Health Service Committee Report

By Claire Zvanski

Although the mayor has reopened city hall, please note that the 1145 Market St. location is not open! Health services and retirement offices remain closed.

Supervisor Connie Chan is now on the HSS board. President Stephen Follansbee, M.D. and Vice President Chris Canning were re-elected to their positions for one more year.

Lawsuits:

- UFCW & Employers Benefit Trust v. Sutter Health (2014) joined by the People of the State of California ex. Rel Xavier Becerra v. Sutter (2018) has been settled and HSS submitted a claim. Catherine Dodd, retired SF-HSS director, was among the experts who were deposed for the trial;
- Sidibe v. Sutter Health (2014) remains unsettled; and
- Blue Cross Blue Shield Association class-action suit. There’s a $2.67B settlement, but HSS is not a member of the class as it is a government employer. If an HSS member had this insurance from another employer, follow the directions provided in the notice.

HSS is meeting weekly with Delta Dental to address a number of member concerns including, but not limited to, many dentists in certain geographical areas resigning from the network, confusion between PPO and premier networks, and the SmileWay Wellness Program remaining underutilized and confusing to members and providers. Staff is developing “new retiree” videos.

Retirement Committee Report

By Claire Zvanski

The SFERS Board adopted the following vision statement, as recommended by the Governance Committee: “The Vision of the San Francisco Employees’ Retirement System is to be a trusted, leading edge, financially sound, well-governed, dependable, ethical and transparent pension plan.”

This was a very exciting meeting as the investment returns are the highest that they have ever been. There is $33.8 billion in the fund as of May 31, 2021. CIO Bill Coaker reported that the fund has more than $34 billion as of June 9, 2021. That is a fiscal year return rate of 30.6%. So, “if the good lord’s willing and the creek don’t rise…” it is highly probable that there will be a supplemental COLA for the post-'96 retirees (my personal observation).

Diversification remains the reasons for such incredible returns and manager selection. Mr. Coaker more specifically cited private equity investments, plus looking toward new economy themes such as technology, software, the digital transformation, cloud computing, internet security, biotech, genomics, and more broad convergence of technology and medical science and innovation.

In actuarial terms, the fund is at 100% funding value. It continues to rise as the returns remain high. By the meeting date, the value was 110%, but the issue that remains for many of us is the market value. That is the threshold value stated in Proposition C that impacts the pre-Nov. 6, 1996 retirees and a supplemental COLA. The Cheiron Actuarial Valuation Report places that value at 90% as of June 2020 and this...
Health Service Committee Report
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to help guide members to secure retiree benefits. Staff is also
developing guides and booklets for plan year 2022 in prepara-
tion for open enrollment. Mental health remains primary
during this “recovery” period; counseling is encouraged.
The trust fund remains in good shape and the general
fund administrative budget was successfully negotiated
through the mayor’s office and is now at the board of su-
pervisors. There are no net changes in the year-end balance.
The rates and benefits process concludes with this
meeting and joins the budget June 22, 2021 at the board of
supervisors. Hearings will begin in July.
Medicare retiree and Kaiser Multi-Region Retiree Health
Plan rates were adopted, which include non-Medicare
retirees, plus dependents. Washington, Northwest, and
Hawaii are the regions. This is also the first time that the
charter changes in employer contributions based on years
of service is being applied to those hired on or after Jan. 10,
2009 (who are now retiring). The five-year vesting with full
benefits no longer applies. Both early retirees (non-Medicare)
and Medicare retirees with dependents have fewer than 100
persons in each category.
Kaiser’s Senior Advantage plan rates were also adopted.
Kaiser presented a 10.8% premium reduction. It was also
noted that Kaiser reconciles any differences between the
2022 rate provided today and the ultimate final 2022 rate
next spring and will apply the difference to the 2023 rates.
The goal is to have the actual rate as close to the initial esti-
mate as possible since the Medicare population is risk rated.
The UnitedHealthcare (UHC) Medicare Advantage PPO
rates are part of a two-year commitment of a 1.2% increase in
year two on a status quo basis. UHC will also continue to be
the administrator for its “split families,” wherein one mem-
ber is Medicare eligible and enrolled in the UHC MAPD plan.
The other members will continue to have the same plan
choices for non-Medicare family member enrollment: Blue
Shield Access Plus, BSC Trio, and UHC Non-Medicare PPO plan
(Choice Not Available PPO plan). Silver Sneakers,
transportation services and post-discharge delivery up to 84
meals consecutively are included. Mixed Medicare family
enrollment (split families) will not be available in 2022 for the
non-Medicare Health Net CanopyCare plan.
Active employees who take advantage of the (FSA) Flex-
ible Spending Accounts (Section 125 Cafeteria Plan) are
now allowed to increase their dependent care deductions
to $10,500 if they earn $130,000 or less. This complies with
the American Rescue Plan Act (ARPA) signed into law on
March 11, 2021.
The board reviewed the HSS Medicare evaluation and
planned release of Medicare Advantage Plan request for
proposals for 2023. The actual RFP will be reviewed in
August. Kaiser is exempt from this process as there are no
comparable providers.
Finally, the board voted to cancel the July 2021 meet-
ing. Please call HSS Member Services for help with plan
problems.
Questions? Comments? Please feel free to contact Claire
Zvanski at czvanski@gmail.com.

