

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

# NEWS & VIEWS

A MEMBERSHIP ORGANIZATION WORKING FOR ALL CITY RETIREES

## Health Service Committee Report

By Claire Zvanski

The Health Service Board is preparing for its annual **Rates and Benefits** process. Rates must be completed and presented to the San Francisco Board of Supervisors by June, 2016. Actuaries AON Hewitt presented a brief tutorial on how rates are created. The **Affordable Care Act (ACA)** 40% employer excise ("Cadillac") tax is now postponed to 2020, allowing more time to work on the rates.

- The ACA now requires **proof of health insurance (Minimum Essential Coverage)** to be filed with 2015 taxes. Retirees will receive a 1095C form documenting coverage from HSS. Blue Shield and Kaiser members will also receive a 1095B form. These forms are required to prevent the imposition of a **penalty** for not having health insurance. HSS members should receive these forms in February.
- The Mayor's Office projects **budget deficits** of \$99.8 to \$140 million for FY 2016-17 and FY 2017-18 driven by increases in the **employer retirement contributions** to the pension fund (SFERS) and voter approved propositions and set-asides. The increases in the retirement contributions are required to offset lower than expected returns in the pension system (FY2014-15), updated mortality assumptions (we are living longer), and the **loss of the legal challenge** to a section of **Proposition C (the POB lawsuit)**. This deficit projection is adversely impacting the HSS administration budget despite the millions HSS annually saves the City.

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## Retirement Committee Report

By Claire Zvanski, Herbert Weiner, and Herb Meiberger, CFA

### The Fund earned 2.25% in 2015!

- The Fund had a small loss in December; for the calendar year, the Fund earned 2.25%. The market value of the Fund was \$20.03 billion on 12/31/2015. From 7/1/2015 to 12/31/2015 (FYTD), the Fund declined in value by 1.35%.

### The Protect Our Benefits (POB) Lawsuit

- As a result of POB's lawsuit, members who retired *after* Nov. 6, 1996 are entitled to receive two supplemental COLAs. Executive director Jay Huish stated that these COLAs would be paid on Feb. 29; the interest on those COLAs will be paid the following month by separate check.
- POB attorney David Clisham, as well as many members, made public comments requesting that the Retirement Board not discriminate—as to receiving supplemental COLAs—against the approximately 8,000 members who retired *before* Nov. 6, 1996. Speakers included Claire Zvanski, Herb Weiner, Fred Sanchez, Richard Rothman, and John Bettencourt.

### Supplemental COLA fails to qualify for FY2014-15!

- Most retirees are entitled to an annual 2% COLA. According to the San Francisco Charter, a *"supplemental COLA"* is payable, if, *"in the previous fiscal year, there were earnings in excess of the expected earnings on the actuarial value of the assets."* Actuarial Services Coordinator Janet Brazelton stated the

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## February Calendar

### Regular Meeting

Wednesday, Feb. 10

### Business meeting & program:

10 a.m. sharp

Irish Cultural Center  
45th Ave. & Sloat Blvd.

### News & Views

### Editorial Committee Meeting

Tuesday, Feb. 16, 9 a.m.

Taraval Police Station  
All interested parties welcome.

### Executive Board Meeting

Tuesday, Feb. 16, 10 a.m.

Taraval Police Station  
All interested parties welcome.

### Public Meetings:

### Retired Firemen &

### Widows Association

Thursday, March 24, 1 p.m.

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

### Veteran Police Officers

Tuesday, Feb. 9, 11 a.m.

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

### Retirement System

Wednesday, Feb. 10, 1 p.m.

1145 Market St., 6th Floor

### Health Service System

Thursday, Feb. 11, 1 p.m.

City Hall, Room 416

### UESF Retired Division

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

### SEIU 1021 West Bay

### Retirees Chapter

Monday, Feb. 22, 12-2 p.m.

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

Contact: David Williams

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

## Retirement Committee Report

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Fund earned 4.03% for the 12 months ending 6/30/2015 (FY2015/14). Since actual earnings are less than the expected earnings of 7.5%, no supplemental COLA will be paid this year.

