



The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

REAO's December 2020 Luncheons

REAO's luncheons for December 2nd in Fountain Valley and the December 15th, 2020 Hemet luncheons have been cancelled. In light of the unknown facts and drivers surrounding the coronavirus, REAO strongly believes vigilance is of utmost importance when it comes to the health of our membership. This is a challenging time for us all. Being mindful of recommendations by health experts and mandates by State and local governments to avoid crowds, the REAO Board of Directors unanimously agreed that cancelling the upcoming luncheons is the appropriate action to take at this time. We will continue to update our website, www.reaoc.org, with information as changes develop.



Presidents' Message

From the Desks of Linda Robinson and Doug Storm

Wishing You a Peaceful and Healthy Holiday Season

On behalf of the entire REAO and AREOC Board of Directors we wish you a holiday season filled with good health, kindness and love. May you create lasting, heartfelt memories with family and friends and open your hearts to the true meaning of the holidays we celebrate. While the incoming year may prove unpredictable, 2021 will certainly bring with it anticipation, change and challenges for each of us. United, we know that retirees can successfully resolve any challenges we face. Cheers and goodwill to all!

Historically, by the time you read this issue of *The Informer* our nation will have elected a new President. Whoever that person is will face daunting tasks—uniting the populace, subduing a pandemic, improving the economy, assuring community safety and national security, addressing health-care and environmental demands as well as numerous other critical priorities. The importance of remaining calm and reasonable cannot be overstated.

OPEN ENROLLMENT UPDATES

Two insurance enrollment processes are taking place. First, the County Health Insurance Plan Enrollment ended November 13 but is followed by a "Correction Period" from November 14 - 25, a last chance to make any changes to your coverage. If you have not completed

the process or need to make changes, please refer to the County's September mailing entitled County of Orange Annual Open Enrollment 2021 for further direction. Time is of the essence. Second, Pacific Group Agencies, Inc. (PGA) offers non-County benefits including dental, vision, legal services, pet care, travel protection and more. Please refer to the PGA benefits guide that was mailed to you in October for further coverage information.

CURRENT EVENTS

November was an event-filled month. Daylight savings ended Sunday, November 1st, elections were held November 3rd and our nation celebrated Veterans Day on November 11th. We are grateful to all our veterans (and their families)

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Help Fight Medicare Fraud

Unfortunately, in times of emergencies, con artists may try to get your Medicare Number or personal information so they can steal your identity and commit Medicare fraud. Medicare fraud results in higher health care costs and taxes for everyone.

Protect yourself from Medicare fraud – Guard your Medicare card like it’s a credit card.

- Medicare will never contact you for your Medicare Number or other personal information unless you’ve given them permission in advance.
- Medicare will never call you to sell you anything.
- You may get calls from people promising you things if you give them a Medicare Number. Don’t do it.

- Medicare will never visit you at your home.
- Medicare cannot enroll you over the phone unless you called first.

Check regularly for Medicare billing fraud – Review your Medicare claims and Medicare Summary Notices for any services billed to your Medicare Number you don’t recognize.

Report anything suspicious to Medicare – If you suspect fraud, call 1-800-MEDICARE.

Medicare.gov is the official US Government site for Medicare. Go to <https://www.medicare.gov/forms-help-resources/help-fight-medicare-fraud> to read more information regarding Medicare and how to protect yourself from Medicare fraud.

Presidents’ Message

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who served our country so honorably. We truly appreciate your service and your membership in REAOC. Thank you to every veteran! Thanksgiving was celebrated November 26th and we sincerely hope all went well despite the demands and limitations of the pandemic. Many beautiful celebrations will occur in December and it is our sincere wish you will find peace, grace and hope as you greet family, friends and even strangers with holiday salutations and merriment.

