

# The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

## REAOC's Future 2020 Luncheons

EAOC's luncheons for September X23rd and December 2nd in Fountain Valley and the October 20th and the December 15th, 2020 Hemet luncheons have been cancelled. In light of the unknown facts and drivers surrounding the coronavirus, REAOC 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 REAOC 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



The events of 2020 continue to change our lives dramatically. Life, as currently experienced, is definitely not routine or stagnating—not for retirees or anyone else living in our country and around the world.

Each day brings with it the latest news (complete with sporadic, contradictory statements) from a variety of sources. We are inundated with an overwhelming amount of information and challenging circumstances much of which occurs beyond our own control. At the same time, rampant and polarizing views create or add to greater division among people. It takes a full-time endeavor to keep up with what's happening around us-matters of great importance—which include politics, economic concerns, protests/demonstrations and MOST paramount coping with the menace of COVID-19. Many other critical and competing issues demand our attention and focus, as well. We retirees will be called upon to fine-tune our knowledge, perceptions and stamina in today's changing environment.

As we said in the last *Informer*, getting to the best outcome will take time, effort and inconvenience. We should also add patience and tolerance to that list. We WILL get through these trying times. We

retirees have weathered many difficult situations in the past and we have the endurance, strength and wisdom to successfully withstand the challenges of today. Together we will succeed. Be safe, protect your health and take care of your loved ones and one another.

#### **CURRENT ACTIVITIES**

The REAOC Board of Directors and an instrumental group of dedicated volunteers continue to work on your behalf, despite the limitations imposed by the current pandemic. We look forward to the time when we can, once again, safely hold luncheons in Fountain Valley and Hemet. Until then, know the REAOC Board of Directors and REAOC's Executive Director are conducting normal business activities which include monthly meetings via "Zoom" technology. We've updated our skills to find Baby Boomers are fast becoming Baby Zoomers; thereby, allowing us to effectively communicate with one another and others regarding ongoing business activities, emerging

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#### Presidents' Message

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retiree-related issues, website updates, as well as legislative and litigation matters. Meetings with Human Resource staff are held via conference calls and Zoom. Every Board of Supervisor meeting has been closely monitored by members of your Board Watch Committee and The Informer newsletter continues to go to press on schedule. REAOC representatives attend Orange County **Employees Retirement System** (OCERS) regular and additional monthly meetings. Weekly and/or biweekly current news articles of interest to retirees are updated regularly on the REAOC website at www.reaoc.org. There is much to be done and your Board is committed to doing our best to provide our members with the service you expect and deserve.

#### **2021 HEALTH PLANS**

The Board of Supervisors adopted 2021 retiree insurance plans and new rates at their Board meeting held July 14. Rate increases and decreases vary by plan—some with double digit increases/decreases and others with moderate, minimal or no change. REAOC is NOT included in the negotiation or setting of rates; however, representatives from REAOC continue to meet with Human Resources/Employee Benefits staff to gain a better understanding of plan Rx and medical service experience and the rate setting process. The new 2021 rates are posted on the REAOC website at www.reaoc.org. Rate or plan design changes will depend upon plan enrollment.

For a number of years REAOC has co-hosted an annual workshop in Fountain Valley regarding health plan design changes and new rates.

Representatives from each of the offered plans provide presentations and answer questions posed by retirees. Due to the considerable health risks raised by large group gatherings, REAOC and the County are exploring the best way to communicate health plan offerings to our membership. Open enrollment will begin October 23rd and end November 13th, 2020. REAOC will update our members and plan participants as soon as additional data is available to assist in the upcoming open enrollment process.

#### **URGENT REQUEST**

REAOC provides pertinent information (including open enrollment activities) to our members via newsletter, email and on the REAOC website. If you have changed your email address or have not provided REAOC with your email address, please consider doing so now. Communication is very important in today's world and we want to reach as many members as possible when sending out alerts, notices and updated information.

#### IN CLOSING

On behalf of the entire REAOC and AREOC Board of Directors, we greatly thank you for your continued support and membership. You are the mainstay of the REAOC organization. We look forward to successfully getting through these challenging times, together. As we adapt to new realities, please take extra precautions to maintain your health and to protect the health of others, to the best of your ability. Stay involved, united and informed. Take care and be well.