Retirement Committee Report
continued from page 1
2020 Valuation Report was adopted. The review and accep-
tance of the July 1, 2021 Supplemental COLA Analysis will
be presented at the Sept. 8, 2021 board meeting.
The Investment Committee reviewed the Canadian Pen-
sion Model at its May 19, 2021 meeting. It is worth reviewing
the SFGOVTV archives. The next Investment Committee
meeting will be held on July 21 at 1 p.m., and it will include
updates on the real assets, private equity, private credit port-
folios, as well as a liquidity analysis and pacing scheduled
for private markets and SFERS co-investments. Tune in to
learn more about SFERS investment strategies.
The Deferred Compensation Plan is also doing very well.
Funds are at over $4.7 billion. This was the first meeting for
newly appointed Commissioner Shruti Gandhi who com-
plimented Director Diane Chui Justen, and inquired as to
the marketing practices of the program. It was also pointed
out that this plan does not offer “matching funds” as would
be found in private employer plans. It is purely voluntary
and can also be used as supplemental funding to alleviate a
shortfall at the time of retirement.
Director Jay Huish reported that the department budget
has been submitted to the board of supervisors and will be
scheduled for the July budget hearings. No issues or concerns
have been mentioned.

Deputy City Attorney Robert Bryan featured an
educational presentation of fiduciary duties. It was very
enlightening and timely, given the new commissioner ap-
pointment.
The governance committee presented an update of board
policies with recommendations including terms of reference
and a number of other policy amendments. It is prudent to
review these rules, terms and policies on an “at least every
five years” basis.
Leona Bridges filled the board member “good of the
order” with a review of her term and a huge “thank you” to
the board and staff for all the support she was given during
her term as president. She continues to serve on the board
and commented that she enjoys serving and looks forward
to being able to help support the newly elected officers.
While one of the closed session issues listed was the
“public employee appointment/hiring” (position to be filled:
executive director), no report or comments were given and
it was voted to “not disclose.”
Finally, there was the election of board president and vice
president. Al Casciato was elected president and Supervisor
Ahsha Safai was elected vice president. Congratulations to
both from RECCSF!
RECCSF looks forward to receiving Jay Huish’s member-
ship application soon!
Questions? Comments?
Contact Claire Zvanski at czvanski@gmail.com, or Herb
Weiner at h.weiner@sbcglobal.net.
President’s Message

By John “Skee” Tostanoski

I was so impressed by our latest presenter at our June 9 Zoom electronic General Membership Meeting. New San Francisco City Administrator Carmen Chu led the swearing-in ceremony for our officers and board members and did a presentation about her responsibilities and priorities. Her presentation was wonderful, and her clarity and knowledge were inspiring. All her remarks came across in a positive manner without any political jargon. It felt much like she was sitting in our living rooms with us, we were having a discussion, and she was speaking her mind.

