



# THE INTERCOM

Newsletter of the California Retired  
County Employees Association (CRCEA)

October 2020

[www.crcea.org](http://www.crcea.org)

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## PRESIDENT'S MESSAGE

Labor Day is gone. Vacations are concluded (if you had one). Schools have started (one way or another). But, the one constant is that most of us are still at home. Barricaded, or confined, or both. However, we are becoming more proficient in Zoom, Skype, or Team meetings. The plus is that the commute to our meetings is easy – to wherever your computer is located.

I am going to speculate that most of you have not been conducting your association business in the normal fashion and have been using one of the meeting tools to meet virtually. That seems to get the necessary business done, but it does minimize the social contact that so many people may need. It is

the same for CRCEA as an organization. While the Executive Committee has been staying in touch by email, telephone, or via Zoom, that interaction continues to be missing. Carry that one step further, and we have missed four conferences so far – that's two years since we last all met together. Then add the fact that our Spring 2021 Conference will no longer be held, and I start to wonder if we will ever get back together.

So, as I mentioned above, it has been nearly 24 months since all of us have been able to get together to conduct that actual business of CRCEA that needs to be done. The Executive Committee has determined that there are operational changes and decisions that need to be handled and can only be made by the delegates. It was determined that we would set up a Virtual Business Session on Wednesday, October 21 to conduct the business of the organization so we can continue to move forward.

The proposal for a by-law change that would stagger the terms of the officers on the Executive Committee, and the staggering of elections, has been sent out and is one of the items that will be dealt with at that meeting. That revised proposal will get us where we want to be as we go into 2021. This proposal, and the rationale, were sent to all associations for review and possible action.

The Executive Committee also asked for input on a more global look at our by-laws and that will be reviewed to try to do some "clean-up" to keep us up-to-date. This item needs to be discussed also.

The Technology Committee (now the Technology Steering Committee) recently provided an update on its efforts and some recommendations to move CRCEA forward into the technology age with specific direction on improving member communication and efficiency of the organization. Gene Pennington and his group provided excellent

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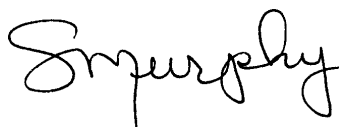
input. The initial goal is to help CRCEA get set up with the basics of an up-to-date operating system (Microsoft 365 and its applications). This has been accomplished, and the Executive Committee is trying to become proficient in the use of the various tools available. As soon as this is done, each member association can be offered guidance and help to streamline and enhance its ability to use technology going forward. The local association will make that determination.

I have a job announcement to put out to all of you. CRCEA is in need of a person to step in and fill the position of CRCEA Secretary. Virginia Adams, our most recent secretary, has stepped down to spend more time with her 99 year-old mother.. She leaves us with a significant void. Please don't think of the position as being an overwhelming job. But, having someone to help coordinate the sharing of information to all member associations is something that is essential to ongoing communication and function. With the current state of affairs, we have found that we can have Executive Committee meetings via Zoom and so travel is not necessarily required. Additionally, as a member of the CRCEA Executive Committee, you will be attending

each future conference at no cost to you, or your local association. If you may even have a small interest in the position, please give me a call or write me an email. I am confident that Virginia would also be more than willing to discuss the position with you in depth.

As I close, once again I want to urge you to be careful and stay safe, while at the same time keeping your mental health and your physical health in check. Clearly this organization could not be what it is without your help.

Until next time.....



SKIP MURPHY, President



### **Future CRCEA Conferences**

There will come a day when, again, we'll be able to safely gather together. In that spirit, following is the schedule for the next several conferences:

Fall 2021  
Los Angeles (RELAC)

Spring 2022  
Orange (REAOC)

Fall 2022  
Sacramento (SCREA)

Spring 2023  
San Bernardino (RESBC)

Fall 2023  
San Joaquin (RPESJC)

Spring 2024  
Kern (REOKC)

**WE HOPE YOU WILL BE ABLE TO JOIN US FOR GREAT INFORMATION, NETWORKING, AND, OF COURSE, FUN!**



**CALPERS LONG TERM CARE INSURANCE LAWSUIT UPDATE**

**Note:** *This report covers update activity over the past five months, so some dates noted may have already passed.*

In June, Dave Muir, Mike Sloan, and several others from CRCEA, who have actively been monitoring the court proceedings, joined the lead counsel in this lawsuit, Michael Bidart, in a 90-minute teleconference to discuss several pending issues.

