The current COVID-19 virus is affecting all of us. Both Governor Gavin Newsom and San Francisco Mayor London Breed have issued directives for everyone—particularly seniors—to “shelter in place” as much as possible for the foreseeable future. In that spirit, the following regularly scheduled meetings have been cancelled for the months of July and August. As the situation develops, regular meeting updates will be communicated to our members through “email blasts” and future editions of News & Views.

Stay safe!

RECCSF meetings:
General Membership Meeting
Editorial and Executive Board meetings
Electronic Zoom meetings as scheduled.
Membership Committee Meeting
Electronic Zoom meetings as scheduled.
Public Meetings:
Retired Fire Fighters and Spouses Association
Veteran Police Officers Retirement System
Health Service System
Health Service System meetings available at sfgov.org and SFGOVTV
UESF Retired Division
Contact: Rudi Faltus 1 (415) 956-8373 or uesfrd01@gmail.com
SEIU 1021 West Bay Retirees Chapter
Contact: David Williams to participate in Zoom meetings at: iamdhv@comcast.net or 1 (415) 939-5149.

By Mary Anne McGuire-Hickey and Claire Zvanski

This last rates and benefits session addresses the rates that impact Medicare retirees. Most rates reflect the permanent elimination of the federal Affordable Care Act health insurer tax (ACA HIT tax). HSS has nearly 30,000 Medicare retirees participating in MA (Medicare Advantage) plans that were developed in the late 1990s to address the shortcomings of the original Medicare program.

• Rates for retirees hired on or before Jan. 9, 2009, disability retirees, retirees hired on or after Jan. 10, 2009, and surviving spouses/domestic partners of active employees who died in the line of duty are not included in this report.

• The three dental plans offered to retirees will have reduced rates. These plans have no employer contributions, so the rates are based entirely on experience. The Delta PPO and the DeltaCare USA DHMO have a 1.75% premium reduction and the UHC Dental HMO has a 3% premium reduction. The Delta PPO plan includes a new provision for nitrous oxide and non-IV sedation at no additional premium cost.

• The UHC MA PPO (UnitedHealthcare Medicare Advantage) plan will have a 2.9% rate reduction with no benefit changes. In 2019, three benefits were added that remain at no additional premium costs. Those benefits are Silver Sneakers (fitness and gym memberships); transporta-
Health Service Committee Report
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 tion (24 one-way or 12 round trips to and from medical appointments); and post-hospital discharge meal delivery of up to 84 meals (annually). There is no premium cost for member-only. Members with dependents will see the rate reduction unless the dependent is non-Medicare.

- The Kaiser MA plan came in with a 5% increase and adds the post-hospital meal (84) delivery. The existing Silver and Fit fitness program continues, and transportation (24 one-way or 12 round trip) services will include wheelchair and gurney transportation. No cost to retiree only. Non-Medicare dependent rates will have a 3% rate increase.

- Kaiser multi-state regional rates for both early and Medicare retirees have reductions and increases. Rates for the Washington region are increased, while rates for the northwest (Oregon & southwest Washington) and Hawaii regions will have modest decreases. The benefits vary by region, as well.

- All plan rates include the VSP (vision) Basic Plan.

- There will be an RFP (request for proposals) issued for all active and early retiree health plans, only. Medicare plans are not included.

Retirement Committee Report
continued from page 1

liquidity management. The fund pays out about $500 million annually, which is about 2% of trust assets and grows an average of 4% annually. The analysis projected out three years. There were many questions from board members and an extensive discussion regarding the different scenarios. The final conclusion was that SFERS has sufficient liquidity and the worst-case scenario would require the trust to sell $1.8 billion risk assets to fund its liquidity needs over the next three years. Clearly, private equity has made the difference and is significant for the fund to meet its obligations.

