

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

NEWS & VIEWS

A MEMBERSHIP ORGANIZATION WORKING FOR ALL CITY RETIREES

San Francisco Health Service System Report

By Mitchell Griggs, acting director

There have been important developments in California and nationally, both impacting retirees. Prescription drug prices have become one of the biggest factors driving up health coverage premiums. Just this week, California Governor Jerry Brown took a bold step on behalf of the public by signing the most comprehensive drug price transparency bill in the nation into law. California continues to be a leader in setting legal precedent with SB-17, a bill that gives Californians the right to know how and why their prescription medications are priced by pharmaceutical companies.

Specifically, the new law requires pharmaceutical companies to give state and health insurers 60-day notice anytime they plan to raise medication prices for consumers by 16% or higher over a two-year period.

The unparalleled bill goes further because, in addition to mandatory notification, companies must provide a justification for the increased cost. The law also requires that health plans and insurers file annual reports that outline how drug costs affect health-care premiums in California. This is a milestone for consumers and great news for healthcare advocates—and transparency in pricing—as evidenced by the fact that drug lobbyists spent nearly \$17 million opposing it.

The Health Service System was a strong and early proponent of SB-17, and formally recommended support of

Retirement Committee Report

By Claire Zvanski and Herb Weiner

This meeting was most interesting for the information it revealed to members. The first item of business was the Implementation Plan for Absolute Return; in other words, the implementation plan for increasing the investments in **hedge funds from 5% (\$1 billion) to 15%** that was approved at the September meeting—which is **approximately \$3.5 billion of the \$23.3 billion portfolio (fund)**. Blackrock is the portfolio manager for the Absolute Return.

During this discussion, Commissioner Makras raised the issue of **investment transparency**. He stated that he had requested a list of investments, and that his request was not addressed or provided by staff. He stated that he could not support the recommendations without **full disclosure of investments**. It was reported that David Franci, managing director of Absolute Return (SFERS), and Brad Rudner, managing director, co-head of North American Institutional Client Relations of Blackstone Alternative Asset Management, would provide the overview of the implementation plan for the increased allocation to the Absolute Return program. This started a discussion about **abdicating the responsibility of investment decisions to staff** (which compromises the fiduciary responsibility of commissioners who are legally responsible). Director Huish stated that commissioners could get the information on a confidential basis, but he was not aware of any requests. Commissioner Bridges stated that she had supported the 5%, but was not in favor of the 15% allocation, and concurred

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November Calendar

Regular Meeting

No meeting in November

Annual Holiday Party

Wednesday, Dec. 13, 10 a.m.

Scottish Rite Masonic Temple
2850-19th Ave. at Sloat Blvd.

News & Views

Editorial Committee Meeting

Tuesday, Nov. 21, 9 a.m.

Taraval Police Station
All interested parties welcome.

Executive Board Meeting

Tuesday, Nov. 21, 10 a.m.

Taraval Police Station
All interested parties welcome.

Public Meetings:

Retired Firemen &

Widows Association

Thursday, Nov. 16, 10:30 a.m.

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

Veteran Police Officers

Tuesday, Nov. 14, 11 a.m.

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

Retirement System

Wednesday, Nov. 8, 1 p.m.

1145 Market St., 6th Floor

Health Service System

Informational meeting,
Thursday, Nov. 9, 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, Nov. 20, 12-2 p.m.

Union Hall, 350 Rhode Island St.,
100 South Bldg.
Contact: David Williams
1 (415) 939-5149 or
iamdhw@comcast.net.

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Retirement Committee Report

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that she wanted additional information about the proposed investments. Staff continued to argue that Mr. Franci and Mr. Rudner were most knowledgeable and competent to make these investment decisions, negotiate discounted fee agreements, and then report to the commission during its investment deliberations. It was further argued that revealing investment lists would compromise the ability of Blackstone to make the best hedge fund investments and to negotiate lower fees. These hedge funds are not involved in publicly disclosed investment strategies. Therefore, the investment lists cannot be disclosed to anyone, except to commissioners who request it—and only on a confidential basis.

