



The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

Holiday Luncheon/ Annual Business Meeting Set for Wednesday, December 3rd



Come celebrate the holidays with friends, REAO members and guests at the December 3rd luncheon and annual business meeting at Mile Square Park Golf Course Clubhouse in Fountain Valley. A special menu is being prepared, see details on page 7. As always, beautiful holiday centerpieces will adorn the tables and be taken home by a lucky attendee at each table.

Entertainment will be provided by the Harbor Singers whose performance at last year's holiday luncheon was enjoyed by all who attended.

We will once again be collecting unwrapped gifts and gift cards for Operation Santa Claus / Senior Santa and Friends. Please help brighten someone's life this holiday season.

You'll hear the latest on Retiree Health Benefits and other pertinent Retiree information. Prizes and surprises await, including the \$250 Progressive Drawing!

Make your reservation by sending in the form on page 7 with your check to arrive at REAO no later than Wednesday, November 26th. Check in starts at 11:00 AM and lunch is served at noon. Please car-pool if possible. See you on Dec. 3rd!

Presidents' Message

Holiday Greetings To All Retirees

On behalf of the entire REAO and AREOC Board of Directors we wish everyone a joyful holiday season; one filled with contentment, wonder and grace. Let's each work to create vibrant, meaningful memories during this new, winter season—ones we can cherish in years to come. Peace, love and good health to all. CHEERS, RETIREES!!

Current Activities As you read this issue of *The Informer* daylight savings will have ended, we will have honored and celebrated Veterans Day and many will be planning for, or at least contemplating, upcoming holiday festivities and gatherings. The fast-paced activities involved in celebrations may be grand; however, we'd like to recommend you take moments for yourself to just enjoy the beauty and magic of the season. On a November political note—the California General Election has concluded and those election results can have various impacts on all of us. Individuals elected to local, county and state offices have many competing issues to resolve. Because current economic times seem to involve inventive solutions to financial issues (not necessarily in the best interest of retirees), it is critical we be fully informed, proactive and our own best advocates. As a service to REAO members, a weekly summary of retirement-related articles is being

provided by REAO Director Larry Leaman. Weekly news articles are being emailed to members for review; that is, if current email addresses are available. Members may keep or opt-out of receiving this information (see page 5). Proactive measures have been continuous as REAO Board members and volunteers closely monitor legislation, initiatives, court rulings, Board of Supervisor meetings, news articles/editorials related to retirement benefits, Retirement Board meetings and engaging with other '37 Act County Retiree Associations through the statewide California Retired County Employees Association. In another very important area, medical costs continue to escalate and are a primary concern for current retirees and future retirees who are active employees, today. REAO Board members engaged in Open Enrollment outreach efforts with the County by

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Volunteers Needed for Board Watch Committee

The purpose of this committee is to protect retiree rights and benefits by reviewing Board of Supervisor's (BOS) agendas and minutes and to listen to the BOS meetings in order to identify any items that might affect retiree rights or benefits or be of interest to REAOC. Currently each member listens to 4 to 6 meetings during the calendar year.

All of the information is located on-line at the Board of Supervisors web site. You can even listen to the BOS meetings right from the comfort of your home computer. Some of our committee members enjoy going to the meetings in person. Two reports are written about each meeting—one on the proposed agenda and one after the Board meets and approves agenda items. The reports are sent to the REAOC Co-Presidents.

For more information, go to the REAOC website, www.reaoc.org and click on "Get Involved." If you are interested, please call Norma Roberts at 949-645-9421 or e-mail her at robertscn@att.net.



Presidents' Message

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hosting a Health Insurance Workshop for retirees on November 6. Health plan representatives, Employee Benefits staff and REAOC provided presentations and answered questions from attendees. Mark Your Calendar: The Open Enrollment period runs November 1 through 21. Another very important activity is in progress. The REAOC website is being updated and a Grand Opening is anticipated January 1st. Please visit us at www.reaoc.org.

