



# The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

## REAO Luncheon

Wednesday, May 31, 2023

Our next luncheon will take place on Wednesday, May 31, 2023 at the Elks Lodge located at 1751 S. Lyon Street, Santa Ana, CA 92705. For the May 31, 2023 luncheon, the Elks Lodge will be serving tri-tip, butter parsley potatoes, vegetables, a salad, rolls and chocolate mousse cake for dessert. A coffee, tea and ice water self-serve station will be available for all who attend.

As a reminder, the Elks Lodge is next to the OC Credit Union building on St. Andrews Place. Please come enjoy visiting with your fellow retirees, a delicious lunch and receive important updates from the REAO Board of Directors.

You won't want to miss all the festivities. You could win one of several door prizes, a table centerpiece or the Progressive Drawing in the amount of \$300. You must be present to win!

Reserve your place by calling or emailing the REAO office or by sending the form found on Page 8 of this *Informer* newsletter. Your check must arrive at the REAO office no later than Wednesday, May 24, 2023. Check-in starts at 11 a.m. and lunch is served at noon. We hope to see you there!

## Presidents' Message

From the Desks of Linda Robinson and Doug Storm

Greetings to all retiree members and associates! Together, let's welcome a new season—one that will launch the upcoming summer months. May we all appreciate our retirement years. Life is precious. It's up to each of us to do our best to explore life's possibilities and to make fresh, extraordinary and unforgettable memories; this, despite any challenges we may face personally, as a group or as a nation. The next few months will bring Memorial Day and Fourth of July celebrations, vacation excursions as well as family and friend gatherings for all to remember. Retirement is the reward you earned for all those years you spent expertly and professionally serving the public. Enjoy yourselves to the max retirees, and we'll see you in at our May and September luncheons.

### ITEMS OF INTEREST

Good news!! Retirees, you will see a 3% increase in your May pension check. While the OCERS Board of Retirement approved a 7.5% Cost of Living Adjustment beginning May 1, 2023, the system is limited to a 3% increase each year. The good news is that an additional 4.5% will be added to your COLA Bank and used to offset any increase of less than 3% in future years. Also approved was a Supplemental

Targeted Adjustment for Retirees (STAR) COLA effective at the same time. The STAR COLA affects only retirees who retired on or before 4-1-1981. The purpose of this adjustment is to restore purchasing power to retirees who have lost more than 20% of their purchasing power since retired and applies to 141 of the longest-retired OCERS members.

### CURRENT ACTIVITIES

The Scholarship Committee has spent numerous hours following strict guidelines to complete the process for determining scholarship award winners of the Keith L. Concannon Scholarship Program. Finalists will be selected after the rigorous application and evaluation process concludes. Recipients of the awards will be recognized at the REAO May luncheon.

REAO Board members represented REAO at the semi-annual California Retired County Employees Association (CRCEA) Spring Conference held in Ontario and hosted by the Retired Employees of San Bernardino County (RESBC) April 23-26. The conference provides a statewide opportunity to network with all twenty '37 Act County retiree associations and share timely and relevant retirement issues as well as

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# Memorial Day - May 29, 2023

**M**emorial Day is a federal holiday in the United States that is observed on the last Monday of May each year. The day is set aside to honor and remember the men and women who died while serving in the U.S. military.

The origins of Memorial Day can be traced back to the aftermath of the American Civil War when communities began holding ceremonies to honor the fallen soldiers. In 1868, General John A. Logan, the commander-in-chief of the Grand Army of the Republic, issued an order designating May 30th as Decoration Day, a day for decorating the graves of the war dead with flowers.

Over time, Decoration Day became known as Memorial Day, and in 1971, the U.S. Congress passed the National Holiday Act, which made Memorial Day a federal



holiday and moved the date to the last Monday in May.

