You knew it was a scam because the caller told you to withdraw cash and deposit it into a specific Bitcoin ATM to protect it (big red flag!), so help your family members spot that scam. Offer to help your newly enlisted cousin sign up for free active duty credit monitoring to restrict access to their credit report and protect against identity theft.

Once the conversation gets going, let them know you're there to help. Share advice and resources to help them spot scams — and to know what to do if they were scammed. Here are three resources to get you started:

[MilitaryConsumer.gov/blog](https://militaryconsumer.gov/blog) gives you the latest on scams. Subscribe to get updates sent straight to your inbox.

[VSAFE.gov](https://vsafe.gov) combines federal resources to help veterans learn about many different fraud types and how to handle them — from car-buying to housing to military and veteran benefits.

The National Veterans Financial Resource Center (FINVET) knows that financial well-being is linked to better mental health. Check out their tools to protect your money.

If you or someone you care about spots a scam, tell the FTC at [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov)

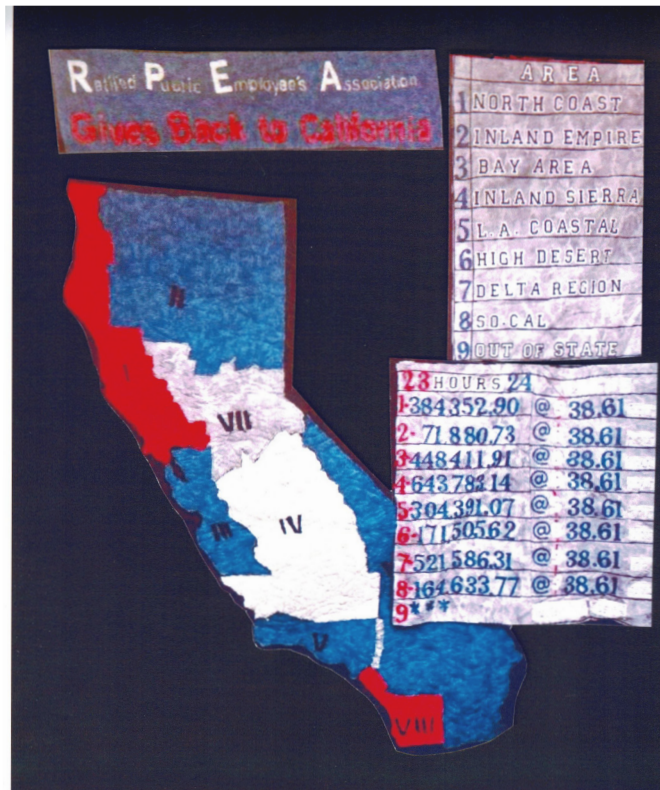
# WE ARE ALL VOLUNTEERS

*By: Loran Vetter, Chair of Community Involvement*

The September 2024, the General Assembly of Retired Public Employees was held in San Diego. It was an interesting place, but I don't want to digress. I want to thank all of you who came to my sessions and participated with questions and comments. That is the only way I can know if you understand my points. I'm not a trained public speaker (most of us are not), but I know that if you truly believe in something, it is important to share your knowledge. As they say, knowledge is power and I plan to share some power with all of you concerning two unique volunteering efforts.

The Quilt also became the model for the posters that were seen around the Assembly showing our volunteering efforts. The posters are easier to carry and flyers can be made from them more easily, but it is important to note that they are based on Susan's hard work. I want to take this time to thank her for hanging in on this project even when it seemed like an act of futility. The Quilt will remain a living reminder of the strength of this program.

*Steven Ko had a dream  
and he made it a reality  
that touches the lives  
of many people.*



AREA	HOURS	AMOUNT
1 NORTH COAST	384352.90	@ 38.61
2 INLAND EMPIRE	71880.73	@ 38.61
3 BAY AREA	448411.91	@ 38.61
4 INLAND SIERRA	643782.14	@ 38.61
5 L.A. COASTAL	5304391.07	@ 38.61
6 HIGH DESERT	1715056.2	@ 38.61
7 DELTA REGION	7521586.31	@ 38.61
8 SD-CAL	161633.77	@ 38.61
9 OUT OF STATE		

*Volunteer Quilt Crafted by Susan Tamboury*

Many of you had a chance to see the Quilt completed by our member, Susan Tamboury. Susan spent countless hours preparing a visual presentation of the impact of our program across the state. She also set it up so that the numbers can be updated to reflect changes each year.