Litigation Update As noted in the previous newsletter, the Harris, Jahn, McConnell vs County of Orange Class Action Lawsuit continues to proceed through the federal court system. As of today, there has been no ruling from the 9th Circuit panel who heard the case on February 6, 2014 in Pasadena. As you know, this case includes not only the splitting out of retirees from the insurance pool, but a claim for age discrimination and the unilateral changes to retiree medical grants (outlined specifically in labor contracts under which employees retired—a benefit which employees were mandated to contribute 1% of their salary for years). We will update you on case developments as they occur.

In closing, we want to thank you for your continued membership, support and participation in REAOC. We hope you will join us at the December 3rd Holiday Luncheon and share in the magic of the season! Take care and be well.

– Doug Storm
– Linda Robinson

REAOC

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Phone: 714-840-3995
Website: www.reaoc.org
E-mail: reaoc@reaoc.org

OFFICERS

Linda Robinson	Co President
Doug Storm	Co President
Faye Watanabe	Secretary
Bill Castro	Treasurer
Bob Griffith	Past President

DIRECTORS

Tom Beckett
Gaylan Harris
John Iagjian
John LaRoche
Larry Leaman
Sara Ruckle-Harms

APPOINTED STAFF

Ilene Barcnas	Office Manager
John Iagjian	Membership Committee
John LaRoche	<i>The Informer</i> Editor, Luncheon Committee
Norma Roberts	Board Watch
Linda Robinson	CRCEA Delegate
Lou Scarpino	Legislation
Faye Watanabe	Scholarship Committee

The Informer is published 5 times a year. Readers are encouraged to write *The Informer* expressing their views and comments on the subjects of interest to them.

The mission of REAOC is to promote and maintain fellowship and camaraderie of OCERS retirees and their spouses by sponsoring social and recreational activities and by maintaining contacts via the newsletter, the REAOC website, e-mail, or other means of communication. A secondary purpose is tracking and dissemination of information relating to pension and legislative actions, financial matters, physical and mental health care, volunteer and employment opportunities and other concerns that may be of interest to our members.

OCERS retirees and their spouses are eligible for regular association membership. Dues are \$3.00 per month, payable through payroll deduction. Active employees, who will receive their retirement through OCERS, are eligible for Associate Membership. Dues for associate members are \$1.00 per month payable for the year each January.

Luncheons are held at Mile Square Golf Course in Fountain Valley on the fourth Wednesday of January, March, May and September, and on the first Wednesday of December. A local chapter of REAOC is active in Hemet.

CRCEA Fall Conference / Retirement Security Articles

The Fall CRCEA Conference, held on October 20-22, 2014, at the Embassy Suites in Old Town Sacramento was hosted by the Sacramento County Retired Employees Association (SCREA). REAOC was represented at the Conference by Linda Robinson, Doug Storm, Lou Scarpino and Ilene Barcenas. A full report on the conference will be included in the January/ February 2015 edition of *The Informer*.

Lou Scarpino serves as REAOC's alternate delegate to CRCEA and is a member of the CRCEA Retirement Security Committee. Lou notes that the Committee recognizes the strain that the aging baby boomer generation has on economies for both public and private sectors at all levels in the U.S. and worldwide. However, Committee studies on individual and broader economic impacts indicate that an underlying focus of many pension critics—the near or total elimination of defined benefit plans (one of the most cost effective mechanisms to provide secure retirements), is not a solution that will withstand the test of time. With that in mind, the Committee offers the following two timely and interesting articles, by primary author Committee Co-Chair Mike DeBord, to share with our members.

THREATS TO COUNTY PENSIONS ESCALATED

This is the 2nd of an ongoing series of articles by the California Retired Employees Association (CRCEA) Retirement Security Committee.

On November 4, 2014, the citi-

zens of Ventura County will be voting on a ballot initiative to close their retirement system to new employees. The lead proponent of this initiative threatens to have similar ballot measures in all other CRCEA Counties for the November 16, 2016 General Election. Editor Note: This initiative was subsequently removed from the Ballot by the court for cause. Proponents declined to appeal the ruling]. Also proposed for the 2016 General Election is another ballot measure (Mayor Reed initiative) that would take away some of the State constitutional protections for public pensions in California.