For retirees who have served in the military or have loved ones who served, Memorial Day can hold a special significance. It is an opportunity to remember and honor the sacrifices of those who gave their lives for their country, and to reflect on the freedoms and opportunities that their service has helped to secure.

Retirees may participate in Memorial Day observances in a variety of ways, such as attending parades, visiting cemeteries to pay respects to fallen service members, or participating in local events and ceremonies. They may also take time to reflect on the meaning of Memorial Day and the sacrifices made by those who served.

Our best wishes for those REAOC members, families and friends who will celebrate this very special day of remembrance.

## Presidents' Message

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pension security challenges.

Your REAOC Board is engaged in discussions with County Employee Benefits to identify issues related to health plan changes and anomalies that effect retirees. The REAOC website is constantly updated and includes current news articles, communications and items of interest to retirees. The website, [www.reaoc.org](http://www.reaoc.org) can be a valuable source of information for REAOC members. PLEASE visit our website and if you know retirees who are not members encourage them to join us. There is strength in numbers and when we are united, our voices are heard.

Also, the County is providing retirees with use of the County's Conference Center at 601 N. Ross Street, Santa Ana facility the first Friday of each month. Come and join in the relaxation, fun and use of the facility.

In closing, we thank you for your continued participation, membership and support in REAOC. Your loyalty is invaluable to the success of this organization and fellow retirees. Enjoy your summer. Be safe, united and informed, retirees.

– Linda Robinson and Doug Storm

## REAOC

P.O. Box 11787  
Santa Ana, CA 92711-1787  
Phone: 714-840-3995  
Website: [www.reaoc.org](http://www.reaoc.org)  
Email: [reaoc@reaoc.org](mailto:reaoc@reaoc.org)

### OFFICERS

Linda Robinson	Co President
Doug Storm	Co President
Vacant	Secretary
Bill Castro	Treasurer

### DIRECTORS

Tom Cooney  
Frank Eley  
Gaylan Harris  
Roger Hilton  
John Iagjian  
Larry Leaman  
Sara Ruckle-Harms

### APPOINTED STAFF

Ilene Bårceñas	Executive Director
John Iagjian	Membership Committee
Ilene Bårceñas	<i>The Informer</i> Editor
Vacant	Luncheon Committee
Norma Roberts	Board Watch
Linda Robinson	CRCEA Delegate
Vacant	Legislation
Frank Eley	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, email, 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.

# Introducing the County's Wellness Program for Retirees!

You may have participated in County of Orange's Wellness Program as an employee. Did you know that the County has wellness activities for Retirees too?

In January 2023, County of Orange hosted its first ever Retiree Wellness Fair. More than twenty organizations, including the County's retiree health plan providers, shared information with County Retirees about the support, events, and services that are available to help you

stay active and healthy now that you are enjoying your retirement. Below are just of the community programs that joined us:

- 211 OC • Abrazar • AgeWell
- Alzheimers OC • Anthem • Asian American Senior Citizens Services Center • Blue Shield • Caregiver Resource Center • CHIOC
- Community Action Partnership Orange County • Community Legal Aid SoCal • Council on Aging-South Coast • Jamboree Housing • Kaiser

- Meals on Wheels OC • North OC Community College • OC Public Libraries • OptumRx • Osher Lifelong Learning Institute • Saahas for Cause
- SAC Adults in Action • Saddleback Emeritus Program • SCAN • Senior Centers • Silver Sneakers • SSA / Community Services Center • Silver & Fit

And that's not all! The first Friday of each month is Retiree Open House in the County Employee Wellness Center. Come in any time between 9 am and 2 pm to stream an exercise class, participate in a Do-It-Yourself art or cooking activity, try out the meditation pods or relaxation room! Even better, if you park in Lot P4 (see map, left), your parking will be validated for the time you spend at the Center on a First Friday!

Make a plan to visit the County Wellness Center in County Administration South (Bldg. 601 on the map below) on a First Friday! Be on the lookout for monthly fliers with more information.