Linda Robinson and Doug Storm

#### REAOC

P.O. Box 11787 Santa Ana, CA 92711-1787 Phone: 714-840-3995 Website: www.reaoc.org E-mail: reaoc@reaoc.org

#### **OFFICERS**

Linda Robinson
Doug Storm
Rebecca Guider
Bill Castro

Co President Co President Secretary Treasurer

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

#### APPOINTED STAFF

Ilene Barcenas John lagjian Vacant Vacant Norma Roberts Linda Robinson Michael Schumacher Rebecca Guider Executive Director
Membership Committee
The Informer Editor
Luncheon Committee
Board Watch
CRCEA Delegate
Legislation
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.

#### 5 Reasons to Wear a Face Mask

by Rachel Nania, AARP, July 2, 2020

he plea from health experts for the public to wear face masks has intensified in recent weeks, as coronavirus cases continue to climb in many areas of the U.S. And a lot of it has to do with what researchers are learning about the effectiveness of face coverings.

A growing number of studies point to the mask as a powerful tool that can help control the spread of the coronavirus, which so far has infected more than 2.6 million Americans. Here are five reasons to wear a mask, based on the latest research.

#### 1. Masks protect other people

The primary way the coronavirus spreads is from person to person by respiratory droplets produced when an infected person coughs, sneezes or talks. Face masks, however, can block these droplets. They act as a barrier to keep virus-containing particles from escaping an infected individual and landing on another person.

"There's no question; it's indisputable that wearing even a cloth face covering cuts down substantially on the amount of virus that's shared by an individual," said Ron Waldman, MD, professor of global health at the George Washington University Milken Institute School of Public Health.

## 2. You may not realize you are contagious

It used to be that masks were recommended only for people who knew they had COVID-19, as a way to protect others around them. When it became apparent, however, that the virus can be transmitted by people before they start showing symptoms (pre-symptomatic) and by people



who never develop symptoms (asymptomatic), the Centers for Disease Control and Prevention (CDC) broadened its guidelines, urging everyone to wear a cloth face covering in public.

Some studies, including a paper recently published in the journal Nature, have found that over 40 percent of people with coronavirus infections never develop symptoms of COVID-19. That is why wearing a mask is important, even if you believe you are healthy.

"It's a sense of social responsibility," says Neysa Ernst, R.N., a nurse manager of the Biocontainment Unit at the Johns Hopkins Hospital in Baltimore.

#### 3. Masks can protect you, as well

A few studies suggest cloth face masks offer some protection for the wearer, but the protective perks are most obvious when everyone covers the mouth and nose. Think of it as a collective benefit: The more people who block the transmission of the virus with face coverings, the less virus there is circulating in the community. This reduces everyone's risk for infection.

"Beyond a doubt, [face masks] play an important role in reducing transmission," Waldman says.

#### 4. Masks may help the economy recover

Masks could offer an economic boon, as well. Recent spikes in coronavirus cases have caused some U.S. communities to pause or roll back reopening plans and "have raised fears that we may need to go back to the lockdowns that we saw back in March and April," Jan Hatzius, head of Goldman Sachs Research and the firm's chief economist, explained in a video briefing on the report.

"We know that's very economically damaging." And slowing the rate of new cases would "reduce the need for what otherwise would be a significant hit to the economy," Hatzius said.

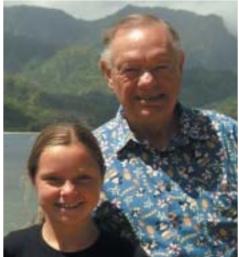


#### 5. There are few alternatives

In the absence of a vaccine and more effective drug therapies to treat people who are sick with COVID-19, the preventive measures of handwashing, physical distancing and mask wearing are "the three things that I do know that work" when it comes to fighting the coronavirus, Johns Hopkins' Ernst says.

