



The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

REAO Luncheon

Wednesday, September 27, 2023



Our next luncheon will take place on Wednesday, September 27, 2023 at the

Elks Lodge located at 1751 Elks Lane, Santa Ana, CA 92705. For the September 27, 2023 luncheon, the Elks Lodge will be serving Napa chicken stuffed with spinach, tomato, provolone cheese and finished with a chardonnay cream sauce, rice, 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.

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 \$400. You must be present to win!

Reserve your place by calling or emailing the REAO office or by sending the form found in this *Informer* newsletter. Your check must arrive at the REAO office no later than Wednesday, September 20, 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

On behalf of the entire REAO and AREOC Board of Directors we hope your summer days were filled with safe journeys, happy adventures and air-conditioned spaces.

Fall will be a welcomed change from the stifling heat we've recently experienced. And speaking of heat, the political season is, once again, gaining momentum and it may be difficult to ignore media headlines and subjective commentaries. As we've said in the past, PLEASE stay as cool and calm as you can. Let's sort out fact from fiction as we all deal with challenging and uncertain times. As retirees we've been through situations like these before and have the experience, strength and ability to address any challenges we face—confidently and with wisdom.

RETIREE MEDICAL INSURANCE UPDATE

On July 18 the Board of Supervisors adopted 2024 retiree insurance plans and new rates. It will be very important for all enrollees to carefully review current plan changes and costs for 2024. Rate increases/decreases vary by plan and whether you are post-65 and Medicare-eligible or pre-65. REAO is NOT included in plan negotiations or rate setting; however, dedicated representatives from REAO continue to meet with Human Resources/Employee Benefits staff to gain a better understanding

of plan Rx and medical service experience as well as the rate setting process. The new 2024 rates are posted on the REAO website at www.reaoc.org. Please refer to Pages 3 and 5 of this newsletter for information pertaining to significant plan changes which will occur for both pre- and post-65 retirees currently enrolled in Anthem Blue Cross plans; plans which will NO LONGER be available in 2024. Further, effective January 2024, pre-65 retirees will be combined with current employees in a blended, co-mingled insurance pool. This action will likely reduce insurance coverage for pre-65 retirees.

REAO is co-hosting an Open Enrollment workshop on October 16, 2023. The workshop will provide presentations by insurance providers and County staff detailing health plan offerings, design changes and 2024 rates. The workshop will be held at the County Administration South (CAS) conference center located at 601 North Ross Street in Santa Ana. Post-65 presentations will be held from 9:00 AM to 11:00 AM and pre-65 presentations from 1:00 PM to

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REAOC Benefit Plans Open Enrollment

by Greg Margulies, Pacific Group Agencies, Inc.

We are pleased to announce the upcoming 2024 Open Enrollment period for REAOC benefit plans. Plans include two high benefit dental plans (PPO & HMO), a VSP vision plan, legal services, identity theft protection, pet care, travel protection, life insurance, accident coverage, and much more. This is your once-a-year chance to enroll in or make changes to your dental and vision coverages.

All retirees will receive their annual Open Enrollment Benefits Guide in the mail, and you should have it no later than October 15th.

This guide details the benefit plans offered exclusively to REAOC members. The Benefit Guides are mailed to the address OCERS (not REAOC) has on file, so if you have moved, please make sure they have your current address.

If you are NOT making changes to your coverages, you do NOT need to return the Enrollment Form. Your enrolled coverages will continue for 2024. If you do plan on making changes or enrolling for the first time, we will need your enrollment form back no later than November 10th.

REAOC

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

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

Welcome, New Members

Assessor: Grace Coalson

Auditor Controller: Luvina Mac Dowell

District Attorney: Lisa Jordan-Jimenez

HCA: Debra Poulalion, Curtis Condon, Rachelle Gardea, Laura Hubbard, Regina Hughes-Knapp, Kim-Phuong Phan, Sandra Saranaga, Jeanette Besagar-Salvador

OC CR: Yvonne Etter, Elaine Vasquez

OC Fire Authority: William Bundy

OC Public Works: Sharon Gilliam

OC Sanitation District: Tom Jacobson

OCSD: Teresa Gaulin, James Bowman, John Savino, Betsy Mitchell

Probation: Valerie Preciado, Maureen Heath Briggs, Barbara Wilson, Maria Bone, Denise Dilts