Anna Langs also presented the recommendation to initiate a short-term cash release program for up to $250 million from the securities lending cash collateral reinvestment account with BNY Mellon, subject to additional reporting requirements and outlined procedures. SFERS does not pay for the credit facility unless it is utilized. The estimated cost is below 1% annualized payable for the duration and the amount of cash released. This credit facility is used solely for short-term liquidity management, and not for strategic long-term investment purposes. A securities lending cash release program is the most cost-efficient and operationally straightforward option currently available.

The new president is Leona Bridges and the vice president is Al Casciato.

Questions? Comments?
Contact Claire Zvanski at czvanski@gmail.com or Herb Weiner at h.weiner@sbcglobal.net.

June 16 Electronic Board Meeting Results.

- Treasurer’s Report accepted without objection.
- President Tostanoski appointed A.J. Jew as parliamentarian and Rich Bridygham as head of visual communications for electronic meetings.
- President Tostanoski appointed a committee to update the RECCSF Constitution and Bylaws. Committee members are: Bonnie Bompart; Jerry Maxwell; Mary Anne McGuire-Hickey; David Williams; and A. J. Jew.

RECCSF Officers

John “Skee” Tostanoski, President
Jerry Maxwell, First Vice President
David Williams, Second Vice President
Bonnie Bompart, Secretary
George Lau, Treasurer
Leo Martinez, Sergeant at Arms

Board Members

Sue Blomberg
Richard Bridygham
Carol Cochran
Thomas Dang
Ed “Rusty” Jepson
A.J. Jew
David Leeds
Stephanie M. Lyons

Ray Mason
Mary Anne McGuire-Hickey
Sheila Mullen
Tim O’Brien
Linda Tabor-Beck
Jean S. Thomas
Claire Zvanski
President’s Message

By John “Skee” Tostanoski

As I initially “grasp the reins” of becoming your new RECCSF president, I particularly wish to thank Mary Anne McGuire-Hickey for her inspirational leadership and generosity during the transitional period that she led RECCSF as its president.

We are currently living through an unprecedented period of tremendous challenges! As seniors, we are advised repeatedly to shelter in place as much as possible. The coronavirus can still be an active killer, especially for our highest-risk members. I hope that we all are taking the most responsible actions to secure our health and personal safety. I wish a long, healthy life for all of us!

Also, social unrest dominates the news every day, and has motivated me to reflect on my own background, how I was raised, and whom I aspire to become.

How am I treating others? How am I helping? Although facing these questions can be difficult and uncomfortable, they have motivated me to pick up the phone to reach out and try to make a difference for someone else. If I can help at least one more person right now, then I feel that I am becoming the person that I strive to be.

At this time, due to current government restrictions, RECCSF is challenged by its inability to conduct in-person general membership meetings. Even when those restrictions are finally lifted, in-person meetings may still not be an option for many of our high-risk members. Until there is a viable vaccine, many of our members will continue to shelter in place—a reasonable decision that I fully support.

I certainly miss the camaraderie of our meeting together in person—particularly, the exchange of ideas and fellowship—but this current emergency will eventually pass, and I look forward to the time when we can again congregate together.

Thank you in advance for your support. It is my sincere hope that we will continue to work together assiduously to ensure that our retiree benefits remain secure and protected.

If you have any questions or comments, or can donate some time to help ensure RECCSF’s continuing success, please feel free to contact me at sfskee1@gmail.com.

RECCSF is setting up a Facebook Page!

By Bonnie Bompart

RECCSF is setting up a Facebook page for the purpose of increasing our outreach to current members—as well to as other retired, and potentially retired, City and County of San Francisco employees—with regularly updated information on our financial and health benefits, as well as other issues that affect our wellbeing as retirees. An RECCSF member is initiating the setup, and I have volunteered to help monitor the site once the setup is complete.

I will definitely need assistance in monitoring the site—for now, at least one volunteer. Responsibilities include regularly checking that new postings display only appropriate, accurate, and courteous content. Helping to maintain the site can be done from your home computer and should require a minimum amount of your time. In addition, initial training will be provided by RECCSF to any willing volunteer(s).

RECCSF also needs a volunteer to create a unique and inviting Facebook graphics design.