An updated Investment Policy Statement was presented to the commission as a “living document.” This means that concerns of commissioners could be addressed in the future, but the new phrases regarding investments would be approved now. Commissioner Makras pointed out—and objected to—the section that abrogated investment decisions to staff instead of commissioners. Additionally, the ESG (Environmental, Social and Governance) values statement was modified to apply to only publicly traded investment equities. **This came as a major surprise to member representatives present**, who believed that investment policies

passed by the board applied to all investments. It was clarified through this updated policy statement that **divestments and investment policy decisions** involving Sudan, tobacco, thermal coal, and fossil fuels **applied only to the publicly traded equities**, and not to the privately traded equities, such as hedge funds and other private investment portfolios. Commissioner Makras asked how many private investment portfolios included investments in these otherwise prohibited investments, such as thermal coal and fossil fuels. It was disclosed that there were such investments since the policy only applied to publicly traded equities.

The last most significant issue presented was Executive Director Jay Huish’s update on the grand jury recommendations to change the composition of the retirement board. **The Board of Supervisors has indicated that a charter change is being researched and composed for 2018 to add three members of the public to the Retirement Board, and bring the total up to ten members since the grand jury report stated that public oversight of the functions of the Retirement Board would be prudent, and prevent future benefits (such as COLAS) from being indiscriminately granted.**

Questions? Comments?

Contact Claire Zvanski at czvanski@hotmail.com or Herb Weiner h.weiner@sbc.global.net.

San Francisco Health Service System Report

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the bill to the State Legislation Committee back in February, 2017; and namely for the bill’s ability to help purchasers of healthcare predict and manage costs for new medication and existing drugs.

In other news, the Centers for Medicare and Medicaid Services (CMS) will begin issuing new Medicare cards with new “Medicare Beneficiary Identifier” numbers in place of social security numbers, in order to protect consumers from identity theft and fraud. The new Medicare cards will be sent to 60 million beneficiaries starting in April 2018, and continue into 2019. CMS will randomize card mailing by geographic region.

According to CMS, Medicare beneficiaries do not need to do anything, except to remain prudent about protecting

your personal information and waiting for your new card to arrive in the mail. For more information, visit <https://www.cms.gov/Medicare/New-Medicare-Card/index.html>.

The San Francisco Health Service System is dedicated to providing excellent customer service and education to its members. Beginning in early 2018, we will work closely with our retiree members, and provide any assistance needed in the transition to the new Medicare Benefits Identifier numbers.

New Members

Noreen Ambrose		Anne M. Hughes	
City Atty		DPH/LHH	
Richard Brown	DPW	Bonita Seaman	DPH
Grato A. Catolico	SFO	Deborah Smith	DPH
Augusta “Gus” Goldstein	CCSF	Gloria M. Troup	CCSF



NOVEMBER 11, 2017

President's Message

By Claire Zvanski

Before our October Health Fair meeting concluded, I was told that several of our members had lost their homes in the fires. At the Retirement Board meeting I learned of more retirees and active employees who had also lost their homes. Of all the disasters, fire seems to be the most difficult from which to recover. In this case, firestorms incinerated everything in their paths. The sense of loss is intense, and survivors will need counseling as well as FEMA and insurance assistance for recovery. Please donate to the relief organization of your choice.

Some of our members—and oth-

ers—will never rebuild. The thought of taking on a 30 or 45-year mortgage in our 60s, 70s or 80s seems overwhelming. Figuring out how to afford new living expenses after losing a mortgage-free home is another challenge. My condolences go to all city retirees and actives who have suffered losses.

It is time to evaluate how our pensions have kept up with inflation and the general cost of living in the Bay Area. Have you noticed how the annual and supplemental COLAs have impacted your original retirement stipend?

Supervisor Aaron Peskin is composing a charter amendment that proposes to add three members of the public to our employee trust fund Retirement Board. The question is: Does the voting public value retired city employees?



Questions? Comments? Please feel to contact me at 1 (415) 341-3085 or czvanski@hotmail.com.

October 17 Board Meeting Results

- Accepted Treasurer's Report.
- RECCSF President to write letter to POB president asking them to donate to RECCSF Dec. 13 Holiday Party.
- RECCSF president to contact POB president with request to meet to discuss our boards' mutual relationship, and to report back in writing to our respective boards.