I felt much respect for Carmen, and she made me feel like I was in good hands. All of our political speakers could profit from following her example. (It also made me wonder whether or not I was ever that sharp or had ever demonstrated that kind of clarity in speaking).

I also wanted to thank the Program Committee members for all their hard work to ensure that this meeting worked smoothly! Great job!

If you are a member of RECCSF you have the opportunity to attend our Zoom electronic general membership meetings either on a desktop or laptop computer, or a smart phone. This has become a monthly informational meeting, along with offering presentations that affect us as seniors and retirees. Just send me your email address and I will add you to our invite list and you will be sent invitations with links to all the meetings.

We have been recording these meetings and emailing an additional link afterwards so members can review, at least, our invited speakers’ presentations. Our goal is to provide you with information that can be helpful not only in regard to our retiree city benefits, but also with our personal lives and safety issues.

The media is announcing daily how the Covid pandemic is evolving. Sheltering in place looks like it may soon not be the norm for most people. I fully respect that we hold many differing opinions and viewpoints on recommended pandemic behaviors. Because of the situation inside my personal “bubble,” I will continue to wear my mask when I am around others. I’m hoping in the near future my bride will be well enough so that this strategy will no longer be necessary.

We are surrounded by so much cynicism and bombarded by negative news that it can easily affect me. There are many, many ways that people can maintain their resemblance of goodness, friendliness, kindness and hopes of making the world a better place. I recently read an inspirational short piece by Max Ehrmann entitled Desiderata (readily available on the internet).

I also often read a small pamphlet entitled Bits and Pieces that contains inspirational quotes and short stories. I always think better and am inspired by these works, and my hope is that we all are able to be inspired!

Today, I am going to catch up by calling a friend I haven’t talked with for a while. Also, I am going to finish a small outstanding project, as well passing on one of the items in my home that I haven’t used for some time to someone else who can appreciate it. I am blessed to have been given more than I’ve needed.

Again, if you would like to receive an invitation to our next Zoom electronic general membership meeting, or have any comments or questions, please feel free to contact me at sfskee@gmail.com.

June 15 Zoom Electronic Board Meeting Results

- Accepted Treasurer’s Report.
- May 18 board meeting minutes accepted without objection.

Friends of RECCSF

By Linda Tabor-Beck, Frugal Few chair

We thank the following RECCSF members who so generously gave donations this past month. Please note that all current life member contributors’ names are denoted with asterisks.

Jean Thomas*
William Carle*
Claire Zvanski*
Bonnie Bompart*
Rosemarie and Michael Cologne*

July/August 2021
Following is a sampling of RECCSF members in attendance at the RECCSF June 9 Zoom Electronic General Membership meeting.

City Administrator Carmen Chu conducted the installation of RECCSF 2021/2022 officers and board members, gave an excellent presentation on the role of city administrator and her priorities in office, and conducted an insightful Q & A session afterward with RECCSF members. Email contact address for Carmen Chu’s assistant, Nicole, at nicole.agbayani@sfgov.org.

RECCSF President John (Skee) Tostanoski did a magnificent job of keeping the highly successful program on track and on time.
The RECCSF Watchbird
I don’t like to ask for money!

By RECCSF President
John “Skee” Tostanoski

When I now receive financial requests from my favorite membership organizations after having religiously paid my dues, I no longer spend much time wondering why they may be requesting additional funds.

As well as raising five children of my own, in addition to periodically offering shelter to other young at-risk family members, I’ve always been a fulltime wage earner without the time to volunteer personally in the running of any of my favorite organizations.

Now that I have retired, and my children are raised with families of their own, I am able to dedicate more of my time and energy to RECCSF.

I began my involvement as a volunteer executive board member. Since ultimately moving on to vice president and president roles, I have discovered firsthand the reasons why most nonprofits need to vigorously solicit additional donations. RECCSF is no exception. That is why News and Views often contains special financial need reminders.