Public Defender: Kristen Widmann Gumlia

SSA: Vivian Van, Dena Hartley, Juanita Chaudhry, Chris Waterman, Anita Moncada, Christine Snapper, Barbara Mautino, Jane Collier, Molly Belgram

Superior Court: Emily Robles, Vickie Coleman, Kathleen Perez Peraza, Evelyn Aburto, Donna Honomichl

Treasurer-Tax Collector: Melissa Richards

Not Stated: Bich-Dao Priscilla Le, Charles Gustin, Alicia Lopez, Colton Ashby, Eileen Lazenby, Rosa Rico, David Maxfield, Nhi Chiu

Surviving Spouse: Elizabeth Callahan, Yolanda Drinkard, Thelma Miyashiro

Presidents' Message

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3:00 PM. Parking at the site is available in parking lot P-4 and REAOC will pay parking expenses for all REAOC members who attend. MARK YOUR CALENDAR and plan to attend. Ask questions and receive the information you need to make informed decisions on which health plan best

fits your medical and budgetary requirements.

CURRENT ACTIVITIES

On Thursday, September 7 representatives from REAOC participated in OCEA's Annual Health Fair and invited "prospective" retirees to join

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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 the Elks Lodge in Santa Ana 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.

County of Orange Health Plans Open Enrollment 2024

A Message from Employee Benefits

Open Enrollment will be from Wednesday, October 18, 2023 to Tuesday, November 7, 2023. Elections made during Open Enrollment are effective January 1, 2024. Mark your calendars with the important dates below.

What's New?

The County will be offering:

New plan options

to both Medicare and Non-Medicare retirees

- Anthem Blue Cross plans are no longer available as of 1/1/2024
- Humana Retiree Medicare PPO will replace all of the Medicare Advantage Anthem Blue Cross Plans

– For more information regarding this change please visit: <https://hrs.ocgov.com/anthem.phase.out>

- Non-Medicare retirees will be able to enroll in health plans offered to current employees effective 1/1/2024

New rates for Medicare and Non-Medicare retirees

Separate elections for Medicare and Non-Medicare family members (Split Family) enrollments will replace the Mixed Medicare enrollments

Now is the time to ensure you have the right coverage for you and your family. We encourage you to take advantage of the tools and resources made available to you before and during Open Enrollment.

To ensure you receive all the vital information, take a moment to verify your settings in your communications preferences on the Benefits Service Center website: mybenefits.ocgov.com. If you do not have easy access to a computer or mobile device, you can call the Benefits Service Center at 1-833-476-2347. Your final Open Enrollment Confirmation of Benefits

Open Enrollment Postcard	Delivered to your home mailing address mid to late September
Open Enrollment Newsletter	Delivered to your home mailing address early October
Retiree Open Enrollment Solicitation	Delivered to your home mailing address before October 18
Pre-Open Enrollment, use time to prepare, for Open Enrollment	Wednesday, October 11 through October 17 mybenefits.ocgov.com
Open Enrollment In-Person Presentation, join us to learn about changes and get your questions answered	October 16, for more information go to https://hrs.ocgov.com/employeebenefits
First Day of Open Enrollment	Wednesday, November 18
Last Day of Open Enrollment	Tuesdays, November 7
Correction period	Wednesday, November 8 through Friday, November 17

will NOT be mailed to you if you have your communication preference set for email. It is also very important to report any change of address to the Benefits Service Center promptly.

Open Enrollment Retiree Solicitation—The Benefits Service Center will be mailing the Open Enrollment solicitation to your home address to help prepare you for the upcoming 2024 Open Enrollment, which will contain:

- An Open Enrollment letter;
- Your Confirmation of Benefits (that will display your 2024 Grant, if eligible); and
- The 2024 retiree health plan rates.

These resources give you the opportunity to decide if you are enrolled in the right health plan. During Pre-Open Enrollment October 11 – October 17, you can access essential benefits information by visiting mybenefits.ocgov.com and clicking the banner “Get Ready for Open Enrollment, Prepare Now.” This banner allows you to view the new 2024 health plan options and rates,

confirm your 2024 Grant (if applicable), and view the Retiree Medical Plan One Page Benefits Summaries to compare your health plan options before the start of Open Enrollment.