### Investment Outlook and Updates

- Chief Investment Officer Bill Coaker discussed the volatility in the markets and that they would “stay the course.”
- He announced three new staff members:
- *Senior Portfolio Manager of Natural Resources Christopher Chow.* Mr. Chow worked at Albourne America, where he managed real asset and private equity portfolios, and has an MBA from UC Berkeley.
- *Managing Director of Hedge Funds David Franci.* Mr. Franci worked at Intel Corporation in treasury and investment management, and has an MBA from UC Berkeley.
- *Director of Asset Allocation, Risk Management, and Innovation Ellen Brownell.* Ms. Brownell worked at Dartmouth College, and is a graduate of Yale University.

### Executive Director's Report

- After requests at three board meetings, and by email, Executive Director Jay Huish finally responded to Commissioner Meiberger's inquiry regarding Northern Trust's freezing of SFERS' cash account of approximately \$250 million in the aftermath of the global financial crisis of 2008: “*What securities were sold to raise cash to pay benefits in September, October, and December 2008?*” Huish responded that sales included stocks in emerging markets valued at \$78 million, and U.S. stocks valued at \$50 million during these three months. **SFERS had no cash**, which forced sales of assets at depressed prices to pay pensions.
- Deputy City Attorney Katie Porter is leaving her assignment with the Retirement Board to accept a promotion in the city attorney's office. We all thank Katie for her service and wish her well!
- Jay Huish will address the membership at the Feb. 10 RECCSF General Membership Meeting.

### New Players

- New *Deferred Compensation Plan Manager* Diane Chui Justen succeeds Julia Durand, who left SFERS two years ago.
- The Board approved the selection of Nossaman LLP as the Retirement Board fiduciary governance consultant; Nossaman replaces Cortex Consulting.
- The Board approved a Request for Proposal (RFP) for

Investment Consulting Services. Angeles Consulting is the incumbent.

### Good of the Order

- Both Commissioners Makras and Meiberger cited persistent unresponsiveness to commissioners and other stakeholders. A future action item was requested.

Questions? Comments?

Contact Herb Meiberger at [herb.sf@gmail.com](mailto:herb.sf@gmail.com) or Herb Weiner at [h.weiner@sbcglobal.net](mailto:h.weiner@sbcglobal.net), or Claire Zvanski at [czvanski@hotmail.com](mailto:czvanski@hotmail.com).

## Health Service Committee Report

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- Sutter created its own health plan, **Sutter Health Plus**. The presentation also requested inclusion in the rates and benefits process. It provides a narrow network in four Bay Area counties and five outer valley counties. Considering Sutter rates are consistently the **highest medical rates** in the state (impacting Blue Shield and UHC rates), this will be interesting to watch.
- **Blue Shield is violating the privacy rights of its HSS members**, as reported last month. It created Cal INDEX (California Integrated Data Exchange) and enrolled all of its subscribers. Despite alleged communication to members, Blue Shield didn't vet communications through HSS, nor did it adequately explain Cal INDEX while vaguely indicating members have the right to opt out. Cal INDEX collects and stores Blue Shield member medical information without their permission. Subscriber hospitals and physicians can access the information to provide services. If you opt out, your information remains stored with Cal INDEX. The HSS board is livid at this vendor contract breach and violation of member rights. HSS will develop a member letter and publish the information in its monthly e-newsletter.

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

### Rest In Peace

The following members have recently passed away.

Marian P. Casassa	GEN	Martha K. Mc Henry	BOE
Esther I. Hurley	DPH	John R. Porter	FIR
Anna L. Mass	DPH	William F. Zimmerman	BOE

### Useful Phone Numbers

**RECCSF Office**

**Email:** [reccsf@att.net](mailto:reccsf@att.net)

**Website:** [sfretirees.org](http://sfretirees.org)

**Phone Number:**

1 (415) 681-5949

**Health Service System**

**Website:** [www.myhss.org](http://www.myhss.org)

**Phone Numbers:**

1 (415) 554-1750

1 (800) 541-2266

**S.F. Retirement System**

**Website:**

[www.sfgov.org/sfers](http://www.sfgov.org/sfers)

**Phone Numbers:**

1 (415) 487-7000

1 (888) 849-0777

# President's Message

By Claire Zvanski

Many years have passed since RECCSF received any legacy gifts from any of our members.