Thanks in advance for considering supporting RECCSF by volunteering your services and skills for this project. Your assistance will help make a difference for us all!

If you can consider volunteering, or if you have any questions, please feel free to contact me at bbompart@mac.com.

New Member

Paul Koski  PUC (WPC)

Useful Phone Numbers

RECCSF Office
Email: reccsf@att.net  Website: sfretirees.org
Phone Number: 1 (415) 681-5949

Health Service System
Website: myhss.org
Phone Numbers:
Member services: 1 (628) 652-4700
Employee Assistance: 1 (628) 652-4600 (24/7)

S.F. Retirement System
Website: sfgov.org/sfers
Phone Numbers:
1 (415) 487-7000 1 (888) 849-0777

No July Zoom Editorial or Board meetings will be held. August Editorial and Board meeting results will be printed in September News & Views.
RECCSF Board Member Profile: Claire Zvanski

As told to Stephanie Lyons and John “Skee” Tostanoski

My “claim to fame” is that I was born in historic Children’s Hospital in San Francisco! (It’s now being closed by Sutter!) I was a “cold war” baby; in those days, my family were considered to be “illegal aliens.” We lived on Potrero Hill and I started school at Starr King. We moved away from San Francisco to “prove” to the immigration services that we were truly determined to become Americans.

We lived in Susanville where I began working at a young age by running the candy counter in my parents’ grocery store. Then we moved to Turlock, where I attended Sacred Heart School. We finally managed to work our way back to San Francisco via Daly City.

I attended St. Cecilia elementary school, Mercy High School, and then the University of San Francisco.

Politics and history were continuous topics of discussion at home, so I became a civics/history teacher. El Camino High School in South San Francisco and Star of the Sea grammar school students benefited from my talents.

Friends encouraged me to get a job with the city because the benefits were great! So, I resigned from teaching and began working for the city. Where else can you work for one employer with great benefits and also experience many varied professional experiences? I learned all about retirement, social services, the tax collector, sewer treatment, our water system (including Hetch Hetchy), community college, the MUNI railway, and finally the parking authority (MTA).

I also successfully ran for political office for the San Francisco Democratic County Central Committee and served several terms.

Along the way, I became an officer in SEIU 790 and was encouraged to run for the Health Service Board, on which I served 26 years. (I’ve now been elected unopposed for another term after a five-year break.)

I also belonged to IFPTE 21. As a result of my labor work, I’ve been a trustee on the San Francisco Labor Council, representing both SEIU (790 and 1021), IFPTE 21 and FORUM (Federation of Retired Union Members). I’m also a member of the Bay Area Leadership Council-American Red Cross, and have been a volunteer since the late ’70s in both medical and disaster services.

My goals for RECCSF have been to increase our membership, expand our advocacy with the city, and improve our retiree benefits. I invite you to join our board to help us reach these goals.

Five Ways to Avoid Getting Taken-in by An Auto Dealer

From Your Friends at San Francisco Federal Credit Union

Businesses are now reopening, including auto dealerships. Since 2021 autos are now being shipped to dealers in order to make room on their lots, dealers need to dispose of their 2020 inventory. In other words, this is a good time to score a car-shopping deal! Still, dealers are interested in getting the best deal for themselves—not you—so the following tips may be helpful:

- Do your research before visiting any auto dealer. Find out which kind of vehicle you want, determine your budget, and read up on customers’ reviews of your chosen auto. If you walk in uninformed, the dealer will quickly take advantage of your inexperience.
- Be ambiguous. Don’t give the impression to any individual dealer that you’re definitely buying: They won’t try their hardest to give you the best deal. You can even drop hints that you’ve already found several vehicles that you are seriously considering.
- Don’t agree to any “extras” for protection. Etching, rust-proofing and paint-and-fabric protection aren’t worth much—and they definitely aren’t worth the extra charges!
- Don’t automatically agree to all damage waivers you’re offered. Many are unnecessary and provide insufficient coverage. Do careful research on each service before signing up.
- If you have good credit, auto loans at the San Francisco Federal Credit Union can be as low as 0.99%, with no payment due for 90 days! Contact us to get pre-approved for a loan amount that works within your budget.