**Source**: AARP https://www.aarp.org/health/conditions-treatments/info-2020/reasons-for-masks.html

## 2020 REAOC Scholarship Recipients







his year REAOC is pleased to announce the selection of five candidates as winners of the 2020 Keith L. Concannon Scholarship, named in honor of REAOC's past president and member of the Board of Retirement. This is the 17th year scholarships have been awarded to qualified students who are related to REAOC members and are pursuing a degree at an accredited college, university or authorized institution. Each awardee received \$2,000 to be used for tuition, fees, books, supplies and equipment required for courses in his or her degree program. The Orange County Department of Education representatives and REAOC's Scholarship Committee awarded the scholarships on the basis of academic performance and awards, community service, and honors. We had a wonderful selection of candidates from which to choose, including advanced graduate students and new college or university bound high school seniors. Those selected include three young women and two young men.

Greyson Driggs, Grandson of Retiree

#### Barbara Driggs

Greyson currently attends Troup High School, and lives in Whitehouse, Texas. He has been accepted to University of Texas at Austin, Texas Christian University, and Texas A&M University.

He is a very well-rounded young man involved in sports (basketball, baseball, and track), the recipient of numerous academic awards including Distinguished Service Awards, All A Honor Roll for 2017, 2018, 2019, 2020 and High School Salutatorian. He has been very active in service projects and volunteer work for his Church Youth Group and the Junior Symphony League Service Organization.

Greyson's passions are for math and science as well as invention and engineering. He has a passion for the environment and aspires to be a ground-breaking engineer. He is passionate and hardworking, determined to reach this life-long goal.

## Katherine Stone, Granddaughter of Retiree Edward Dahms

Katherine Stone will be graduating from Mira Costa High School





(MCHS) this year and lives in Manhattan Beach. She has been accepted to University of Oregon and San Diego State University.

She is a high achiever academically, winning the Rensselaer Polytechnic Medal 2019, Advanced Placement Scholar with Distinction, and numerous awards from MCHS including, Philharmonic Orchestra Excellence, 3-time recipient of the Scholar Athlete Award for swimming, and has been published in her High School's literary magazine, Reflections. She is on her Varsity School Swim Team, School Orchestra, and is a Member of the Bioethics Club. Her work experience includes, Junior Lifeguard, City of Manhattan Beach Pool Lifequard and Swim Instructor, Private Swim Instructor, and an advanced Placement Biology Tutor. Katherine would like to improve CONTINUED ON PAGE 5

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#### Scholarship Recipients

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the lives of others by attending college and earning a bachelor's degree in biochemistry or bioengineering and then attending medical school to become a physician.

#### Baylee Bakkila, Granddaughter of Retiree John Bakkila

Baylee Bakkila currently attends Stanford University and plans to graduate in 2020 and has been accepted to Yale School of Medicine. Baylee hopes to become a physician and researcher in academia. She plans to focus on surgery or emergency medicine.

Giving back to her community is important to her as she watched her grandfather work as a Juvenile Probation Officer and her father worked as a Police Officer. Health policy is of particular interest to her and she is taking an additional quarter at Stanford to graduate with degrees in both Biology and Political Science. She is interested in alleviating barriers to patients and healthcare providers and in preparation for this line of work, has worked at both the Department of Defense, on military healthcare, and at the US Department of Health and Human Services, working on prescription drug pricing. She looks forward to starting the next phase of her training at Yale.

#### Andrew Reuter, Grandson of Retiree Linda Reuter

Andrew currently attends University of California, Irvine as a mechanical engineering student, and plans to graduate in 2021. In the past two years he participated in UCI's Design/Build/Fly team. Each team is required to research, design, and build a plane that will maximize

their score. Andrew has served as project manager and team lead for the UCI DBF team of engineering students. He envisions using his engineering background and future educational opportunities to make a positive impact on the world through robotics and data science. Andrew spent a year at the Pentagon where he was introduced to data science and the power of intertwining code with mechanically focused projects. He plans to attain a master's degree in mechatronics or data science to help achieve this goal.