The threats to public pensions are escalating and have financial backing from out-of-state billionaires. (Why don't they ever go after the \$154 billion in special corporate tax breaks, i.e. "corporate welfare"?) The threats against public pensions often use "fear factor" techniques to rally support. But the reality is that the State and Counties have already taken many corrective actions to address public pension concerns in California.

At the State level, the 2013 Public Employees' Pension Reform Act was implemented and applies to most public retirement systems in California. For new employees, this Act reduces benefit levels, increases retirement ages, places caps on compensation that counts toward pension benefits, provides for 50/50 cost sharing between employees and the employer, and defines what pay will be used to calculate retirement benefits based on 3 year final compensation. For all employees, there

are limits imposed on post-retirement employment, elimination of the purchase option of non-qualified service time, and it prohibits implementation of retroactive benefit increases.

On the County level, individual actions include implementation of Public Employees' Reform Act measures in a prompt manner, some reductions or elimination of non-vested retiree health and dental subsidies, and increases in the employees' share of retirement contributions. And the County Retirement Systems have done an outstanding job of achieving significant market recovery since the financial collapse of 2007-2008 and the retirement systems' funding levels are increasing accordingly.

Throwing out the Defined Benefit pension system, which has worked well for over 75 years, is not the answer. The proposed draconian actions against our County pension systems that are being planned for the 2014 and 2016 elections are ill conceived, not based on true facts, and not in the best interests of either public service or the economy. The actions by the Governor's pension reform act coupled with the actions by individual Counties, along with the solid investment returns by the County retirement systems (both recent and over the long haul) represent the appropriate course of action for public pensions in California. Help get this message out to your family, friends and the public! Retirement security for the next generation is at stake!

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2014 Keith L. Concannon Scholarship Program

by Faye Watanabe

The January 2015 kick-off of the eleventh annual Keith L. Concannon Scholarship Program is approaching. Informational packets will be available at the January 28, 2015 luncheon at Mile Square Park Banquet Facility.

Starting January 2, 2015, this information and the application may be requested by e-mail at reaoc@reaoc.org or telephone at (714) 840-3995. Please note that students who have already received a scholarship grant are not eligible to apply. Eligible students who previously submitted an application and have not yet received a grant are encouraged to submit another application.

Applicants must be either high school seniors who have been accepted as a full time candidate for a college degree program in fall 2015, or full time students presently pursuing a degree at an accredited institution. All applicants must have a minimum grade point average of 3.0 on a 4.0 scale.

Applicants must be related to an active REAOC member (relatives of an Associate Member are not eligible to apply). Orange County residency is not required. The application requirements should be thoroughly reviewed as these have changed.

Please encourage all eligible students to participate in the 2015 Scholarship Program!



CRCEA

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PUBLIC PENSION REFORM EFFORTS

This is the 3rd of an ongoing series of articles by the California Retired County Employees Association (CRCEA) Retirement Security Committee.

Those advocating the wholesale destruction of public sector pension systems (that have been in place for over 75 years) through the initiative process never make the critical argument for the proposed 401(k) replacement plan. While these "public pension reformers" tell you how the concept of pensions in the private sector is now history and how pensions were replaced with 401(k) savings accounts, they never make the case of how successful this 401(k) experiment is working out. They don't tell you that nearly half of American families now have less than \$10,000 in savings including the much touted 401(k) savings accounts. They don't tell you that Fidelity reports that one third of workers cash out their 401(k) accounts when they change jobs or lose their job or how one fifth of 401(k) workers put loans on their accounts during the recession.

They don't talk about how poorly workers are accumulating the goal of ten times their projected final year compensation in their 401(k) accounts so they can retire at a livable standard of living. And they don't talk about the traditional 4-legged stool of retirement security (i.e. Social Security, pensions, savings and home equity) that has kept the elderly out of poverty and how their proposals would break a critical leg of that wobbly stool leaving many

retirees trying to live on Social Security alone.