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Presidents' Message

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Team REAOC at retirement or, as an Associate Member, while they remain employed with the County. The CRCEA Fall conference was held October 1-4 in Stockton. The conference was attended by Board members and REAOC Executive Director, Ilene Barcenas. An event summary will be provided in a subsequent newsletter.

In closing we sincerely thank each of you for your REAOC membership and support. YOU are the strength of this organization. REAOC membership is over 6,800 strong! Retirees, stay informed, participate and most important, be well and safe.

– Linda Robinson and Doug Storm

2023 Keith Concannon Scholarship Award Winners



Benjamin Zietz

Goldlyna Randolph

Jessie Archer

Matthew McPartlan

We are pleased to announce the six winners of REAOC's 2023 Keith Concannon Scholarship, named in honor of REAOC's past president and long-time member of the OC Board of Retirement. This is the 19th 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. Our committee consisted of two volunteers from the Orange County Department of Education, Ryan Crowdis and Brenda Carvajal-Muniz. We thank them for their invaluable insights and willingness to help. Frank Eley served as the Chair of the Scholarship Committee and was joined by REAOC member and past Scholarship Chair Rebecca Guider.

Scholarships of \$2,000 were awarded on the basis of academic performance and achievements, community service and honors. The process requires that all identifying information be removed before the Committee Members receive them for review. The Scholarship Committee members do not know the names of any of the recipients until after the selection process is fully completed. The REAOC Board

Officers and Directors as well as the Scholarship Committee would like to congratulate our 2023 scholarship awardees listed below.

Benjamin Zietz is the son of David Zietz who retired from the county in 2002, Benjamin is a junior at UCLA and hopes to graduate and go on to optometry school. After that, he hopes to open his own private practice. Benjamin has an astounding 3.78 GPA at UCLA. Not just an academic, Benjamin is also a world class baton twirler who finished 6th in the 2002 World Championships held in Eindhoven, NL. He was the first male Feature Baton Twirler in UCLA history. He was also a three-time representative in baton twirling for Team USA in 2019 - 2022, and 2023. Benjamin has volunteered considerable time at the Bowers Kidseum California Young Musician program. He also has volunteered as a Clinical Research Assistant at the UCLA Stein Eye Institute. Benjamin currently works as an Optometric Technician in Los Angeles. As for future goals, Benjamin states, "The doctor I work closest with designs custom contact lenses for patients with uncommon diseases; being able to work alongside a doctor who is able to make a difference in the lives

of those who have weak vision has inspired me because it has shown me just how impactful an optometrist can be in a patient's life."

Goldlyna Randolph is the daughter of Gold Randolph who retired in 2002. Goldlyna went to Legacy High School in Las Vegas, NV. At Legacy, Goldlyna had a GPA of 4.0 (weighted GPA of 4.85!) and was Valedictorian. She was also in her high school marching band and participated in Legacy High School's "Sun Youth Forum." Goldlyna has been accepted by the University of Nevada, Las Vegas, NV (UNLV). Goldlyna intends to major in biochemistry. She says earning a bachelor's degree in biochemistry will allow her to explore scientific and medical discoveries as a precursor to medical school. She also says, "healthcare service in Las Vegas needs to take better care of its hospital and staff to ensure proper care is given to patients... I want to use my education to better my community."

Sydney Ann Frederick (photo unavailable), is the granddaughter of Carol Harrison, who retired in 2002. Sydney attends the University of Colorado, Denver and has a GPA of 4.08. She was very involved in cheer-

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Scholarship Award Winners

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leading, student council, and Link Crew (mentoring) at Douglas County High School. Sydney has an impressive, continuous and varied work experience. Sydney's goal is to earn a master's degree in criminal justice. With this she says she will "work endlessly with offender programs alongside victim agencies to accurately grasp what it is this [offender] population needs to become rehabilitated back into society." She also wants to "further develop our justice system through creating equality... [doing that] offers limitless possibilities to impact the lives of many."