The second volunteering effort I would like to talk about is the San Diego Veteran Honor Color Guard. This program was founded by Stephen Ko, a Viet Nam Veteran. Stephen wanted to find a way to brighten the lives of veterans many of whom were in Hospice. After much searching and recruiting, Stephen has assembled a group of Volunteers to form this Honor Guard. They provide their services for free and are a registered 501(c) 3, public charity.

Stephen and his group opened our Assembly in September. I had some prior knowledge of the program, but I admit to being stunned by the beauty and solemnity of the procession into the Auditorium. The group was called to order with "Ah-ten-Hut". A trumpet plays as the color guard marches in, wearing their full dress blues. One member is carrying the American Flag, another the California State flag, a third holding a parade rifle, a fourth carrying a sword, followed by a drummer. The next command is "eyes right" as they made their way to the front of the room. The solemnity of the occasion was not lost on those of us in the Auditorium and many people were wiping their eyes when the National Anthem

played. The music and the pageantry took us back to a simpler time when we all still believed that our Country and its brave fighting heroes would always take care of us.

Steven Ko had a dream and he made it a reality that touches the lives of many people. He also designed Honor Coins to be given to Veterans in a ceremony. Anyone who would like to learn more, please give me or Alyssa Rios a call at Headquarters. Alyssa found this incredible group to open our Assembly and I will always be glad she did.

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*“Volunteers are the only human beings on the face of the earth who reflect this nation’s compassion, unselfish caring, patience, and just plain loving one another.”*

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Volunteering gives us a chance to move beyond ourselves and to touch the fabric of society. I have received many forms from those of you who attended the Assembly because we are all volunteers. I thank you and honor you for your submission. To everyone, please keep those forms coming in—we can show naysayers the resilience and dedication of public employment retirees to our communities. As always, I will close with the quote from Erma Bombeck:

*“Volunteers are the only human beings on the face of the earth who reflect this nation’s compassion, unselfish caring, patience, and just plain loving one another.”*

Go to: [www.RPEA.com](http://www.RPEA.com) and select the volunteer tab to submit your volunteer hours. Or simply scan the QR Code with your smartphone to submit your volunteer hours.

## ADVANTAGES OF VOLUNTEERING

This year, RPEA contributed more than \$2.7 million dollars in value to the economy. We know this because we ask our members to track their volunteer hours.

Volunteering brings a wide range of advantages, benefiting both you and your community in several meaningful ways, such as:

**1. Personal Growth:** Engaging in volunteer work helps you develop new skills, gain confidence, and discover talents you might not have recognized before.

**2. Community Impact:** Your efforts can directly contribute to positive changes, addressing local needs and enhancing the quality of life for others.

**3. Social Connections:** Volunteering fosters connections with people from diverse backgrounds, helping you build friendships and expand your network.

**4. Enhanced Well-Being:** Helping others can boost your mood, reduce stress, and increase feelings of happiness and fulfillment.

**5. Broadened Perspective:** Working with different communities allows you to understand various social issues more deeply, promoting empathy and awareness.

**6. Sense of Purpose:** Contributing to a cause you care about can instill a greater sense of purpose and direction in your life.

**7. Strengthened Community Bonds:** Your involvement helps create a stronger, more connected community, fostering collaboration and support among residents.



## DMV NO LONGER REQUIRES KNOWLEDGE TEST FOR MOST CALIFORNIA DRIVERS 70 AND UP

*By: Dev Berger, Managing Editor*

If you are a California driver 70 and up, the California Department of Motor Vehicles (DMV) has good news for you. Most people in that age group no longer will be required to take the knowledge test for renewing a driver's license.

The change went into effect on October 1, 2024, and before it was implemented, drivers in the impacted age group had to take a test every five years or else the alternative online course.

DMV Director Steve Gordon stated in a news release that allowing most drivers 70 and up to skip the knowledge test streamlines efforts at its offices across the state and improves efficiency and customer service. Drivers 70 and up will still have to visit a DMV office for a vision exam and photo, but most of the renewal process can be done online.

However, keep in mind that drivers of any age are still required to take the test for renewal if their record shows any of the following:

- Two or more accidents during the two years preceding the expiration of the license.
- Three or more accidents during the three years preceding the expiration of the license.

### Important Reminder for CalPERS Members

The failure to report CalPERS member deaths has led to significant overpayments by the system, prompting CalPERS to contract with a third-party vendor. Unfortunately, the vendor's data was breached, exposing personal data of approximately 769,000 members. Many of those affected have yet to take action to safeguard themselves against identity theft, and RPEA strongly urges impacted members to do so.

Additionally, RPEA emphasizes the importance of reporting CalPERS member deaths directly to CalPERS. This crucial step helps prevent unnecessary overpayments from the retirement fund. If you need help reporting a death or updating a beneficiary, you should call CalPERS Toll Free at 888-225-7377. You can also scan the QR code below to notify CalPERS of a Death online.