REAOC ACTIVITIES

Notwithstanding constraints presented by the Covid-19 virus, your Directors and dedicated, committed volunteers, have continued to diligently work on your behalf throughout the pandemic. In addition to legislative and litigation monitoring, monthly Board of Director meetings

are held via Zoom and Board members have attended OCERS meetings by the same medium. Current news articles and important notices are updated regularly on the REAOC website at www.reaoc.org. Conference calls, telephone communication and emails have allowed your Board to carry out our duties. The Board Watch Committee and Membership Committee continue to monitor Board of Supervisor agendas and recruit new members, respectively. Numerous other responsibilities are conducted on a daily basis by Board Members and REAOC’s Executive Director, Ilene Bárcenas.

ACTION ITEMS

At this juncture we would like to request your help. Several hundred County employees are participants in

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REAOC

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Website: www.reaoc.org
E-mail: reaoc@reaoc.org

OFFICERS

Linda Robinson	Co President
Doug Storm	Co President
Rebecca Guider	Secretary
Bill Castro	Treasurer

DIRECTORS

Frank Eley
Gaylan Harris
John Iagjian
Larry Leaman
Sara Ruckle-Harms
Michael Schumacher

APPOINTED STAFF

Ilene Barcenás	Executive Director
John Iagjian	Membership Committee
Vacant	<i>The Informer</i> Editor
Vacant	Luncheon Committee
Norma Roberts	Board Watch
Linda Robinson	CRCEA Delegate
Michael Schumacher	Legislation
Rebecca Guider	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.

REAOC Volunteer Programs

REAOC is an active and caring organization with over 6,500 members. REAOC is YOUR organization and is run by retirees! Officers and Directors of REAOC are volunteers and their focus is strictly to work on behalf of the retirees. But this doesn't happen without assistance from our members! REAOC relies on several of its members to assist in operating our successful organization. These volunteers have made it easier to assist our members, keep in touch with the Board of Supervisors' meetings, to have successful luncheons and to evaluate scholarship applications submitted to REAOC from relatives of REAOC members. A main reason for our success is the commitment from not only **your** Board of Directors and Officers but also from the Volunteer Committee Members who work hard to make the success happen! Continue reading to learn more about these volunteer committees.

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. Members of this committee listen to the twice monthly live BOS meetings at home on their computers for two to over six hours a meeting. Committee members also have the option of watching the video later when it is posted on line after the end of the meeting. After listening to the meetings, the members send an email to the REAOC Board of Directors sharing

any items that need attention or need to be shared with all of the REAOC members. This committee has brought to the attention of the REAOC Board many significant items of potential impact to retirees.

The Chair of this committee is Norma Roberts. The committee members include Harvey Schuster, Stephen Schrieber-Smith, Jeannette Tozaki and Carol Wiseman.

If you are interested in participating on this committee as a volunteer, please contact the committee chair, Norma Roberts, at her email address of *robertscn@att.net*.

LUNCHEON COMMITTEE

The Luncheon Committee maintains responsibility for selecting each luncheon theme and menu and purchasing and decorating the luncheon site in advance of the event. They manage the reception table, registering and greeting members as they arrive. Additionally, this committee leads the giveaway raffle portion of the luncheon program awarding gift cards and table decorations to those lucky winners whose tickets have been drawn.

The Luncheon Committee ensures the information about each luncheon is published in *The Informer*, sharing the menu and including the form that members complete and submit for reservations. Although due to Covid-19 the luncheons have been cancelled, we are very hopeful that next year we will be able to meet once again. These events are extremely popular and give all of us a chance to visit with old friends and to make new friends!

The Chair of this committee is Ilene Bárcenas. The committee mem-

bers include Sharon Sedgwick and John LaRoche.

SCHOLARSHIP COMMITTEE

REAOC sponsors a scholarship program to recognize and support qualified students who are relatives of REAOC members to obtain further skills and expertise at an accredited institution of higher learning. The scholarship is named in honor of the late Keith L. Concannon, REAOC's long serving representative on the Orange County Employees Retirement System Board and past REAOC President.

The Committee begins its work

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Presidents' Message

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a new County Voluntary Retirement Incentive Program. If you know anyone who has taken this option for retirement, please feel free to recruit them for membership in REAOC. Numbers are very important to ensure retiree voices are heard.