One of the newest, and most concerning issues, was that CalPERS recently disclosed at one of their recent board meetings that they were considering imposing new “significant premium increases” for the Long-Term Care Insurance program. Their reasoning was they needed this increase to offset the recent dismal returns of their fixed income investments.

Bidart proposed that we challenge the decision in court to block CalPERS from any future premium increases while this case is being litigated. The issue was discussed with the judge handling our case, but since CalPERS has not implemented any premium increase, and we do not know any of the details of any future premium increase, there was not much the court could do. The court cannot take any action regarding something that has not happened.

On the brighter side, the judge assigned to our lawsuit, the Hon. William F. Highberger, appointed a “Special Settlement Master” to oversee all settlement negotiations. These negotiations have been ongoing since the first of the year, however, the COVID-19 pandemic has made any negotiations extremely difficult.

Also, our attorneys had asked to amend the original complaint to specifically name the State of California as a party in the suit. Of course, the State is opposing this motion, and contends that the State is not liable for any damages suffered by class members. Judge Highberger is of the opinion that the State of California is ultimately responsible for any judgment since CalPERS is a State Agency.

Following the Court’s (partial) reopening, on July 27, 2020, the Hon. William F. Highberger granted our amendment of the complaint to list the State of California as a party to this suit.

This decision is probably one of the most important victories by our attorney.

Without declaring that the State is responsible for any claims emerging from a victory in this suit, CalPERS Long-Term Care Insurance could have filed for bankruptcy. That would have ended any likelihood of the class members receiving any redress from the suit. It could also have ended the CalPERS insurance program, and we would have lost any coverage we now have as well.

While this suit has benefited from Judge Highberger’s numerous judgments against CalPERS to date, the case will be argued in front of a jury, and juries can be a fickle lot. On September 12, 2020, David Muir and Mike Sloan again had a conference call with Michael Bidart. This call was to advise of proceeding scheduled for September 15 in the Superior Court of Los Angeles County regarding recommendations the plaintiffs (us) would be presenting to the court.

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

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

You may also go to [www.crcea.org](http://www.crcea.org) for the latest update from this adhoc committee.

This had been the planned end to this article, however, on the day it was going to be sent to print, the Sacramento Bee came out with an article titled, “Benefit Reductions, Price Hikes Coming for CalPERS Long-Term Care Insurance Plans”.

Below are excerpts from that newspaper article:

CalPERS hasn’t publicly estimated how much it might raise premiums on its long-term care insurance policies next year, but the anticipated rate hikes are prompting the system to consider a wide range of changes including benefit reductions.

The board plans consider specific changes in November, when it will likely weigh premium increases that would go into effect in July 2021. The system suspended enrollment in the plans in June and warned of “significant premium increases” to come.

One possibility is giving policyholders options to reduce their benefits instead of paying higher premiums, chief health director Don Moulds told the board.

Right now, the policies start covering costs of long-term care after a policyholder has been paying the costs themselves for 90 days. The system could increase that delay to 180 days to help keep premiums down, Moulds said.

Other possibilities for benefit reductions include adding deductibles, reducing the policies’ duration, and reducing daily benefit amounts, he said.

At the end of June 2018, the fund estimated it had 101% of the assets it estimated it would need to cover future costs. If the board accepts the projections of its actuaries based on a sicker population, worsening financial outlook and changes in enrollment, that percentage would drop to 69% for the end of June 2019, according to the meeting materials.

New changes in this developing situation will be updated on the CRCEA website under “Resources” and then click on “CalPERS Litigation”.