I am reminded of this because of the success of the Protect Our Benefits (POB) lawsuit against the City. POB's incredible fundraising ability made the lawsuit possible.

The number of miscellaneous retirees who contributed to the lawsuit was minimal. If RECCSF had needed to take the lead, we could not have afforded to pay an attorney. Yet, all retirees—except the pre-Nov. 6, 1996 retirees—will receive the earned supplemental COLAs in their March checks, because POB won the lawsuit. By April, we will discover our adjusted

stipends. In May, we will receive the interest checks.

We are in good financial positions as retirees, since we have *defined* benefits. (Everyone should be so lucky!) Although the stock market ebbs and flows, our incomes remain stable since the retirement system invests prudently to weather all financial storms.

Let your voting neighbors know we paid for the benefits we have—and still do! That includes our health benefits.

My main point is to consider sharing some of your COLAs to thank those who fought for your COLAs and to help continue the equity fight for your pre-1996 colleagues.

***Neither RECCSF nor POB can continue without your financial support.***



Questions? Comments?

Contact [czvanski@hotmail.com](mailto:czvanski@hotmail.com) or 1 (415) 341-3085.

## Health Service System Update

By Rosemary Passantino,  
Health Service System

### ***Some retired city employees will pay higher Medicare premiums in 2016!***

The Centers for Medicare and Medicaid Services (CMS) reports that most retirees will continue to pay \$104.90 per month for Medicare Part B premiums in 2016. But some retirees will pay a different premium amount. You will pay a higher Part B premium if:

- you are enrolling in Part B for the first time in 2016;
- you don't get Social Security benefits;
- you are directly billed for your Part B premiums;
- your modified adjusted gross income as reported on your IRS tax return from two years ago is above a certain amount.

The standard Part B premium for individuals in these groups will be \$121.80, or higher, depending on income. See [medicare.gov/your-medicare-costs/part-b-costs/](http://medicare.gov/your-medicare-costs/part-b-costs/) for details.

Medicare premiums are established by the federal Centers for Medicare and

Medicaid Services (CMS). The Health Service System (HSS) of the City & County of San Francisco does not determine Medicare premiums. HSS retiree members must pay Medicare premiums and maintain continued enrollment in Medicare to be able to participate in HSS-administered medical plans. If you have questions about Medicare premiums, visit [medicare.gov](http://medicare.gov), or contact Medicare at 1(800) 633-4277.

### ***New tax form 1095C***

New retirees who were active employees for part of 2015—and all retirees enrolled in City Plan—will be receiving tax form 1095-C from the Health Service System in the first quarter of 2016. After receiving tax form 1095-C, keep it in a safe place. You will need it when filing your 2015 federal tax return.

If you were enrolled in Kaiser or Blue Shield as a retiree for all of 2015 you will not receive a 1095-C form from HSS. This is because federal law requires HSS to report coverage only for employees and enrollees in a self-insured plan like City Plan.

You may also receive 1095-C or

1095-B forms from other employers and health insurers. Keep all these forms for your 2015 tax filing.

The Affordable Care Act requires that every American have health insurance, or pay a penalty. These new tax forms will help you document your health insurance enrollment to the Internal Revenue Service. You can watch a short video about the 1095-C online at [http://myhss.org/member\\_services/1095C.html](http://myhss.org/member_services/1095C.html).

### ***Did you know?***

***In 1903, the Wright Brothers flew for the first time;***

***38 years later, in 1941, the Japanese bombed Pearl Harbor;***

***and, 28 years later, in 1969, man landed on the moon.***

***That's 66 years.***

***Also, did you know that since Pluto was discovered it hasn't yet completed its orbit around the sun? Orbit will complete in 2178!***



# January General Membership Meeting



*From left: Police Dept. retirees Mareike Carter and Tom Strong.*



*From left: dedicated refreshment volunteers Ellen Shanahan and Josephine Healy.*