We kindly request your assistance in spreading the word: notifying CalPERS promptly of member deaths is the crucial first step in identifying beneficiaries who may be eligible for benefits. Your support helps maintain the integrity of our retirement system. Thank you for your cooperation!

**Scan this QR Code to Notify CalPERS**



- A DUI suspension during the two years preceding the expiration.
- A violation point-count greater than one in the two years preceding the expiration.

The renewal test has 25 questions, with a passing score of 20. An applicant has three tries; if you fail twice on your home setup, you have to go into the office for the last try. Taking it at home requires a computer with a webcam to allow the proctoring, and it must be finished in one session, starting between 8 a.m. and 4 p.m. weekdays.

First-time license applicants, including those under 18, also must take the knowledge test. The test for under-18 applicants is 46 questions, with a passing score of 38 correct.




# The Retired Public Employees' Association Safeguards Your Pension

We are a community of active and retired California Public Employees', committed to safeguarding and enhancing the quality of life for our members by protecting and improving retirement, healthcare, and other essential benefits.

Join the Retired Public Employees' Association of California (RPEA) and enjoy the peace of mind that comes from being a part of an organization dedicated to preserving your hard-earned pension and healthcare benefits. As a member of RPEA, you'll also gain access to exclusive discounts on benefit programs and supplemental group insurance plans.

**Membership is just \$5 per month - only \$60 a year!**

## ENJOY RPEA BENEFITS TODAY!

Scan the QR code with your Smart Phone to Join Online   
 or Call RPEA Headquarters (800) 443-7732 to Join by Phone  
 or Mail application to: RPEA Membership 300 T Street, Sacramento, CA 95811



\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
 First Name                      Middle Initial                      Last Name                      Date of Birth

\_\_\_\_\_  
 Street Address                      City                      State                      Zip Code

\_\_\_\_\_  
 Phone                      Email and other contact info.

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

**I apply for membership in the Retired Public Employees' Association of California (RPEA) and authorize the payment of dues by selecting one option of the following options below:**

- Select One Membership Type
- Retiree (CalPERS Annuitant)
  - Beneficiary of a CalPERS Retiree
  - Affiliate (working for a Public Agency)
  - Associate (RPEA Supporter)

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                      CWV/CVC

## The 2024 Election Is Over

*(continued from page 2)*

In the past we have looked at increasing the CalPERS death benefit and bringing back the rural healthcare subsidy. These are also legislative options. We are also looking at a bill to make CalPERS Board elections more transparent.

Speaking of CalPERS, its Board of Administration At-Large Seats are up for election next year. Already we hear that a certain union (SEIU) is trying to force a current member to resign and is encouraging others to run against him. The reason? He's been asking too many questions.

As always, with the help of Aaron Reed and Pat Moran, RPEA can keep an eye on any legislation affecting public employees retirement.

I pray and hope we can all get together again soon. Until then be safe, happy holidays and happy trails until we meet again.

***Let's Stay Connected!***

**Update your email with  
RPEA Headquarters.**

**Email: [rpeahq@rpea.com](mailto:rpeahq@rpea.com)**

**Or call us at: (800) 443-7732**



**Find a local RPEA Chapter  
meeting near you**

**[www.RPEA.com/Chapters](http://www.RPEA.com/Chapters)**

## How Private Equity Tarnished CalPERS

*(continued from page 7)*

Similarly, some of the private equity contracts CalPERS has signed require CalPERS to indemnify the managers for their criminal acts, meaning that CalPERS agrees to reimburse the managers for the financial consequences of their criminality. This means that if a manager commits fraud or other illegal activities, the financial burden could fall on us, the beneficiaries.

The list goes on. Many contracts contain clear provisions that amount to illegal tax evasion by the fund managers, including evasion of California income tax. These managers benefit from the profits generated but avoid paying their fair share of taxes, placing a greater burden on middle class taxpayers and depriving the state of vital revenue.

Remember the CEO who was bribed by the private equity manager? During his tenure, he persuaded the California legislature to change state law so that CalPERS' investment contracts with private equity managers are exempt from California Public Records Act, meaning that nobody can see which ones contain these noxious provisions.

Why do you think that was? Do you think it had something to do with hiding that we beneficiaries are paying (excuse me, "advancing") the taxes of billionaire private equity managers? Does it have to do with these private equity managers potentially engaging in tax evasion against the State of California itself?