In closing, the importance of remaining united, active and informed cannot be over emphasized—especially in today's economic and political environment. Your membership and support is critical to the REAOC organization. Thank you for your continued participation and loyalty. While luncheons and large gatherings are not allowed at this time, we look forward to a time when we can meet face-to-face and, again, celebrate our time together. In the meantime, take care, be well and be safe. Happy Holidays, Retirees!!

– Linda Robinson and Doug Storm

CALPERS Long Term Care Insurance Lawsuit Update

This article is to inform REAOC members who have California's CALPERS Long Term Care Insurance. It was prepared by Mike Sloan, CRCEA Vice President (from Contra Costa County's retirement association) and Dave Muir (the President of Los Angeles County's retirement association) for CRCEA, the state-wide retiree association for the twenty '37 Act Counties' retiree associations of which we are a member. This article was written by CRCEA per the attorney representing the class action suit that was filed against CALPERS.

CRCEA has been closely monitoring the CalPERS Long Term Care (LTC) Insurance lawsuit. Below is a summary of the update they have provided. Note: This report covers update activity over the past five months, so some dates noted may have already passed.

In June, Dave Muir, Mike Sloan, and several others from CRCEA joined the lead counsel in this lawsuit, Michael Bidart, in a 90-minute teleconference to discuss several pending issues. One of the newest, and most concerning issues, was that CalPERS recently disclosed at one of their recent board meetings that they were considering imposing new "significant premium increases" for the Long Term Care Insurance program. Their reasoning was they needed this increase to offset the recent dismal returns of their fixed income investments. Bidart proposed that we challenge the decision in court to block CalPERS from any future premium increases while this case is being litigated. On the brighter side, the judge assigned to

our lawsuit, the Hon. William F. Highberger, appointed a "Special Settlement Master" to oversee all settlement negotiations. These negotiations have been ongoing since the first of the year, however, the Covid-19 pandemic has made any negotiations extremely difficult. Also, our

attorneys had asked to amend the original complaint to specifically name the State of California as a party in the suit. Of course, the State is opposing this motion, and contends that the State is not liable for any damages suffered by class members.

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Recipe Corner

Simple Baked Chicken Breasts

Simple basic recipe for cooking up a bunch of skinless boneless chicken breasts.

Prep time: 15 min • Cook time: 25 min

Ready In: 40 min • Servings: 4



Ingredients

- 4 skinless, boneless chicken breast halves
- 2 tablespoons olive oil
- 1 tablespoon coarse sea salt
- 1 pinch Creole seasoning (such as Tony Chachere's), or to taste
- 1 tablespoon water, or as needed

Directions

1. Preheat convection oven to 400 degrees F (200 degrees C).
2. Rub chicken breasts with olive oil and sprinkle both sides with salt and Creole seasoning. Place chicken in a broiler pan.
3. Bake in the preheated oven for 10 minutes. Flip chicken and cook until no longer pink in the center and the juices run clear, about 15 minutes more. An instant-read thermometer inserted into the center should read at least 165 degrees F (74 degrees C).
4. Remove chicken from pan. Pour water into the pan, while scraping the browned bits of food off of the bottom of the pan with a wooden spoon. Add more water if needed to dislodge the browned bits; serve alongside chicken.

Nutrition Facts

Per Serving: 191 calories; 9.6 g total fat; 67 mg cholesterol; 1418 mg sodium; 0.1 g carbohydrates; 24.5 g protein.

Recipe by: Always Cooking Up Something

<https://www.allrecipes.com/recipe/240208/simple-baked-chicken-breasts/>

Operation Santa Claus and Senior Santa & 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 and to needy seniors and disabled adults, who may be isolated from family and friends, through Senior Santa and Friends.

Due to the cancellation of the holiday luncheon, we will not have a designated place for gift collection.

Cash donations and gift cards payable to Operation Santa Claus or Senior Santa and Friends can be mailed to: Social Services Agency, P.O. Box 22006, Santa Ana, CA 92702-2006. Please make checks payable to: Operation Santa Claus or Senior Santa and Friends.

