



# Contra Costa County Retired Employees Association

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*Representing the Past, Present & Future*

Fall 2018

## President's Message

**Newsletter Improvements:** With this newsletter, we have even more upgrades, and I am really impressed with the job that the Contra Costa Print Shop staff are doing. We plan to continue with additional improvements, so if you think of any information you would like to see on a quarterly basis, please don't hesitate to contact us at (855-522-2732), or email me at [mesloan1@aol.com](mailto:mesloan1@aol.com).

**Good News For A Change:** Each quarter, as I am preparing the newsletter, I check the retirement board's meeting packet for a list of those retirees who have passed away during the previous quarter. This month, out of 54 deaths reported, not one of them was a CCCREA member. While this is extremely good news for our membership, it points to the fact that there are an awful lot of retired county employees who are not members of CCCREA.

Please help us to make all county retirees aware of who CCCREA is, and what we can do for them as members. If you know of any of your fellow employees who are not members, let them know they can reach us by phone, snail mail, email or online to get membership info. I will personally send out a packet of our benefit information to them.

**Speaker for the September Luncheon:** We will have two speakers for our luncheon in September. Tim Price, the Chief Investment Officer (CIO) for the Contra Costa County Retirement Board will give us an overview of the investment decisions made by the retirement board during the past year, and tell us what we might expect in the future. Tim's job is extremely important because his decisions will affect the future of our benefits.

We will also have a representative from the Healthcare Insurance Counseling and Advocacy Program (HICAP). Leah McIntosh has been a guest speaker in the past, and was very warmly received by our members. HICAP has knowledge regarding the various Medicare Supplemental Programs, and will be able to advise us of the different programs offered.

She will be able to answer questions about enrolling in Medicare, and/or making changes to your current policy. Since our meeting will closely coincide with the Medicare Open Enrollment period (October 5th thru December 7th), we believe this information will be very helpful to our membership. Also, Leah can advise you as to whether a Long Term Care Insurance policy would be beneficial for you.

Leah mentioned that she may not be able to answer any questions about 2019 Medicare benefits since our meeting is a month prior to HICAP receiving this type of information.

**Scholarship Recipients:** At our June Luncheon, we were very proud to have two of the four scholarship award winners present, and all four of the sponsors. All of the applicants had outstanding credentials, and as an example, one carried a 4.63 GPA, and had already been accepted at four different universities.

Samone Anderson was sponsored by her Aunt, Aniese Jackson; Isabell Mercurio was sponsored by her father, John Mercurio; Johnathon Souza was represented by his grandmother, Kathy Souza. His mother, Faith Souza, was also in attendance. Our fourth recipient was Alyssa Telles, who was sponsored by her grandfather, Jerry Telles. Jerry is our retiree representative on the Board of Trustees at the Contra Costa County Employees Retirement Association. Jerry also had the good fortune of being able to attend an awards banquet at his granddaughter's school, and he personally presented Alyssa with her CCCREA scholarship award. (Also, please look for Jerry's article in this newsletter on Page 7).

**REMINDER:** We will start accepting applications for the 2019 scholarships on January 1st, and today is not too early to try to motivate your applicant to get started gathering the necessary information for the application. The application and instructions are available online at [www.cccrea.info](http://www.cccrea.info), or you can contact us at the address and phone number listed in the heading of this newsletter.

*(President's Message Continued from Page 1)*

Please make sure your scholarship applicant reads the requirements thoroughly and understands them. Failure to adhere to the requirements could lead to the application being rejected. One of the most important requirements is that the grade transcripts must be official and sealed upon receipt by the scholarship committee.

**Volunteers Needed:** I have made this request in the past, and have received almost no responses from over 1,600 members. Now it is more of a plea, because if we don't have a few people willing to step forward to help manage this association, CCCREA as you know it today, may cease to exist. Please read the article on Page 4 which explains why the need is so grave, and a description of the duties of the officers and directors on your Board.