#### Michelle Tram, Granddaughter of Retiree Dong Tran

Michelle Tram will be graduating from Woodbridge High School in Irvine this year and has been accepted into UC Irvine, UC San Diego, Pennsylvania State University/Sidney Kimmel Medical College (BS/MD Program) and Siena College/Albany Medical College (BS/MD Program). Michelle's ultimate goal is to combine her love of computer science with medicine. She recently created an iPhone health application to help her father recuperate following his open-heart surgery. She has been accepted into several multiple combined BS/MD programs which will allow her to pursue an undergraduate degree with a guaranteed acceptance to medical school. She plans to major in both computer science and biology. She has developed three patented computer applications and has a fourth patent pending for "Reclining Back Support for Postoperative Patients". Michelle has four editing/writing publications including paperback and Kindle

eBook, "Traditional Vietnamese

Medicine", poetry, various health articles, and currently serves as Genre Editor for "Polyphony Lit" International Literary Magazine. In 2019 she was a research student at Dr. Boiko's Molecular and Biochemistry Lab at UC Irvine where she studied signaling pathways in melanoma cells. In addition to her academic work. Michelle has served and volunteered on numerous projects including the Youth Leadership Council at Pretend City Children's Museum of Orange County and is the President of the Woodbridge High School STEM Club.

Because our REAOC luncheons have been cancelled, we were unable to meet "in person" the distinguished group of 2020 winners but honor each one of them and wish them continued success in their important fields of study.

### **REAOC Benefit Plans Open Enrollment**

by Greg Margulies, Pacific Group Agencies, Inc.

Il retirees should receive their 2021 REAOC Benefits Guide uring the second half of October. This guide details the benefit plans offered exclusively to REAOC members. Plans include two high benefit dental plans (PPO & HMO), a vision plan, legal services, identity theft protection, pet care, travel protection, life insurance, personal accident coverage, and more. The Benefit Guides will be mailed to the address OCERS has on file, so if **CONTINUED ON PAGE 8** 



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

March 2020 - July 2020

Marianne Abulone, SSA Diana Acosta, SSA Joan Adams, Assessor Mary Alvarez, UCI Glenn Anderson, OCTA

John Anderson, County Counsel

Robert Anderson, HCA John Asder, OCTA Brother Ashiq, HCA

Delores Bane, Municipal Court

William Batery, OCTA

Carol Beishline, Health Care Agency David Bentz, City of San Juan Capistrano William Bergmeister, District Attorney

Dorothy Blackwell, UCI

Thu Bo, SSA

Howard Brooks, Probation
Joanne Brisson, OCTA
Judith Brown, HCA
Katherine Brown, UCI
Ken Caley, OC Fire Authority
Charles Callahan, OC Public Works
Michael Cate, OC Fire Authority

Elbert Clark, UCI

William Clarke, Sanitation District

Larry Clements, OCPW Donna Colvin, Sheriff's Dept. Rebecca Contreras, Sheriff's Dept.

Carl Coordt, Probation Rene Cordero, SSA Joyce Corsa, OCCR Richard Dayyat, OCTA Glenn Dickson, SSA

Edward Duran, County Counsel Shara Elton, Superior Court

Betty Ericson-Schilling, OC Public Works

Elizabeth Ewan, OC Public Works

Vivian Fierro, OCTA Yvonne Flynn, JWA Ira Ford, SSA Donald Foreman, DA Faye Fritz, LAFCO Ruth Gamel, Probation

Shirley George, Treasurer-Tax Collector Florence Gerdes, Sanitation District Joseph Golden, Sheriff's Dept. Steven Goodrum, OCWR Donna Gould, SSA

Barbara Griffin, UCI

Patricia Guerin, UCI

Orlyn Halford, OC Public Works

Emily Hanvelt, UCI William Harris, HCA

Sandy Haslam, OC Public Works Julia Havens, OC Public Works

Ted Hibner, SSA
Micky Hernandez, SSA
Robert Herron, DA
Myra Holznecht, Probation
Charles Horton, SSA
Derling Hung, Sheriff's Dept