During the month of December, gifts can be delivered to the Holiday Store at: 1505 E. Warner Ave., Santa Ana, CA 92705 or to County libraries, most courts and many County facilities. Please call 714 679-2438 for hours of operation.

Gift suggestions for toddlers are items that make noise and books with buttons that produce sounds when pressed. Teens appreciate gift cards, electronics, colognes and lotions. Gift cards to Target, Walmart and chain grocery stores are wel-



comed gifts for seniors and disabled adults.

To receive a tax-deductible letter, please include a legible name and address with your donation.

You may also donate online to Operation Santa Claus at: <http://ssa.ocgov.com/volunteer/dona->

[tions/osc_donation](http://ssa.ocgov.com/volunteer/dona-tions/osc_donation) or to Senior Santa and Friends at: http://ssa.ocgov.com/volunteer/dona-tions/sr_santa_donation.

To receive more information, please call 714-679-2438 or for Senior Santa and Friends call 714-825-3111.

Ode to the “Golden Years”

Submitted by one of our REAOC members

I can no longer physically do what I used to do,
Makes me wonder sometimes if I am through.
And now we have a pandemic the origin of which is in dispute,
While we are told we must stay resolute.
And we are told to socially isolate,
Makes it hard with anyone to relate.
A spouse, friends and family keep me going,
At least I am happy the Angels' pitchers were again throwing.
Reluctant to go to restaurants for food and grog,
At times it is like being lost in a fog.
Coming by a haircut has been rare,
How can that be considered fair?
But some of the TV I can still enjoy,
At least I know I do not have to employ or deploy.
Used to be TV was full of life,
Now it is pretty much about strife.
Dealing with arguing and civil unrest,
Whatever happened to America is the best?
It seems like everywhere I turn things are a fight,
It does not matter whether the argument comes from the left or the right.
So on goes the battle of surviving,
At least for a while with fewer cars on the road we could enjoy driving.
But, where can I go with everything closed?
Better at home where we do not have to be diagnosed!
This 2020 Golden Year is not what we were told to expect,
But, there is no button we can push that says “Reject.”
Retiring from the county does not make one wealthy,
And now the focus must be on staying healthy.
My goal is to see all the current troubles gone,
And my battle for survival being successfully won.
So dear colleague and friend,
Let's see these troubled times to the end!

In Memoriam

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

July 2020 – October 2020

Loretta Altieri, OCTA
Juanita Alvarado, SSA
Margaret Banks, OCTA
Grace Barnes
Hominder Bharadwaj, OCTA
Michael Bracamontes, Probation
Carol Braselton, OC Sheriff's
Barbara Brown, BOS
Kelley Burt, OCWR
Mihail Busuioc, OC Public Works
Beverly Chew, County Clerk/Recorder
Ruth Conn, Human Resources
Marie Dalrymple
Joan Daugherty, Auditor Controller
Barbara De Pauw, OC Public Works
Eileen Dudevour, Assessor
Alice Dunegan, OCCR
Joy Lee Erb, Assessor
Larry Edwards, Auditor Controller
Elizabeth Fauskin, Assessor
Gloria Fellhoelter
Robert Fites, Sanitation District
Addarosa Franco-Gutierrez, Auditor Controller
Charles Goebel, District Attorney
Juan M. Gomez, OC Public Works
Bienvenido Guzman, Assessor
Irene Hageman, OC Sheriff's
Mary Ann Hanover, SSA
Karen Haywood, HCA
Gwynneth Herbert, OCCR
Richard Holbeck, OC Sheriff's
James Jeu Devine, Assessor
Michael Johnson, OCTA
Douglas Jones, HCA
William Jones, Probation
Stephen Julian, City of San Juan Cap.
Elizabeth Langmore, OC Public Works
Anna Lou Livingston, OC Public Works
Thomas Lucas, OC Sheriff's
Gertraud Mac Donnell, OC Public Works
Charlaine Marlow, OCCR
Robin Mattocks, SSA
David Mayo, OCTA
Shellie McCalman, SSA
Ann Mc Eneaney, OCCR
Marie McFerran, HCA