**Legislative Report:** Our Legislative Report (see page 6) is compiled by Art Goulet, the Legislative Chair for the CRCEA. I try to go through it and glean the information that I consider relevant to our members. However, after the last newsletter (the report was 10 pages long), I received a few comments stating they felt there was too much information in the report which was of little interest of CCCREA members. I agree, and will make sure the report only covers the information relevant to our membership.

Starting with this newsletter, the Legislative Report will be much shorter, but for those who would like a copy of the complete report, you can email me, and I will send it out immediately.

**Associate Memberships:** Your Board members are continuing to meet with county employees who have advised the retirement office that they may be retiring soon. The retirement office provides an orientation seminar regarding their upcoming retirement and provides them with information regarding their benefits and the process for completing required forms.

These meetings take place almost monthly, and the staff at the retirement office has graciously allowed us a few minutes prior to the start of the meeting to make a presentation. We let them know who we are and what the benefits are for being a member of CCCREA.

I wrote in the last newsletter that your CCCREA Board recently approved a bylaws change which will allow these employees to become an Associate Member if they are one to three years from retirement. During the last three orientation meetings, I have received an interest card from 30 people who would like additional information about being a part of this CCCREA program. Letters and applications are scheduled to go out immediately.

**Luncheon Entrée Substitutions:** Over the past few luncheons, we have been having more and more people requesting an entree different from those offered on our flyer for their luncheon. As of the September luncheon, we can no longer allow this option.

Tony has been able to keep our prices down because we use a 'prix fixe' menu. That is, he and his chefs know ahead of time how many meals of each type have been requested. By doing this, his work load is diminished, and he can order the planned items in bulk and not worry about spoilage. If you find you do not want to have one on the entrees offered on the flyer, you can order from the menu, but we cannot offer that choice at our discounted price of \$14.00.

If you have ideas for a change in entrée, we will try to accommodate your request for the next luncheon. You may have noticed that the dressing on the salad was changed last time due to a member's request for something different. We have also been alternating between a chicken and a fish entrée. The New York steak is a staple, and is ordered by well over half of the attendees at each luncheon.

**CalPERS Long Term Care Litigation Updates - Judge Denies Motion to Decertify the Class**

By now, if you are a member of the class action, you should have received your check for \$64.49 from the settlement with Towers Watson (the actuarial company who advised CalPERS when it started the LTC program). Much of the settlement from Towers Watson will be kept in a trust to cover further costs of this lawsuit.

Following a hearing on May 10, 2018, Los Angeles Superior Court Judge Ann I. Jones agreed with plaintiffs, and has denied CalPERS' motion for class decertification. In a well-reasoned decision, Judge Jones rejected CalPERS' arguments and found no basis to decertify the class.

This was an important decision because it means the class case will be going to trial. In fact, following the hearing on CalPERS' motion to decertify, the Court also conducted a Case Management Conference to address the trial schedule. The Court set a further Case Management Conference for September 4, 2018 at 1:30 p.m., with a tentative trial date for May 13, 2019. However, the Court also indicated that the 30-day trial would likely begin in June 2019. (If you are interested in transcripts of this hearing, please contact me, and I will email them to you.)

### 2018 LUNCHEON DATES

September 13  
December 13

Remember, if you are a new member your first lunch is free. Just be sure to call in your reservation and let us know you're a new member. The telephone number is:

(855-522-2732)

Please feel free to invite friends who have recently retired to our luncheon!

### 2018 REGULAR MEETING DATES

August No Meeting  
October 9th  
November 13th

### MEETING LOCATION:

TJ's Restaurant - 3210 Pacheco Blvd.  
(The old Pegg's Restaurant across from the Shell Refinery entrance) Martinez, CA 94553. 9:30 A.M. All are welcome to attend and share your thoughts and suggestions.

Call to let us know you are coming.

(855-522-2732)

### CRCEA CONFERENCE DATES

The Fall conference will be in Marin County (October 15-17), and will be held at the Sheraton Four Points Hotel.

Additional information about these conferences will be posted on the CRCEA website (crcea.org) as the dates get closer.

## KELLY-MOORE® PAINTS

All members of the CCCRCEA will be able to access discounted paint and sundry items with the following account information.