## 2023 Keith Concannon Scholarship Update

We are in the process of reviewing the Keith Concannon Scholarship applications that were received in early April prior to the publication of this May/June 2023 *Informer* newsletter. Our Scholarship Committee, chaired by REAOC Director Frank Eley along with County of Orange retiree member Rebecca Guider, as well as Ryan Crowdis and Brenda Gomez, both from the OC Department of Education, has been working very

hard identifying the candidates who will be awarded the scholarships. This is never an easy task as we have received many outstanding applications. We are always amazed at the talent and dedication of the students who apply for the scholarships. They have worked very hard to achieve the grades and honors that have been bestowed on them.

Once the Scholarship Committee completes their review of the applications (the names and identifying information are redacted from the

judging process), the Chair will complete a memo to the REAOC Board Presidents informing them of the recommended award winners with a summary of the accomplishments of each proposed awardee. The Chair will also ask the Presidents for their approval or comments. Additionally, the average scores of the applicants will be shared with the Presidents. The applicants with the highest scores are considered the most successful candidates.

# The Inflation Reduction Act – What will we see?

There are six key health provisions, signed into law through the Inflation Reduction Act, that will take effect in the coming months and years.

## 1. VACCINES

Vaccines Beginning January 2023, people with Medicare Part D will no longer pay for vaccines. Part D plans will not require deductibles, coinsurance, or other cost-sharing for adult vaccines recommended by CDC’s Advisory Committee on Immunization Practices.

## 2. INSULIN

Beginning in 2023, all people living with diabetes who have Medicare coverage will pay no more than \$35 per month for their insulin products, including insulin covered under Part D and Part B. Medicare Part D plans include both stand-alone plans and Medicare Advantage drug plans.

## 3. EXTRA HELP

Beginning in 2024, a person who makes up to 150 percent of the federal poverty level will be able to apply for the program’s maximum assistance. For context, in 2022, 150 percent of the federal poverty level translates to an annual income of

about \$20,000 for an individual. In addition to income level requirements, there are also asset limitations to qualify.

This is important because previously, many people were ineligible for full support, despite their limited resources. The Social Security Administration estimates that the Extra Help program is worth about \$5,100. For someone with an annual income of about \$20,000, who is living with a chronic illness, that money is life-changing and for some, lifesaving.

## 4. ELIMINATION OF 5% CAP

Beginning in 2024, people with Medicare Part D will no longer have to pay that five percent in the catastrophic phase. In essence, this sets up an annual cap in 2024, so relief is in sight. In fact, the Kaiser Family Foundation estimates that people using brand-name medications, on average, will pay no more than \$3,250 in 2024.

## 5. CAP ON PRESCRIPTION COSTS

Beginning in 2025, people with Medicare Part D will spend no more than \$2,000 per year out of pocket for their prescription medications

when the annual cap takes effect.

## 6. MONTHLY LIMIT ON OUT-OF-POCKET COSTS

Beginning in 2025, people with Medicare Part D plans will have the opportunity to pay out-of-pocket prescription costs in monthly installments, with a monthly limit on spending. This will help “smooth out” costs throughout the year, making them more manageable and affordable.

This is going to make budgeting for costs possible for people with limited incomes. While the annual cap will make a difference, without the ability to smooth out costs, a person on Medicare could face a \$2,000 bill in January. Research has shown that most people can’t afford to spend more than \$200 in any given month. Monthly limits will mean predictable costs that more people will be able to budget for.

For additional information, you may wish to read the Centers for Medicare & Medicaid Services detail at *The Inflation Reduction Act Lowers Health Care Costs for Millions of Americans* | [CMS.gov](https://www.cms.gov)

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## Fraud Prevention: Romance Scams

*Provided by the Orange County Credit Union*

People are looking for love all year long, but especially around holidays. Online dating websites or apps might be one of the ways you’re searching for that special someone. While you may make some genuine connections, stay wary of love interests that start asking you for money because it could be a scammer behind a fake profile.