Carolyn Michel, OCCR
Charles Negro, OCTA
Victor Nguyen, HCA
Patricia Niedfelt, OC Public Works
Helen Ochoa, SSA
Dean Olsen, CEO
Sandy Ortiz, SSA
Joan Pennington, Dept. of Education
Shirley Perez-Lopez, OC Sheriff's
Dorothy Phillippi
Louise Pipher, OC Public Works
Robert Prickett, OCTA
Georgie Pulliam, SSA
Robert Raymond, OC Public Works
Ann Marie Reilly, OC Public Works
Annabelle Roberts, District Attorney
Barbara Robinson, OC Public Works
Charles Schock, OCTA
Malcolm Street, OC Public Works
Gordon Talmage, OC Public Works
Robert Tanksley, Superior Court
Joyce Thomas, SSA
Milo Walker, Assessor
Gary Ward, OC Public Works
Tommy Washington, OCTA
Sharon Wilson, Dept. of Education
Elmer Zimmer, Assessor

Surviving Spouses

Herbert Batory
Ernestine Beevers
Barbara Eberhart
Gloria Fellhoelter
Gonzalo Garcia
Donna Gould
Mary Haskins
Jean Perreira
Dolores Poorman
Dorathy Laster
Joan Perino
Maureen Posth
Janet Quinby
Cecilia Rabago
Elisa Sanchez
Robert Schnitzler
Elizabeth St. John
Ray Webster
Jean Weinroth



Volunteer Programs

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each September, identifying changes that are needed in the application or other forms and planning for the process ahead. Applications are available beginning in January and are due with a postmark date of no later than April 1st of each year. Electronic applications are sent to the REAOC Executive Director, who redacts all of the student's and retiree's identifying information and assigns a number to each application. No member of the committee knows the identity of the applicants or the retiree relatives. Applications are reviewed by the committee as well as staff from the Orange County Department of Education and scores are assigned. The information related to the top four scorers are sent to the REAOC Co-Presidents who approve the awardees. The winners are invited to the May REAOC luncheon, together with friends or family members to be recognized and receive their awards.

The Chair of this committee is Rebecca Guider. The committee members include Luisa Camino, Janis Forster, Kathleen Mattivi, Lorna Winterrowd, and Ryan Crowdis and Brenda Carvajal-Muniz from the OC Department of Education.

These volunteers deserve our sincere thanks and appreciation for all their dedicated work on behalf of retirees and the REAOC organization.



Long Term Care Update

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Judge Highberger is of the opinion that the State of California is ultimately responsible for any judgment since CalPERS is a State Agency.

Following the Court's (partial) reopening, on July 27, 2020, the Hon. William F. Highberger granted our amendment of the complaint to list the State of California as a party to this suit. This decision is probably one of the most important victories by our attorney. Without declaring that the State is responsible for any claims emerging from a victory in this suit, CalPERS Long-Term Care Insurance could have filed for bankruptcy. That would have ended any likelihood of the class members receiving any redress from the suit. It could also have ended the CalPERS insurance program, and we would have lost any coverage we now have as well. While this suit has benefited from Judge Highberger's numerous judgments against CalPERS to date, the case will be argued in front of a jury, and juries can be a fickle lot. On September 12, 2020, David Muir and Mike Sloan again had a conference call with Michael Bidart. This call was to advise of proceeding scheduled for September 15 in the Superior Court of Los Angeles County regarding recommendations the plaintiffs (us) would be presenting to the court.

We have additional information concerning the potential "significant premium increase" under consideration by CalPERS. CalPERS' staff is concerned that the Long-Term Care fund will not be able to earn the rate of return on its investments that it anticipated when setting premiums. As a result, the staff is recommending that CalPERS lower its projected

rate of return to just 4%. Although the LTC fund is currently 101% funded, when the new projected rate of return is adjusted, CalPERS' actuaries project the fund will only be 69% funded. This means that that CalPERS is projecting that it only has 69% of the funds needed to pay benefits that will eventually be owed to policyholders. As a result, the CalPERS staff is recommending rate increases that will likely go into effect in July 2021. Although CalPERS has not disclosed the extent of the projected rate increase, its 2013 rate increase may provide some guidance. When CalPERS decided to raise rates by 85% in 2013, it projected that the LTC Fund was only 88% funded. Since it is now projecting a funded status of only 69%, we would expect the next rate increase to actually be more than the 85% rate increase imposed in 2013.