**Account # 620-CC1600**

The discount is available at all Kelly Moore locations.



kellymoore.com



## CCCREA BOARD OF DIRECTORS – WHAT DO THEY DO?

As you begin to read this article, you may be wondering why it is necessary to write about something that most people already know. The answer is because the Board of Directors is soliciting members to join the Board, and the question most often asked is, “What would I have to do?”

The next question will most likely be, “Why are we soliciting new Board members?” The answer would be that many of the current Board members have been on the Board in excess of 10 years. The members of our current Board have cumulatively donated their time for the benefit of CCCREA in excess of well over 100 years.

Often when I ask people if they would serve on the Board, I am told, “I am retired and don’t want to have that responsibility any longer.” If CCCREA was only a social organization, that would be understandable, but we are much more than that.

When we retired, we lost the support of the union, or the employee associations, or even our unrepresented status. No matter what some may think of the county government, for the most part, they were very fair with all employees.

However, now that we no longer have the County’s, or the unions, support and “protection”, and we must fend for ourselves. CCCREA is the vehicle that can provide the support group to protect your retirement benefits.

Just by being a member of CCCREA, you are automatically a member of the state organization, the California Retired County Employees Association (CRCEA). This organization represents the 20 counties governed by CERL (California Employees Retirement Law). The other 38 counties in California are governed by CalPERS. As a member of CRCEA, you have a group of over 180,000 retirees throughout the state who have joined to protect our retirement rights and benefits.

Lawmakers have taken notice of this large group, which is made up of mostly seniors, because they know that we have a reputation for voting.

The current CCCREA By-laws allow for 14 board members, and of those, five are Executive Officers, i.e., President, Vice President, Treasurer, Secretary, and Immediate Past President. Their duties are described in the following paragraphs.

**PRESIDENT:** As with any organization, the President presides over all meetings, calls special meetings when necessary, appoints committee chair people for the different committees, renders decisions, handles disputes, and conducts meetings in an orderly fashion. She/He shall be an ex-officio member of all committees, except the Nominating Committee, and will meet with Committee Chairs when the need arises. The president also cosigns checks, reviews the budget, and assures that tax and other legal forms are submitted in a timely manner.

The president shall be responsible for general supervision of all CCCREA activities, represent the CCCREA at appropriate functions, meetings and activities; and perform such other duties as may be assigned by action of the general membership and/or the Board of Directors.

**VICE PRESIDENT:** The Vice-President shall, in the President’s absence, or inability to serve, assume the President’s position and all duties as previously described.

**SECRETARY:** The Secretary is the recording officer of the Association, and the custodian of its records. She/he shall keep a record of all proceedings of the CCCREA, and keep on file all committee reports, correspondence, and history records of the CCCREA. The Secretary shall also perform such other duties as may be directed by the President, Board of Directors, or general membership.

**TREASURER:** The Treasurer shall be the financial officer of the Association, and is entrusted with its funds. The Treasurer shall be responsible for the collection of all monies due the Association, have charge and custody of all funds of the organization, keep proper records of all monies received and disbursed, deposit all such monies in the name of the Association in such bank or other depository as shall be approved by the Board of Directors, and pay all outstanding debts. The Treasurer shall sign checks upon the funds of the Association, along with any other officer authorized and approved by the Board.

The Treasurer shall arrange for an annual audit or review of the Association’s books, and report the results to the Board of Directors. The Treasurer shall also be responsible for filing necessary tax returns with the IRS and the Franchise Tax Board. The Treasurer will also keep current required reports and applications required by state or federal institutions, e.g., the California Secretary of State and the California Department of Justice. Bank account records shall have the signature of the President, Vice-President, or the Treasurer. Two signatures will be required on each check written.

**DIRECTORS:** There are nine (9) Directors on the Board, and their only responsibility is to show up for our Board meeting which are held each month, except for the months when we have our quarterly luncheons. Normally, there is no meeting in August due to vacations.

Directors are the decision makers for CCCREA, and there may be times that you would be asked to either chair or participate on a committee. Currently we only have four active committees, and they are Membership, Scholarship, Activities, and See’s Candy sales.