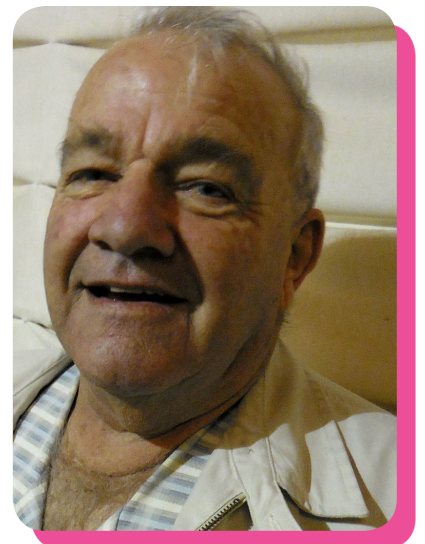


*Margaret O'Sullivan, HSS, gave a stimulating presentation on the wide variety of fitness classes available to retirees.*

*From left, Margaret O'Sullivan, HSS, and sign-in volunteer Thoms Dang. Later in the meeting Margaret conducted an HSS raffle.*



*POB member Sharon Johnson presented a comprehensive update on Proposition C pre-1996 retiree supplement COLA issues.*



*Member Pelle Clarke. Port.*

# Dealing with Medical Debt

By Rich Moscardini,  
Lakeside Branch Manager  
San Francisco Federal Credit Union

Unfortunately, when you get sick or injured, getting better is often not the only concern. Even if you have health insurance, you can get stuck with hefty medical bills. However, there are many ways you can make paying your medical bills more manageable.

## Check the bills

- Medical bills are not always accurate, so it is a good idea to look over them carefully. Were you billed twice for the same procedure or for something that was not done? Make sure your insurance company paid for everything they should have.

## Ask for a repayment plan

- Many medical providers will allow you to make smaller payments until

the bill is paid off and often won't even charge interest. Think about how much you can afford to send each month, and let your medical provider know.

## Create a plan for the future

- While your current concern may be the bills you need to pay now, chances are, you will have more medical bills to pay in the future. Getting sick is just a part of life. However, if you start saving today, it will be easier to pay whatever bills come your way tomorrow.

Looking for financial advice? The San Francisco Federal Credit Union is here to help and can guide you toward the right financial decision for you and your family. Call or stop in to learn more about products and services that will help.

## 2015 RECCSF New Executive Board Member Election!

RECCSF is currently soliciting members to run for the Executive Board, either as board members or officers (*especially Secretary*); terms are for two-year periods.

We encourage each member to consider enriching their RECCSF experience by serving in one of these capacities; and, for newcomers in particular, it's a great way to get to know your fellow members.

**If interested, please contact**  
**Leo Martinez at**  
**1 (415) 334-9684 or**  
**[martinezleosr@yahoo.com](mailto:martinezleosr@yahoo.com).**

# Auto Burglary Prevention

Submitted by Ray Favetti

There is an increase in auto break-ins nationwide. The reason for the increase in auto break-ins is because people leave items of value visible. The thieves can enter an unattended vehicle and remove valuables quickly, and often unseen; many of the thieves use the stolen items to purchase drugs.

## What thieves may be thinking, or looking for:

- Lack of Detection: Criminals will

decide if they have enough time to take the items without being seen.

- Value of the items: The criminal is looking for items that are of value to them, not necessarily to you. (Even spare change may attract them; once in the vehicle they may discover more valuable items to be stolen.)

What can you do to protect yourself? Take out valuables or lock them in your trunk. Make sure that your doors and windows are locked. Set your alarm

if you have one. At night, park near lighting. Do not leave items of value in your vehicle, or in plain view. Remove any items that contain personal information.

## Tips to remember:

Record serial numbers of valuable items and keep them in a safe place in your home. You can mark items with your driver's license (not your social security number). In the event of a theft, this will be valuable information to the police if they locate the items.

## Let's face it - English is a crazy language.

There is no egg in eggplant, nor ham in hamburger; neither apple nor pine in pineapple. English muffins weren't invented in England or French fries in France. Sweetmeats are candies while sweetbreads, which aren't sweet, are meat. We take English for granted. But if we explore its paradoxes, we find that quicksand can work slowly, boxing rings are square and a guinea pig is neither from Guinea nor is it a pig.