25% of Californians are already living in poverty. The "Poverty Pushers" that are looking to complete the destruction of "pensions" in California must believe that this figure is way too low because their "solution" will clearly push far more of our elderly into the "401(k) poverty trap".

The "Poverty Pushers" won't get my vote! Speaking of voting, let's look at the recent California June 2014 election. Only 18% of eligible voters turned out (or 25% of registered voters). The younger voters are turned off. Older voters are more likely to vote and their votes can truly make a difference. I hope seniors continue to stay informed on this critical issue and if given the opportunity to vote, that they will vote to protect public service pensions for current workers and for the next generation, our "kid's generation."

Further information on retirement security topics will be available in future newsletters. Stay tuned and be involved!

News Clippings

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address for approximately 3,000 of our members. To ensure that you receive this timely and informative information please provide your e-mail address if you have not done so. Also please keep us informed of any change in your e-mail address at reaoc@reaoc.org or by phone at (714) 840-3995.

Operation Santa Claus / Senior Santa and Friends



Since 1962 Operation Santa Claus has been providing gifts to children who are abandoned, neglected, abused, needy, or placed in foster care in Orange County. In 1992 a Board was formed to reach out to more children, needy seniors and disabled adults through Senior Santa and Friends.

Donation boxes for both programs will be available at the December 3rd REAOC luncheon. Gift suggestions for toddlers are items that make noise and books with buttons that produce sounds when pressed. Teens would be happy to receive gift cards as well as electronics, watches, colognes, and lotions. Gift cards to Target, Walmart and chain grocery stores are welcomed gifts for seniors and disabled adults.

Cash donations and gift cards

payable to Operation Santa Claus or Senior Santa and Friends can be mailed to: Operation Santa Claus, 1505 E. Warner Ave., Santa Ana, CA 92705. Donations may also be dropped off at the Holiday Store located at 1505 E. Warner Ave., Santa Ana or at County libraries. To receive a tax deductible letter, please include a legible name and address with your donation. You can also donate online at http://ssa.ocgov.com/volunteer/donations/osc_donation.

Volunteers are needed in December to assist at the holiday store. Volunteers work four-and-one-half-hour shifts. To volunteer or for more information please contact Mona Gustafson at (714) 679-2438.

Thank you for your contribution and for helping to brighten someone's life this holiday season.

Keeping Our Members Informed with Current News Clippings on REAOC Website

To be as effective as possible in defending retiree rights and benefits the REAOC Board of Directors attempts to be informed of trends and developments impacting retirees and retirement systems not only in Orange County, but throughout the State of California, the nation and to some extent other countries. One tool that has been available to the REAOC Board to help stay on top of things is a weekly compilation of news clippings and other data reporting on retirement issues. Your REAOC Board of Directors has determined that it is advantageous to us all if our members are as well

informed as possible and therefore a decision has been made to send the weekly news clippings by e-mail to all REAOC members for whom we have an e-mail address. The initial e-mail was sent to our members on September 30, 2014.

The weekly e-mail will also include the following Disclaimer: This e-mail compilation of news stories and reports has been prepared from various online sources for the benefit of the leadership of the Retired Employees Association of Orange County, California (REAOC), REAOC members and others who track developments and trends in the pub-

Supplemental Benefits Open Enrollment

REAOC MEMBER EXCLUSIVE

All retirees should have recently received their 2015 Benefits Open Enrollment package. They were mailed out during the middle of October, in a REAOC envelope marked "Time Sensitive: Benefit Booklet Enclosed."

This package details the insurance benefits available exclusively to REAOC members including both PPO & HMO Dental, Vision, Life Insurance, Car, Home, Renters, Travel, Accident, Legal, Identity Theft, Pet Care, & More. If you haven't already done so, please take a moment to look through the booklet as the open enrollment period for the dental and vision is strictly enforced and ends December 5th.

Coverage is available for all REAOC members and their spouse/domestic partner and their dependent children. If you have questions, need assistance in filling out the enrollment form, or need another copy of the enrollment kit, please contact Pacific Group Agencies directly at (800) 511-9065 or REAOC@pgagencies.com.

lic sector, with an emphasis on retirement issues. REAOC is not responsible for the content of any linked article.