RECCSF has no paid staff. All necessary management functions are performed by our dedicated volunteers. Ongoing expenditures include office rent, utilities, News and Views production costs, and the Wild Apricot computer program for collection of dues and circulation of critical notices of interest to members.

Many executive board members, including myself, are continuously donating materials and funds to help address our ongoing costs, such as: Zoom meeting production expenses, physical mailing expenses to elected officials supporting RECCSF goals, and more.

In addition, your board has pruned expenses in every possible way in order to continue our mission as the frontline defenders of your critical city retiree health and financial retirement benefits.

Frankly, our continuing existence as your advocate is now dependent on your help. I, as your president, am asking those who value our mission to keep members informed about critical retirement issues to please donate whatever you can afford to continue to keep RECCSF viable now and into the future.

Thank you in advance for your help, and I hope to see many more of our members’ names listed soon in future News & Views Friends of RECCSF columns.

Useful Contact Information

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

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

Health Service System
Website: sfhss.org
Phone Numbers:
Member services:
  1 (628) 652-4700
Employee Assistance:
  1 (628) 652-4600 (24/7)
Toll-free: 1 (800) 541-2266
Fax: 1 (628) 652-4701
Benefits: sfhss.org/benefits/retirees

Health Service Quick Links
Blue Shield HMO Plans
https://sfhss.org/access-hmo-blue-shield-california
Kaiser Permanente HMO
https://sfhss.org/kaiser-permanente-hmo
City Plan & City Plan 20 PPO
https://sfhss.org/unitedhealthcare-ppo-city-plan
UHC Medicare Advantage PPO
https://sfhss.org/uhc-medicare-advantage-ppo
Dental and Vision:
Delta Dental
https://sfhss.org/delta-dental-ppo
UnitedHealthcare Dental
https://sfhss.org/unitedhealthcare-dental-dhmo
DeltaCare USA
https://sfhss.org/deltacare-usa-dhmo
VSP Vision
https://sfhss.org/vsp-vision-plans

RECCSF 2021 General Membership Meeting Dates at 10 a.m.
  Wednesday, July 14
  Wednesday, Aug. 11
  Wednesday, Sept. 8
  Wednesday, Oct. 13 (health fair)
  Wednesday, Nov. 10
  Wednesday, Dec. 8 (holiday party)
Five Ways to Use a Personal Loan This Summer

From Your Friends at San Francisco Federal Credit Union

Summer can be super-expensive. Before you start “swiping the plastic” to pay for everything, consider taking out a personal loan. The application process is rapid, and you don’t need flawless credit in order to identify a good rate. We also offer fantastic terms, with interest rates as low as 1.99% APR.

We have outlined several ways to help you responsibly use a personal loan this summer.

Getting married
If you’re “tying the knot” this summer, use a personal loan to fund larger wedding expenses, such as your ring, wedding dress or venue, or to cover the smaller costs, such as the flowers and photographer.

Funding a move
Summer can be an ideal time for household moves but moving costs can be prohibitive. Taking out a personal loan to help cover the costs can make your move a lot less stressful.

Funding a dream vacation
Now that we can travel again, are you dreaming of a luxury summer vacation, but don’t have the funds to pay for it? It can still happen with the help of a personal loan. You’ll have a payment plan that you can afford, and you’ll finally be free to enjoy that get-away you’ve been dreaming about ever since COVID limited our lives.

Renovating your home
Whether you want to give your kitchen a makeover or turn your garage into a guest suite this summer, a personal loan can make it possible. This is especially true if you don’t have a lot of equity in your home, and may not be a good candidate for an equity loan.

Funding medical expenses
If there are medical procedures you’ve been avoiding getting accomplished because they’re not covered by your health insurance plan, consider a personal loan for getting them done this summer.

This article is courtesy of San Francisco Federal Credit Union. For more information, visit sanfranciscofcu.com, call 1 (415) 775-5377, or stop by one of our branches.