Rest In Peace

Victorine Acosta	AGE	Lila J. Lim	CON
Beverly J. Bollman	DPH	Frances Malone	FIR
Mary Callanan	TTX	Richard Morris	CME
Joe F. De Graca	PUC	Luther G. Peterson	DPT
James Elliot	PUR	Luigi Tallerico	GEN
John Farrell, Sr.	CON	Dien Tseng	DPW
John W. Jackson	DPH	Manuel Vasquez	FIR
Mary E. Kampe	GEN	Lynne A. Waite	TIS
Virginia Leishman	DPH		

Bequests

RECCSF is grateful to any members who remember our organization in their estate planning.

Useful Phone Numbers

RECCSF Office

Email: reccsf@att.net

Web site: sfretirees.org

Phone Number:

1 (415) 681-5949

Health Service System

Web site: myhss.org

Phone Numbers:

1 (415) 554-1750

1 (800) 541-2266

S.F. Retirement System

Web site: sfgov.org/sfers

Phone Numbers:

1 (415) 487-7000

1 (888) 849-0777

October 11 General Membership Meeting



From left: Charles Hastings, Bldg. Inspection, Richard Young, D.B.I., G.L. Hastings, Recreation and Parks.



RECCSF Board members Carol Cochran and George Lau.



Gail Lorentz, VSP rep.



Julie Brady, Kaiser rep.



Membership chair "Skee" Tostanoski.



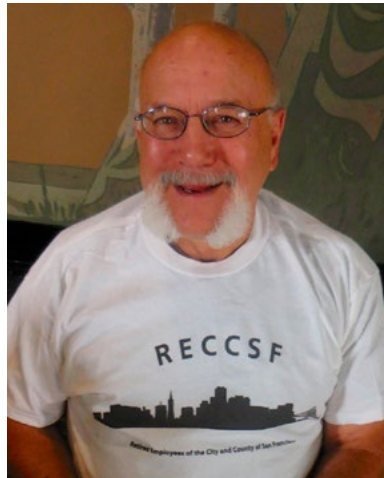
Members in line for free senior flu shots administered by Kaiser.



Kaiser nurse Linda Rofario administering flu shot to Teddy Sia, PUC.



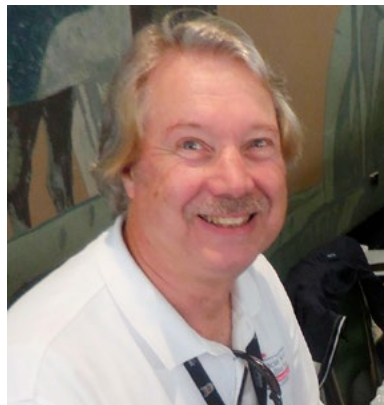
*Health Service Board
Commissioner Karen Breslin.*



Volunteer Jerry Maxwell, DPH.



*Richard Enger, Recreation and
Parks.*



*Robert Pepper, Social Security
Administration rep.*



Robert Scott, Delta Dental rep.



*Shannon Haas, United Health
Care rep.*



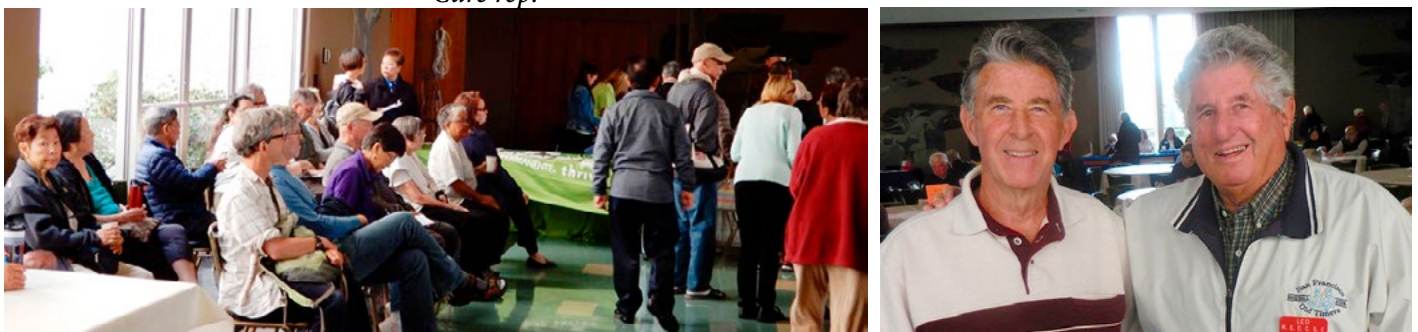
Members in line for free senior flu shots administered by Kaiser.