Olivia Mancino-Hinde (photo unavailable), is the granddaughter of Michael Moody who retired in 2002. Olivia is currently a senior at Salina South High School in Salina, KS. In Salina South High School, Olivia participated in track and field and the high school orchestra. She has been on the honor roll all four years, 2020 – 2023. In the fall of 2023, she will be attending Fort Hays State University, and plans to major in business with an emphasis on marketing. She plans to be an entrepreneur, and post college, hopes to use the skills she will have learned to get a good job and a successful career in business.

Jessie Archer is the granddaughter of Helen Casmero who retired in 2012. Jessie went to Marina high school, Newport Beach. In May 2020, she was the Golden Shield Award Winner for Spanish, Math, English and Business. Currently, she attends the University of California, Irvine where she has been on the Dean's List (GPA 4.0) for the Fall quarter of 2022. She is also a

member of the Video Game Development club at UCI. She has given her time as both a volunteer art teacher and a technology teacher at a Title 1 elementary school. As minority female in the computer science field, she is trying to break down barriers, and strives to become employed as a program/software engineer. Since the summer of 2022, she has attended the Google Computer Science Summer Institute internship which taught her programming and project standards. In addition, she has become self-taught in three-dimensional rendering, and now is learning the Python programming language (for developing websites and software, task automation, data analysis, and data visualization).

Matthew McPartlan is the son of Carol Mona who retired in 2017. Matthew will graduate from Yorba Linda High School in 2023. He has a GPA of 4.20. Matthew has been accepted by CSU Fullerton, CSU San Francisco, Cal Poly Humboldt and UC Riverside. However, Matthew is passionate about pursuing a career in journalism. He is most strongly interested in San Jose State or Long Beach State because both colleges have been praised for their strong journalism programs. Matthew also plans to branch out his studies to include international relations and communications. He has the lofty ambition to align his school goals "of providing unbiased and factual information to readers." Matthew's long-term ambition would be to write for the New York Times or Wall Street Journal.

Because some recipients were unavailable or out of state, under-

standably we may be unable to meet "in person" with some of the 2023 winners. However, we honor each one of them, and wish them continued success in their important fields of study.

Open Enrollment 2024

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On Monday, **October 16**, join us for an in-person **Open Enrollment** presentation at the County Conference Center, 425 West Santa Ana Blvd., Santa Ana, CA 92701. REAOC, Employee Benefits, and all the health plan providers, including our new retiree providers for Cigna Choice Retiree HMO, Cigna Select Retiree HMO, and Humana Retiree Medicare PPO, will share resources and allow you to ask your questions and get answers. The Open Enrollment Medicare presentations will begin at 9:00 am, and the Non-Medicare presentation will begin at 1:00 pm.

On October 11, 2023, we will host a virtual presentation specific for those that want to learn more about Humana Retiree Medicare PPO. Information regarding other retiree Open Enrollment presentations will be shared in the County's Open Enrollment Retiree Newsletter and on the REAOC website. You can also find more information regarding Open Enrollment and the presentations on the Employee Benefits website: <https://hrs.ocgov.com/retiree.benefits>.

Grant eligible retirees may receive a monthly Medicare Part B Reimbursement. If you decide to enroll in a different retiree health plan that cost less than your Grant

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How to Stop Stalling On Getting a Will and Estate Plan

Simple, essential steps for putting your affairs in order

by Sarah Mahoney and Sheila Anne Feeney, AARP, Updated June 30, 2023

The steady drone of coronavirus news has spurred countless older Americans to face a long-procrastinated task: writing—or rewriting—their wills. But millions of Americans have yet to do so. A 2016 Gallup poll found that more than 30 percent of people 65 and older didn't have a will, nor did more than 40 percent of people ages 50 through 64. The main reasons people stall, according to *Caring.com*? They say either that they just haven't gotten around to it or they don't have enough assets to leave to anyone.

Neither is a great reason. Thanks to DIY software, it's possible to pull together a smart, effective will in less than an hour. And assets are only part of the story. Even if you have no savings to pass on, the right paperwork can save your loved ones headaches and heartache. Some essential things to know about end-of-life planning:

You need more than a will. A will directs what happens after a person dies and makes life simpler for heirs, often saving families thousands in unnecessary probate fees. But two other documents are just as important. One is a health care directive, sometimes called a living will, which appoints someone of your choice to make medical decisions for you if you're unable, and which outlines the medical care you do or don't want. The other document is a durable power of attorney, which appoints someone to make financial decisions on your behalf if you're incapacitated.