And why is it that writers write but fingers don't fing, grocers don't groce and hammers don't ham? If the plu-

ral of tooth is teeth, why isn't the plural of booth, beeth? One goose, 2 geese. So one moose, 2 meese? One index, 2 indices? Doesn't it seem crazy that you can make amends but not one amend? If you have a bunch of odds and ends and get rid of all but one of them, what do you call it?

If teachers taught, why didn't preachers praught? If a vegetarian eats vegetables, what does a humanitarian eat? Sometimes I think all the English speakers should be committed to an asylum for the verbally insane. In what language do people recite at a play and play at a recital? Ship by truck and send cargo by ship? Have noses that run and feet that smell?



# Protect Our Benefits

By Skip McKinney

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

On Jan 20, the San Francisco Retirement Board met to discuss or vote on the issue of awarding the supplemental COLA for the pre-1996ers. All information was disseminated to the board members—including California constitution laws, charter guidelines, and their own mission statement—to help them in their decision.

Unfortunately, the Board went into closed session; and when they adjourned after two hours decided not to disclose what transpired in their discussion.

Of course, the main crux of the problem was the appellate court's ruling. The appellate court knows that they really couldn't rule against the pre-1996ers, because, basically, they had no jurisdiction.

The application of this principle of law is stated clearly: "If it's not in the charter, you can't do it, and the courts can't order it." POB did its best to get that point across.

The Retirement Board has to realize that they are not governed by City Hall. The Board is an independent multi-agency trust fund board.

Now City Hall is trying to throw the retirees "under the bus," making us—the retirees—the scapegoats. City Hall should not be "picking on" the most elderly—and the most vulnerable—retirees.

Question: If the City continues to blame retirees for the budget crisis, we must ask, "How is it that the City's comprehensive annual financial report for fiscal year 2011 showed an "end of the year" balance of \$1.3 billion, and the 2014 financial report showed an "end of the year" balance of almost \$2 billion?"

The authors of the 2011 Proposition C did not name a specific group of retirees in their ballot measure. According to the law, each group *must be* identified as to whom the change will impact. (There was no prejudice between the post and pre-1996 retirees; hence, we are *all* equal through the appellate court's ruling when they reinstituted the supplemental COLA.)

Once again, POB will stay on top of this most important issue. For the latest information, please check the Protect Our Benefits website or Facebook.

## Jan. 19 Board Meeting Actions:

- approved November 2015 minutes;
- accepted the Treasurer's Financial Report;
- selected Leo Martinez as nominations chair;
- drew the first winning names in the email contest.

## Abbreviated Financial Statement for RECCSF For the Fiscal Year ended July 31, 2015

### Revenue:

Membership Dues	\$41,120.00
Contributions	12,050.05
Others	3,881.24
	<u>\$57,051.29</u>

### Expenditures:

News & Views	\$18,883.74
Meeting & Office Expenses	43,234.80
Others	9,007.40
	<u>\$71,125.94</u>

Deficit for the year	(\$14,074.65)
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*A message to consider for hope in the new year, with the reflection that the same issue was addressed centuries ago.*

"We are all citizens of one world. To dislike a man or a woman because he or she was born in another country, because he or she speaks another language, or because me, he or she takes a different view on the subject, is a great folly.

Let us have but one end in view, the welfare of humanity. For we are all equally human; let us put aside all selfishness in consideration of language, nationality, or religion."

John Amos Comenius  
(1543-1640)

Submitted by Sharon Johnson

# Travel Committee Report

By Beverly Pardini and  
Marylou Allen

## Friday, Feb. 12

Visit to Monterey Bay Aquarium features expert guide for ADA-accessible 60-minute tour. Learn how they care for more than 35,000 plants and animals, make a home for a shark, grow a living kelp forest & more; lunch on your own.

## Sun.-Wed., March 20-23

"Las Vegas at Leisure" includes three nights at the downtown Golden Nugget, roundtrip deluxe motor coach transportation, baggage handling, escorted day trip to Laughlin on the Colorado River, and a night motor coach tour of the "strip," stopping at the Bellagio.