In the coming months and years, we will be opposing legislation in Sacramento, and in the U.S. Congress, when they will try to, at the very least, weaken the rights and benefits we earned by working so many years as a public servant.

Now I must give you the bad news. At the end of this year, we will be losing at least one member of the Board who will be relocating out of state. We also have at least three members of the Board who have health issue that may prohibit them from performing the required duties, and there are some who feel that they have given their all for our organization, and it is time to take a rest.

Please consider this a plea for help. Should we not get people interested in keeping CCCREA a viable organization, we may lose all we have gained over the past 40 plus years.

If you think you might be willing to volunteer for a seat on the Board, please contact me at my email address (mesloan1@aol.com), or call our Association telephone number – 8555CCCREA (855-522-2732). I will do my best to answer any questions your might have about serving on the Board.



## Contra Costa County Retired Employees Association Board of Directors

### Board Members

- Petrenya Boykins
- Maria Catanese
- Marilyn Cramlett
- Carl Doolittle
- Vicki Doolittle
- Mary Forney
- Jim Hattum
- Sandy Hawkins
- Milt O’Neill
- Mary Lou Williams,  
(Past President)

Mike Sloan, *President*  
mesloan1@aol.com

Jan Aaronian, *Vice-President*  
janaaronian@gmail.com

Marcia Coudyser, *Treasurer*  
coudyser@ares1.com

Maya Kennedy, *Recording Secretary*  
925-930-6871  
email: mkennedy@inf.net



# CRCEA LEGISLATIVE REPORT

by Art Goulet CRCEA Legislative Chairperson

*The original legislative report has been edited due to space limitations.  
Should you wish to have a full copy of Art's report,  
please contact me at mesloan1@aol.com.*

## June/July 2018

### Important Legislative Deadlines:

**June 29 - Last day for policy committees to hear and report fiscal bills to fiscal committees.**

**July 6 - Last day for policy committees to hear and report to the floor non-fiscal bills.**

**Aug. 17 - Last day for fiscal committees to hear and report to the Floor.**

**Aug. 31 – Last day for each house to pass bills**

**Sept 30 – Last day for Governor to sign or veto bills.**

**AB 2085 (Cooley).** This bill was introduced at the request of VCERA (Ventura County). It is intended to clarify existing law by defining “surviving spouse” as a person legally married to the member, who is neither divorced or legally separated at the time of the member’s death, and who meets all other requirements of CERL pertaining to the length of marriage and the person’s age at the time of the member’s death. **This bill was withdrawn from committee by the author, and is dead.**

**AB 2196 (Cooper).** This bill would permit the member, survivor, or beneficiary, where prior service credits are being purchased under an installment plan, to elect to discontinue the payments and receive a retirement allowance that is reduced by the actuarial equivalent of any balance remaining unpaid by the member. **The bill passed out of the Assembly APPR Committee (17-0) on May 2, and the Assembly (73-0) on May 10. The bill passed out of the Senate PE & R Committee (5-0) on June 11 and referred to the Senate APPR Committee where it was amended on June 13 to make the effective date January 2020 , and it will be heard on June 25.**

**SB 1031 (Moorlach).** This bill was reported last quarter as this legislator’s attempt to delete the COLA for any agency which is not funded by at least 80%. This would apply to almost every county in California. **This bill is dead.**

**SB 1032 (Moorlach).** This bill would have made it easier for a county to walk away from its pension responsibilities which would undermine the stability of our pension system. **This bill is dead.**

**SB 1033 (Moorlach).** This bill was intended to prevent ‘spiking’ of a contract by requiring the agency that ‘spiked’ the employee’s pay, to be responsible for the pension costs even if they let the county’s employment. **This bill is dead.**

**SB 1166 (Pan).** This bill would require a contracting agency that fails to make its required employer contributions on time to notify members and retired members of the delinquency by mail within 30 days of the payment having become delinquent. **The bill passed the Senate on May 29 (27-10) and sent to the Assembly PE, R & SS Committee, where it was amended in a minor way, and passed (5-1) on June 20 and was sent to the Assembly APPR Committee, where it resides.**





## CONTRA COSTA COUNTY EMPLOYEES RETIREMENT ASSOCIATION UPDATE

by Jerry Telles, Retiree Representative

*Hello Everyone,*

Once again it is time for me to write an article for CCCREA. While thinking about this, I realized it has been almost 14 years that I have been your Retiree Representative on the CCCERA Board. It is hard to believe I was first elected in June of 2004. I want to thank all of you for your support.