It is recognized that not all REAOC members will want to receive this weekly e-mail. Members can opt out of receiving these news clipping e-mails by following the "Safe Unsubscribe" option at the bottom of the e-mail.

We currently have the e-mail

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REAOC Officers and Board Members handing out tooth-brushes at the September 9th OCEA Health Fair. From left to right: John LaRoche - Informer Editor, Linda Robinson - Co President, Doug Storm - Co President, John Iagjian- Membership Chair

REAOC Participates In OCEA Health Fair

REAOC once again had a booth at the annual Orange County Employees Association (OCEA) Health Fair which was held on September 9th at their office in Santa Ana. Fortunately our booth was in the covered garage space since it was a really hot day. In spite of the weather there was a huge turnout and we handed out almost 1,000 tooth brushes with the REAOC logo on the handle.

Having a booth at the Health Fair provides us the opportunity to meet with current employees as well as retirees and to inform them about our mission, purpose and goals. We handed out many information packets and Associate Member applications to current employees and one retiree completed and handed in his application that day.

Open Enrollment for 2015 Retiree Health Benefits

Open enrollment in a County of Orange retiree health plan for 2015 is upon us. If you are an eligible participant, you should have received a package on or before November 1st. The open enrollment period runs through November 21st.

During the 2015 Annual Open Enrollment Period remember:

- Review your Automatic Benefits Coverage shown on your Benefits Enrollment Summary for the 2014 plan year.
- Make sure your Medicare is in order if electing a Medicare Advantage Plan.
- If you are adding a new dependent to your health coverage, make sure you submit the Dependent Verification form along with supporting documentation by the deadline.
- Review your Benefits Enrollment Guide to compare the different health

Candidates for 2015 REAOC Officers and Board Members

At the December 3, 2014 luncheon and annual business meeting REAOC members will elect Officers and Board Members for 2015. The following incumbents were nominated at the September 24th luncheon:

Co-President	Linda Robinson
	Doug Storm
Past President	Bob Griffith
General Secretary	Faye Watanabe
Treasurer	Bill Castro
Director	Tom Beckett
Director	Gaylan Harris
Director	John Iagjian
Director	John LaRoche
Director	Larry Leaman
Director	Sara Ruckle-Harms

There were no additional nominations from members attending the luncheon. If you would like to be a candidate for any of the above positions or nominate someone else, please contact our Office Manager, Ilene Barcenas, at (714) 840-3995 or reaoc@reaoc.org. Please attend the December 3rd luncheon/business meeting and add your vote.

plans that are available to you.

If you have had a recent address change, please be sure to notify the County of Orange Benefits Center by calling the Benefits Resource line toll-free at 1-866-325-2345. You must also notify both OCERS and REAOC whenever you change your address.

If you are a Medicare recipient and have questions regarding Medicare Advantage Plans, no-cost

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On the Calendar: 2015 REAOC Luncheons



January 28
March 25
May 27
September 23
December 2

Open Enrollment

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counseling services are available through the Health Insurance Counseling & Advocacy Program (HICAP) which is administered by The Council on Aging - Orange County. Medicare Annual Open Enrollment Clinics have been scheduled at Senior Centers throughout the County. The schedule of Clinic locations and dates is available on their website at www.coaoc.org. For additional information call the HICAP Call Center at 800-434-0222 or 714-560-0420.



In Memoriam

We extend our deepest sympathy to the families and loved ones of those who meant so much to so many.