These documents require hard conversations. Try to have them any-

way. Another reason people delay is “they worry talking about death will upset their spouse and family,” says Al Cutturini, director of the Elder Law Project for North Mississippi Rural Legal Services. “But that’s not true. While it can be uncomfortable, knowing a parent’s wishes about everything from medical care to funeral plans is very reassuring,” he says. “It gives families an enormous sense of relief when they know what to expect.”

Every state is different. Laws can vary a lot. In some states, for example, spouses inherit everything if you die without a will. In others, they get only a child's share. A few recognize oral wills if witnessed properly, while others don't. “That’s why it’s important to work with a lawyer licensed in your state,” Cutturini says. “Even if you're planning to move, I always tell clients to get a will right now, and then update it.”

You can write one any time, even if you're sick. Hospitals aren't the ideal place to make a will, but it's better than not doing it at all. “It's valid the minute it is signed,” Cutturini says.

Don't cling to tradition. Many people still feel that they should name the oldest child—maybe even the oldest male child—as executor of the will and the agent to oversee their health care and money. It's often a recipe for disaster, says Gary Bauer, professor emeritus at Cooley Law School at Western Michigan University. “Select your agents based upon their ability to manage your affairs, not birth order,” he says. Who's the most organized and

responsible? Who lives closest? Is there a natural leader, most likely to handle any conflict that arises later? And don't be afraid to split duties. “Someone making end-of-life decisions has a very different role than someone distributing property after someone has passed,” he says.

Joint wills are a terrible idea. Experts caution couples against joint wills, and they aren't even valid in some states. Such wills can restrict a surviving spouse from changing it later, even if his or her circumstances alter radically. Instead, many couples opt for “mirror” wills. These virtually identical documents allow each spouse to leave the estate to the other, and then to their children.

Either treat all children the same or prepare for blowback. Leaving more to one child or leaving one out entirely, “almost guarantees dissent and challenges later,” Bauer says. “Feelings are hurt and balloon into legal hearings after death. Getting a smaller share than your siblings feels like a slap in the face in perpetuity.” If you do create an imbalance, talk that decision out with your children now, to avoid legal action later. And know that stepchildren aren't automatically treated as children for legal purposes. For them to share in an inheritance, they must be specifically named.

It's not one and done. Sometimes, these three documents can be done just once. But if there's a major life event, such as a move to a new state, or a beneficiary or agent becomes ill, is disabled or dies, they'll need to be revised.

In Memoriam

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

April 2023 – July 2023

Lawrence Abbott, OCSD
Sally Adler, Superior Court
Anthony Alfano, DA
Frank Barbula, OCPW
Helen Borrás, SSA
Bonnie Brewer, OCFA
Barbara J. Brooks, Superior Court
Robert Butler, CEO
Robert S. Campbell, SSA
Flora Colinco, HCA
John Consentino, Superior Court
Vincent Cook, OCTA
Virginia Cospér, County Counsel
George Cottle, OCSD
Donald Datko, Dept of Education
Michael De Blase, OCTA
Babe Ruth Deal, UCI
Delaplane, Anne, SSA
Devolder Fernandez, Sonia, OCPW
Paula Dworetzky, HCA
Suzanne Edison, OC Vector Control
Stephen Edney, OCSD
Jean Ellis, SSA
Gary Everingham, OC Vector Control
Thomas Wayne Farrell, OCTA
Barbara Fosberg, SSA
Natalie Fuller, Superior Court
Carolina Gamboa, SSA
Marlene Gavelin, Superior Court
William Geaney, OCSD
Antonio Gloriano, Registrar of Voters
Reba Goodell, OCSD
Manuel Grajeda, HCA
Thomas Hennessy, OCTA
Martin Hernandez, Auditor Controller
Carol L. Hilly, OCCR
Darrel Hoglund, SSA
Elaine Hughes, SSA
James H. Johnson, HCA
Terry Johnson, SSA
Thomas E. Johnston, OC Public Works
Alice J. Jones, OC Public Works
Mary Ketell, SSA
Hong S. Lam, SSA
Frances Lisenby, Assessor
Dolores T. Lopez, HCA
Mila Lucas, Superior Court
James Lynch, OC Fire Authority
Ashutosh Mehta, OC Public Works
Allen Menendez, OC Public Works