Here are some tell-tale signs

you’re dealing with a romance scam:

The relationship moves very fast. They’ll talk to you often to gain your trust and claim it’s true love in a short amount of time.

They can never meet you in person. They claim they live too far away or make other excuses not to see you. They might even avoid video chatting.

They ask for money. The scam-

mer might say they can’t visit you because they don’t have the money and ask you to send it to them so they can book travel plans. They may also say they need money for bills or medical expenses and will ask for help sending or transferring the amount of money.

They tell you to pay them in specific ways. A scammer will ask for

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# CalPERS Long-Term Care Insurance Trial Court Grants Preliminary Approval of New Class Action Settlement

by Dave Muir Chair, CalPERS Long-Term Care Committee

The class action against CalPERS challenging extraordinarily large (many would say outrageous) premium increases has been pending since August 2013. An earlier settlement agreement would have required policyholders to choose between (1) surrendering their policies in exchange for a refund of all premiums previously paid, or (2) keeping their policies and receive nothing. That settlement included what is sometime called a “kill switch” that allowed CalPERS to cancel the agreement if less than 90% of class members agreed to cash in their policy. When only 70% agreed, the settlement agreement was cancelled by mutual agreement of the parties.

A new settlement, referred to as

the “Second Settlement,” received the court’s preliminary approval on March 10, 2023. The Second Settlement provides current policyholders with two options: (1) surrender their policies in exchange for a refund of 80% of all premiums previously paid, or (2) keep their policies and receive a cash payment of \$1,000. For those opting to keep their policies, there will be a moratorium on future premium increases until November 2024. Additional provisions provide for payments to policyholders who no longer have active policies.

Please visit the CRCEA website ([www.crcea.org](http://www.crcea.org)), to view the court’s Order Granting Preliminary Approval of Second-Class Action Settlement, which includes complete details of

the settlement.

The following dates have been established under the court’s order:

April 7, 2023: Notice to class members of settlement terms

June 6, 2023: Last day to (i) opt out of the settlement, (ii) complete election form, and (iii) file written objections to the settlement.

CRCEA has retained attorney Michael Conger to seek actuarial and financial data from CalPERS to assist our members in deciding whether to retain their policies or take the cash and be done with CalPERS.

Please visit the CRCEA website ([www.crcea.org](http://www.crcea.org)) to view a copy of attorney Conger’s letter request to CalPERS and to read any updates regarding the LTC lawsuit.

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## UCI Health Care Forecast Conference 2023

by Sara Harms

This past February, on behalf of REAOC, I attended the 32nd annual UCI Health Care Management and Policy Health Care Forecast Conference.

Presentations included an examination of recent federal and California health policy developments.

Speakers discussed how sectors of the health care system are:

- Working to address health equity and social determinants of care,
- How providers and organizations are managing the shift to value-based care,
- And how innovation is enabling improved operating efficiency, patient access, care quality and health equity.

Two topics that trended throughout each discussion were solving the acute healthcare inequities in the U.S. and reimagining the Primary Care Workforce.

By the year 2033 this country will need up to 124,000 additional primary care physicians according to Romana Agrela, Chief HR Officer, UCI Human Resources. California will need to see a minimum of a 10% increase in primary care physicians. And at least an additional 200,000 nurses per year. Currently 25% of our primary care physicians are over the age of 60.

Currently most healthcare delivery is occurring at the primary care

level vs. hospitalization. The need for research is critical to attracting students to primary care careers and retaining them. California has introduced health workforce strategies to increase the number and diversity of health professionals by focusing on scholarships, expansion of training program capacity and loan repayment. The good news is 81.5% of physicians remain practicing in California if they receive their combined under graduate medical training as well as their graduate training in California.