June 2014 – October 2014

Cheryl Baca-Young, CEO
James Beisner OCSD
Mindy Bowen, SSA (April 2014)
Frank Boyd, OC Public Works
Russell Bradley, OCSD
Flaviano Cala, Assessor
Mary Colmer, CEO
Donald Cotner, OC Public Works
Daniel Didier, County Counsel
C Raymond Douglass, OC Waste & Recycling
Louis Giacchetti, Probation
Thomas Guzzetta, Probation
Earl Hardacre OC Public Works
Bill Harding, Superior Courts
Eugene Hutain, OC Fire Authority
James Jones, OC Fire Authority
R. Diane Kiernan, OCTA
Frank Knighton, OCSD
Mary Lin Lee, UCI
John Lett, District Attorney
Carole Owens, OC Fire Authority
Marilyn Pritchard, HCA
Barbara Strayer, OC Courts
Adelle Tiller, SSA
Adam Villeda, OC Public Works
Yvonne Wiklund, UCI
Shirley Wirsching, CEO
Olga Yung, HCA

Surviving Spouses

Samuel Bybee
Vivian Marx

Holiday Luncheon Menu for December 3rd

*Roasted Tri-tip with Teriyaki Sauce
Garlic Whipped Potatoes
Garden Vegetables*

*House Salad with Italian or
Ranch Dressing*

Fresh Baked Rolls

Dessert

Coffee and Iced Tea



Directions to Luncheon at Mile Square Park, Fountain Valley

Mile Square Golf Course is located in Mile Square Park, 10401 Warner Ave., Fountain Valley. From the San Diego Freeway (405), take the Warner Ave. exit and proceed East on Warner. Turn into Mile Square Park Golf Course Clubhouse entrance at Ward St. and park (parking is free). Mile Square Park is bounded north by Edinger Ave., south by Warner Ave., east by Euclid Ave. and west by Brookhurst.

Luncheon Reservations Due Wednesday, Nov. 26, 2014

Print Name: _____

New/Changed E-mail Address: _____

of lunches at \$17.00 each: _____

of Vegetarian lunches: _____

Enclosed is my check for \$ _____

Check-in begins at 11:00 a.m. and lunch is served at noon. Please make your check payable to REAOC and mail to: REAOC, P.O. Box 11787, Santa Ana, CA 92711-1787

PLEASE CAR-POOL!

Progressive Drawing \$250.00



A lucky REAOC member who lives in Riverside would have won \$200 at the September luncheon had he joined us. Remember—you must be present at the time of the drawing to win! See you on Wednesday, Dec. 3, 2014 at Mile Square Park.



Welcome, New Members

Assessor: Adam McClain, Harold Shirley

Child Support Services: Kathleen

Feickert, Michelle Do

HCA: Barbara Rocha, Reza Mahallati,
Luis Lodrigueza, Mai H. Nguyen, Pamela
Ickes, Rhonda Swain

IWMD: Michael Williams

Library: Kristen Proffitt

OC Fire Authority: Ray Valenzuela

OCCR: David Kieltyke

OC Parks: John Balcazar

OC Public Works: Richard Sherry,
Richard Sanchez

OC Recycling & Waste Management:
Joe Guzman

OCSD: Mark Billings, John Costello, Tom
Meier, Walter Maxwell, Rebecca Daher

SSA: Chau Hong, Barbara Martinez,
Cheryl Karcavich, Carol Mitchell, Frank
Spurny, Micaela Madrigal

Superior Court: Sandra K. Johnson,
Mona Lisa Mason, Nancy Vu-Huynh

Not Stated: Vernona K. Fath, Steven
Williams, Nancy Keith, William Gary
Zimmerman

Hemet Chapter Luncheon on December 9th

REAOC's Hemet Chapter will hold its next luncheon on Tuesday, December 9, 2014 at 11:30 a.m. at the First Presbyterian Church located at 515 E. Kimball in Hemet. The cost is \$9.50 per person. Make your reservation by calling Jeri at (951) 672-4594 or Joyce Emery at (951) 658-2549. Upcoming luncheons will be held on the second Tuesday in February and April 2015.

The Hemet Chapter would like new members and all REAOC members who live in the area or within driving distance to join them for the luncheons.



Dated Material – Please Deliver Immediately

Candidates for 2015 REAOC Officers and Board

Open Enrollment - REAOC Members Benefits

Open Enrollment - Retiree Health Benefits

Holiday Luncheon Scheduled for December 3rd

INSIDE THE INFORMER

P.O. Box 11787, Santa Ana, CA 92711-1787

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

The Informer

Presorted
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