*Holly Cosentino, Best Doctors
rep.*



*Mitchell Griggs, Health Service
System acting director, giving
updates on HSS benefits.*



*From left; Patrick Skain and Sergeant-at-
Arms Leo Martinez, both Fire.*

Travel Committee Report

By Beverly Pardini and Marylou Allen

Wed., Nov. 1

It's that time of year again to visit the colorful foothills of the Sierra Nevadas, and High Hill Ranch just above Placerville known as Apple Hill. Enjoy a lunch of chicken, macaroni salad, bread and butter, apple juice and fresh warm apple pie a la mode. After lunch, there is plenty of time to visit the craft shops here at the ranch. Before returning home we will make a stop at another ranch in the area.

Wed.-Fri., Nov. 22-24

Spend a care-free, cook-free, cleanup-free Thanksgiving in Reno at the Silver Legacy. Tour includes two nights at the Silver Legacy with a bountiful Thanksgiving buffet, roundtrip deluxe motor coach, and baggage handling. The second day includes an optional four-hour stay at the Nugget, with a casino bonus and food credit. The third day, after leaving Reno, includes a four-hour stop at Boomtown, with a casino bonus.

Tue., Dec. 5

The first stop today is Stewart and Jasper Almond Store in Newman, that features the finest collection of natural and in-shell almonds, walnuts, pistachios, dried fruits and preserves, and much more; afterward, an included lunch at the Hilmar Cheese Factory, one of the largest in the world. Duarte's Poinsettia Nursery in Hughson, where they grow over 30,000 poinsettias in 30 different colors, is the last stop on this trip. Poinsettias start at \$9; checks or cash only.

Mon.-Wed., Dec. 18-20

Enjoy the festive holiday lights—and possible snow—in Reno. Package includes two nights at the Silver Legacy, roundtrip deluxe motorcoach, baggage handling, and cocktail party. The second day includes an optional four-hour stop at the Nugget, with a casino bonus and food credit. The third day, after leaving Reno, includes a four-hour stop at Boomtown, with a casino bonus.

Info: Marylou at 1 (707) 567-3193 or
mrylallen@yahoo.com.

See's Candy Gift Certificates

RECCSF is taking orders for See's Candy one-pound gift certificates at the discounted price of \$17 each. Order by mail.

Certificates will be distributed at the Dec. 13 Holiday Party.

If you wish your certificate(s) mailed to you, please check the box below, include 50¢ per certificate in your check, and make sure to write your address on the order form. Do not send an envelope—we can't use them to mail the certificates. Certificates not being mailed will be available at the Dec. 13 Holiday Party.

We do not order actual boxes of candy—only gift certificates.

All orders must be received by Wednesday, December 6, and accompanied by a check.

No exceptions!

Questions? Contact Sue Blomberg at suesue22@pacbell.net or 1 (415) 221-9731.

See's Candy Order Form (Please print!)

Name: _____

Phone: _____

Number of one-pound certificates: _____ @ \$17 per certificate = \$ _____

Attached is my check payable to RECCSF, in the amount of \$ _____

Mail order form and check to: Sue Blomberg, 4819 Anza St. San Francisco, CA 94121.

☐ Please mail my certificates to the address below. I have included 50¢ per certificate in my check.

Street address _____

City _____ State _____ Zip Code _____

Protect Our Benefits

By Skip McKinney

Protect Our Benefits is an organization whose goals are to enhance the dignity and quality of life of all San Francisco City and County retirees and preserve their health and retirement benefits. The opinions are those of the writer.

SFERS v. CCSF

As you may be aware, the San Francisco Employees' Retirement System filed their opening brief with the appellate court on July 28, 2017. The City and County of San Francisco requested a 60-day extension to file its response brief, which is now due Oct. 28—or sooner. As soon as CCSF responds, SFERS will have the opportunity to submit a reply brief. (I know it can get confusing!)

Within 14 days after CCSF's reply brief, we, the POB, can file an amicus brief. Because an amicus brief should not simply repeat the arguments from the parties, it allows us to focus on other issues, like the larger ramifications that the potential outcome of this case may have on a group of pre-1996 city retirees.

Health Service System

HSS is still in the process of searching for a new director. Also, by now you should have an idea of which plan you want to select for 2018. Remember: "You are your best advocate."