Additional questions may be referred to [info@CRCEA.org](mailto:info@CRCEA.org), and your email will be forwarded to the person best able to assist you with your question.

**CRCEA'S WEBSITE'S INFORMATION LINK PAGE**  
**by Mike Sloan**

To provide CRCEA's membership with the most useful and comprehensive website available, two new pages have been added to our site. This update is intended to provide the most up-to-date source for information regarding topics of interest to retirees and seniors.

To view these new pages, go to CRCEA's website ([www.crcea.org](http://www.crcea.org)) home page, and click on the "Resources" link on the right side of the top banner. Then scroll down to the "Senior Resources" link, and that will bring up the new pages.

One page is called "Informational Links" and the second page is "Organizational Links". The Informational Links will provide access to a multitude of subjects that will save members time by not having to do initial searches throughout the Internet.

The sites have also been "pre-vetted" for their informational value so that you will know they are safe, and not associated with for profit companies trying to sell you products.

When you have time available, please take a minute to log on to our website ([www.crcea.org](http://www.crcea.org)) and peruse the information available. These sites will offer a multitude of information for your health needs, or just ideas to make your life easier.

So that you can get an idea of what types of information are available, we have included a list of some of the links here:

**INFORMATIONAL LINKS**

- [45 Free apps for Seniors to Promote Independence](#)
- [Aging & Eyesight](#)
- [Aging Made Easier with Digital Health Technology](#)
- [Alcohol Rehabilitation](#)
- [Assisted Living & Caregiver Support Resources](#)
- [Best Medical Alert Systems](#)
- [Coping with the Cost of Care Tax Deductions and More](#)
- [Decluttering and Downsizing Guide](#)
- [Dental Basics for Seniors](#)
- [Elderville – Local & National Resources](#)
- [Getting a Mortgage in Retirement](#)
- [Grants Available for Veterans who are Struggling Financially](#)
- [Guide to Independent Work for Seniors](#)
- [Home Modifications to Allow Aging in Place](#)
- [How to Deter Burglars/Tips for Deterring Burglars](#)

[Lung Cancer Resources](#)  
[Online Scams Targeting Seniors](#)  
[Medical Alert Systems \(Find the Best One\)](#)  
[Nutritional Guide: Healthy Foods for Older Adults/How Diet and Mental Health are Connected](#)  
[Preventing the Most Common Types of In-Home Injuries for Seniors](#)  
[Preventing Accidents by Reducing Clutter & Hoarding](#)  
[Relaxation Techniques to Reduce Stress and Sleep Better](#)  
[Researching Financial Decisions \(Mortgage, Home Equity Lines, CDs, Personal Loans, Credit Card Debt\)](#)  
[Retirement Calculator](#)  
[Retirement Living](#)  
[Seniors Travel Insurance](#)  
[Seniors Traveling Solo: Some Great Solutions](#)  
[Should You Own or Rent in Retirement?](#)  
[Travelers Health: Senior Citizens](#)

### **ORGANIZATIONAL RESOURCES**

[Administration on Aging](#)  
[American Association of Retired People \(AARP\)](#)  
[American Federation of State, County and Municipal Employees \(AFSCME\)](#)  
[American Health Care Association](#)  
[California Contractors Licensing Board](#)  
[California Courts Self-Help Center for Seniors](#)  
[California Department of Aging](#)  
[California Public Employees' Retirement System \(CalPERS\)](#)  
[Health Insurance Counseling and Advocacy Program \(HICAP\)](#)  
[Lung Cancer Center](#)  
[Medicare](#)  
[Mesothelioma Hub \(Extensive Resources Available\)](#)  
[Social Security Administration](#)  
[State of California](#)  
[U.S. Government's Official Web Portal](#)

Should you know of a website that you think would be useful to our membership, and you would like to share with your fellow members, please send the link to: [mesloan1@aol.com](mailto:mesloan1@aol.com), and we will add it to our growing list.



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Treasurer

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Membership/Benefits  
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Retirement Security  
George Shoemaker

Technology Steering  
Gene Pennington

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