This article is courtesy of San Francisco Federal Credit Union, offering what large banks can’t. For more information, visit sanfranciscofcu.com/vehicle-loans, call (415) 775-5377 or stop by one of our branches.
Our RECCSF members
Our community

Stay home!
Stay safe!
An important message to our members

By John Skee Tostanoski, RECCSF president

There has been a potential data breach involving SFERS. Here is a link to a news story published on Wednesday, June 3, 2020: https://www.bleepingcomputer.com/news/security/san-francisco-retirement-program-sfers-suffers-data-breach/.

Only those persons on the database that was being used at the time of the possible breach will receive a letter from the San Francisco Employees’ Retirement System.

It is not known whether or not any data was actually compromised.

If you have received this letter—as did I—you will find that the retirement system is being very proactive in their response. SFERS is offering all exposed members a complimentary one-year membership of Experian’s Identity Works monitoring service. Page two of the letter contains detailed instructions on how to obtain this service, as well as the required activation code and engagement number. Your information was not contained in the file in question if you have not received a letter from the San Francisco Employees’ Retirement System.

SFERS Retirement Board Commissioner Al Casciato wants to remind all system members that:

- Retirement system personnel will never call you to ask for personal information.
- If you receive an email—allegedly from the retirement system—do not open any file. If you do, do not enter any personal information. This could be a scam.
- The system is also requiring that all members reset their password prior to accessing their SFERS account.

RECCSF once again is reminding members that it is important to check your credit reports, bank statements, and online accounts for accuracy. Be aware that banks have a time limit for reporting fraudulent charges.

Once, each 12 months, you are entitled to receive free credit reports from each of the three credit reporting agencies—Equifax, Experian, and TransUnion. Protect yourself if you are not planning to make purchases that require a credit check.

A smart action that you may want to consider is freezing your credit reporting accounts. This means that no one—not even you—can access your accounts unless you unfreeze the account, which is a lengthy and complicated process.

RECCSF cares about your welfare and—since this is a possible breach—we hope that this will not affect any of our members.

We must all be diligent with monitoring our credit; otherwise it could cost us dearly!

Update on POB Charter Amendment Issue

By Claire Zvanski

Our colleagues on the Protect Our Benefits (POB) Board have been working on a charter amendment for the November ballot that would restore the supplemental COLA to those city retirees who retired on or before Nov. 6, 2006. We call them “pre-96ers.” POB conducted a poll at the end of 2019 and discovered great support for this legislation.

Then, the COVID 19 pandemic hit! Sad to say, that changed everything! The POB board—which includes several RECCSF board members—discovered that support for such a ballot proposition would likely fail at this time and that no member of the board of supervisors would agree to put this on the ballot for us. So, the POB board cancelled the campaign and has withdrawn the proposed charter amendment for the November 2020 election.

The issue remains that the “pre-96ers” deserve to have the supplemental COLA restored to them. So, POB and RECCSF are not giving up! We will all wait until the next election and review our options. The object is to restore this benefit. We will not give up. We must just postpone action for now.

Editor’s note: We urge more submissions from our members—both Opinion pieces and articles—that reflect the varying opinions of all of our members on issues of interest to city retirees. Submissions are printed on a space-available basis and subject to being edited for grammar, length, and appropriate language, but never for opinion.
Membership and Subscriptions
for retired city employees

Membership application: www.sfretirees.org; email: reccsf@att.net.
Active city employees within five years of retirement are eligible to join RECCSF.

- $68, 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
September Deadline:
- Friday, Aug. 14, 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

Note to members:
Please keep RECCSF updated with changes in address, phone number and email.

Executive Board Meeting
All in-person board meetings cancelled until further notice. Your RECCSF Executive Board is meeting by Zoom for the foreseeable future.

I want to know!
Join
RECCSF
Retired Employees of the City and County of San Francisco