The great pyramid was built circa 2560 b.c.

and Cleopatra lived 69 b.c. to 30 b.c. and the first moon landing was in 1969, a.d.,

which means Cleopatra lived closer to the moon landing than she did to the building of the great pyramid.

Speaking of the pyramids, they were as old to the Romans as the Romans are to us.

## Tuesday, April 5

ADA-accessible tour of the *new* Rosie the Riveter National Historic Park—located in the reimagined Richmond shipyard — that celebrates the men and women who help make a WWII victory possible; hosted lunch included at the nearby Assemble Restaurant. Time permitting, we will view the USS Red Oak Victory Ship nearby.

## Wed., April 20

First stop: Stewart and Jasper Almonds, an extensive gift store located in Newman. Lunch stop: Hilmar Cheese Factory (offering a delicious menu). Continue on to Modesto and Sciabica & Sons Olive Oil for a tasting and gift store visit.

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

## Letter to the Editor

Editor:

Page four of the Jan. 5, 2016 *San Francisco Examiner* contained the mayor's statement requesting each city department to cut its budget by 1.5%, despite the booming city economy. If you got a chance to read it, you'll see why I'm writing this. To quote the mayor (as quoted in the *Examiner*):

"San Francisco faces a \$100 million budget deficit...The combined spending cut is roughly equivalent to the citywide impact of the increased pension costs that is (sic) now projected in each of the next two fiscal years'...according to Mayor Ed Lee's December 14, 2015 budget instructions."

So, here we go again, blaming city retirees for the poor fiscal management exercised by the mayor and San Francisco Board of Supervisors; this should not be allowed to go unchallenged.

Even if you believe that hardly anyone reads the *Examiner*, some people do; and the quote is a one-for-one blame-the-retirees move, yet again.

I would hope that RECCSF will at least send a letter to the editor; and, perhaps more importantly, to the mayor and the president of the San Francisco Board of Supervisors, countering this egregious "blame the retirees" game.

Stephanie Mischak Lyons  
Past President, RECCSF

## Membership and Subscriptions

for retired city employees as of July 31, 2015

Membership application: [www.sfretirees.org](http://www.sfretirees.org); email: [reccsf@att.net](mailto:reccsf@att.net).

- \$48, annual
- \$600, lifetime (payable over six months in six payments of \$100 per month, or annually over six years in increments of \$100 per year)
- Members without computer access should contact the RECCSF office at 1 (415) 681-5949.

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

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

Submit in Word document to: [sheilamullen@mac.com](mailto:sheilamullen@mac.com), or  
Sheila Mullen, editor, RECCSF office, 3915 Irving St., San Francisco, CA 94122-1294  
Telephone: 1 (415) 681-5949, Fax: 1 (415) 681-5398



Retired Employees of the  
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### **News & Views**

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Sheila Mullen, Editor  
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Office email: [reccsf@att.net](mailto:reccsf@att.net)

### **RECCSF Officers:**

Claire Zvanski, President  
Linda Tabor-Beck,  
First Vice President  
John Madden,  
Second Vice President  
Secretary, Vacant  
George Lau, Treasurer  
Leo Martinez, Sergeant-at-Arms

### **Executive Board Meeting**

Feb. 16, 10 a.m.  
Taraval Police Station  
2345-24th Ave.  
All interested parties welcome.

#### ***Note to members:***

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

#### ***News & Views***

**March Deadline:**

☛ Friday, Feb. 12, 5:30 p.m.

Please email your submissions to:

[sheilamullen@mac.com](mailto:sheilamullen@mac.com).

Letters to the Editor of 50 words or less welcome.

All letters subject to further editing.

**Visit our website:**

***[sfretirees.org](http://sfretirees.org)***

**RECCSF office**

**email address:**

***[reccsf@att.net](mailto:reccsf@att.net)***

## **Welcome, New Retirees**

### **Upcoming General Membership Meetings**

**Wednesday, Feb. 10**

***Jay Huish, Executive Director, San Francisco Employees' Retirement System***

***At 10 a.m., sharp, Mr Huish will update members  
on the current status of the system.***

**Wednesday, March 9**

***Wellness and Nutrition Coach Al Garza***

***Mr. Garza will share strategies for a healthy 2016.***