We will be delving deeper into this situation in future articles, and we will certainly be asking CalPERS and the board members who represent us for their commentary. It's time we revisited the principles that once made us proud and ensured that our pension system operates with the transparency and integrity we expect.



# OUTGROWN YOUR BENEFITS?

## TIME TO EXPAND YOUR COVERAGE.

You can, with these benefits and discounts from RPEA & AMBA:

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- Emergency Ground and Air Transportation Coverage
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- Medicare Solutions
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[myambabenefits.info/rpeaca](https://myambabenefits.info/rpeaca)

Retired Public Employees' Association of  
California



## STAYING UP TO DATE ON COVID-19: WHAT OLDER ADULTS SHOULD KNOW

*By: Dev Berger, Managing Editor*

Five years ago, the COVID pandemic hit the world and while cases of COVID spread equally throughout the population, hospitalizations and deaths hit the older population the hardest. Data as of April 2023, showed that about 93 percent of total U.S. COVID deaths were among adults aged 50 and older.

Staying informed about the latest COVID developments on new variants and treatments remains important for older adults, who have the highest risk for severe illnesses and death from COVID-19. What follows is a summary of recent COVID news.

### **New Vaccines**

- FDA approved and authorized the 2024-25 mRNA COVID-19 vaccines on August 22, 2024;
- FDA authorized Novavax COVID-19 Vaccine, Adjuvanted (2024-25 Formula).

The Centers for Disease Control and Prevention (CDC) recommends that adults 65 and older, along with those who are moderately or severely immunocompromised, get a second dose of the 2024-25 COVID-19 vaccine six months after their first dose.

### **General information CDC wants you to know:**

- Everyone ages 6 months and older should get a 2024-25 COVID-19 vaccine;
- The COVID-19 vaccine helps protect you from severe disease, hospitalization, and death;
- It is especially important to get your 2024-25 COVID-19 vaccine if you are ages 65 and older, are at high risk for severe COVID-19, or have never received a COVID-19 vaccine;
- Vaccine protection decreases over time, so it is important to stay up to date with your COVID-19 vaccine;
- COVID-19 vaccines are updated to give you the best protection from the currently circulating strains.

### **Previous COVID-19 infection can increase risk of heart attack, stroke.**

Researchers at the Cleveland Clinic and the University of Southern California published a study in the journal *Arteriosclerosis, Thrombosis, and Vascular Biology*, that a history of COVID-19 can double the risk of heart attack, stroke or death.

The risk remains for up to three years after a COVID-19 diagnosis and was significantly higher for patients hospitalized for COVID-19. The study also found that people with a blood type other than O were twice as likely to experience an adverse cardiovascular event after COVID-19 than those with an O blood type.

### **Older adults remain at higher risk for COVID complications.**

A CDC report from October 2023 to April 2024, found that adults 65 and older accounted for 70 percent of COVID-related hospitalizations. The researchers found that most hospitalized adults had two or more underlying health conditions, and the majority were not up to date with their COVID-19 vaccine.

### **Free at-home tests available again.**

The federal government relaunched the free at-home testing program. Each U.S. household is able to order four, free, coronavirus tests from [COVIDtests.gov](https://www.covidtests.gov). Shipping is free and the tests are able to detect current COVID-19 variants.

Getting vaccinated and wearing high-quality masks remain important ways to avoid catching COVID-19, which was the 10th leading cause of death in 2023.

Catching COVID happens when you breathe in air from an infected person exhaling small droplets and particles containing the virus, which can land in your nose, mouth and eyes.









# Stay active, live healthy

As you get older, exercise becomes more important.

Exercising regularly improves heart health, flexibility, and prevents disease.

See all of the ways Blue Shield Medicare (PPO) can help you on your fitness journey:

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

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

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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.

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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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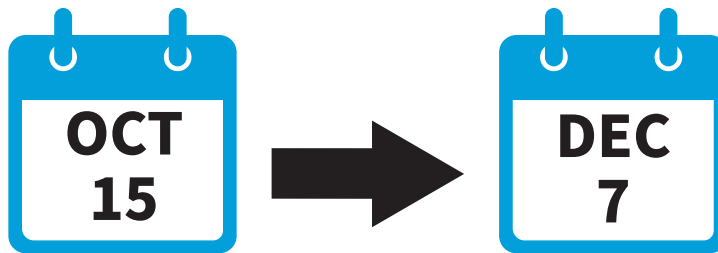
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Phone: (916)441-7732  
Toll Free: (800) 443-7732  
Office: M-F 7:30am - 4:30pm

# MEDICARE OPEN ENROLLMENT (non-CalPERS) Deadline is December 7



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(1-800-633-4227) TTY: 1-877-486-2048



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