Many class members have asked us whether we intend to initiate legal action to prevent this new proposed rate increase. At this point no decision has been made on this issue since it is unclear how and to what extent CalPERS intends to implement this new rate increase. As we learn more about the proposed rate increase, we will update this website.

Finally, the Court set March 29, 2021 as the date for the jury trial. In the trial, the jury will be asked to determine whether CalPERS breached the LTC insurance contract. The jury must also determine if the breach was caused by raising rates "as a result" of policyholders who purchased inflation protection benefits, and, if so, the amount of dam-

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Welcome, New Members

Assessor: Steven Cha, Elva Gonzalez, Oscar Jorge

BOS: Stephen Spernak

CEO: Georgetta Vlad, Thieu Vo

Child Support Services: Maria Martha Torres, Kathy Aasen, Edward Romero, James Huie, Lynne Peterson, Rafaela Damian-Grelck

District Attorney: Mary Meloch

HCA: Jovita Gonzalez, Forouzandeh Farzan, Rhonda Suite, Yvonne Bach-Yen Tran, Thu-Thuy Nguyen

Human Resources: Kathleen Tahilramani, Renee Catanzariti

Information Systems: Robert Stwalley, James Bogan

JWA: Russell Smith, Marlene Julien

OC CR: Mary Ann Zimmerman, Philippe Trinh, Michael Bricker, Thomas Fitch, Juanita Martinez, Nooshin Jahed, Roselle Wuth, Anne Afshar, Sandra Heaton, Connie Tapia

OC Public Works: Neelam Jaiswal, Terry Bell, Joe Ruesga

OCSD: Khushru Dubash, Samuel Maynard, Jerry Lee, Eugenia Blackburn, Margaret Fitzpatrick, Michael Torley, Colleen Holland

OC Waste & Recycling: Samuel Pascual, John Arnau, Henry Aguilar

Probation: Luz Mariano, Roberta Perez

Public Defender: Victor Peluso

SSA: Thelma Avila, Donna Piantoni, Judy Pinero, Eusebio Garcia, Silvia Lopez, Ronald Toole, Gustavo Preciado, Gail Dempsey, Melissa Gallagher, Catharine Rooney, Jeffrey Molina, Nilsa Rodriguez-Montalvo, Celeste Bove, Maria Elena Fernandez, Richard Cummins, Michael Burns

Superior Court: Adrianna Guardado

Not Stated: Mary Rodriguez, Marco Sanchez, Maria Rienzo, Gloria Zamarripa, Lisa Flores, Curtis Darling, Sonia Ortiz

Surviving Spouse: Mary Meehan, Julie Roman, Margaret Fitzpatrick

Urgent – We Need Your Email Address to Assure You Are Kept Up to Date On Anticipated Important Developments



Let's Please Stay in Touch!

With the cancellation of the December luncheon, it is very important that we still have an opportunity to communicate with you. Please let us know if you have moved and have a new address or if you have a new telephone number. Most importantly, a current email address is critical for maintaining communication with all of our members. Over the next weeks and months there is likely to be significant developments in labor relations, state and county budget impacts and health insurance. We want to make sure we can communicate with all of you to keep you informed!

Long Term Care Update

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ages to be awarded to the class. If you would like to keep up with the proceedings on a regular basis, and stay informed of the most recent updates, here is the website address that will allow you to do that: <https://www.calpersclassactionlawsuit.com/litigation-update.html>.

New changes in this developing situation will be updated on the CRCEA website <https://crcea.org/>, under “Resources” and then click on “CalPERS Litigation.” Additional questions may be referred to info@CRCEA.org, and your email will be forwarded to the person best able to assist you with your question.

Dated Material – Please Deliver Immediately

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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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