



THE INTERCOM

Newsletter of the California Retired
County Employees Association (CRCEA)

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www.crcea.org

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PRESIDENT'S MESSAGE

It seems like I always start my message with a comment about how fast the time is flashing by. But, it really is.

I was in Sacramento earlier for a meeting on retirement matters and it seemed like just a short time before that we were all in the Capital City for our conference. Six months ago? No way. Yep, it was.

This crazy weather up to this point has been crazy. From extreme drought across the state to the lowest classification for the entire state. And as I write this, the weather predictors say more rain is in the future. Even the NOAA (National Ocean and Atmospheric Association) claims that this year will be an El Nino year (wet year). With

all the rivers and streams up to the limit and the low lands flooded, what's next? Hopefully each of you is in a position to stay safe during the calamities that result.

Our next conference is right around the corner. San Bernardino County (RESBC) is putting the finishing touches on the event in Ontario April 23-26, 2023. The hotel is close to Ontario Airport, which will make it easy for those who might fly in to attend, and they have made arrangements for a shuttle to the hotel.

I, for one, am looking forward to seeing everyone again, along with getting education and information, as well as conducting the business of CRCEA and making some decisions impacting our future at the Business Meeting.

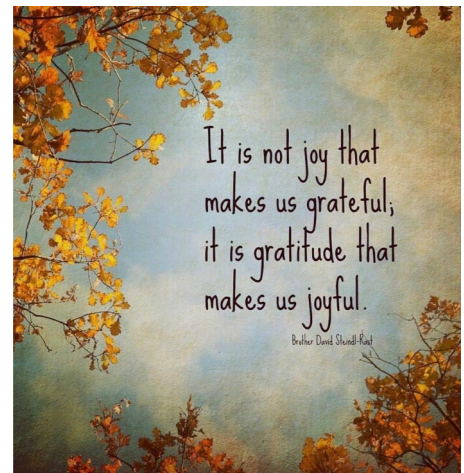
Elsewhere in this issue is information from Dave Muir on the ongoing litigation regarding the CalPERS LTC. There is a "second settlement agreement" that is discussed. However, with the information being provided to policy holders, there seemed to be a lack of information as to the solvency and future of

the program going forward. As a result, CRCEA has authorized Attorney Mike Conger to seek out information to answer those questions on behalf of the CRCEA members involved. A full report will be forthcoming at the conference.

I would be remiss if I did not thank everyone involved in this organization for their efforts to assist the members of their local association as well as all retirees in general. So, THANK YOU!

Until next time.....

SKIP MURPHY, President



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.

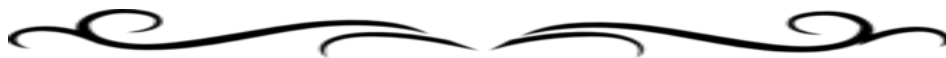
Please visit the CRCEA website (www.crcea.org), to view the court’s Order Granting Preliminary Approval of Second Class Action Settlement, which includes complete details of the settlement.

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) to view a copy of attorney Conger’s letter request to CalPERS.



REMEMBERING BILL DE LA GARZA
by Skip Murphy

I was a fairly recent retiree back in about 2006 while serving on the Board of Directors of RESDC (Retired Employees of San Diego County) and was invited by George Shoemaker to attend a CRCEA California Retired County Employees Association) conference. At that time Bill Kirkwood was the CRCEA President and Bill De La Garza was the Vice-President, along with Dorothy Lueking as the Secretary.

Following that conference I was asked to join George as he attended the CRCEA Executive Committee meetings which were held Los Angeles, a short drive up the I-5. The meetings were informative as to various aspects of looking out for retiree issues, which kept me tagging along for quite some time.

Bill De La Garza and I seemed to hit it off and I somehow always managed to find a vacant chair right next to him during those meetings. We chatted often on issues and the “good, the bad and the ugly” of various topics and what could or should be done to further the cause of the CRCEA membership. Bill was big on protecting the members. It wasn't too long after that Bill Kirkwood passed, and Bill De La Garza became the President of CRCEA by virtue of ascension from rank from Vice-President. After just a few meetings, along with the need to fill the now vacant position of VP, Bill De suggested at an ExComm meeting that I fill the vacancy. Dorothy immediately made the motion, George seconded and suddenly, I was formally part of the group. Bill looked at me and just smiled. In less than a minute he recruited and then made it happen.

Bill's leadership was soft and easy going while yet forceful enough to carry out what needed to get done. He was liked by all he dealt with, even when in disagreement with them. As I worked with him I tried to take on some of his style. It didn't always work, but I tried.

After just a year and a half or so, Bill announced that he would not be running for re-election and TOLD me that I needed to step into that position. As the new guy I was not sure. In his easy but persuasive way Bill got me to do so. That was in 2009. Bill continued to serve on the Executive Committee board as the Immediate Past President bringing his experience and knowledge to the table and helping guide CRCEA. His experience with RELAC and the Los Angeles Board of Retirement were invaluable while dealing with the issues of CRCEA.

Only after missing a couple of meetings and conferences did we learn of his health issues. Bill never complained. His passing late last year was a loss to us all. He will be remembered for all the good he accomplished and all those he helped and all those he befriended.

He joins those who had been active in CRCEA; and when my time comes I will join that new organization of retirees that they undoubtedly have put together in the new location.

REST IN PEACE BILL DE LA GARZA!

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Immediate Past President

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David Muir

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Mike Sloan

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Legislative
Art Goulet

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E.F. "Skip" Murphy

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Technology Steering
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Marin County
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Doug Storm

Sacramento County
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San Diego County
Chris Heiserman

San Joaquin County
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San Mateo County
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