We understand that there was an excellent attendance at the RECCSF Annual Health Fair. If you attended and were able to receive your free senior flu shot, please thank RECCSF President Claire Zvanski. She, and a group of other RECCSF volunteers, put a significant amount of hours into organizing the fair, as well as all the other work they perform for

RECCSF and city retirees. A little thanks goes a long way!

SFERS Retirement Board

The fossil fuel issue is still at the "call of the chair" as to when it will be on the agenda. You all know POB's stance on this, but, with what is happening all around us today, it now seems somewhat trivial.

POB Reorganization

It's still a work in progress, but we will keep you updated with progress reports.

Final Thought

All of us have been affected in some way by the recent catastrophic events that have been happening across the nation. Whether it be in the southeast, Las Vegas, or close to home in Northern California, most of us know someone who has been impacted in some way. POB hopes and prays for their safety and quick recovery.

Remember: "United we stand, divided we fall."

Annual Firefighter Toy Program

If you can, please bring **new** unwrapped toys to the Dec. 13 holiday party, to help disadvantaged kids have a happy holiday. (Checks payable to SFFD Toy Program are also gratefully accepted.)



If you are unable to attend, please feel free to drop off your donation at any San Francisco Fire Station.

New Bylaws change!

Active employees within five years of retirement are eligible to join RECCSF.

Membership and Subscriptions

for retired city employees as of July 31, 2015

Membership application: www.sffretirees.org; email: reccsf@att.net.

Active city employees within five years of retirement are eligible to join RECCSF.

- \$48, annual
- \$600, lifetime (payable over four months in four payments of \$150 per month, or annually over four years in increments of \$150 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, or

Sheila Mullen, editor, RECCSF office, 3915 Irving St., San Francisco, CA 94122-1294

Telephone: 1 (415) 681-5949, Fax: 1 (415) 681-5398

Best Practices for Personal Safety

(Abridged Information from SF Safe)

Submitted by Ray Favetti

To maximize your personal safety, take a minute to plan and prepare for safety before leaving home.

Limit your valuables by carrying only what you need for the day. If you must carry large sums of money or personal items, consider placing them close to your body.

Never leave valuables unattended.

When on the street be alert and aware at all times. Walk with confidence and purpose. Most victims will be targeted when they appear not to be paying attention to their surroundings.

A handbag should not be strapped across your body. It should be carried under the arm and released when grabbed. This will prevent you being pulled to the ground in an assault.

Have your cell phone easily accessible in case you need to call 911. Keep your cell phone fully charged at all times.

It is a good practice to let someone know your itinerary and the time you are expected to return.

There is safety in numbers. Make every effort to walk with others when leaving a building or location. Walk well-travelled, well-lit streets. Do not take short cuts through parking lots or alleys.

Get to know the stores and public buildings along your walking route.

Digital music players (and iPhones) are a common target of thieves and robbers. Be wise about where you can choose to use it in public. Wearing your headphones or ear buds greatly reduce your ability to hear and distracts you from potential dangers.

If taking public transportation, have your money or Clipper Card ready. Do not fumble. Never discuss personal information (money, account number, etc) near strangers. There is a good chance that someone could overhear and act on the information.

ATM transactions should be made inside a store or at an ATM that is well-lit and visible. Shield the keypad

as you enter your PIN. Have your card ready and do not count or display your money. Put your money away in a pocket or purse immediately. Take your receipt with you.

Trust your instincts. If you feel uncomfortable or threatened see help immediately. A whistle is a great device to carry.

Protect your vehicle from theft. Always lock your doors and glove box. Never hide a spare key on your car. Never leave valuables (GPS, phones, laptop computers, purses, coins, jewelry, wallets etc.) unattended in your car. When possible, park your car in well-lit areas with lots of traffic.



RECCSF Officers

Claire Zvanski, President
Mary Anne McGuire-Hickey, First Vice President
Linda Tabor-Beck, Second Vice President
Bonnie Bompert, Secretary
George Lau, Treasurer
Leo Martinez, Sergeant-at-Arms

Board Members

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Carol Cochran
Thomas Dang
Steve Green
Adlai "A.J." Jew
Sharon Johnson
George K. Lau
Stephanie M. Lyons
John Madden
Leo Martinez

Raymond Mason
Jerry Maxwell
Mary Anne McGuire-Hickey
Sheila Mullen
Tim O'Brien
Beverly Pardini
Linda Tabor-Beck
John "Skee" Tostanoski
David Williams

How to Protect your Identity after a Major Data Breach

Your Friends at San Francisco Federal Credit Union

How do you know if your personal information was stolen? In the Equifax data breach of September 2017, hackers reportedly accessed up to 143 million Americans' social security numbers, birth dates, credit card numbers, and more pieces of sensitive information.