A Good Read

By Herb Weiner

Do you remember the air raid drills in school, or the McCarthy period wherein some citizens were falsely accused of being Communists? Certainly, you must remember the Korean War and the Cuban Missile Crisis—these events frightened us all.

While these events happened many years ago, they were crucial segments of the Cold War era—the central conflict of the 20th century.

Jeremy Isaacs, the producer of the series The World at War, and Taylor Downing have collaborated on writing Cold War, a nicely balanced work of this period that so shaped our lives.

While I might have some differences with this excellent work as one who was an antiwar demonstrator, it gives weight to both sides with a good bibliography for future reading.

One of the problems we face as the senior generation is passing on the knowledge of our times to those who will follow us. Most of the younger generation, while promising in their liberal and tolerant views, have little knowledge of the 20th century, especially the Cold War. This is a work that will inform them.

You may wish to read this book, and perhaps pass it on or order it for relatives and friends. Advice of caution: The revised work of this book came out in 2008 in paperback. Upon ordering it through internet websites or purchasing it at your favorite bookstore, be sure to get the second, expanded edition.

An interesting DUI case

By Harry Lew

While being employed as a court room clerk at the Hall of Justice in San Francisco, I had witnessed many horrible criminal cases, such as: murders, prostitutions, pornographies, and illegal drugs.

Sometimes, there were interesting and humorous cases. One that stands out vividly in my memory was the last case of a court session. The defendant was brought in for a DUI and driving backward on a busy one-way street, resulting in property damages.

The defendant stood facing the judge with his body covered with a blanket. The judge asked him his name, and he replied, “Jim Jones.” The judge asked him why he was covered with only a blanket and the defendant replied that the prison garment was dirty, then suddenly dropped the blanket, and in a completely naked state turned around facing all observers.

A boisterous commotion filled the court room, and the bailiff rushed over to cover the defendant with the blanket. (The defendant was well endowed with a body of a Greek warrior.) A young blonde woman felt flat down on the floor, moaning.

The court reporter, Bob, leaned over to me and whispered, “Harry, be sure to stamp the item as defense exhibit number nine.” We both winked at each other and smiled.

The judge yelled loudly, “Order in the court,” and furiously pounded his gavel.

After it quieted down, the judge sternly looked at the defendant and said, “Mr. Jones, you have created a serious court disruption and will be sentenced and punished according to the court’s judgement. You will be sentenced for the DUI and driving backward on a busy one-way street.

The judge asked, “Which school did you attend?” The defendant replied, “Penn State.”

The judge then ordered, “You went to Penn State and you will go to the State Pen for 90 days, plus $10,000 fine, no bail. Court adjourned.”

(It was later determined that the young blonde woman was the defendant’s girlfriend.)

Wow, that was an interesting case!
Membership and Subscriptions
for retired city employees

- **$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* 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@me.com.*

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

Visit our website: sfretirees.org
RECCSF office email: reccsf@att.net
3915 Irving St., San Francisco, CA 94122

Zoom Electronic Executive Board Meeting
All in-person board meetings cancelled until further notice. Your RECCSF Executive Board is meeting by Zoom for the foreseeable future. The next Executive Board meeting will be held on Tuesday, Aug. 17, at 10 a.m.

News & Views
*September Deadline:*
☞ Friday, Aug. 13, 5:30 p.m.
Please email your submissions to: sheilamullen@me.com.
Letters to the editor and opinion pieces are welcome. All submissions subject to further editing.

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

News & Views
July/August 2021
Volume 122, Number 6
Sheila Mullen, Editor
Office: 1 (415) 681-5949
Office email: reccsf@att.net

Upcoming Zoom Electronic General Membership Meeting

**Wednesday, July 14, 10 a.m.**
Tomi Kato of the San Francisco Fire Department will address the membership on the SFPD’s fire prevention/education team.

**Wednesday, Aug. 11, 10 a.m.**
Health Service System Executive Director Abbie Yant will address the membership on current Health Service System updates.