When I first started on the Board we had a market value of 3.5 billion invested. As of last December 2017, we have a market value of 8.5 billion invested, and as I have written in the past, we are still at a funded level of over 84%.

I have witnessed three Administration changes during the 14 years and I have been a part of hiring two of the three CEO's, two new CFO's, three new accounting administrators, two new benefits coordinators and our own in-house council.

Perhaps the biggest change I have been a part of was while Board Chair we voted to become independent employers and separate from Contra Costa County. We chose to do this so we could recruit faster and offer equivalent, or better, salaries to our unrepresented and represented staff. And because of this new status, we have also been able to provide better medical benefits for our employees by enrolling them in CalPERS Health.

As many of you know when I was the Chair of the Retiree Support Group, I campaigned for all actives and retirees to get out of the County Health Plan and enroll in CalPERS, which was what the actives and retiree Safety members had. The leading reason for that change was to provide health care for our surviving spouses. The County plan requires surviving spouses to pay both the County's share and our share for health care when we pass away. CalPERS requires the surviving spouse to pay only what the member

paid for health care. Therefore, CalPERS carries spousal health coverage at no extra cost to the spouse upon our death.

Doug Pipes did an in-depth study on this issue and reported to the Board of Supervisors the savings to the County if they were to change to CalPERS. Unfortunately, the County Supervisors did not want to give up their control of health care and we lost the battle. However, as a CCCERA Board member I pointed out these issues and as an independent employer we could offer this alternative to our employees. They saw the advantage and enrolled.

When I first started this journey many of you knew about my granddaughter, who at 8 months old was diagnosed with a cancerous brain tumor. Occasionally someone will ask about her. I am happy to announce that Emily is now 15 years old and after 5 brain surgeries, Chemo and radiation, she is an honor student in high school, and has recently volunteered as a trainer for the Guide Dogs for the Blind. I feel so blessed, and thank God for my family.

This past year I have lost two close friends who were instrumental in supporting me both as a Retirement Board member and Chair of the Retiree Support Group. I am sure we all have friends who have supported us in our lives, but both of these gentlemen were true fighters for retiree issues. I just would like to recognize them as such. Thank you, Bennie Best and Nodge Irwin!

Until next time, keep the faith, the money is there, and your checks will keep coming! Enjoy your retirement!

*Jerry Telles, CCCERA Retiree Representative*

# CONTRA COSTA VETERAN'S SERVICES PRESENTATION

by Maya Kennedy, CCCREA Secretary

Did you know that Veterans can have the State of California add the designation "Veteran" to their driver's licenses for identification purposes? That was one of the interesting facts presented by the speakers at our June luncheon, Nathan Johnson and Brian Vargas of the Contra Costa County Veterans Service Office.

The mission of the Veterans Service Office is to help veterans and their families make the transition from active service, and claim all the federal and state benefits they have earned and are entitled to. The Veterans Service Office can help navigate the often complicated process of applying for benefits such as health care, illness and injury compensation, survivor benefits, VA and CAL-Vet home loans, education benefits, burial, etc. Some significant

benefits are less well known. Nathan and Brian advised veterans to come in for a general benefits review.

The Veterans Service Office can also assist with claim preparation, case management, requests for military records, and referrals for other public services. The department has offices in Martinez, Brentwood, San Pablo, and Danville. Contact them at (925) 313-1481 or get more information at [www.co.contra-costa.ca.us/1557/Veterans-Service](http://www.co.contra-costa.ca.us/1557/Veterans-Service). Other counties in California also have offices providing similar services to veterans.

Thanks to CCCREA Board Member Sandy Hawkins for arranging to have Nathan and Brian speak at the luncheon.

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