A striking departure from previous conferences was the focus on

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# In Memoriam

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

## January 2023 – April 2023

Robert Acker, OC Public Works  
Raul Aguilera, Child Support Services  
Larry B. Anderson, OCTA  
Michael Armitage, Probation  
June Armstrong, HCA  
James Baker, OC Public Works  
Lonnie Baldrige, OCFA  
Michael Ballantyne, OCFA  
Shelly Barber, District Attorney  
Ronald Bates, Registrar of Voters  
Cleo Bauman, Superior Court  
Evert Boer, OCTA  
Barbara Brotherton, Law Library  
Carol Calderon, Superior Court  
Glen Campbell, OCTA  
Leonard D. Canby, SSA  
Edward Clair, OCSD  
Etta M. Claxton, District Attorney  
Cynthia Coad, BOS (passed away 11-26-2022)  
Dorothy Connolly, HCA  
Nancy Consentino, Registrar of Voters  
Gustavo Cozza, OCTA  
Bernadine Dateno, HCA  
Robert Davis, OC Public Works  
Donna Degen, HCA  
Steven Dixon, SSA  
Antonio Dominguez, OC Public Works  
Lupe Dominguez, SSA  
Frederick Donahue, SSA  
Constance Downing, OCCCR  
John Downs, Child Support Services  
Vera Drake, Superior Court  
William Drozda, UCI  
Elroy Duhn, Jr, OCTA  
Carole Earney, Child Support Services  
Linda Elder, SSA  
Rolando Espinosa, OC Waste & Recycling  
Vito Ferlauto, OCSD  
George Fenton, OCSD  
Marcia Fischer, Probation  
Jeanette Fratto, Probation  
Colletta Gerhardt  
Ernest Gomez, Registrar of Voters  
Isabel Gonzalez  
Steven Grimes, OCSD  
Antonio Gutierrez, Sanitation District  
Donald Hackenberg, HCA  
Nancy Hanley, HCA  
Mary Hare, OCSD  
Gary Hartung, OCTA

Daniel Hempel, Treasurer-Tax Collector  
Susan Henderson, Auditor Controller  
Mark Horton, HCA  
Helen Howard, Dept of Education  
Myron Howland, HCA  
Linda Hulsoff, OCSD  
Jerold Hunter, OCFA  
Marilyn Inigo, Social Services Agency  
Eugene Jalbert, HCA  
Thomas Jellinek  
William Johnson, Superior Court  
Sarah Johns, Auditor Controller  
Linda Jolly, UCI  
Carolyn Keeler, Superior Court  
Marlene Keys, Probation  
Nancy King, HCA  
Donald Kmetz, Probation  
Steven Kovacs, Sanitation District  
Anna Kuerth, Registrar of Voters  
Welcome Kull, Registrar of Voters  
Jitendra Kumar, SSA  
Mark Kunar, OCSD  
Lois Lakits, Child Support Services  
Don Lawson, OCTA  
Lawrence Le Ray, District Attorney  
Victor Lee, OC Public Works  
Marie Leonhardt, Probation  
Henry Louria, OCFA  
Robert Lund, Public Defender  
Sofie Marquez, OCCCR  
Robert Matherly, Superior Court  
Sharon L. Matthews, Probation  
Cheryl May, OCSD  
Thomas McCormick, OC Public Works  
Elaine Sue McKenzie, OCSD  
Dale R. Miller, OCTA  
Douglas W. Miller, OC Fire Authority  
Randall Miller, OCSD  
Lawrence Minnick, OCTA  
Carol Morrison, District Attorney  
Susumu Miyashiro, Registrar of Voters  
William J. Morison, District Attorney  
James Moscinski, Superior Court  
Argelia Narvaez, County Clerk/Recorder  
Nina Novello, OC Public Works  
Alice O'Neill, Assessor  
Alicia Palomares, UCI  
Juan Perez, HCA  
Thomas Pfeiffer, OCSD  
Ramona Phipps, SSA  
Charles Pister, OCFA  
Richard Pointer, OC Public Works  
Mihaela Popescu, OCSD  
John Quinn, OCSD  
Kenneth Raver, CEO  
Carith Reis, Child Support Services