Cynthia Hurlebaus, Auditor Controller

Daniel Iwata, OCCR

Barbara Jansen, Sheriff's Dept

Mary Johnson, OCCR Cathy Joseph, HCA Gayle Kaufman, OCCR

Rene Kilpatrick, Child Support Services

Marjorie Kinney, UCI

Joan Kompier, Department of Education

Dawn Kosoi, OCWR

Lorraine Kraft, Treasurer-Tax Collector

Richard Kyler, OCWR
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Patricia Lucky, SSA
Linda Lundquist, Assessor

Nam Luu, SSA

Damasceno Maglalang, OC Public Works

Martha Manzano, SSA

Gary Marsalek, Sanitation District Laura Mc Mahon, Probation

Billy Meadows, SSA Mary Melin, SSA

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Steven Perez, Sheriff's Dept. Barry Permenter, Sheriff's Dept. Dinh V. Pham, Sheriff's Dept. Timothy Pike, OC W&R Edward Postel, Sheriff's Dept. Harry Prescott, Auditor Controller

Don Rhea, Sheriff's Dept

Shelley Rivadeneyra, Superior Court

Nathan Row, Superior Court

Richard Ruiz, SSA

Theresia Sampouw, OCPW Shirley Schwartz, OCPW Jacqueline Sheridan, SSA Marjoire Slach, UCI

Joan Stack, Health Care Agency

Alice Stegman, DA

David Stevens, OC Fire Authority Juanita Stokes, Registrar of Voters

John St George, SSA Stanley Taylor, CEO Norma Tazoi, HCA

Richard Terrazzi, OC Public Works

Elizabeth Vincent, SSA Barbara Voss, SSA

Nancy Vu-huynh, Superior Court Teruko Waki, Sheriff's Dept.

Rosamond Weisman, Clerk/Recorder

Geoann Wesley, OCTA Carol Wetzstein, OCTA Iva Widman, UCI

Johnnie Wooten, Sheriff's Dept.

Clara Wuetcher, HCA Robert Wyatt, OCPW Linda Yorton, OCPW

#### **Surviving Spouses**

Bonnie Ackerman Margaret Baca Joseph Baumgartner Karen Brown Judith Burke Wanda Chamberlain

Lois Disher
Etta Ellis
Gloria Etling
Pat Fourniea
Norma Hunt
Ted Koziatek
Jane Lee
Tillie Long
Tina Martin
Ruth Mogle
Kathleen Smith
Cecilia Snyder
Ann Sparks
Doris Wiedenkeller
Heraldo Zolezio

## County of Orange Health Plan Open Enrollment for 2021

ark your calendars! October 23 through November 13, 2020 will be Open Enrollment for 2021. If you have moved, notify the new Benefits Service Center at 1-833-476-2347. This will ensure you receive all the important information regarding Open Enrollment.

Open Enrollment allows you the opportunity to add or remove a dependent from your retiree health coverage and/or make a new retiree

health plan election. Elections made during Open Enrollment are effective January 1, 2021.

New for Open Enrollment 2021, you will have access to the My OC Benefits™ website Pre-Open Enrollment page to go out before the start of Open Enrollment and find out what is new, 2021 rates, and view your health plan options. Visit My OC Benefits™ at mybenefits.ocgov.com. If this is the first time you are logging in, look for "New User?" under

the Log On button. Access the website through Chrome, Edge or Firefox. If you need assistance with navigating the My OC Benefits™ website, refer to the Quick Reference Guide mailed to your home in late June.

Contact the Benefits Service Center at 1-833-476-2347 between 8 a.m. and 6 p.m. Pacific Time, Monday through Friday. Representatives are available to answer your questions and/or will take your Open Enrollment elections.

## Slate of Directors and Officers and REAOC Bylaws

ue to the current COVID-19 situation we are unable to follow the current guidelines found in our current REAOC bylaws. Each year at our September REAOC luncheon, we announce the slate of Directors and Officers for the upcoming year and ask for any nominations for those positions. Every year at our December luncheon, REAOC holds the Annual Meeting and a major topic of business at this meeting is the election of Directors and Officers. Due to the current pandemic situation, we are unable to have the inperson meetings this year. We will continue with the current slate of Directors and Officers until we can hold the face-to-face meetings for our 2021 process.