Donald E. Merritt, OCTA
John Middlebrooks, OCSD
Carol Mitchell, SSA
Don S. Miyada, UCI
Christina Nereson, HCA
Rita Nicolosi, OCSD
Mary Jo O'Rourke, SSA
Siriwadee Payakapan, CSS
Dolores Pearson, UCI
Baldomero Pedraza, Registrar of Voters
Kathryn Powell, CSS
Jeanne Powers, SSA
Albert Raber, SSA
Karyn L. Ramsburg, ROV
Robert H Randall, OCCR
Barbara D. Rasmussen, SSA
Thomas D. Reynolds, OC Vector Control
M. Pete Robertson, OCTA
Anne Shattuck, SSA
Carolyn Slaughter, HCA
Atarah Stading, HCA
Bill Steele, Probation
John Stephen, OC Fire Authority
Lois Stitt, SSA
Gilbert Lee Thompson, SSA
Boyd Underwood, OCWR
Judith Vancura-Riley, SSA
Angelica Villalpando, SSA
Carolyn Want, CSS
Sylvia Jean Wimberly, UCI
Elisandro Viscarra, OCSD
La Raine Wilson, HCA
Bradford Woodington, District Attorney
Fred H. Wynbrandt, OCSD
Betty Ruth Young, OCSD
Jack Young, Superior Court
Abigail Zayas, SSA

Surviving Spouses

Patricia Betts
James V. Carl
Bettianne Cherry
Peggy Cuomo
Stanley Dubler
Axel Mattias Ernby
Ada R. Frazier
Elliot Fried
Shirley Jane Garrett
Phillip L. Gianos
Kathryn Goodwin
Amy Grosky
Leslie Hale
Marilyn Marie Hart
Hazel Hynds
Mary I. Lewis
Mae E. Nakao

Hulda Perry
Delijah Phillips
Marilyne L. Pister
Arturo Quebengco
Shirley R. Sheely
Mary Elizabeth Staton
Alma M. Tanner
George R. Thurston

Progressive Drawing

Kimchi Nguyen of Anaheim would have won \$300 at the May 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, September 27, 2023 at the Santa Ana Elks Lodge when our next Progressive Drawing will be for \$400!

Open Enrollment 2024

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amount, please submit your 2024 Medicare Part B premium statement **by December 31, 2023**, to the Benefits Service Center.

If you are eligible for the monthly Medicare Part B Reimbursement for 2024, you will receive the lesser of **\$104.90**, your monthly Grant amount or your actual Medicare premium cost per month. Each year we ask you to provide a copy of the upcoming plan year Medicare premium statement to the Benefits Service Center. If your documentation verifying the new Medicare Part B premium is received and processed on or before **December 31, 2023**, your Part B Reimbursement will reflect the new amount on your February pen-

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**Luncheon Reservations
Due Wednesday,
September 20, 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!



Open Enrollment 2024

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sion. You will receive an adjustment on your February pension to include January's reimbursement. If received on or after January 1, 2024, the new amount will be effective the first of the month following receipt of your acceptable supporting documentation by the Benefits Service Center with no retroactive adjustments.

If you have questions, contact the Benefits Service Center at 1-833-476-2347. Normal hours of operation are Monday through Friday, 8 a.m. to 6 p.m. Pacific Standard Time. During Open Enrollment, from October 18 through November 7, 2023, the Benefits Service Center will remain open for an additional two hours



from 6 p.m. to 8 p.m. **During that extended time, representatives will be available to assist with Open Enrollment elections and related inquiries.**

Dated Material – Please Deliver Immediately

Getting a Will and Estate Plan

Open Enrollment for Supplemental Benefits 2024

Open Enrollment for Health Plans 2024

Scholarship Awardees 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
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Torrance, CA
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