Ronald Roberts, OCFA  
Marie Anne Robledo, Superior Court  
George Sakurai, HCA  
Jesus Saldivar, Cemetery District  
Angelina Sandoval, HCA  
Rene Scharfe, OCSD  
Rita Semple, CEO  
Noris Slavick, Public Defender  
Anthony E. Smith, OCSD  
Kenneth Smith, OC Public Works  
William Smith, HCA  
Maria Spariosu, SSA  
Lori Stokes, OCTA  
Lorraine Sullivan, County Clerk/Recorder  
Judy Torres, Child Support Services  
Huong Tran, SSA  
Donald Trebil, OCSD  
Paul Turack, OC Waste & Recycling  
James Turner, County Counsel  
Laurie Turner, OCSD  
Bernard Wasserman, SSA  
Ruby White, Child Support Services  
Carol Wilcken, OCCE  
Thomas Wright, Probation  
Leslie Wynn, HCA

## Surviving Spouses

Andrew Aros  
Samuel Castelo  
Trevor Dale  
Walter Davey  
Natividad Delfin  
Roxada Diltz  
William Foster  
Judith Fraser  
Margaret Funicello  
Colletta Gerhardt  
Margie Harding  
Elizabeth Harness  
Hermine Joyce Hart  
Emily Hiller  
Olive Lazenby  
Sally Lao  
Ezequiel Lujan  
Laverne Maresh  
Lilah Louise Myers  
Clyde Ochiai  
Cyla Riesenfeld  
Patricia Roels  
Carolyn Schumacher  
Georgine Steenblik  
James A. Truitt  
Barbara Welton



# Welcome, New Members

**Assessor:** Richard Ramirez, Marisol Avalos

**Auditor Controller:** Rogelia Martinez, Lawrence Parish

**CEO:** James Teixeira, Linda Mathews

**County Counsel:** Patricia Gary

**District Attorney:** Kimberly Doyle, Faith Castillo

**HCA:** Cynthia Cunningham, Alexis Moulton, Michel Lizotte, Rigel Macias, Maria Nicholas, Jeanette Hudson, Kathleen Clodfelter, Linda Rappaport, Erenia Perry, Theresa Krutsinger, Maria Eva Olvera, Sylvia Surya, Paul Fuller, Avelino Santos, Christina Valdez, Jeffrey Derflinger, Melinda Flores

**JWA:** Jeffrey Frisch

**OC CR:** Heather Condon, Cathy To, Candice Gallette, Susan McIntire, Gabriel Tinoco, Robin Lamont, John Gannaway

**OC Fire Authority:** William Lackey, Aaron Clark, Marc Moore, Yajaira Madrid, Deborah Gunderson

**OC Public Works:** Penny Lew, Robert Barilla

**OC Sanitation District:** David Rodriguez, Shabbir Basrai

**OCSD:** Barbara Granite, Andrew Hayes, Christopher Counts, Paula Nguyen, Annette Corrao

**OCTA:** Frank Laforte

**OC Waste & Recycling:** Mario Castillo

**Probation:** Martha Soriano, Christina Ronald, Janice Sprik, Elvira Ricco

**SSA:** Michelle Mendoza, Celia Echevarria-Lucero, Yvette Aguayo, Randall Balduck, Donna Cobb, Jodell Luther, Kenneth Santini, Angela Reyes, Eddy Surya, Sylvia Aguilar, Kelley Martinez, Janet Ciszek,

Christina Masini, Vicki Davis, Vichheka Hou, Roberta Martinez Garza, Mary Ann Lyons, Rockie Herrera, Bach-Tuyet Dinh, Carla Krstich