Knowing that we must adjust the process of nominating and electing Directors and Officers, it is necessary that we revise the article below found in our REAOC bylaws. Below please find the recommended bylaw changes to address the current situation and any similar issue that may arise. As soon as we are able to meet once again, we will vote on the rec-

ommended bylaws below.

If you have any questions regarding these changes, please contact our REAOC office at (714) 840-3995 or at our e-mail address of reaoc@reaoc.org. We appreciate your understanding and flexibility as we move forward.

#### Article III

## Annual Meeting – Election of Directors and Officers – Tenure

Section 1. Annual Meeting There shall be an annual meeting. At this meeting, the Directors and Officers of the Association shall be elected and installed. All Directors and Officers will serve for the next calendar year. If there is any cause for cancellation of the annual meeting, the current Directors and Officers will remain in their positions until an annual meeting can be rescheduled. At that rescheduled meeting and in the presence of the nominated Directors and Officers and at least 100 REAOC members in good standing (exclusive of the elected officers), the Directors and Officers of the Association shall be elected and installed. If there is a

need in the future, voting electronically or by mail may also be considered as an option to elect the REAOC Directors and Officers.

## Section 2. Election of Directors and Officers

The Nominating Committee shall nominate candidates for each office. The names of the nominees will be presented at the Association's regular General Meeting immediately prior to the Annual Meeting and included in an Informer article. If there is any cause for cancellation of the General Meeting and the Annual meeting, the nomination for candidates for each office will be held when it is possible to have a face-to-face meeting of the REAOC Board and at least 100 REAOC members in good standing (exclusive of the elected officers).

Election of Directors and Officers shall be by a vote at the Annual Meeting (please refer to Section I for any exceptions). A majority vote of members present and voting shall be necessary to elect. When there is only one nominee for an office, he or she may be elected by acclamation.

#### Welcome, New Members

**Assessor:** Swades Chakrabarti, Scepan Kral, Eric Gayden, Corazon Power

**Child Support Services**: Francisca Heaton **District Attorney**: Hung Ly, Jo Ellen Giffin-

Barber

HCA: Mario Manacmul, Patricia Rico, Magali Bustamante, Oscar Balilo, Joan Cantor Backer, Ruth Rivera, Irma Smith, Agnes Im, Laura Cole, Loralee Page-Ortez

JWA: Marva Thomas

OCCR: Patricia Stancato, Rochelle Franke OC Dept of Education: Mark Case OC Fire Authority: Eric Gilbert, Sonja

Powell

OC Public Works: Mark Frank, Hamid

Imani

OC Sanitation District: Michele Farmer,

Tom Gaworski

OCSD: Catherine Borchardt, Sharon Cox,

Florena Moore

OCTA: Jecelyn Brady, Gerald Dunning,

Mark Youngkeit

Probation: Bruce A. Robinson, Larry

Lebourgeois

Public Defender: Katherine Mann, Sharon

Petrosino

SSA: Theresa Whitney, Fernando Sepulveda, Cynthia Hutchison, Donna Garza, Norma Castro, Brigette McLellan, Wendy Valenzuela, Rachel Silva, Leslie Morgan, Ruby Moore, Gregory O'Gilbert, Maria Kohanek-Ledesma, Greg Ohannesian, Catherine Nguyen, Ruth Pease, Lena Hernandez, Randall Bradford,

**Huong Dinh** 

Superior Court: Kimberly Parsons, Melissa

Sokolow, Maria E. Guillen-Lopez

TTL: Robin Russell

Not Stated: Marlene Julien, Shannon

Santhon



#### **REAOC Benefit Plans**

**CONTINUED FROM PAGE 5** 

you have moved, please make sure they have your current address.

This is your once-a-year chance to change dental plans or to enroll in the vision. The Benefit Guide not only lists all the plans available, but also will show any benefit or rate changes.

If you are NOT making changes to your coverages, you do NOT need to return the Enrollment Form. Your enrolled coverages will continue for 2021. If you do plan on making changes, we need your form back no later than November 13th, 2020.



#### Dated Material - Please Deliver Immediately

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Presidents' Message

#### INSIDE THE INFORMER

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