Are you curious as to whether or not you're one of the victims? Don't wait until you're hit with a major bill for unrecognizable purchases made in your name. Here are some effective ways to make sure that you're safe:

Check your credit report

Every consumer is allowed to access a free copy of their credit report annually at annualcreditreport.com. Your report will show information about you from the three major credit reporting agencies; Experian, Equifax, and TransUnion. Review everything. You'll want to look for unidentified accounts or loans in your name, and inaccurate information. (These are signs that someone has stolen your identity).

Place a freeze on your files

When you freeze your credit files, you make it impossible for new accounts to be opened in your name. Of course, this could be problematic for your own finances, so only take this step if you feel confident that someone is trying to abuse your identity. Also, keep in mind that a credit freeze doesn't prevent charges from occurring on existing accounts.

Sign up for fraud alerts

Think you might've been victimized but don't want to choose the nuclear option of a credit freeze? Place fraud alerts on your credit files. With fraud alerts, creditors are required to verify that anyone trying to open a line of credit in your name is truly you.

Visit Equifax's website at Equifax.com. To help victims of the data breach, Equifax created a dedicated website. Whether or not you were impacted by the hack, you can sign up for free credit monitoring for a year. For anyone who suspects that their finances are vulnerable, it might be

a good way to maintain peace of mind.

San Francisco Federal Credit Union is always here to help. Please visit any of our branches, or call us at 1 (415) 775-5377.

This article is provided courtesy of our financial partner, BALANCE. Through BALANCE, San Francisco Federal Credit Union members have access to personal financial counseling—at no charge—at 1 (888) 456-2227, or www.balancepro.net.



Holiday Party Donations Needed!

RECCSF is seeking donations for our Dec. 13 annual holiday party raffle.

"Cash is king," and **new** donated items are also welcome for the raffle.

If you can help, please leave a message by Nov. 24 at the office:

reccsf@att.net

or

1 (415) 681-5949.



I want to know!

Join

RECCSF

Retired Employees of the City and County of
San Francisco



We need member photos and notes!

Since our general membership meetings are now scheduled bi-monthly, our editor will welcome notes from and personal photos of our members—at work or play—to be published in *News & Views* in non-meeting months.

For photos, include captions with member name and activity description, and email to sheilamullen@mac.com. For notes, we are especially interested in hearing from members located outside the Bay Area, California, or United States.

Items suitable for publication will be printed as space allows.

Editor's Note:

We urge more submissions from our members—both letters to the editor and articles—that reflect the varying opinions of *all* our members on issues of interest to all city retirees. Submissions are printed on a space-available basis and subject to being edited for grammar, length, and appropriate language; but *never* rejected for opinion.

Contact information for Retirement Board Commissioner Al Casciato

Members are invited to contact Commissioner Al Casciato with any retirement questions at al.casciato.sfers@sfgov.org.

All questions will be handled in a confidential manner, and referred to staff—if necessary. Remember: When in doubt, *ask!*

News & Views

November 2017

Volume 118, Number 10

Sheila Mullen, Editor

Office: 1 (415) 681-5949

Office email: reccsf@att.net

Executive Board Meeting

Tuesday, Nov. 21
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

December Deadline:

☛ Friday, Nov. 17, 5:30 p.m.

Please email your submissions to:
sheilamullen@mac.com.

Letters to the editor and opinion pieces are welcome.
All submissions subject to further editing.

Visit our website:

sfretirees.org

RECCSF office
email:

reccsf@att.net

3915 Irving St.,
San Francisco, CA 94122

Upcoming General Membership Meeting

Wednesday, December 13, 10 a.m.

Annual RECCSF Holiday Party

Mark Your calendar now!

New meeting location!

Scottish Rite Masonic Temple, 2850-19th Ave., at Sloat Blvd.

(Parking available in lower level garage.)