**Superior Court:** Teresa Grove, Thomas Hernandez, Patti Lindsey, Monica Ramirez, Marla Hannah, Bobette Webb, Monica Griego, Rebecca Stamm, Laura Nalepka, Myra Nakata, Susan Herrera, Wendy Backus

**Not Stated:** Elizabeth Solis, Richard King, Michelle Hetherington, Margie Sheehan, Maricela Siqueiros, Mariam Islas, Celeste Clark, Magdalena Then, Jean Joyce Slater, Linda Lin, Larry Benoit, Michael Carson, Jessica Chlebowski



## Health Care Forecast

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the need to overcome the ever-increasing food insecurity, transportation and worker housing inequality facing so many in California and nationwide. Their message being that without these basics being met the health communities' efforts towards wellness will fail. A new vision was discussed where our healthcare system may be the conduit for resources that support solutions to these challenges.

The theory is by keeping people housed, and likely healthier, tax dollars will be saved as these individuals don't require health services. According to a report from the Public Policy Institute of California, statewide, 5% of Medi-Cal patients account for 44% of the program's spending. Our unhoused population contributes to this spending with frequent emergency room visits, four or more times a year.

And finally, the conference panels discussed the future of artificial intelligence and its anticipated positive impacts on healthcare—by creating more efficiencies physicians will be able to spend more time in direct patient care. With the growing shortage of providers, particularly in rural areas, AI is forecast to play an

important role assisting doctors in reaching more patients, better diagnose our ailments and lead to better treatment and outcomes.

May these strategies to improve healthcare delivery be successful so those of us aging folk may live our most productive and healthy lives.



## Progressive Drawing

Suzanne Seward of Laguna Niguel would have won \$200 at the March 2023 luncheon because her name was drawn to win the Progressive Drawing. You must be present at the time of the drawing to win! See you on Wednesday, May 31, 2023 at The Santa Ana Elks Lodge when our next Progressive Drawing will be for \$300!

## Luncheon Reservations Due Wednesday, May 24, 2023

Print Name: \_\_\_\_\_

New/Changed Email Address: \_\_\_\_\_

# of lunches at \$17.00 each: \_\_\_\_\_

# of Vegetarian lunches: \_\_\_\_\_

Enclosed is my check for \$ \_\_\_\_\_

Please make your check payable to  
REAOC and mail to: REAOC, P.O. Box  
11787, Santa Ana, CA 92711-1787

Check-in begins at 11:00 a.m. and lunch  
is served at noon.

PLEASE CAR-POOL!



## Fraud Prevention

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money to be sent in a way that is very difficult for you to get back, like a wire transfer, gift card, peer-to-peer money app, or transferring cryptocurrency.

Never send money or gifts to someone you haven't met in person.

Four things to do if your sweetheart starts asking for money:

Don't send any money immediately and pause all communication.

Seek advice from someone you trust and can talk to about the situation, like a close friend or family member.

Search the sweetheart's job type or title with the word "scammer" to see if others have experienced similar situations.

Search their name, job, location, and birthday online to see if you find matching photos and information in other places like additional social media accounts. If it returns results with another name or details that don't match what they've told you, it's a scam.

It is extremely important to know exactly who you're sending money to. Authorized transfers are not protected, so it's unlikely you'd be able to recover any losses.

For additional information, visit the OCCU's Security Center to learn how they are actively working to keep your information safe and to learn more on protecting yourself from fraud.

## Dated Material – Please Deliver Immediately

Fraud Prevention: Romance Scams

Wellness Center for Retirees

UCI Health Care Forecast Conference 2023

CALPERS LTC Settlement

Inflation Reduction Act

Memorial Day

Scholarship Updates for 2023

REAOC Luncheon

Presidents' Message

## INSIDE THE INFORMER

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

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

# The Informer

Presorted  
First Class Mail  
U.S. Postage  
**PAID**  
Torrence, CA  
Permit No. 1